Kathryn Coursolle
University of California-Los Angeles

The Context of Psychological Well-Being After Retirement: Do His, Her, and Their Perceptions of Marital Quality Matter?

Background.—Existing studies paint and inconsistent and incomplete picture of the effects of retirement on psychological well-being. Researchers have found no effect of retirement on psychological well-being (Ross & Drentea, 1998), a positive effect (Mein et al, 2003), or even a negative effect of retirement on psychological well-being (Bosse et al, 1987). Although prior research examines the influence of financial (Drentea, 2002) and physical health resources (Kim & Moen, 2002) on post-retirement adjustment, less attention is paid to the possible effects of one's familial context or relational resources on psychological well-being after the transition to retirement. A relative may provide support during a tenuous time or possibly additional stress if the quality of that relationship is low. A handful of studies have investigated the importance of marriage for post-retirement adjustment. For example, researchers have found that for men, but not women, being married is associated with positive adjustment to retirement (Calasanti, 1996). However, women's well-being benefits depend more on the quality of the marital relationship (Kim & Moen, 2002).

Yet despite the fact that a marriage by definition involves more than one partner, no research to date has carefully considered whether perceptions of both partners in a marital relationship might contribute to an individual's post-retirement adjustment. Do the conditions and feelings of a spouse influence one's own well-being? For example, researchers have found that spousal retirement status and spousal physical health influences respondent's adjustment to retirement (Moen, Kim, and Hofmeister, 2001). Beyond physical health and employment, a spouse's feelings of marital quality and the congruency with the respondent's own feelings of the quality of the marital relationship may influence the respondent's well-being after retirement.

This project will investigate three research questions. The first question examines whether the marital quality reports of the respondent's spouse influences the respondent's psychological well-being of the respondent. The second research question investigates the degree to which marital quality matching of the reports of both the respondent and his or her spouse impact one's emotional well-being after transitioning to retirement. The third question will observe whether there are gender differences in the influence of marital quality matching on psychological well-being after retirement. For example, males and females may feel their spouse's interpretations of the quality of the relationship differently.

Methods

Sample.—To achieve these research goals, I will use data from the Wisconsin Longitudinal Study (WLS). The WLS contains data from a random sample of 10,317 men and women who are WI high school graduates of the class of 1957. Information on the graduates was collected in 1957, 1964, 1975, 1992, and 2003. Spouses of the respondents were interviewed in 2004. The analysis will focus on the 1992 and 2003 waves of respondent data along with the spousal interviews from 2004. The WLS data are well-suited for this project for three reasons: the respondents were at or near retirement age in 2003 (between 63 and 65), the data includes a rich variety of emotional well-being measures, marital quality measures, and spousal reports of marital quality, and the study has low levels of sample attrition. The analysis include those who were continuously married during the 1992-2003 interval, were not previously retired in 1992, and have completed spousal interviews from 2004. The analytical sample sizes for the preliminary analysis range between 1900 and 2100 observations between the three psychological well-being measures.

Measures.—Because emotional well-being is multidimensional, I will be using three different dependent variables in the analysis: depressive symptoms, positive well-being, and binge drinking behavior. The first is the Center for Epidemiological Studies Depression Scale (CESD), a 20-item scale measuring depressive symptoms (Radloff, 1977). As emotional well-being is more than just the absence of depression, I will be measuring well-being based on Ryff's (1989) positive well-being scale. This index is based on 42 questions assessing domains of self-acceptance, relations with others, autonomy, environmental mastery, purpose in life, and personal growth. Finally, there is evidence that individuals, especially males, may exhibit negative emotional well-being through behaviors such as binge drinking rather than depressive symptomology (Horwitz, White, and Howell-White, 1996). This dependent variable will be a binary measure of binge drinking based on how often the respondent drank five or more alcoholic beverages in a single night in the last month. Responses will be coded "0" if the respondent did not drink five or more beverages at least once in the last month and "1" if the respondent drank five or more alcoholic beverages one time or more in the last month.

A key independent variable in the analysis will be a measure of whether the respondent retired between the 1992 and 2003 interviews. It is important to note that retirement is not a binary process and that individuals may transition into "partial" retirement. I will thus use a measure of retirement that asks the respondent in 2003, "At this time do you consider yourself partly retired, completely retired, or not at all retired?"

As marital quality is also a multi-faceted phenomenon, I will use a variety of measures to capture both the respondent's marital quality and his or her spouse's marital quality. For the respondent's perceptions of marital quality, I will use four measurements: how close the respondent is to his or her spouse ("very close" or "not very close"), how similar the respondent's outlook is to his or her spouse ("very similar" or "not very similar"), the degree of work stress spilling into family life (index with increasing values indicating greater degrees of spillover), and the degree of family stress spilling into family. Perceptions of marital quality from the respondent's spouse will be measured with two variables: how close the spouse feels he or she is to the respondent and how similar the spouse's outlook in life is to the respondent. To assess the influence of the degree of matching between perceptions of marital quality from the respondent and the spouse, I will be constructing marital quality matching variables. The marital quality matching variables will be constructed for both reports of similarity of outlook in life to one's spouse and reports of closeness to one's spouse. They will each be constructed as a four category variable with "0" equal to both the respondent and the spouse reporting low marital quality, "1" equal to the respondent reporting low marital quality and the spouse reporting high marital quality, "2" equality to the respondent reporting low marital quality while the respondent reports high marital quality, finally "3" is equal to both the respondent and the spouse reporting high marital quality.

I will also control for variables that may influence both the decision to retire and psychological well-being. Specifically, I will control for education, income, and wealth as those who have greater ability to retire may have a more comfortable retirement. Also, I will control for sex as men and women have differing career trajectories and psychological well-being. As mental health is strongly tied to physical health, physical health will be included as a control variable. I will also control for spouse's physical health and whether the respondent provided a care giving role since a spouse in poor health may be a potential strain with additional time spent together after retirement, especially if one has to provide a care giving role. Since a spouse may influence the timing of one's retirement, and one's well-being may differ depending on whether their spouse has retired, I included spousal retirement status in the models. Children may be an additional stressor or a source of joy and thus it is important to account for whether children are living in the respondent's household. In addition, the characteristics of one's previous occupation may influence the timing of retirement and also one's well-being after retirement. For example, if one was very devoted to his or her job, or if it brought the respondent a great deal of satisfaction, it might be negative towards one's well-being to leave that job. In contrast, if one

had an unpleasant job there might be positive well-being consequences upon retirement. Thus, I will control for whether the respondent worked 50 or more hours per week, whether the job required intense concentration, dangerous conditions, and time pressure, and whether the respondent was a government employee. Also, I will control for the respondent's general job satisfaction of their previous 1992 job.

Analysis.—For each dependent variable, the analysis will begin with a model to test whether the transition to retirement is associated with changes in mental health and whether reports of respondent's marital quality moderate this relationship. I will use Ordinary Least Squares and logistic regression for the analysis (as appropriate) and will regress each 2003 psychological well-being measure onto the equivalent measure from 1992, respondent's marital quality measures, and a series of control variables. In the second stage of the analysis, I will investigate whether the marital quality perceptions of the respondent's spouse influences the psychological well-being of the respondent. The second model will add the spousal reports of marital quality to the first model. The third model will explore whether psychological well-being is influenced by the degree of marital quality matching between the respondent and the spouse. I will regress each psychological well-being variable from 2003 on the measure from 1992, the marital quality matching measures, and the control variables. I will also explore how gender impacts the influence of respondent's marital quality and the spouse's marital quality on psychological well-being.

Preliminary Results

The Influence of Spousal Marital Quality.—The analysis thus far suggests some evidence that spousal marital quality may influence respondent's psychological well-being after retirement. For example, respondents with a spouse who reports being very close to his or her spouse exhibits on average fewer depressive symptoms than respondents with a spouse who reports not being very close to a spouse. However, there is less evidence of an influence of spousal marital quality on positive well-being behavior or binge drinking.

The Role of Marital Quality Matching.—Preliminary results indicate that there are differences in psychological well-being across various combinations of marital quality matching between the respondent and his or her spouse. For example, when both the respondent and the spouse report having a very similar outlook in life to one another, the respondent exhibits fewer depressive symptoms compared to when both the respondent and the spouse report having less than a very similar outlook in life to one's spouse. In addition, there is evidence of an interesting relationship between binge drinking and closeness to one's spouse. Respondent's who report less than very close to their spouse with a spouse who reports being very close to the respondent are more likely to binge drink than couples who both report being less than very close to a spouse. Perhaps having a spouse that doesn't realize his or her partner is dissatisfied encourages drinking behavior. Despite these findings, there is little evidence to suggest that there are strong differences in positive well-being behavior across various marital quality combinations.

References

Calasanti, T. M. 1996. "Gender and Life Satisfaction in Retirement: An Assessment of the Male Model." *Journal of Gerontology: Social Sciences* 51B:S18-S29.

Drentea, P. 2002. "Retirement and Mental Health." *Journal of Aging and Health* 14:167-194.

Horwitz, A. V., H. R. White, and S. Howell-White. 1996. "The Use of Multiple Outcomes in Stress Research: A Case Study of Gender Differences in Response to Marital Dissolution." *Journal of Health and Social Behavior* 37:278-291.

Kim, J. E. and P. Moen. 2002. "Retirement Transitions, Gender, and Psychological Well-Being: A Life-Course, Ecological Model." *Journal of Gerontology: Psychological Sciences* 57B:P212-P222.

Mein, G; Martikainen, p; Hemingway, H; Stansfeld, S; Marmot, M. (2003) Is Retirement good or bad for mental and physical health functioning? *Journal of Epidemiology & Community Health.* Vol. 57(1). pp 46-49.

Moen, P., J. E. Kim, and H. Hofmeister. 2001. "Couples' Work/Retirement Transitions, Gender, and Marital Quality." *Social Psychology Quarterly* 64:55-71.

Radloff, L. S. 1977. "The CES-D Scale: A Self-Report Depression Scale for Research in the General Population." *Applied Psychological Measurement* 1:385-401.

Ross, C. E. and P. Drentea. 1998. "Consequences of Retirement Activities for Distress and the Sense of Personal Control." *Journal of Health and Social Behavior* 39:317-334.

Ryff, C.D. (1989) Happiness is Everything, or Is It?-Explanations on the Meaning of Psychological Well-Being. *Journal of Personality and Social Psychology.* Vol. 57(6). pp.1069-1081.

Table 1. Coefficients of the Regression of Depressive Symptoms on Retirement and Perceptions of Marital Quality

Independent Variables	Model 1 Coef.	Model 1 S.E.	Model 2 Coef.	Model 2 S.E.	Model 3 Coef.	Model 3 S.E.
CESD/Positive Well-Being/Binge Drinking 1992	0.47*	(0.02)	0.46*	(0.02)	0.46*	(0.02)
Retirement in 2003						
Not At All Retired	----	----	----	----	----	----
Partially Retired	-0.53	(0.34)	-0.54	(0.34)	-0.55	(0.34)
Completely Retired	-0.79*	(0.31)	-0.78*	(0.31)	-0.77*	(0.31)
Spousal Report of Similarity of Outlook in Life with Spouse in 2004 Very Similar (Compared to Not Very Similar)	----	----	-0.52	(0.27)	----	----
Spousal Report of Closeness with Spouse in 2004 Very Close (Compared to Not Very Close)	----	----	-1.15*	(0.35)	----	----
Similarity of Outlook in Life with Spouse Matching						
Respondent Not V. Similar/Spouse Not V. Similar	----	----	----	----	----	----
Respondent Not V. Similar/Spouse Very Similar	----	----	----	----	-0.66	(0.38)
Respondent Very Similar/Spouse Not V. Similar	----	----	----	----	-0.55	(0.41)
Respondent Very Similar/Spouse Very Similar	----	----	----	----	-0.94*	(0.37)
Closeness with Spouse Matching						
Respondent Not V. Close/Spouse Not V. Close	----	----	----	----	----	----
Respondent Not V. Close/Spouse Very Close	----	----	----	----	-0.37	(0.61)
Respondent Very Close/Spouse Not V. Close	----	----	----	----	0.73	(0.62)
Respondent Very Close/Spouse Very Close	----	----	----	----	-0.73	(0.56)
Similarly of Outlook in Life with Spouse in 1992 is Very Similar (Compared to Not Very Similar)	-0.54*	(0.26)	-0.40	(0.26)	----	----
Closeness with Spouse is Very Similar in 1992 (Compared to Not Very Similar)	-0.34	(0.35)	-0.06	(0.35)	----	----
Work Spills Into Family Index in 1992	-0.01	(0.06)	0.00	(0.06)	0.00	(0.06)
Family Spills Into Work Index in 1992	0.26*	(0.06)	0.25*	(0.06)	0.25*	(0.06)
Job Characteristics in Current/Last Job in 1992						
Job Required 50 or More per Week	-0.34	(0.29)	-0.29	(0.29)	-0.29	(0.29)
Respondent was a Government Employee	0.11	(0.29)	0.09	(0.29)	-.09	(0.29)
Job Always Required Intense Concentration	-0.20	(0.25)	-0.24	(0.25)	-0.23	(0.25)
Worker Exposed to Dangerous Conditions	0.28	(0.26)	0.28	(0.26)	0.27	(0.26)
Always Under Time Pressure at Job	-0.12	(0.27)	-0.11	(0.27)	-0.11	(0.27)
Job Satisfaction Very or Fairly Satisfied in 1992 (Compared to Somewhat or Very dissatisfied)	0.14	(0.46)	0.22	(0.46)	0.23	(0.46)
Family Characteristics in 1992						
Spousal Retirement 2004						
Not at All Retired	----	----	----	----	----	----
Partially Retired	0.08	(0.35)	0.15	(0.35)	0.15	(0.35)
Completely Retired	0.16	(0.31)	0.20	(0.31)	0.21	(0.31)
Never Worked, Not Applicable	-0.08	(0.90)	-0.13	(0.90)	-0.13	(0.90)
Spousal Health was Very Poor, Poor, or Fair (Compared to Good or Excellent)	0.06	(0.46)	0.08	(0.46)	0.11	(0.46)
Spousal Health Declined from 1992 to 2003	-0.14	(0.26)	-0.20	(0.25)	-0.18	(0.26)
Provided Care in Last 12 Months	-0.02	(0.39)	-0.01	(0.38)	0.01	(0.38)
Child(ren) Living in Household	-0.30	(0.24)	-0.34	(0.24)	-0.33	(0.24)
Background Characteristics in 1992						
Female	0.66*	(0.29)	0.67*	(0.29)	0.66*	(0.29)
Hourly Wage (Log $/Hour)	0.19	(0.17)	0.18	(0.17)	0.19	(0.17)
Net Worth (Log of Total Assets in $)	-0.06	(0.06)	-0.06	(0.06)	-0.06	(0.06)
Empoyer Offered a Pension Plan	-0.46	(0.36)	-0.44	(0.36)	-0.44	(0.36)
Health Insurance from Employer	-0.05	(0.38)	0.01	(0.38)	-0.01	(0.38)
Self-Rated Health Very Poor, Poor, or Fair (Compared to Good or Excellent)	2.27*	(0.45)	2.22*	(0.45)	2.21*	(0.45)
Health Declined from 1992 to 2003	1.43*	(0.28)	1.38*	(0.28)	1.37*	(0.28)
Educational Attainment (vs. High School)	----	----	----	----	----	----
Some College	-0.12	(0.33)	-0.14	(0.33)	-0.14	(0.33)
College Degree or More	-0.39	(0.29)	-0.38	(0.29)	-0.38	(0.29)
Intercept	2.47*	(1.06)	3.35*	(1.07)	2.86*	(1.13)
Number of Observations	2054		2054		2054	
R-Squared	0.37		0.38		0.38	
Wald Test Model 2 Vs. Model 1 (d.f.)	11.49* (2)					
Wald Test Model 3 Vs. Model 1 (d.f.)	9.48* (2)					

Note: * denotes statistical significance at the p<.05 level

Table 2. Coefficients of the Regression of Positive Well-Being on Retirement and Perceptions of Marital Quality

Independent Variables	Model 1 Coef.	S.E.	Model 2 Coef.	S.E.	Model 3 Coef.	S.E.
CESD/Positive Well-Being/Binge Drinking 1992	0.49*	(0.01)	0.49*	(0.01)	0.49*	(0.01)
Retirement in 2003						
Not At All Retired	----	----	----	----	----	----
Partially Retired	0.15	(0.78)	0.13	(0.78)	0.13	(0.78)
Completely Retired	0.21	(0.72)	0.20	(0.73)	0.20	(0.73)
Spousal Report of Similarity of Outlook in Life with Spouse in 2004 Very Similar (Compared to Not Very Similar)	----	----	0.65	(0.61)	----	----
Spousal Report of Closeness with Spouse in 2004 Very Close (Compared to Not Very Close)	----	----	1.43	(0.80)	----	----
Similarity of Outlook in Life with Spouse Matching						
Respondent Not V. Similar/Spouse Not V. Similar	----	----	----	----	----	----
Respondent Not V. Similar/Spouse Very Similar	----	----	----	----	-0.43	(0.88)
Respondent Very Similar/Spouse Not V. Similar	----	----	----	----	0.08	(0.93)
Respondent Very Similar/Spouse Very Similar	----	----	----	----	1.61	(0.84)
Closeness with Spouse Matching						
Respondent Not V. Close/Spouse Not V. Close	----	----	----	----	----	----
Respondent Not V. Close/Spouse Very Close	----	----	----	----	1.25	(1.41)
Respondent Very Close/Spouse Not V. Close	----	----	----	----	0.80	(1.43)
Respondent Very Close/Spouse Very Close	----	----	----	----	2.40	(1.28)
Similarly of Outlook in Life with Spouse in 1992 is Very Similar (Compared to Not Very Similar)	1.46*	(0.78)	1.29*	(0.61)	----	----
Closeness with Spouse is Very Similar in 1992 (Compared to Not Very Similar)	1.23	(0.78)	0.90	(0.79)	----	----
Work Spills Into Family Index in 1992	0.11	(0.13)	0.10	(0.13)	0.10	(0.13)
Family Spills Into Work Index in 1992	-0.05	(0.15)	-0.04	(0.15)	-0.05	(0.15)
Job Characteristics in Current/Last Job in 1992						
Job Required 50 or More per Week	1.34*	(0.66)	1.30*	(0.66)	1.30*	(0.66)
Respondent was a Government Employee	0.48	(0.67)	0.49	(0.67)	0.48	(0.67)
Job Always Required Intense Concentration	0.60	(0.58)	0.64	(0.58)	0.68	(0.58)
Worker Exposed to Dangerous Conditions	-0.36	(0.59)	-0.33	(0.59)	-0.31	(0.59)
Always Under Time Pressure at Job	0.12	(0.62)	0.13	(0.62)	0.11	(0.62)
Job Satisfaction Very or Fairly Satisfied in 1992 (Compared to Somewhat or Very dissatisfied)	-0.78	(1.05)	-0.90	(1.05)	-0.85	(1.05)
Family Characteristics in 1992						
Spousal Retirement 2004						
Not at All Retired	----	----	----	----	----	----
Partially Retired	0.17	(0.80)	0.10	(0.80)	0.08	(0.80)
Completely Retired	0.30	(0.71)	0.24	(0.71)	0.22	(0.71)
Never Worked, Not Applicable	-0.93	(1.97)	-0.89	(1.97)	-0.93	(1.97)
Spousal Health was Very Poor, Poor, or Fair (Compared to Good or Excellent)	-0.92	(1.08)	-0.95	(1.08)	-0.96	(1.08)
Spousal Health Declined from 1992 to 2003	-0.09	(0.59)	-0.01	(0.59)	-0.03	(0.59)
Provided Care in Last 12 Months	0.30	(0.88)	0.28	(0.88)	0.27	(0.88)
Child(ren) Living in Household	0.73	(0.56)	0.77	(0.56)	0.77	(0.56)
Background Characteristics in 1992						
Female	1.43*	(0.66)	1.42*	(0.66)	1.44*	(0.66)
Hourly Wage (Log $/Hour)	0.36	(0.39)	0.37	(0.39)	0.38	(0.39)
Net Worth (Log of Total Assets in $)	0.28*	(0.13)	0.29*	(0.13)	0.29*	(0.13)
Empoyer Offered a Pension Plan	0.19	(0.82)	0.20	(0.82)	0.24	(0.82)
Health Insurance from Employer	-0.01	(0.89)	-0.10	(0.89)	-0.16	(0.89)
Self-Rated Health Very Poor, Poor, or Fair (Compared to Good or Excellent)	-3.98*	(0.99)	-3.92*	(0.99)	-3.94*	(0.99)
Health Declined from 1992 to 2003	-3.01*	(0.65)	-2.93*	(0.65)	-2.94*	(0.65)
Educational Attainment (vs. High School)	----	----	----	----	----	----
Some College	1.39	(0.75)	1.42	(0.75)	1.44	(0.75)
College Degree or More	2.41*	(0.67)	2.42*	(0.67)	2.44*	(0.67)
Intercept	43.95*	(3.60)	43.20*	(3.61)	43.94*	(3.70)
Number of Observations	2100		2100		2100	
R-Squared	0.53		0.53		0.53	
Wald Test Model 2 Vs. Model 1 (d.f.)	3.32* (2)					
Wald Test Model 3 Vs. Model 1 (d.f.)	8.89* (2)					

Note: * denotes statistical significance at the p<.05 level

Table 3. Odds-Ratios of the Logistic Regression of Binge Drinking on Retirement and Perceptions of Marital Quality

Independent Variables	Model 1 O.R.	Z	Model 2 O.R.	Z	Model 3 O.R.	Z
CESD/Positive Well-Being/Binge Drinking 1992	11.46*	(13.91)	11.46*	(13.90)	11.53*	(13.88)
Retirement in 2003						
Not At All Retired	----	----	----	----	----	----
Partially Retired	1.22	(0.81)	1.22	(0.82)	1.24	(0.88)
Completely Retired	0.89	-0.49	0.89	(-0.49)	0.93	(-0.33)
Spousal Report of Similarity of Outlook in Life with Spouse in 2004 Very Similar (Compared to Not Very Similar)	----	----	1.08	(0.39)	----	----
Spousal Report of Closeness with Spouse in 2004 Very Close (Compared to Not Very Close)	----	----	1.04	(0.17)	----	----
Similarity of Outlook in Life with Spouse Matching						
Respondent Not V. Similar/Spouse Not V. Similar	----	----	----	----	----	----
Respondent Not V. Similar/Spouse Very Similar	----	----	----	----	0.91	(-0.33)
Respondent Very Similar/Spouse Not V. Similar	----	----	----	----	0.76	(-0.91)
Respondent Very Similar/Spouse Very Similar	----	----	----	----	1.00	(0.00)
Closeness with Spouse Matching						
Respondent Not V. Close/Spouse Not V. Close	----	----	----	----	----	----
Respondent Not V. Close/Spouse Very Close	----	----	----	----	2.63*	(2.00)
Respondent Very Close/Spouse Not V. Close	----	----	----	----	2.09	(1.51)
Respondent Very Close/Spouse Very Close	----	----	----	----	1.56	(0.98)
Similarly of Outlook in Life with Spouse in 1992 is Very Similar (Compared to Not Very Similar)	0.95	(-0.29)	0.93	(-0.36)	----	----
Closeness with Spouse is Very Similar in 1992 (Compared to Not Very Similar)	0.82	(-0.85)	0.80	(-0.92)	----	----
Work Spills Into Family Index in 1992	1.03	(0.75)	1.03	(0.71)	1.03	(0.65)
Family Spills Into Work Index in 1992	0.97	(-0.74)	0.97	(-0.71)	0.97	(-0.64)
Job Characteristics in Current/Last Job in 1992						
Job Required 50 or More per Week	0.86	(-0.74)	0.86	(-0.74)	0.88	(-0.66)
Respondent was a Government Employee	1.00	(-0.02)	1.00	(-0.02)	0.99	(-0.05)
Job Always Required Intense Concentration	1.02	(0.13)	1.03	(0.14)	1.03	(0.16)
Worker Exposed to Dangerous Conditions	1.07	(0.37)	1.07	(0.39)	1.07	(0.38)
Always Under Time Pressure at Job	0.92	(-0.45)	0.92	(-0.44)	0.92	(-0.42)
Job Satisfaction Very or Fairly Satisfied in 1992 (Compared to Somewhat or Very dissatisfied)	0.65	(-1.46)	0.64	(-1.49)	0.64	(-1.51)
Family Characteristics in 1992						
Spousal Retirement 2004						
Not at All Retired	----	----	----	----	----	----
Partially Retired	1.38	(1.28)	1.37	(1.24)	1.37	(1.26)
Completely Retired	1.24	(0.98)	1.23	(0.94)	1.23	(0.94)
Never Worked, Not Applicable	1.59	(0.97)	1.57	(0.94)	1.51	(0.86)
Spousal Health was Very Poor, Poor, or Fair (Compared to Good or Excellent)	0.49	(-1.87)	0.49	(-1.86)	0.50	(-1.79)
Spousal Health Declined from 1992 to 2003	0.92	(-0.47)	0.92	(-0.45)	0.95	(-0.30)
Provided Care in Last 12 Months	1.04	(0.13)	1.04	(0.13)	1.06	(0.20)
Child(ren) Living in Household	1.19	(1.02)	1.20	(1.03)	1.22	(1.15)
Background Characteristics in 1992						
Female	0.42*	(-3.49)	0.42*	(-3.49)	0.42*	(-3.48)
Hourly Wage (Log $/Hour)	1.31*	(2.11)	1.31*	(2.11)	1.33*	(2.26)
Net Worth (Log of Total Assets in $)	1.04	(0.83)	1.04	(0.83)	1.04	(0.84)
Empoyer Offered a Pension Plan	1.05	(0.20)	1.05	(0.21)	1.05	(0.19)
Health Insurance from Employer	1.27	(0.84)	1.25	(0.81)	1.22	(0.71)
Self-Rated Health Very Poor, Poor, or Fair (Compared to Good or Excellent)	0.79	(-0.74)	0.79	(-0.71)	0.77	(-0.82)
Health Declined from 1992 to 2003	0.89	(-0.55)	0.90	(-0.54)	0.87	(-0.69)
Educational Attainment (vs. High School)	----	----	----	----	----	----
Some College	1.10	(0.43)	1.10	(0.43)	1.11	(0.48)
College Degree or More	0.74	(-1.35)	0.74	(-1.35)	0.75	(-1.27)
Number of Observations	1908		1908		1908	
Log Likelihood	-494.8		-494.6		-491.5	
LR Test Model 2 Vs. Model 1 (d.f.)	0.27 (2)					
LR Test Model 3 Vs. Model 1 (d.f.)	6.52 (4)					

Note: * denotes statistical significance at the p<.05 level