

**Supplement – Robustness Checks: Population Average GLM Models Predicting Subsequent Health (1996 – 2010)**

	(1) <sup>1</sup>	(2) <sup>2</sup>	(3) <sup>3</sup>	(4) <sup>1</sup>	(5) <sup>2</sup>	(6) <sup>3</sup>	(7) <sup>1</sup>	(8) <sup>2</sup>	(9) <sup>3</sup>
		<u>CESD</u>			<u>ADLS</u>			<u>IADLS</u>	
Retired <sup>a</sup>	0.215*** (0.042)	0.194*** (0.041)	0.206*** (0.042)	0.078*** (0.009)	0.077*** (0.009)	0.080*** (0.009)	0.060*** (0.006)	0.060*** (0.006)	0.061*** (0.006)
Gained Emp. Based Ins. <sup>b</sup>	-0.067 (0.063)	-0.046 (0.063)	-0.044 (0.063)	0.001 (0.014)	-0.001 (0.014)	-0.001 (0.014)	-0.013 (0.010)	-0.016 (0.010)	-0.015 (0.010)
No Emp. Based Ins. <sup>b</sup>	0.136** (0.051)	0.153** (0.051)	0.148** (0.052)	0.005 (0.011)	0.004 (0.011)	0.003 (0.011)	0.011 (0.008)	0.016* (0.008)	0.017* (0.008)
Lost Emp. Based Ins. <sup>b</sup>	0.271*** (0.058)	0.269*** (0.058)	0.264*** (0.058)	0.030* (0.013)	0.030* (0.013)	0.029* (0.013)	-0.001 (0.009)	0.000 (0.009)	0.000 (0.009)
Non-Group Insurance	-0.088 (0.056)	-0.073 (0.056)	-0.072 (0.056)	-0.005 (0.012)	-0.007 (0.012)	-0.007 (0.012)	-0.005 (0.009)	-0.009 (0.009)	-0.009 (0.009)
Pension	--	--	-0.009 (0.005)	--	--	-0.001 (0.001)	--	--	-0.002* (0.001)
Cholesterol tests	--	--	0.004 (0.030)	--	--	0.000 (0.006)	--	--	0.006 (0.005)
Work past 62	--	--	0.000 (0.000)	--	--	0.000 (0.000)	--	--	0.000 (0.000)
Intercept	1.460*** (0.299)	1.864*** (0.243)	1.830*** (0.244)	-0.006 (0.064)	0.029 (0.052)	0.025 (0.052)	0.068 (0.046)	0.089* (0.037)	0.083* (0.037)

n= 5,779 and N= 14,477; \*\* p<0.001, \* p<0.01, \* p<0.05 (two-tailed tests), standard errors in parentheses. Models also account for Gained Emp. Based Ins., Lost Emp. Based Ins., No Emp. Based Ins., Non-Group Ins., Age, Education, African American, Other Race, Hispanic Ethnicity, Male, Prior Depressive Symptom, Prior ADLS, Prior IADLS, Prior Self-Assessed Health, Unmarried, Widowed, Divorced, Household Earnings, Household Wealth, Social Security. References: <sup>a</sup> = Remained in Full Time Work; <sup>b</sup> = Kept EmploymentBased Ins.

Notes: (1) Models 1, 4, and 7 are identical to models 3, 6, and 9 of Table 2.

(2) Models 2, 5, and 8 exclude (a) the inverse mills ratios calculated from the two sets of first stage equations, and (b) the dummy coded wave variables.

(3) Models 3, 6, and 9 exclude (a) the inverse mills ratios calculated from the two sets of first stage equations, and (b) the dummy coded wave variables, but include (c) the three variables used as the exclusion restrictions in the first stage equations.