Supplementary Table S1
Aggregate participant characteristics (across phases) by work/retirement status for the retained groups (N = 1,931 individuals; 5,072 surveys).

Characteristic	Work/retirement status				
	Employed (all phases)	**Not in workforce (all phases)**	**Retired (all phases)**	**Employed to retired**	**Not in workforce to retired**
	[2,085 surveys]	[246 surveys]	[1,980 surveys]	[506 surveys]	[255 surveys]
Age Mean (SD)	55.54 (6.66)	55.22 (5.36)	71.99 (6.85)**	62.65 (5.31)**	61.14 (3.85)**
Sex					
Male	44.7%	45.5%	39.8%*	42.1%	32.2%**
Female	55.3%	54.5%	60.2%	57.9%	67.8%
Live on a farm					
No	67.4%	85.1%**	89.4%**	77.8%**	89.6%**
Yes	32.6%	14.9%	10.6%	22.2%	10.4%
Any chronic disease					
No	56.9%	47.6%*	25.8%**	38.7%**	34.1%**
Yes	43.1%	52.4%	74.2%	61.3%	65.9%
Currently married					
No	17.7%	31.8%**	30.4%**	16.3%	31.8%**
Yes	82.3%	68.2%	69.6%	83.7%	68.2%
Recent adverse life events Mean (SD)	1.19 (1.20)	1.58 (1.51)**	0.98 (1.13)**	1.15 (1.24)	1.31 (1.25)
0-2	86.5%	75.3%**	91.1%**	87.5%	83.5%
3-5	13.0%	21.4%	8.3%	12.1%	16.1%
6-9	0.5%	3.3%	0.7%	0.4%	0.4%
ARIA Mean (SD)	4.30 (3.29)	4.15 (3.39)	3.76 (2.94)**	3.66 (2.92)**	3.82 (3.12)
Inner regional	36.1%	39.4%	45.0%**	41.9%	43.9%*
Outer regional	37.6%	38.6%	33.7%	37.4%	38.8%
Remote	19.3%	13.4%	17.5%	16.2%	14.1%
Very remote	7.0%	8.5%	3.7%	4.5%	3.1%

Note: ARIA, Accessibility/Remoteness Index of Australia Plus. Reported statistical tests are based on comparisons with the 'Employed (all phases)' group (*Reference category*), comprising either paired chi-square tests or planned comparisons from Analyses of Variance: *$p < 0.01$; **$p < 0.001$. For example, the 'Retired (all phases)' group differed from the reference group on all of the tabled characteristics, being older, more likely to be female or to have a chronic disease, and less likely to be currently married, to live on a farm, to have reported recent adverse events, or to live in more remote locations.

Supplementary Table S2
Outcome variable profiles (Means, SD) by aggregate work/retirement status and phase (N = 1,931).

Outcome variable [Global ratings (1 to 5)] by Work/retirement status	Data source:				
	Baseline	1-year follow-up	3-year follow-up	5-year follow-up	All phases
Physical health:					
Employed (all phases)	3.42 (0.94)	3.25 (0.90)	3.21 (0.90)	3.21 (0.90)	3.30 (0.92)
Not in workforce (all phases)	2.49 (0.97)	2.60 (1.02)	2.58 (0.97)	2.13 (1.13)	2.50 (0.99)
Retired (all phases)	3.16 (0.97)	2.97 (0.91)	3.09 (0.92)	3.00 (0.90)	3.07 (0.94)
Employed to retired	3.44 (0.91)	3.16 (0.91)	3.31 (0.91)	3.34 (0.99)	3.31 (0.93)
Not in workforce to retired	2.94 (1.12)	2.76 (0.97)	3.03 (0.93)	2.92 (1.00)	2.91 (1.01)
Functioning:					
Employed (all phases)	3.75 (0.93)	3.72 (0.89)	3.79 (0.91)	3.60 (0.94)	3.73 (0.92)
Not in workforce (all phases)	2.76 (1.07)	2.90 (1.10)	2.79 (1.06)	2.67 (1.11)	2.79 (1.07)
Retired (all phases)	3.61 (1.05)	3.50 (1.04)	3.65 (1.01)	3.38 (1.01)	3.55 (1.04)
Employed to retired	3.83 (1.04)	3.72 (0.95)	3.96 (0.86)	3.80 (0.94)	3.82 (0.95)
Not in workforce to retired	3.17 (1.13)	3.26 (1.09)	3.31 (0.92)	3.13 (1.08)	3.22 (1.05)
Financial position:					
Employed (all phases)	2.86 (0.72)	2.85 (0.68)	2.91 (0.76)	2.94 (0.76)	2.88 (0.72)
Not in workforce (all phases)	2.19 (0.73)	2.19 (0.73)	1.92 (0.65)	2.13 (1.06)	2.16 (0.75)
Retired (all phases)	2.81 (0.76)	2.80 (0.70)	2.81 (0.68)	2.89 (0.68)	2.82 (0.72)
Employed to retired	3.11 (0.84)	2.95 (0.69)	2.99 (0.74)	2.94 (0.76)	3.00 (0.76)
Not in workforce to retired	2.55 (0.75)	2.65 (0.77)	2.51 (0.77)	2.55 (0.72)	2.56 (0.75)
Mental health:					
Employed (all phases)	3.60 (0.97)	3.53 (0.91)	3.54 (0.92)	3.46 (0.96)	3.55 (0.95)
Not in workforce (all phases)	2.89 (1.15)	2.98 (1.14)	2.92 (1.44)	2.93 (1.10)	2.92 (1.17)
Retired (all phases)	3.75 (0.93)	3.67 (0.96)	3.74 (0.94)	3.53 (0.90)	3.69 (0.94)
Employed to retired	3.70 (0.99)	3.55 (1.05)	3.71 (1.01)	3.62 (0.99)	3.65 (1.01)
Not in workforce to retired	3.58 (1.05)	3.39 (1.12)	3.47 (1.04)	3.43 (1.05)	3.47 (1.06)
Relationships:					
Employed (all phases)	3.87 (0.89)	3.77 (0.82)	3.84 (0.85)	3.70 (0.91)	3.81 (0.87)
Not in workforce (all phases)	3.48 (1.09)	3.55 (1.13)	3.71 (1.23)	3.53 (1.25)	3.52 (1.12)
Retired (all phases)	4.11 (0.83)	3.94 (0.86)	4.05 (0.84)	3.93 (0.89)	4.03 (0.85)
Employed to retired	4.02 (0.87)	3.88 (0.80)	4.11 (0.83)	3.92 (0.92)	3.98 (0.86)
Not in workforce to retired	3.48 (1.19)	3.71 (0.97)	3.63 (0.92)	3.53 (0.89)	3.59 (1.00)
Satisfaction with life:					
Employed (all phases)	3.70 (0.86)	3.68 (0.77)	3.71 (0.80)	3.59 (0.84)	3.68 (0.82)
Not in workforce (all phases)	3.09 (1.05)	3.16 (0.92)	3.04 (1.16)	3.07 (1.10)	3.10 (1.03)
Retired (all phases)	3.86 (0.79)	3.78 (0.80)	3.86 (0.77)	3.69 (0.83)	3.81 (0.80)
Employed to retired	3.83 (0.81)	3.65 (0.88)	3.91 (0.71)	3.80 (0.81)	3.79 (0.81)
Not in workforce to retired	3.60 (1.01)	3.48 (0.88)	3.53 (0.85)	3.57 (0.87)	3.55 (0.90)

Note: These outcome profiles are illustrated in Figures 1 and 2. There were moderate correlations between the global health ratings, with the strongest associations being between mental health and satisfaction with life (0.64), relationships (0.62) and functioning (0.59), and between physical health and functioning (0.65). Correlations with perceived financial status were lower, ranging from 0.20 to 0.32.