

# Neighbourhood Deprivation, Life Satisfaction and Earnings: Comparative Analyses of Neighbourhood Effects at Bespoke Scales



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## **Non-Technical Summary**

It has been known for a long time that people living in socially and economically deprived neighbourhoods generally have worse individual wellbeing outcomes than their counterparts living in better-off neighbourhoods. However, it is not clear whether this relation is entirely a result of complex residential sorting mechanisms or a genuine causal process whereby the neighbourhood environment determines at least to some extent individual wellbeing. Is it simply that less well-off individuals live in more deprived neighbourhoods because that is where they can afford to live, or does living in deprived neighbourhoods make things worse? In other words, does place matter in a causal sense? Is there a neighbourhood effect and, if the effect can be altered through public spending, what places exactly should resources be targeted at?

This research sets out to investigate whether there is a causal effect of neighbourhood deprivation on individual wellbeing and whether it is the context of the very immediate neighbourhood (“a couple of houses down the street”) that matters, or that of the less immediate neighbourhood. We use rich panel data linked with longitudinal and scalable information from census records for England and Wales to examine how neighbourhood effects vary across various spatial scales and across two prominent wellbeing outcomes: life satisfaction and earnings. We find strong negative associations between deprivation and life satisfaction and earnings, respectively, in the most parsimonious models at all scales and go on to show that these associations arise from non-random residential selection of individuals and families into neighbourhoods rather than from a genuine causal effect. Unlike previous studies, we find no empirical evidence for variation in the size of the association across neighbourhood scales.

The findings have important implications for policy-making. The results suggest that targeting resources specifically on neighbourhoods that are characterized by high levels of deprivation may not necessarily be efficient in terms of improving residents’ wellbeing – the root cause of inequality in wellbeing outcomes appears to be individual disadvantage not where people live. Nevertheless, given the strong correlation between neighbourhood deprivation and concentration of disadvantaged groups, local targeting can still be effective in reaching large numbers of individuals in need.

# Neighbourhood Deprivation, Life Satisfaction and Earnings: Comparative Analyses of Neighbourhood Effects at Bespoke Scales

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## Abstract

We investigate the effect of neighbourhood deprivation on individual subjective and objective wellbeing for England and Wales. Our identification strategy combines rich longitudinal information on individual characteristics, family background and initial job conditions with panel data estimators and sample restrictions, which address residential sorting bias and neighbourhood-specific confounding effects. Our findings suggest that the effect of neighbourhood deprivation on life satisfaction and wages is not a genuine causal effect, but largely explained by strong spatial sorting mechanisms. We also find that the results overall do not vary by the bespoke spatial scale used to operationalize neighbourhoods.

Keywords: neighbourhood effects; life satisfaction; wages; bespoke neighbourhoods

JEL classifications: I31, C23, D31, I30

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## 1. Introduction

The extent to which neighbourhood socio-economic deprivation impacts on individual wellbeing, a phenomenon commonly known as “neighbourhood effects”, has been the focus of much scholarly debate and empirical research in the social sciences. While it is widely acknowledged that where people live can have a profound impact on their wellbeing, quantifying the importance of neighbourhood effects is very challenging due to the complex processes of residential self-selection and neighbourhood-specific correlated effects (see, e.g., Manski 1995, Duncan, Connell and Klebanow 1997, Sampson, Morenoff and Gannon-Rowley 2002, Durlauf 2004). There also is the challenge of defining the spatial scale(s) over which the specific neighbourhood effect under investigation may operate (Galster 2008, van Ham and Manley 2012). Neighbourhood definitions and spatial scales abound in the empirical literature, however, the choice of unit used is often not informed by theoretical considerations but instead dictated by “convenience and pragmatism” (van Ham and Manley 2012). This has earned the research pungent criticism: “Because (*the neighbourhood effect research*) operates with a very weak concept of neighbourhood, its findings are in some cases almost meaningless and possibly misleading” (Lupton 2003). At the heart of these critiques lies the assertion that localities that are lifted ‘off the shelf’ may lack the characteristics through which neighbourhoods may affect individual outcomes: the bonds between people and places created by time and events, which influence the social organization and architectural design of the local community.

There have been promising developments in how research can operationalize the ‘neighbourhood’ in neighbourhood effects research, which may help address these critiques, even using ‘off the shelf’ units. The first development is the use of ‘bespoke’ neighbourhoods. These define a neighbourhood area based on the distance from a specific point, or as the number of people situated nearest to a specific location (e.g., home postcode). Compared with using standard administrative geographies, such ‘bespoke’ neighbourhoods are regarded to better capture the environment surrounding each individual and, by placing the individual at its centre, the risk of biased estimates due to boundary effects is reduced (Hedman et al. 2015). The second development is the more meaningful delineation of official spatial reporting units at very immediate scales. In Britain, new boundaries were delineated for the 2001 population census based on spatial proximity, natural boundaries as well as homogeneity of dwelling type and tenure so that aggregations to areas of around 600 households (~1,500 people, so-called Lower Super Output Areas, LSOAs) would refer to

localities that local people conceive as neighbourhoods. As one author appraised, the reporting units are “substantially smaller and more internally homogenous than the geographies that have been relied upon by many previous studies, enhancing our ability to uncover evidence of neighbourhood processes operating within local communities” (Sutherland, Brunton-Smith and Jackson 2013). Much of the British neighbourhood research since 2001 has relied on neighbourhood characteristics at the LSOA level (see, e.g., Clark and Drinkwater 2002).

It remains unclear, however, whether these units really are the most appropriate scales for measuring how neighbourhoods impact on individual wellbeing. The limits of the face-to-face community, where we may expect social interaction effects to operate, for example, may need to be drawn more tightly since “150-250 people can maintain close, personal interaction”, and “400 to 600 can maintain a more casual form of interaction” (Talen 2019). By contrast, when examining local council policies, labour market competition or area reputation, neighbourhoods defined at broader spatial scales, using widely recognized administrative units, may be more relevant. Ultimately, there may not be a single operational definition of the neighbourhood and we need to acknowledge that there are instead “multiple scales of ecological influence”, “ranging from the micro-level street blocks (...) to areas of political and organizational importance (...)” (Sampson 2012) and that the relevant scale and the prevailing neighbourhood effect may be different for different outcomes.

In this paper, we investigate the extent to which the spatial scale at which we operationalize ‘neighbourhood’ affects our conclusions about the importance of neighbourhood deprivation for two individual wellbeing outcomes that have been suggested to be affected by neighbourhood deprivation but at different scales: earnings and life satisfaction. We draw on rich individual-level panel data for England and Wales linked with information from census records for 2001 and 2011. We have longitudinally harmonized the census data with respect to output areas in 2001 and defined neighbourhood deprivation at multiple bespoke scales. The approach combines the advantages of well-defined neighbourhood units at very small scales with that of using egocentric neighbourhoods. In addition, we address the main econometric identification challenges by making use of a wealth of background information from the longitudinal survey, including individuals’ residential location at different points in time, and explore how much of the neighbourhood effect is due to unobserved characteristics of both individuals and neighbourhoods. We find that people who live in more deprived areas are less satisfied with their life, and that they have lower earnings; however, the negative

association is largely due to non-random residential selection into neighbourhoods, and not a genuine causal effect. Finally, we find no evidence for variation in the size of the neighbourhood effect across spatial scales.

## **2. Neighbourhood effects: Identification challenges and empirical findings**

### **2.1 Identification challenges**

The neighbourhood effect literature is vast and has been widely reviewed across the social sciences (e.g., Friedrichs, Galster and Musterd 2003, Galster 2008, Dietz 2002, Diez Roux and Mair 2010, van Ham and Manley 2012, Sampson et al. 2002, Durlauf 2004, Knies 2007). We contribute to existing reviews with a novel focus on how the empirical research has defined neighbourhoods and how effects might vary, firstly, by neighbourhood scale and, secondly, by how rigorously econometric estimation challenges have been addressed. The focus of the article is empirical and thus we will limit theoretical justifications for expecting neighbourhood effects to the minimum. Galster (2012) provides an outstanding overview of theoretical mechanisms. The theories are of a type that makes them difficult to test in one particular empirical study, let alone in our comparative framework across multiple wellbeing outcomes and neighbourhood scales.

It is generally acknowledged that different mechanisms may operate at different geographical scales for different life outcomes (Galster 2012, van Ham and Manley 2012, Burgess, Gardiner and Propper 2001), but as the definitions of neighbourhood vary considerably across outcomes and studies, it is difficult to evaluate which scale is important for which outcomes. Additionally, there is great variation in the extent to which studies account for omitted variable bias due to unobserved differences between both individuals and neighbourhoods, specifically: family background, previous exposure to neighbourhood disadvantage, and residential spatial sorting. Durlauf (2004) expertly discusses the identification challenges arising from non-random residential self-selection. Empirical strategies to address them include restricting the sample to individuals for whom residential location is exogenous (e.g., young adults living with their parents in: O'Regan and Quigley 1996, Dujardin, Peeters and Thomas 2009), exploiting information from quasi-random housing assignment programs (e.g., Chetty, Hendren and Katz 2016), implementing fixed-effects estimators (e.g., Knies 2012), using propensity score matching (Brännström 2004) or instrumental variables (e.g., number of children and their gender mix in the household in: Dujardin and Goffette-Nagot 2010). A small number of studies have modelled residential

mobility directly by combining the estimation of a discrete choice model of neighbourhood selection with the estimation of the neighbourhood effect model (Hedman, van Ham and al 2011, van Ham, Boschman and Vogel 2018). Comparing results across estimation strategies suggests that studies that ignore individual self-selection into neighbourhoods tend to find sizeable neighbourhood ‘effects’, while those implementing some correction for selection bias or using experimental settings tend to find weaker evidence in support of neighbourhood effects.

There are a number of British studies from the late 1990s focusing specifically on the importance of the spatial scale(s) to the intensity of the neighbourhood effect. Buck (2001) derived bespoke neighbourhoods ranging from the nearest (minimum) 500 to the nearest (minimum) 10,000 people, based on census enumeration areas from the UK Census 1991, to examine the effect of neighbourhood deprivation on various outcomes of social disadvantage. Buck found negative impacts of neighbourhood deprivation for most outcomes and at all neighbourhood scales, but with diminishing intensity as the neighbourhood boundaries expanded. The analysis did not consider the sensitivity of results to non-random selection into neighbourhoods. Similar bespoke neighbourhood data have been linked to British surveys to examine earnings (Bolster et al. 2007), voting patterns (Johnston et al. 2004) and mental health (Propper et al. 2005), providing further empirical evidence on the importance of the socio-economic and demographic composition of the neighbourhood for individual behaviour and wellbeing, particularly at the most immediate neighbourhood scales. Our study, too, will adopt this approach.

## **2.2 Neighbourhood effects on life satisfaction**

To our knowledge, no study has investigated how neighbourhood deprivation affects life satisfaction in the United Kingdom. A number of studies based on individual panel data for other countries have examined the effect of related markers of neighbourhood socio-economic status on life satisfaction. Knies, Burgess and Propper (2008), defining neighbourhoods as postcode areas with an average population of ~9,000 people in Germany, found sizeable negative effects of living among more affluent neighbours in cross-sectional models, but not in models that controlled for unobserved heterogeneity at individual-level. When defining neighbourhoods at the much more immediate scale of street-sections (~25 households on average), the negative effect was robust in models that controlled for unobserved individual heterogeneity, and in models that additionally zoomed in on non-

movers (i.e., absorbing neighbourhood fixed-effects), see Knies (2012). Dittmann and Goebel (2010) operationalised neighbourhoods in Germany as blocks of houses with an average of 8 to 25 households. Their analysis found that people are more satisfied with their lives when their own social status is higher than their neighbours' status and vice versa. The findings were largely robust to the addition of individual fixed-effects, albeit somewhat smaller. Similar effects of neighbourhood social rank on satisfaction with one's earnings were found for small neighbourhoods comprising of 150-600 households in Denmark (Clark, Westergård-Nielsen and Kristensen 2009). Shields, Price and Wooden (2009) studied the relationship between life satisfaction and a number of markers of neighbourhood socio-economic deprivation using linked Australian panel data, operationalizing neighbourhoods as census areas comprising ~250 households. The analysis showed that some factors associated with greater neighbourhood disadvantage (i.e., living in a neighbourhood with higher concentrations of immigrants and of single parents) were negatively associated with life satisfaction, while other measures (i.e., unemployment, home ownership, proportion professional workers, and proportion older population) were not.

We may conclude from these studies that neighbourhood affluence and disadvantage *do* affect individuals' life satisfaction, but the direction of the effects may be scale-dependent: as people tend to compare to those who they share socio-economic characteristics with (Merton and Rossi 1968), in the most tightly drawn face-to-face neighbourhoods affluence rather than deprivation may hurt (despite richer neighbourhoods offering, in all likelihood, higher-quality amenities). Controlling for neighbourhood selection typically reduces the effect sizes.

### **2.3 Neighbourhood effects on earnings**

Spatial inequalities in structural outcomes such as employment and income have been the focus of much of the neighbourhood effect research, and there appears to be agreement that the mechanisms underpinning neighbourhood effects on earnings (i.e., neighbourhood stigmatization, local institutional resources, and labour market competition) mostly operate at spatial scales which extend beyond the face-to-face community (see, e.g., Melo 2017).

A small number of studies have explored the importance for employment and earnings of more immediate neighbourhood contexts, and suggest that neighbourhood effects at these scales seem to be of little relevance. For example, using Swedish register data for Stockholm, Brännström (2005) found that ~ 1 per cent of the variance in individual earnings at different ages was explained by the level of neighbourhood income during childhood at the scale of



both census tracts and parishes; the remaining variance was attributed to individual characteristics. A study using the same data but slightly smaller neighbourhoods reported correlations between neighbours' income in childhood and own income in adulthood in the region of 0.001 across various model specifications (Lindahl 2011).

There is, to our knowledge, only one study that explored whether the neighbourhood effect on earnings may be scale dependent. Bolster et al. (2007) examined the association between neighbourhood disadvantage and income growth over a period of one, five and ten years, drawing on bespoke neighbourhood data linked to individual panel data for Britain for the period 1991-2000. The study found no neighbourhood effects on income growth over these time windows, or much scale-dependency. For property owners and couples, however, there was a small and positive effect of neighbourhood disadvantage on subsequent income growth, and this was most marked when neighbourhoods were defined at the smallest scale (i.e., in bespoke areas with a minimum population size of 500). While the panel data estimators implemented account for residential sorting on time-invariant individual unobserved heterogeneity, they cannot estimate the effect of some key individual characteristics on individual income such as educational achievement, ethnicity and family background (all of which are time-invariant and hence drop out of the model). Moreover, to the extent that residential sorting (or any other omitted variables) is associated with time-variant characteristics of individuals, using fixed-effects or first-differences estimators will not be sufficient to address residential self-selection or omitted variable bias (e.g., Hedman et al. 2015).

In sum, the empirical literature has provided evidence that the association between neighbourhood disadvantage and wellbeing is likely scale-dependent and that the effect size generally is reduced or gets wiped out once we account for non-random selection into neighbourhoods.

### **3. Empirical strategy**

#### **3.1 Modelling framework**

We employ regression models appropriate for analyses of individual-level panel data linked with longitudinal administrative data to estimate the effect of neighbourhood deprivation on two wellbeing outcomes, i.e., life satisfaction and earnings. The analysis proceeds in four stages. To set the scene, we estimate regression models –one for each bespoke neighbourhood scale, which account for individual heterogeneity in wellbeing with respect to basic

demographic and socio-economic characteristics, but do not attempt to address the main identification challenges discussed earlier. In the second through fourth stages, we apply methods that help address the identification issues with the aim to get an unbiased and consistent estimate of the effect of neighbourhood deprivation on individual wellbeing. The remainder of this section describes these stages.

We start by adopting a standard model that assumes that exogenous individual and neighbourhood characteristics have a direct impact on the level of wellbeing:

$$Y_{it} = \alpha + \beta'X_{it} + \gamma'N_{j(i)t} + \varepsilon_{it} \quad (1)$$

where  $i$  denotes individuals,  $j$  neighbourhoods, and  $t$  time. Individual wellbeing ( $Y_{it}$ ) is a function of individual characteristics ( $X_{it}$ ) and neighbourhood characteristics ( $N_{jt}$ ) that have been shown to influence wellbeing, and the error ( $\varepsilon_{it}$ ). This model is implemented using the pooled ordinary least squares (OLS) estimator. As we are working with panel data, all standard errors are adjusted for clustering on individuals and for heteroscedasticity.

In the first stage, we include a standard set of individual demographic and socio-economic characteristics, and area characteristics that may otherwise confound the association between neighbourhood deprivation and wellbeing. For instance, ethnicity has been found to be a robust predictor of life satisfaction and earnings (Brynin and Güveli 2012), and macro trends in labour markets affect both wellbeing outcomes and as well as area levels of deprivation.

Next, we gauge the importance of neighbourhood selection on a set of observable characteristics not typically observed in one-off studies. As parents play a major role in helping their children to set up homes of their own, we include measures of parental socio-economic status (i.e., the higher of the mother's or father's social class when the respondent was aged 14) and of the own socio-economic status when entering the labour market (i.e., the social class of the first job after leaving full-time education). The conjecture is that these factors, dubbed here as 'initial conditions', will impact the initial neighbourhood choice and that the effects of previous choices will linger on to impact on the current level of wellbeing (Hedman et al. 2015, Sharkey and Elwert 2011).

Nevertheless, there may be other unobserved individual characteristics (e.g., residential preferences) and neighbourhood conditions correlated with area deprivation, leading to inconsistent estimates of the effect of neighbourhood deprivation on wellbeing. Furthermore, in the case of individual earnings, there may be simultaneity bias because individuals and

households with lower earnings generally cannot afford to live in the most sought-after neighbourhoods and hence may have to live in more deprived areas.

An advantage of the panel nature of our data set is that it allows us to separate out individual unobserved factors that are time-invariant from those that are not. Eq. 1 may be extended to:

$$Y_{it} = \alpha + \beta'X_{it} + \gamma'N_{j(i)t} + \omega_i + \mu_{it} \quad (2)$$

where  $\omega_i$  captures individual-specific time-invariant features. In the economics literature, the fixed-effects approach is typically operationalised using the within panel estimator, but the correlated random-effects estimator shares the advantages of the fixed-effects approach, as shown by Mundlak (1978), is more efficient than the fixed-effects estimator and allows us to examine the effects of time-invariant characteristics (Bell, Fairbrother and Jones 2019). Thus, we implement the models using the random-effects estimator and apply the Mundlak correction:

$$Y_{it} = \alpha + \beta'X_{it} + \delta'\bar{X}_i + \gamma'N_{j(i)t} + \vartheta'\bar{N}_{j(i)} + \omega_i + \mu_{it} \quad (3)$$

All models are estimated using the “xtreg” command in Stata 15. Next, just like individual fixed-effects allow us to take into account spatial sorting on time-invariant unobserved features, there may be unobserved aspects of neighbourhoods that make them (un)attractive places to live and which may be correlated with neighbourhood deprivation. To account for neighbourhood-specific features, we add the component  $\rho_j$  to Eq.2 and estimate the following two-way fixed-effects model:

$$Y_{it} = \alpha + \beta'X_{it} + \gamma'N_{j(i)t} + \omega_i + \rho_j + \mu_{it} \quad (4)$$

Given the large number of individuals and neighbourhoods in our data, the most efficient way to implement the model in Stata is to use the “reghdfe” package (Correia 2017). The approach does not allow us to report the results for time-invariant characteristics but helps to shed light on how much the effect of neighbourhood deprivation may be biased due to correlated unobserved neighbourhood characteristics. To our knowledge, no other neighbourhood effects study has implemented this approach.

### **3.2 Robustness tests**

To test the sensitivity of our results to omitted sources of selection bias unaccounted for in our models, we apply a set of sample restrictions and repeat the same model specifications and statistical estimators. We contrast the estimation results for individuals living in social housing against those living in private rented accommodation. We argue, as others have before us (Oreopoulos 2003, Propper et al. 2007), that residential location is essentially exogenous for social renters in England and Wales: due to the shortage of social housing social renters have very limited choice in selecting neighbourhoods or moving from the initial residential allocation. In contrast, for private renters, the residential choice is likely to be endogenous as they can and do move around more freely and across a greater range of different neighbourhoods. We will consider social renters as ‘less selected’ and private renters as ‘more selected’, and would expect the associated biases to be attenuated in these samples. Moreover, since social housing allocation is random, we would not expect any differences between the pooled OLS and the fixed-effects estimates in this sample (as unobserved individual factors should not play a role).<sup>2</sup>

## **4. Data**

### **4.1 Individual wellbeing outcomes and control variables**

We use individual level panel data from the first six waves of Understanding Society (UKHLS, University of Essex et al. 2018). The panel study started in 2009 with a nationally representative, stratified, clustered sample of around 30,000 households in the UK and was enhanced further in the second and sixth waves when the around 8,000 households-strong continuing sample of the British Household Panel Survey and a new immigrant and ethnic minority boost (IEMB), respectively, were added. The annual face-to-face survey collects information about various aspects of people’s life, including education, employment, income and health. Within each household, all those aged 16 and above are eligible for interview. Overall, 76,151 individuals provided a full interview in the first six rounds of annual interviews, offering 292,322 person-year observations.

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<sup>2</sup> Building on the assumption that the degree of residential selection can be captured by respondents’ satisfaction with the neighbourhood as revealed by their stated preference to stay or move, we also split the sample by whether they prefer to move (‘less selected’) or stay (‘more selected’). Overall, the results also hold for these sample restrictions (results available from the authors on request). The claim of no residential selection is more convincing in the ‘social housing’ case than in the ‘prefer to move’ case.

Our outcome variables of interest are life satisfaction – a reflective appraisal of how well life is going and has been going (Argyle 1999) – and hourly wage. The life satisfaction measure is the response to the question “How satisfied are you with life overall?” with responses ranging from 1 “completely dissatisfied” to 7 “completely satisfied”. The hourly wage measure is derived from the ratio between usual gross monthly salaries (including any overtime compensation, bonuses, commission, tips, and tax refund before any deduction) and hours normally worked and overtime for individuals in paid employment (excluding self-employment). We removed observations whose hourly wages fell short of the age- and year-specific national minimum wage (which ranged from £3.30 to £7.20 in the period studied), or whose wages were 25 per cent higher than the 99<sup>th</sup> percentile. All incomes are adjusted for inflation using the Consumer Price Index (100=2015 prices).<sup>3</sup>

All models include basic socio-economic and demographic controls that have been linked to the two wellbeing outcomes, namely: age, gender, ethnicity, whether the respondent was born in the UK, marital status, presence of children in the household, highest educational qualification, and social class. In the life satisfaction models only, we additionally include net equivalent monthly household income and the current main economic activity status. All measures are routinely provided in the data. For more detailed information see Knies (2018).

## **4.2 Bespoke neighbourhoods and spatial controls**

We used the postcode of survey members’ addresses to link to geocoded information at the output area level from the Census 2001 and 2011 for England and Wales to define the bespoke geographies employed in the research. We addressed inasmuch as is feasible changes in output area boundaries across the two censuses (see Technical Appendix)<sup>4</sup> and created bespoke neighbourhoods by aggregating the longitudinally harmonized OAs 2001 and 2011 (henceforward: OA) closest to the respondents’ residential postcode until pre-defined population thresholds (i.e., the nearest  $n$  population, where  $n = 500, 1,000 \dots 10,000$  in intervals of 1,000) were reached. Whilst this follows the standard procedure for creating bespoke areas, we preserved the nested structure of census areas by restricting the nearest OA to those from the same LSOA in the first instance; once exhausted, from the nearest OA in a different LSOA in the same Middle Layer Super Output Area (MSOA); then moving to a

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<sup>3</sup> See <https://www.ons.gov.uk/economy/inflationandpriceindices>. We used the monthly CPI and the version dated 13<sup>th</sup> November 2019.

<sup>4</sup> Our results are robust to excluding observations from areas that experienced complex boundary changes. Results available from the authors on request.

different MSOA in the same Local Authority District, and so on, until the predefined population threshold was reached.

Our key measure of interest is neighbourhood deprivation. Following precedents in the empirical literature and to allow us to relate our findings more closely to Buck (2001)'s foundational work on neighbourhood effects for multiple outcomes and at multiple scales, we use the Townsend Deprivation Index (Townsend, Phillimore and Beattie 1988).

The index summarizes four census indicators at the neighbourhood scale:

- (1) proportion of economically active residents who are unemployed,
- (2) proportion of residential households who do not own a car or van,
- (3) proportion of households not in owner-occupied accommodation, and
- (4) proportion in overcrowded households.

As the distribution of the first and fourth indicator is highly skewed they are log transformed, and every component is standardized and summed up. We used the aggregated values for all OAs involved in the respective bespoke neighbourhood in 2001 and 2011 to forecast the neighbourhood characteristics in the study period (using compound annual growth rates).<sup>5</sup> To provide a more realistic depiction of the local context of a given neighbourhood, we standardized the scores using the local authority mean and standard deviation in deprivation. Higher scores indicate greater relative deprivation and a score of zero represents the average level of deprivation in the local authority area.

Models additionally take into account conditions at higher spatial scales that may influence individual wellbeing and may be confounded with neighbourhood deprivation: whether the respondent lives in England or Wales, the national and local unemployment rates, and an area classification. In conjunction, these measures allow us to control for heterogeneity in wellbeing due to structural factors such as the degree of urbanization and accessibility to services of general interest as well as heterogeneity across different types of urban settings.

Linkage of the panel data with geographically coded data necessitated the sample to be restricted to respondents with a valid postcode who live in England and Wales. The IEMB sample was dropped for lacking longitudinal information. We also restricted the analysis to

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<sup>5</sup> An implication of the interpolation is that some neighbourhoods in 2009-2016 have a population size that varies significantly from that observed in 2001. For a description of bespoke areas in 2009-2016 in the analysis sample, see Appendix A1.

those aged 16-74 years. To facilitate comparisons across wellbeing outcomes the hourly wage sample is nested within the life satisfaction sample, and vice versa. That is, employed respondents who were excluded from the wage models due to missing or wild hourly wages are excluded from the life satisfaction sample, and cases with missing household income or missing life satisfaction reports are excluded from the wage sample. To facilitate comparisons across model specifications, the less restrictive cross-sectional and individual fixed-effects models only include cases that are included in the most restrictive two-way fixed-effects models. Otherwise, all cases with complete information are included in the analysis.

Summary statistics of all variables show show, as expected, that the sub-sample with wages is somewhat younger, slightly more educated and lives in slightly less relatively deprived neighbourhoods than the general population considered in the life satisfaction models (see Appendix A2). On the key neighbourhood deprivation variable (see Table 1) we note that sample members live in relatively non-deprived areas (as indicated by negative means) and over time, relative deprivation has improved (as indicated by negative Delta-values).

**Table 1:** Descriptive statistics of key variables in estimation samples

	Life satisfaction					Hourly wage (log)				
	Mean	SD	Delta <sup>§</sup>	Min	Max	Mean	SD	Delta <sup>§</sup>	Min	Max
Wellbeing outcome	5.14	1.49	-0.025	1	7	13.54	7.56	0.730	3.25	66.82
Deprivation by scale										
<i>OA</i>	-0.17	0.97	-0.006	-4.27	4.35	-0.22	0.94	-0.006	-4.27	4.35
<i>500</i>	-0.18	0.99	-0.007	-4.79	4.59	-0.24	0.96	-0.006	-4.79	4.11
<i>1k</i>	-0.20	1.01	-0.007	-3.88	4.39	-0.26	0.99	-0.007	-3.88	4.39
<i>2k</i>	-0.21	1.00	-0.007	-4.39	3.84	-0.26	0.98	-0.007	-4.39	3.82
<i>3k</i>	-0.22	1.01	-0.006	-3.96	3.93	-0.26	1.00	-0.006	-3.96	3.81
<i>4k</i>	-0.22	1.02	-0.005	-3.86	3.64	-0.27	1.01	-0.006	-3.86	3.52
<i>5k</i>	-0.23	1.03	-0.005	-3.69	3.89	-0.27	1.02	-0.006	-3.69	3.54
<i>6k</i>	-0.24	1.03	-0.005	-3.48	3.83	-0.28	1.02	-0.006	-3.35	3.74
<i>7k</i>	-0.25	1.04	-0.005	-3.62	3.72	-0.28	1.02	-0.006	-3.58	3.60
<i>8k</i>	-0.24	1.03	-0.005	-3.75	3.91	-0.28	1.01	-0.006	-3.58	3.91
<i>9k</i>	-0.24	1.02	-0.004	-3.81	3.65	-0.28	1.00	-0.006	-3.48	3.50
<i>10k</i>	-0.24	1.01	-0.004	-3.53	3.44	-0.27	1.00	-0.005	-3.49	3.35
Number of observations:	129,988					64,963				
Number of respondents:	31,263					16,421				
Average number of periods:	4.2					4				

Source: Understanding Society 2019, Waves 1-6, linked to longitudinally harmonized information from the Census 2001 and 2011 for England and Wales.

Notes: For complete descriptive statistics see Appendix A2.

<sup>§</sup> The average of all individual-level changes experienced between year  $t$  and  $t-1$ .

## 5. Results

### 5.1 Full sample results

Table 2 reports the results of the pooled OLS regressions of life satisfaction and hourly wage on individual demographic, socio-economic and area structural characteristics. Neighbourhood deprivation is measured at the smallest scale (i.e., the longitudinally harmonized output areas, OA).

**Table 2.** Pooled OLS regression of life satisfaction and hourly wage on neighbourhood deprivation at the Output Area level

	Life satisfaction		Hourly wage (log)	
	b-coef.	T-stat	b-coef.	T-stat
<b>Individual socio-demographics</b>				
Age	-0.09	-30.55***	0.04	29.99***
Age squared	0.00	29.14***	-0.00	-25.43***
Female	0.07	6.15***	-0.18	-35.37***
Ethnicity (ref. White British)				
<i>Caribbean/African Black</i>	-0.15	-3.93***	-0.02	-1.41
<i>Asian</i>	-0.18	-6.35***	-0.08	-6.31***
<i>Other</i>	-0.14	-4.84***	0.02	1.49
Born in UK	-0.05	-2.07*	0.04	3.84***
Marital status (ref. Single)				
<i>Married/Cohabiting</i>	0.30	15.40***	0.05	6.95***
<i>Divorced/Separated</i>	-0.10	-3.39***	0.02	1.62
<i>Widowed</i>	0.02	0.52	0.07	2.52*
Educational qualification (ref. Degree)				
<i>Other higher degree</i>	-0.06	-2.87**	-0.15	-18.12***
<i>A-Level etc.</i>	-0.09	-5.09***	-0.19	-24.69***
<i>GCSE etc.</i>	-0.11	-6.16***	-0.26	-31.85***
<i>Other or No qualification</i>	-0.12	-5.91***	-0.32	-32.69***
Own social class (ref. Managerial / Professional)				
<i>Intermediate</i>	-0.06	-3.55***	-0.26	-37.16***
<i>Routine</i>	-0.06	-3.55***	-0.38	-57.22***
<i>No paid job</i>	-0.23	-7.20***		
Economic Status (ref. Employed)				
<i>Unemployed</i>	-0.35	-9.26***		
<i>Retired</i>	0.37	10.65***		
<i>Other</i>	-0.15	-4.87***		
Household income (log)	0.17	14.00***		
Child(ren) in household	0.06	4.64***	0.02	3.37***
Long-term illness	-0.48	-40.01***	-0.03	-6.87***
<b>Spatial measures</b>				
Neighbourhood deprivation	-0.07	-10.84***	-0.05	-17.72***
<b>Spatial control variables</b>				
Lives in Wales (ref. England)	-0.03	-1.23	-0.03	-3.05**
National unemployment rate	0.02	2.95**	-0.03	-16.61***
Local unemployment rate	-0.01	-2.94**	-0.01	-12.17***

*Continues next page*



**Table 2. Continued**

	Life satisfaction		Hourly wage (log)	
	b-coef.	T-stat	b-coef.	T-stat
Area classification (ref. Inner London)				
<i>Outer London</i>	-0.03	-0.82	-0.04	-2.60**
<i>West Midlands</i>	-0.04	-0.95	-0.15	-8.79***
<i>Greater Manchester</i>	0.07	1.67	-0.18	-10.67***
<i>West Yorkshire</i>	0.09	2.08*	-0.21	-10.36***
<i>Liverpool</i>	0.10	1.49	-0.20	-7.76***
<i>Tyneside</i>	0.09	1.68	-0.19	-9.08***
<i>South Yorkshire</i>	0.00	0.08	-0.23	-10.02***
<i>Urban over 250k</i>	0.02	0.62	-0.19	-13.35***
<i>Urban over 100k to 250k</i>	0.06	1.86	-0.19	-13.49***
<i>Urban over 50k to 100k</i>	0.05	1.37	-0.19	-12.57***
<i>Urban over 10k to 50k</i>	0.08	2.46*	-0.19	-13.26***
<i>Urban over 3k to 10k</i>	0.11	2.95**	-0.21	-12.12***
<i>Rural</i>	0.08	2.37*	-0.19	-13.35***
Constant	5.69	45.07***	2.43	73.63***
Observations	129,988		64,963	
R-squared	0.097		0.450	

Source: Understanding Society 2018, Waves 1-6, linked to longitudinally harmonized information from the Census 2001 and 2011 for England and Wales.

Notes: \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ . Robust standard errors.

Consistent with previous research, we find that life satisfaction is U-shaped in age and negatively associated with minority ethnic group membership, unemployment, lower levels of income and education, and poorer health (Knies, Nandi and Platt 2016, Layard et al. 2014, Argyle 1999, Diener et al. 1999). Earnings are positively associated with age, higher levels of education, higher-status occupations, and majority ethnic group membership, as predicted by labour and education economics. The majority of factors influence life satisfaction and earnings in the same way. Stark contrasts are found across the two outcomes with respect to the additional spatial control variables. We find that living in West Yorkshire and living in areas with a population of less than 50k is associated with satisfaction gains compared to living in Inner London. Hourly wages, by contrast, are significantly higher in London and they are particularly low in some of the areas that had comparatively high life satisfaction (e.g., West Yorkshire and small towns of 3k-10k population), *ceteris paribus*. While higher levels of local unemployment are associated with lower life satisfaction and wages, national unemployment seems to be associated with higher life satisfaction but lower earnings. The patterns are consistent across spatial scales at which neighbourhood deprivation is measured.

Table 3 reports the effect of neighbourhood deprivation as we swap the deprivation index at the OA level for that of the nearest 500, 1k through 10k neighbours.

**Table 3.** Pooled OLS regressions of life satisfaction and hourly wage on neighbourhood deprivation, controlling for standard individual, household and spatial characteristics and swapping neighbourhood scales (b-coefficients of neighbourhood deprivation only)

Neighbourhood scale	Life satisfaction		Hourly wage (log)	
	b-coef.	T-stat	b-coef.	T-stat
<i>OA</i>	-0.07	-10.84***	-0.05	-17.72***
<i>500</i>	-0.07	-10.42***	-0.05	-17.64***
<i>1k</i>	-0.06	-9.94***	-0.04	-16.90***
<i>2k</i>	-0.06	-9.55***	-0.04	-16.30***
<i>3k</i>	-0.05	-8.39***	-0.04	-15.40***
<i>4k</i>	-0.05	-7.75***	-0.04	-14.84***
<i>5k</i>	-0.05	-7.60***	-0.04	-14.23***
<i>6k</i>	-0.04	-7.43***	-0.03	-13.39***
<i>7k</i>	-0.04	-7.28***	-0.03	-13.04***
<i>8k</i>	-0.04	-7.28***	-0.03	-12.65***
<i>9k</i>	-0.05	-7.35***	-0.03	-12.57***
<i>10k</i>	-0.05	-7.35***	-0.03	-12.18***

Source: Understanding Society 2018, Waves 1-6, linked to longitudinally harmonized information from the Census 2001 and 2011 for England and Wales.

Notes: All models additionally control for age, age-squared, gender, ethnicity, born in the UK, long-term illness, having children in household, marital status, educational qualification, social class, national unemployment rate, local unemployment rate, living in Wales or England, area classification, and, in the life satisfaction model only: economic status and household income. For complete results see Appendix A3.

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ . Robust standard errors.

The effect of neighbourhood deprivation on life satisfaction and hourly earnings is sizable and statistically significant: Individuals who live in more deprived neighbourhoods are less satisfied with life overall and they also earn less. A one standard deviation increase in deprivation is associated with a four to seven per cent reduction in life satisfaction and a three to five per cent reduction in hourly wages. The effect is sizeable and statistically significant at all neighbourhood scales and for both outcomes. There is, however, little evidence of variation in effect sizes across scales.<sup>6</sup>

<sup>6</sup> Note that there is not a great deal of variation in deprivation across scales. To alleviate concerns that this may be due to respecting the nested structure of census geographies in creating bespoke neighbourhoods - OAs from the same LSOA are, per definition, more similar to each other than nearby OAs - we implemented a non-nested nearest neighbour approach. While there is slightly more variation across scales using the alternative approach, there is no indication that the neighbourhood effect may be scale-dependent (results available on request).

Table 4 reports the results as we include controls for initial conditions. In support of the hypothesis that these are important sources of bias if omitted from neighbourhood effect models, parental social class at age 14 and own social class in the first job after leaving full-time education account for some degree of heterogeneity in life satisfaction and earnings. Although the size of the deprivation coefficient seems to be unchanged compared to the baseline model at the respective scales, all differences in coefficients are statistically significant.<sup>7</sup> Reductions in the size of the effect do not vary by scale.

**Table 4.** Pooled OLS regressions of life satisfaction and hourly wage on neighbourhood deprivation, additionally controlling for initial conditions and swapping neighbourhood scales (b-coefficients of neighbourhood deprivation only)

Neighbourhood scale	Life satisfaction			Hourly wage (log)		
	b-coef.	T-stat	p-value <sup>§</sup>	b-coef.	T-stat	p-value <sup>§</sup>
OA	-0.07	-10.11***	0.000	-0.04	-16.56***	0.000
500	-0.06	-9.68***	0.000	-0.04	-16.39***	0.000
1k	-0.06	-9.20***	0.000	-0.04	-15.58***	0.000
2k	-0.06	-8.82***	0.000	-0.04	-14.96***	0.000
3k	-0.05	-7.68***	0.000	-0.04	-14.12***	0.000
4k	-0.04	-7.07***	0.000	-0.03	-13.57***	0.000
5k	-0.04	-6.93***	0.000	-0.03	-12.99***	0.000
6k	-0.04	-6.79***	0.000	-0.03	-12.23***	0.000
7k	-0.04	-6.66***	0.000	-0.03	-11.93***	0.000
8k	-0.04	-6.69***	0.000	-0.03	-11.61***	0.000
9k	-0.04	-6.78***	0.000	-0.03	-11.55***	0.000
10k	-0.04	-6.79***	0.000	-0.03	-11.15***	0.000

Source: Understanding Society 2018, Waves 1-6, linked to longitudinally harmonized information from the Census 2001 and 2011 for England and Wales.

Notes: All models additionally control for age, age-squared, gender, ethnicity, born in the UK, long-term illness, having children in household, marital status, educational qualification, social class, national unemployment rate, local unemployment rate, area classification, and living in Wales or England, parent's social class when the respondent was aged 14 and the social class of the respondent's first job after leaving full-time education. The life satisfaction models additionally control for economic status and household income. For complete results, see Appendix A4.

<sup>§</sup> Test of the difference between the coefficients from the baseline model against the current model.

\*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ . Robust standard errors.

Table 5 reports the results from the correlated random-effects models as an attempt to address endogeneity bias due to residential sorting on individual unobserved time-invariant characteristics. The model furthermore allows us to disentangle the cross-sectional and

<sup>7</sup> Individuals who entered the labour market in higher managerial, administrative or professional occupations, and those whose parent worked in these occupations, *ceteris paribus*, had both higher life satisfaction and higher earnings (for model results, see Appendix A4).

longitudinal associations. The longitudinal within-effect shows how individual wellbeing co-varies with changes in the level of deprivation experienced, while the cross-sectional between-effect reports how wellbeing varies by level of neighbourhood deprivation.

**Table 5.** Correlated Random-Effects regression of life satisfaction and hourly wage on neighbourhood deprivation, additionally controlling for unobserved heterogeneity at individual level and swapping neighbourhood scales (b-coefficients of neighbourhood deprivation only)

Neighbourhood Scale	Life satisfaction			Hourly wage (log)			
		b-coef.	T-stat	p-value <sup>§</sup>	b-coef.	T-stat	p-value <sup>§</sup>
OA	$\gamma$	0.01	0.82	0.013	0.00	-0.03	0.000
	$\vartheta$	-0.06	-3.91***		-0.04	-9.10***	
500	$\gamma$	0.01	0.55	0.034	0.00	-0.87	0.000
	$\vartheta$	-0.06	-3.46***		-0.04	-8.17***	
1k	$\gamma$	0.02	1.06	0.010	0.00	-0.52	0.000
	$\vartheta$	-0.06	-3.84***		-0.04	-7.68***	
2k	$\gamma$	0.00	-0.11	0.187	0.00	-0.88	0.000
	$\vartheta$	-0.04	-2.58**		-0.03	-6.94***	
3k	$\gamma$	0.00	0.17	0.163	-0.01	-1.47	0.006
	$\vartheta$	-0.04	-2.47*		-0.03	-6.03***	
4k	$\gamma$	0.01	0.47	0.107	0.00	-1.27	0.006
	$\vartheta$	-0.04	-2.60**		-0.03	-5.87***	
5k	$\gamma$	0.01	0.47	0.113	0.00	-1.18	0.009
	$\vartheta$	-0.04	-2.55*		-0.03	-5.62***	
6k	$\gamma$	0.01	0.58	0.092	0.00	-1.07	0.011
	$\vartheta$	-0.04	-2.64**		-0.02	-5.37***	
7k	$\gamma$	0.01	0.74	0.068	0.00	-1.12	0.015
	$\vartheta$	-0.04	-2.76**		-0.02	-5.22***	
8k	$\gamma$	0.01	0.73	0.070	-0.01	-1.33	0.036
	$\vartheta$	-0.04	-2.74**		-0.02	-4.82***	
9k	$\gamma$	0.01	0.58	0.092	-0.01	-1.73	0.099
	$\vartheta$	-0.04	-2.63**		-0.02	-4.37***	
10k	$\gamma$	0.01	0.51	0.106	-0.01	-1.74	0.130
	$\vartheta$	-0.04	-2.58**		-0.02	-4.15***	

Source: Understanding Society 2019, Waves 1-6, linked to longitudinally harmonized information from the Census 2001 and 2011 for England and Wales.

Notes: All models additionally control for time-invariant covariates gender, ethnicity, born in the UK, social class of own first job, and parental social class when the respondent was aged 14 and time-variant covariates and their person-averages age, age-squared, marital status, educational qualification, social class, having children in household, long-term illness, national unemployment rate, local unemployment rate, living in Wales or England, area classification, and, in the life satisfaction models only, economic status and household income. For complete results see Appendix A5. \* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001. Robust standard errors.

$\gamma$ : longitudinal effect

$\vartheta$ : cross-sectional effect

§: Test of the difference between the longitudinal and cross-sectional effects.

Consistent with the OLS results, for the cross-sectional effects ( $\beta$ ) we observe negative and statistically significant associations between deprivation and both wellbeing outcomes, particularly at smaller scales. However, there is no empirical support for the conjecture that individuals may get more satisfied with life or earn higher wages as they experience a reduction in neighbourhood deprivation (or vice versa): All within estimates ( $\gamma$ ) fail to reach conventional levels of statistical significance. Formal tests of the difference between the within- and the between-effects indicate that they are different at neighbourhood scales below 2k residents for life satisfaction and at all but the 9k and 10k scales for wages.

Table 6 reports the results from two-way fixed-effects models. By additionally including neighbourhood fixed-effects, we can account for time-invariant unobserved heterogeneity at both the neighbourhood and individual levels.

**Table 6.** Two-way Fixed-Effects regression of life satisfaction and hourly wage on neighbourhood deprivation, additionally controlling for unobserved heterogeneity at neighbourhood level and swapping neighbourhood scales (b-coefficients of neighbourhood deprivation only)

Neighbourhood scale	Life satisfaction			Hourly wage (log)		
	b-coef.	T-stat	p-value <sup>§</sup>	b-coef.	T-stat	p-value <sup>§</sup>
<i>0A</i>	0.00	-0.07	0.604	0.01	0.73	0.399
<i>500</i>	0.04	0.75	0.443	0.00	0.23	0.504
<i>1k</i>	0.08	1.29	0.318	-0.03	-1.93	0.189
<i>2k</i>	0.04	0.62	0.427	-0.03	-2.03*	0.187
<i>3k</i>	0.09	1.43	0.245	-0.02	-1.22	0.361
<i>4k</i>	0.06	0.95	0.364	-0.02	-1.10	0.378
<i>5k</i>	0.07	1.08	0.328	-0.02	-1.28	0.323
<i>6k</i>	0.08	1.18	0.310	-0.01	-0.86	0.436
<i>7k</i>	0.05	0.74	0.447	-0.02	-1.13	0.352
<i>8k</i>	0.08	1.14	0.324	-0.01	-0.46	0.683
<i>9k</i>	0.07	0.88	0.388	-0.02	-0.86	0.492
<i>10k</i>	0.03	0.39	0.596	-0.02	-0.95	0.457

Source: Understanding Society 2019, Waves 1-6, linked to longitudinally harmonized information from the Census 2001 and 2011 for England and Wales.

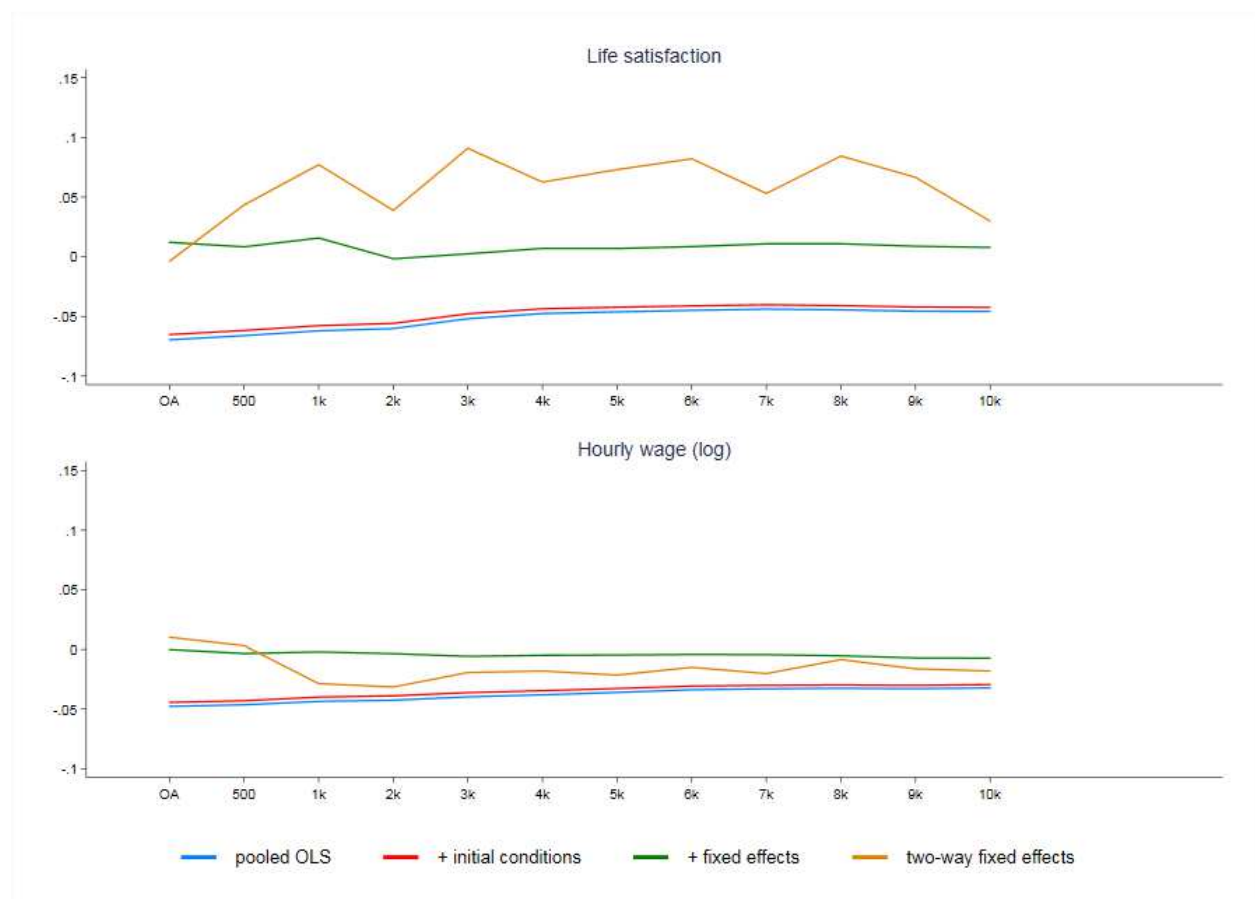
Notes: All models additionally control for covariates that are time-variant and neighbourhood-variant age, age-squared, marital status, educational qualification, own social class, long-term illness, having children in household, national unemployment rate, local unemployment rate, living in England or Wales, area classification, and, in the life satisfaction model only: economic status and household income. For complete results see Appendix A6. \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ . Robust standard errors.

<sup>§</sup> Test of the difference between the coefficients from the baseline model against the longitudinal effect in the correlated random-effects model.

We observe clear variation in the size of the deprivation coefficient across spatial scales, particularly for life satisfaction. The results are largely in line with those from the less restrictive models presented before: Neighbourhood deprivation is positively related to life satisfaction and negatively to wages. Accounting for unobserved time-invariant neighbourhood characteristics results in a marked yet statistically insignificant increase in the magnitude of the effect on life satisfaction. Overall, neither the effects nor the differences across scales are statistically significant.<sup>8</sup>

For ease of comparing effect sizes across the different model specifications reported, Figure 1 plots the effect of neighbourhood deprivation (vertical axis) against spatial scales (horizontal axis) for life satisfaction (top panel) and hourly wages (bottom panel).

**Figure 1.** Plot of the effect of neighbourhood deprivation on life satisfaction and hourly wage for different model specifications and different scales of neighbourhood



Notes: All coefficients extracted from Tables 2-6. For the individual fixed-effects models, the longitudinal effect ( $\gamma$ ) is shown.

<sup>8</sup> Note that identification of the neighbourhood effect in these models is based on changes in the level of deprivation experienced by those who moved to a different neighbourhood (N=4,566).

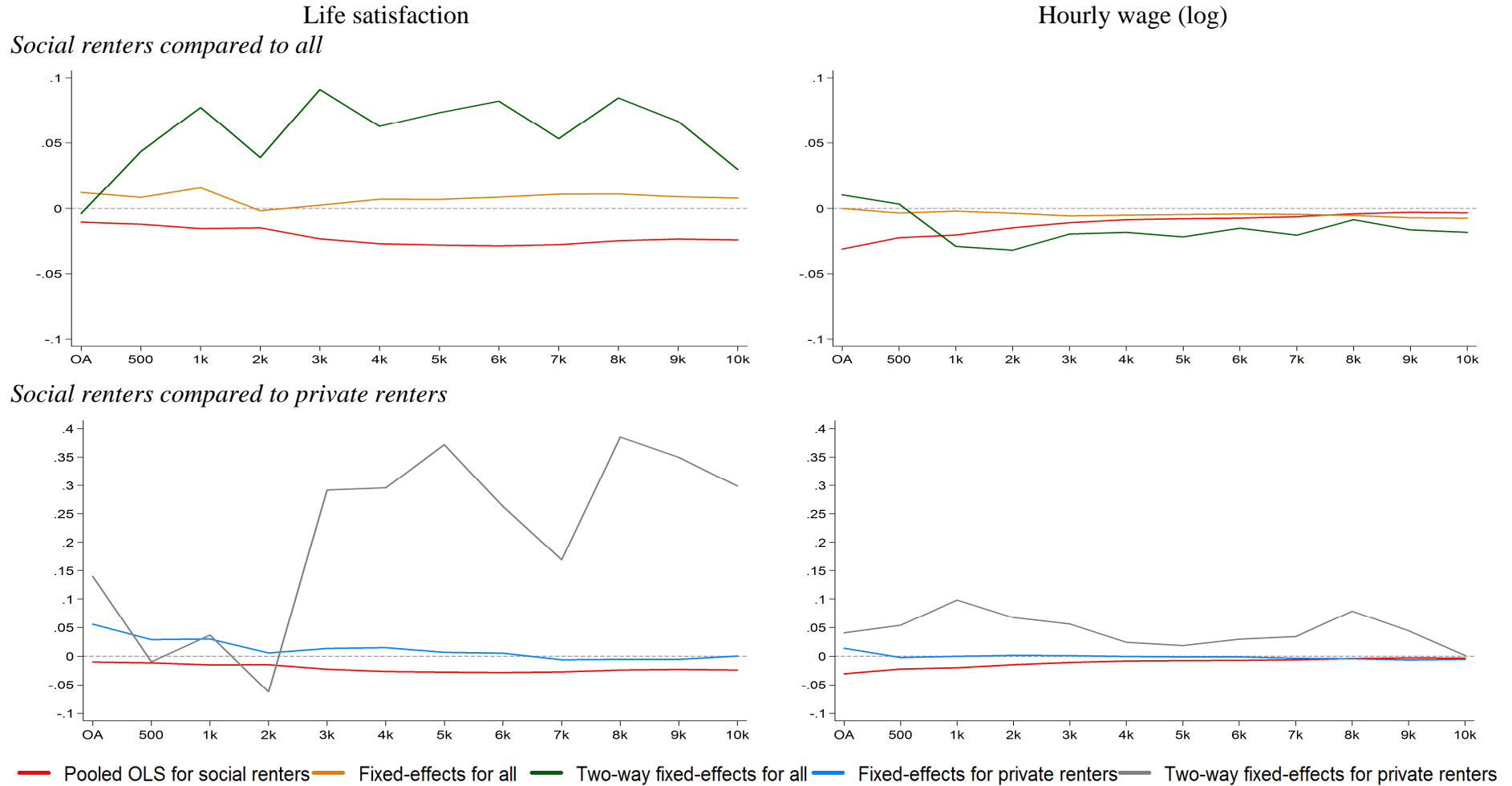
The plots show clearly that accounting for possible sources of residential sorting on individual observables (here: family background and first job) and unobserved time-invariant individual characteristics reduces the impact of neighbourhood deprivation on wellbeing. Accounting for unobserved time-invariant sources of confounding at the neighbourhood level further attenuates the neighbourhood deprivation effect. In other words, our analyses provide evidence in favour of strong spatial sorting mechanisms, and of essentially no genuine causal effect.

## 5.2 Robustness tests

We conducted a number of robustness tests to assess the stability and validity of the results. Figure 2 contrasts the coefficients from the pooled OLS estimates for the ‘less selected’ social renters with the coefficients obtained from estimations that account for individual and neighbourhood-level sources of unobserved heterogeneity in the full sample (top panel) and the ‘more selected’ sample of private renters (bottom panel). Results for life satisfaction and earnings are presented in the left and right panel, respectively.

The top-right panel of Figure 2 shows that the full-sample parameter estimates of the individual- and two-way fixed-effects models compare relatively well with those obtained from the pooled OLS in the sample of social renters (except at the smallest spatial scale corresponding to OAs). This lends some support to the approach of correcting for residential sorting on time-invariant individual- and neighbourhood-specific unobserved characteristics. While the panel shows apparent variation in the effect size across spatial scales, the effect of neighbourhood deprivation on hourly earnings for the social housing sample is statistically significant only at scales up to 2k people. Note that the plot suggests differences in patterns across the two wellbeing outcomes. In statistical terms, however, they are the same. The effect of area deprivation on life satisfaction is not statistically significant in any of the three estimations (i.e., pooled OLS for social renters compared to individual- and two-way fixed-effects for the full sample) and there is virtually no variation in the effect sizes across spatial scales.

**Figure 2.** Comparison of pooled OLS coefficients for social renters with coefficients from one- and two-way fixed-effects models for the population as a whole (all), and with models for private renters.



Notes: For complete results see Appendix A7.1 (for results on life satisfaction) and Appendix A7.2 (for results on hourly wage).



The bottom panels compare the same estimations while replacing the full sample with the sample of private renters only. Considering the results plotted for earnings on the bottom-right panel, we observe that the value of the parameter estimates for the social renters pooled OLS and the private renters' individual fixed-effects are generally similar to each other, except at the smallest spatial scale corresponding to OAs. This indicates that correcting for residential sorting on individual-specific unobserved characteristics using the correlated random-effects estimator works well in removing spatial sorting bias. However, the parameter estimates for the private renters' two-way fixed-effects model exhibit a very different pattern (although the coefficients are only marginally statistically significant at the scale of 1k people [p-value=0.053]). This, in turn, suggests that there may be other, time-variant, neighbourhood-specific characteristics confounded with area deprivation, which are not accounted for in the restricted sample. The results suggest a similar story for life satisfaction, where we also observe that the parameter estimates of the private renters' fixed-effects model and the social renters' pooled OLS follow a similar trend, whilst the pattern appears different for the private renters' two-way fixed-effects models (although the coefficients are not statistically significant).

Overall, the robustness tests provide support for our empirical identification strategy, which combines rich longitudinal information on individual characteristics with panel data estimators that can address residential sorting on time-invariant individual-specific unobserved characteristics, as well as, to a lesser extent, on neighbourhood-specific conditions.

## **6. Discussion and Conclusion**

This paper set out to investigate the extent to which the spatial scale at which we operationalize 'neighbourhood' affects our conclusions about the importance of neighbourhood deprivation for individual wellbeing. Reflecting the interdisciplinary nature of the neighbourhood effects debate and the want for reliable causal evidence across a range of policy areas (van Ham and Manley 2012, Layard 2005), we compared neighbourhood effects on the two prominent wellbeing outcomes life satisfaction and earnings, thus synthesizing separate literatures which have reached quite different conclusions regarding which neighbourhood scale matters for wellbeing and whether more affluent neighbours promote wellbeing or not. We used rich panel data linked with longitudinal and scalable information from census records for England and Wales to examine how neighbourhood effects vary

across scales and outcomes, and applied various methods to address the identification challenges arising from the non-random selection of individuals and families into neighbourhoods.

The results suggest that the negative association between neighbourhood deprivation and wellbeing is largely due to residential self-selection and not a genuine causal effect. In addition, and unlike previous studies, we find no evidence for variation in the size of the association across neighbourhood scales (across all model specifications). More specifically, by adopting a step-wise approach to examining the role of different sources of unobserved heterogeneity, we could show that it is mainly unobserved time-invariant characteristics of the individuals rather than of the neighbourhoods that underpin the selection bias in our cross-sectional models. This is indicated by the reduction in the neighbourhood effect when we controlled for heterogeneity in initial conditions, and more so when we additionally absorbed individual fixed-effects (i.e., exploiting the panel nature of our data): The sizeable and statistically significant negative cross-sectional effect differed (significantly, in statistical terms, in the life satisfaction models at all neighbourhood scales, and at scales below the 3k threshold in the wage models) from the longitudinal effect, which was essentially zero. Additional absorbing of neighbourhood-specific time-invariant effects did not appear to affect the results.

While the results corroborate findings from quasi-experimental neighbourhood effects studies, the fixed-effects approach may not be sufficient to account for all sources of non-random selection. By focusing on social renters, who in the British context may be assumed to have no choice over where to live, we showed that sorting bias may be appropriately removed by controlling for individual and neighbourhood fixed-effects: The observed patterns of neighbourhood effects among social renters matched those observed in the full sample when selection on unobserved individual and neighbourhood characteristics were taken into account. But differences between the one- and two-way fixed-effects models also indicate that there is some more confounding, specifically due to time-varying neighbourhood-specific characteristics. While we cannot address empirically the issues of additional sources of unobserved heterogeneity, doing so would not likely change the main conclusion that the effect of neighbourhood deprivation on life satisfaction and earnings is largely explained by strong spatial sorting mechanisms.

The findings have important implications for policy-making. Given the absence of a genuine causal neighbourhood effect, targeting resources specifically on neighbourhoods that are

characterized by high levels of deprivation may not necessarily be efficient in terms of improving residents' wellbeing outcomes (Bolster et al. 2007, Melo 2017, Kline and Moretti 2014, Andersson et al. 2007). Targeting individuals or households in need irrespective of where they live may be a more efficient, and possibly also more effective, way to improve their wellbeing outcomes. This may be achieved through, for example, policies that increase long-term employment opportunities available to disadvantaged individuals, develop regional labour markets, or raise skills levels. This conclusion is not, of course, an appeal for policy-makers to dismiss any neighbourhood-basis for policy intervention: Given the strong correlation between neighbourhood deprivation and concentration of disadvantaged groups, local targeting can still be efficient in reaching large numbers of individuals in need.

While our research makes important contributions to the neighbourhood effects debate, our analysis is not without limitations. Firstly, we could examine only a limited set of neighbourhood characteristics, summarized in the Townsend Deprivation Index. Use of different, more precise and timelier measures of the current and recent neighbourhood context may yield different results. Secondly, we focused on contemporaneous neighbourhood effects and did not examine, for example, whether living in a neighbourhood that remains privileged over years, or living in an area that has recently undergone gentrification, makes a difference to wellbeing. Instead, our analyses show whether, and to what extent, deprivation in an average neighbourhood affects an average person. Thirdly, our paper assesses linear associations between neighbourhood deprivation and two wellbeing indicators. There is further work to be done regarding non-linearities in neighbourhood effects. Lastly, this study has focused only on adults. Many of the causal mechanisms suggested to be behind neighbourhood effects, while also varying across spatial scales, may operate in different ways for children and teens, and therefore childhood neighbourhoods may have a long-term impact on wellbeing at later life stages. Future research on neighbourhood effects on children and teens would benefit from adopting a bespoke neighbourhood approach to ascertain the underlying mechanisms.

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## **8. Technical Appendix**

### **Construction of bespoke neighbourhoods**

This technical appendix describes bespoke neighbourhoods for postcodes in England and Wales, based on longitudinally harmonized Output Areas (OA) for the UK Census 2001.

Output Areas (OA) were introduced as the smallest geographical unit at which census characteristics are published in the UK Census 2001 for England and Wales. OAs have a minimum population of 100 residents, are socially homogeneous in terms of household tenure and dwelling type, and are defined by clear boundaries such as major roads (Office for National Statistics, 2019). There were 175,434 OAs with an average population of 297 persons in England and Wales in the 2001 Census.

OAs are nested within greater geographical units. To facilitate area-level monitoring of public policy, Lower Layer Super Output Areas (LSOA) have been defined with the input of local experts to emulate distinct neighbourhoods within Local Authorities (LAD). LSOAs are comprised of neighbouring OAs with similar socio-demographic make-up and building characteristics; they have a minimum population size of 1,000 residents. At the next level, Middle Layer Super Output Areas (MSOA) are comprised of the most similar neighbouring LSOAs within the LAD; their minimum population size is 5,000 residents.

We base our bespoke neighbourhoods on the physical distance between the population-weighted centroid of the postcode and the population-weighted centroid of OAs 2001 (OA01). The ONS Postcode Directory (ONSPD, edition May 2019) provided the postcodes, their centroids and OA, LSOA and MSOA references for both 2001 and 2011. OA01 centroids were sourced from the ONS website (edition 14<sup>th</sup> July 2018, see <https://data.gov.uk/dataset/44e557be-6634-4b2b-81bb-56e857927f03/output-areas-december-2001-population-weighted-centroids>); when merging the two files, we lose information for 19 OA01 that are not mentioned in the ONSPD<sup>9</sup>. We restrict postcodes to England and Wales, and drop postcodes that were terminated before 01.01.2001. Overall, there are more than 2 million postcodes in the ONSPD. For this project, to reduce computation time and data storage, we computed the bespoke areas only for the around 60,000 unique postcodes that appeared in the first six waves of the Understanding Society survey (i.e., our analysis sample). The method can be rolled out to other postcodes.

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<sup>9</sup> The non-matching OA01 are as follows: E00014059, E00014343, E00016082, E00021291, E00023417, E00025991, E00046399, E00070677, E00082092, E00109394, E00112421, E00114106, E00124728, E00140821, E00141043, E00148972.

As our research focuses on neighbourhood effects and LSOA are considered to represent meaningful neighbourhoods, we chose nearest neighbours respecting the nesting structure of Census geographies. Firstly, we grouped postcodes by LADs, swapped the postcodes' own OA01 centroid for the postcode's centroid and computed the distance from the postcode to each and all OA01 in the LAD<sup>10</sup>. This means the own OA01 is always the nearest neighbour at a distance of 0 meters. We then re-organized the distances into sets. The first set includes only OA01 from the same LSOA as the own OA01. We then identified the nearest OA01 from the same MSOA but a neighbouring LSOA to form the second set, the nearest OA01 from the same MSOA but a neighbouring LSOA (not already used in sets 1 and 2) and so on, until all OA01 from the same MSOA had been picked (typically around a threshold of 5,000 people). Following this routine, we then picked the nearest OA01 from a neighbouring MSOA in the same LAD and repeated the sub-setting (described above for the OA01 in the postcode's own MSOA).

To use information from both the 2001 and 2011 censuses we have to deal inasmuch as is feasible with (neighbourhood) boundary changes which occurred as a result of population change and local development. Look-up files between OA01 and OA11 show that boundary changes affected 2.6% of the OA01: 0.6% OAs were merged to form a new OA11, 1.8% split into multiple OA11, and 0.12% changed in less straightforward ways (ONS, 2019). Overall, the total number of OAs increased to 181,408 (average population: 309) in the Census 2011 for England and Wales. When sub-setting the distances between the postcode and OA01s, we treated OA01 that got merged in 2011 as if they had already been merged in 2001. For the 0.12% of OAs that changed in more complex ways, we use the OA01 and OA11 characteristics.<sup>11</sup>

A similar proportion of LSOAs and MSOAs also experienced merges, splits and more complex changes. Again, when these units got merged, we already treat them as the same units in 2001 (hence increasing the range of possible nearest neighbours to choose from compared to using non-harmonized LSOA and MSOA boundaries). We then attached population counts from the Census 2001 to the postcode-level OA01 file, computed the

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<sup>10</sup> We used the Stata command "geodist".

<sup>11</sup> Our results are robust to excluding observations in bespoke areas that include one or more OA01 that experienced complex boundary changes (N=812).



cumulative population in the sorted list of longitudinally harmonized OA01<sup>12</sup>, and flagged the nearest (longitudinally harmonized) OA01 needed to include the postcode’s minimum 500, 1,000 (1k), 2,000 (2k) to 10,000 (10k) nearest neighbours.<sup>13</sup>

Table T1 reports the number of unique areas we have thus identified for each neighbourhood scale. Note that the bespoke neighbourhoods are not mutually exclusive and that the number of unique neighbourhoods tends to reduce as the neighbourhood scale increases. Nesting of bespoke areas within LSOA and MSOA means the number may also go up once all OA01 from the same LSOA, respectively, MSOA have been picked.<sup>14</sup> In our data, we observe this at the scales 1k to 2k, 7k to 8k and 9k to 10k, respectively.

**Table T1.** Number of Unique Bespoke Neighbourhoods

Neighbourhood scale	Number of unique units
Output Area 2001	47,459
Population threshold	
500	45,515
1k	37,820
2k	38,661
3k	29,808
4k	30,373
5k	26,535
6k	22,171
7k	22,935
8k	26,403
9k	26,167
10k	27,114
Total number of unique postcodes	61,966

Source: Understanding Society (2019), Waves 1-6, linked with 2001 and 2011 Census for England and Wales.

<sup>12</sup> We do not have access to the population weighted centroids of longitudinally harmonised OA01. As a work-around we kept each original OA01 (with the population counts aggregated across merged OAs) in the data, but removed duplicates once any of the group’s OAs was picked as the nearest neighbour of a given postcode.

<sup>13</sup> For local authorities which did not have a population of greater or equal 10,000 in 2001, we merged the LAD with the LAD of the nearest neighbouring OA01 outside the own LAD.

<sup>14</sup> Why? Consider an LSOA (A) with ten OA01 with 100 people each (A1-A10) and two postcodes, postcode 1 and postcode 2 from the same OA01 (A1). Assume that the nearest 500 neighbours for postcode 1, in order of distance, are A1-A10-A9-A8-A7, whilst they are A1-A2-A3-A4-A5 for postcode 2. The two postcodes have one unique bespoke 500 neighbourhood each. At the 1k threshold, however, both postcodes have the same bespoke neighbourhood: all ten OA01 of LSOA A. To continue to share the same bespoke neighbourhood at the next higher threshold, the two postcodes would have to draw neighbours from the same neighbouring LSOA and have the same group of nearest neighbouring OA01 when the next threshold is crossed. This may occur at any point, is, however, most likely when all OA01 from the same MSOA have been picked (i.e., around population threshold 5k).

Having defined the OA01 involved in each bespoke area, we attached the Census 2001 and 2011 characteristics for the Townsend Score to each bespoke neighbourhood<sup>15</sup>. This provided us with population characteristics at two points in time, and allowed us to calculate compound annual growth rates, which we used to compute population estimates for our observation period (i.e., 2009-2016).

Table T2 reports descriptive statistics of bespoke areas for postcodes (N=61,966) observed in the first six rounds of interviews of Understanding Society. Overall, there appears to be limited variation in neighbourhood characteristics across the bespoke spatial scales.

**Table T2.** Descriptive Statistics of Bespoke Neighbourhoods in 2001

Neighbourhood scale	Mean	CV	Min	Max
<b>Output Area</b>				
Population count	308.11	0.37	101	4156
Annual growth rate	0.01	2.77	-0.14	0.42
Proportion in overcrowded housing	2.29	1.76	0	56.2
Proportion in rented accommodation	28.67	0.65	0	93.13
Proportion non-car owners	34.02	0.75	0	100
Proportion unemployed	3.69	0.74	0	28.77
Townsend Deprivation Score	0.26	12.55	-5.73	9.97
Townsend Deprivation Score - LAD standardized	0.01	75.71	-3.72	5.25
<b>Population threshold 500</b>				
Population count	639.25	0.19	501	4520
Annual growth rate	0.01	2.47	-0.14	0.38
Proportion in overcrowded housing	2.32	1.62	0	56.2
Proportion in rented accommodation	28.68	0.6	0	84.94
Proportion non-car owners	33.8	0.69	0	100
Proportion unemployed	3.68	0.65	0	19.92
Townsend Deprivation Score	0.2	17.37	-6.75	11.05
Townsend Deprivation Score - LAD standardized	-0.02	-44.24	-4.15	5.32
<b>Population threshold 1k</b>				
Population count	1167.14	0.1	1001	4520
Annual growth rate	0.01	2.16	-0.14	0.29
Proportion in overcrowded housing	2.3	1.53	0	49.33
Proportion in rented accommodation	28.71	0.58	0	83.66
Proportion non-car owners	33.78	0.65	0	100
Proportion unemployed	3.67	0.61	0	16.89
Townsend Deprivation Score	0.17	21.09	-7.12	11.12
Townsend Deprivation Score - LAD standardized	-0.05	-23.16	-3.8	4.59
<b>Population threshold 2k</b>				

<sup>15</sup> For OA01 that got split, we aggregated the OA11 characteristics.

Neighbourhood scale	Mean	CV	Min	Max
Population count	2156.56	0.05	2001	5912
Annual growth rate	0.01	1.82	-0.07	0.23
Proportion in overcrowded housing	2.26	1.45	0	47.58
Proportion in rented accommodation	28.79	0.55	0.72	80.69
Proportion non-car owners	33.74	0.59	0.82	99.15
Proportion unemployed	3.64	0.57	0	15.13
Townsend Deprivation Score	0.16	22.73	-7.03	11.77
Townsend Deprivation Score - LAD standardized	-0.06	-16.39	-3.91	4.7
<b>Population threshold 3k</b>				
Population count	3154.56	0.04	3001	6026
Annual growth rate	0.01	1.67	-0.05	0.19
Proportion in overcrowded housing	2.25	1.41	0	43.05
Proportion in rented accommodation	28.76	0.53	1.1	77.73
Proportion non-car owners	33.62	0.57	0.78	97.71
Proportion unemployed	3.63	0.55	0.18	13.77
Townsend Deprivation Score	0.15	24.87	-7.04	11.55
- LAD standardized	-0.08	-13.39	-3.66	4.34
<b>Population threshold 4k</b>				
Population count	4158.16	0.03	4001	7753
Annual growth rate	0.01	1.56	-0.04	0.17
Proportion in overcrowded housing	2.24	1.37	0	33.5
Proportion in rented accommodation	28.74	0.53	1.18	78.56
Proportion non-car owners	33.54	0.55	1.53	96.45
Proportion unemployed	3.62	0.53	0.2	13.31
Townsend Deprivation Score	0.15	25.04	-7.04	11.58
Townsend Deprivation Score - LAD standardized	-0.09	-12.22	-3.67	4.27
<b>Population threshold 5k</b>				
Population count	5160.1	0.02	5001	7753
Annual growth rate	0.01	1.48	-0.03	0.15
Proportion in overcrowded housing	2.23	1.35	0	32.07
Proportion in rented accommodation	28.67	0.52	1.38	76.05
Proportion non-car owners	33.46	0.54	1.84	93.25
Proportion unemployed	3.61	0.52	0.31	12.93
Townsend Deprivation Score	0.13	27.3	-6.88	11.6
Townsend Deprivation Score - LAD standardized	-0.1	-10.84	-3.62	4.15
<b>Population threshold 6k</b>				
Population count	6158.02	0.02	6001	8669
Annual growth rate	0.01	1.42	-0.02	0.14
Proportion in overcrowded housing	2.22	1.33	0	29.93
Proportion in rented accommodation	28.6	0.51	1.47	74.34
Proportion non-car owners	33.37	0.53	1.96	92.37
Proportion unemployed	3.6	0.52	0.31	12.83
Townsend Deprivation Score	0.12	29.78	-6.9	11.34
Townsend Deprivation Score - LAD standardized	-0.11	-9.76	-3.75	4.08
<b>Population threshold 7k</b>				

Neighbourhood scale	Mean	CV	Min	Max
Population count	7158.15	0.02	7001	10132
Annual growth rate	0.01	1.37	-0.02	0.13
Proportion in overcrowded housing	2.22	1.31	0	26.15
Proportion in rented accommodation	28.58	0.51	1.49	73.88
Proportion non-car owners	33.35	0.52	2.23	92.19
Proportion unemployed	3.59	0.51	0.31	12.53
Townsend Deprivation Score	0.12	29.8	-6.61	11.37
Townsend Deprivation Score - LAD standardized	-0.11	-9.28	-3.77	4.28
<b>Population threshold 8k</b>				
Population count	8156.04	0.01	8001	10701
Annual growth rate	0.01	1.33	-0.02	0.13
Proportion in overcrowded housing	2.21	1.3	0	26.71
Proportion in rented accommodation	28.58	0.5	2.7	74.04
Proportion non-car owners	33.34	0.51	2.59	92.14
Proportion unemployed	3.59	0.5	0.31	12.29
Townsend Deprivation Score	0.13	28.49	-6.63	11.57
Townsend Deprivation Score - LAD standardized	-0.12	-8.91	-3.66	4.21
<b>Population threshold 9k</b>				
Population count	9157.69	0.01	9001	13099
Annual growth rate	0.01	1.29	-0.02	0.12
Proportion in overcrowded housing	2.21	1.28	0	24.55
Proportion in rented accommodation	28.57	0.5	2.72	74.18
Proportion non-car owners	33.3	0.5	2.57	90.65
Proportion unemployed	3.59	0.49	0.36	12.22
Townsend Deprivation Score	0.13	28.27	-6.6	11.85
Townsend Deprivation Score - LAD standardized	-0.12	-8.47	-3.76	3.78
<b>Population threshold 10k</b>				
Population count	10159.15	0.01	10001	13298
Annual growth rate	0.01	1.25	-0.02	0.12
Proportion in overcrowded housing	2.21	1.27	0	24.65
Proportion in rented accommodation	28.57	0.49	3	73.57
Proportion non-car owners	33.27	0.49	2.37	91.17
Proportion unemployed	3.58	0.49	0.41	11.96
Townsend Deprivation Score	0.13	27.44	-6.68	11.84
Townsend Deprivation Score - LAD standardized	-0.12	-8.25	-3.55	3.65

Source: Understanding Society (2019), Waves 1-6, linked with 2001 and 2011 Census for England and Wales.

Notes: Computation of the Townsend Score relies on standardization of the four input variables. We use the mean and standard deviation of the national distribution of the respective characteristics at the scale of each bespoke neighbourhood to standardize, and additionally, we standardize the Townsend Score by the local authority level of relative deprivation.

## 9. Appendix

### Appendix A1. Description of bespoke area characteristics 2009-2016 in the analysis sample

Neighbourhood scale	Mean	CV	Min	Max
Total number of areas	178,585			
Output Area				
Number of unique areas	19,797			
Population count	387	1.39	67	50,668
Annual growth rate	0.01	2.97	-0.14	0.42
Proportion in overcrowded housing	5.22	1.62	0	100
Proportion in rented accommodation	24.66	0.74	0	100
Proportion non-car owners	36.08	0.66	0	100
Proportion unemployed	4.79	0.73	0	79.17
Townsend Deprivation Score	-0.2	-15.94	-6.78	9.95
Townsend Deprivation Score - LAD standardised	-0.1	-10.30	-4.3	5.07
Population threshold 500				
Number of unique areas	19,365			
Population count	749	0.79	123	70,195
Annual growth rate	0.01	2.63	-0.14	0.38
Proportion in overcrowded housing	5.49	1.50	0	100
Proportion in rented accommodation	24.9	0.69	0	100
Proportion non-car owners	36.14	0.60	0	100
Proportion unemployed	4.78	0.62	0	49.1
Townsend Deprivation Score	-0.26	-12.84	-7.72	9.69
Townsend Deprivation Score - LAD standardised	-0.12	-8.34	-4.91	4.59
Population threshold 1k				
Number of unique areas	17,595			
Population count	1,336	0.54	123	56,103
Annual growth rate	0.01	2.26	-0.14	0.29
Proportion in overcrowded housing	5.59	1.40	0	100
Proportion in rented accommodation	25.04	0.66	0.25	100
Proportion non-car owners	36.22	0.57	1.54	100
Proportion unemployed	4.74	0.58	0	37.68
Townsend Deprivation Score	-0.3	-11.47	-7.17	10.49
Townsend Deprivation Score - LAD standardised	-0.14	-7.23	-3.97	4.39

*Continues next page*

## Appendix A1. Continued

Neighbourhood scale		Mean	CV	Min	Max
Population threshold 2k					
	Number of unique areas	17,568			
	Population count	2,428	0.34	700	47,598
	Annual growth rate	0.01	1.92	-0.07	0.23
	Proportion in overcrowded housing	5.62	1.34	0	99.73
	Proportion in rented accommodation	25.24	0.63	1.13	86.83
	Proportion non-car owners	36.33	0.53	2.48	100
	Proportion unemployed	4.7	0.53	0.1	25.58
	Townsend Deprivation Score	-0.31	-11.33	-8.18	10.55
	Townsend Deprivation Score - LAD standardised	-0.15	-6.64	-4.43	3.91
Population threshold 3k					
	Number of unique areas	15,118			
	Population count	3,534	0.28	1,327	42,658
	Annual growth rate	0.01	1.76	-0.05	0.19
	Proportion in overcrowded housing	5.61	1.31	0	83.08
	Proportion in rented accommodation	25.32	0.61	1.97	84.91
	Proportion non-car owners	36.39	0.50	2.33	100
	Proportion unemployed	4.69	0.51	0.2	21.66
	Townsend Deprivation Score	-0.31	-11.21	-7.14	10.42
	- LAD standardised	-0.16	-6.34	-3.96	3.98
Population threshold 4k					
	Number of unique areas	15,128			
	Population count	4,634	0.24	2,302	43,908
	Annual growth rate	0.01	1.65	-0.04	0.17
	Proportion in overcrowded housing	5.6	1.29	0	77.51
	Proportion in rented accommodation	25.36	0.60	2.47	85.71
	Proportion non-car owners	36.37	0.49	2.44	98.54
	Proportion unemployed	4.68	0.50	0.31	19.77
	Townsend Deprivation Score	-0.31	-11.20	-7.22	10.58
	Townsend Deprivation Score - LAD standardised	-0.17	-6.14	-4.08	3.67
Population threshold 5k					
	Number of unique areas	13,837			
	Population count	5,741	0.21	3,389	42,808
	Annual growth rate	0.01	1.55	-0.03	0.15
	Proportion in overcrowded housing	5.57	1.28	0	66.86
	Proportion in rented accommodation	25.35	0.60	2.68	86.31
	Proportion non-car owners	36.35	0.48	2.69	98.78
	Proportion unemployed	4.67	0.49	0.34	18.68
	Townsend Deprivation Score	-0.33	-10.84	-7.12	10.74
	Townsend Deprivation Score - LAD standardised	-0.18	-5.83	-3.69	3.89

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## Appendix A1. Continued

Neighbourhood scale	Mean	CV	Min	Max
Population threshold 6k				
Number of unique areas	12,238			
Population count	6,841	0.19	4,355	42,293
Annual growth rate	0.01	1.48	-0.02	0.14
Proportion in overcrowded housing	5.56	1.27	0.02	63.21
Proportion in rented accommodation	25.3	0.59	2.46	87.42
Proportion non-car owners	36.32	0.47	3.25	96.09
Proportion unemployed	4.66	0.48	0.53	18.54
Townsend Deprivation Score	-0.34	-10.54	-7.03	10.74
Townsend Deprivation Score - LAD standardised	-0.19	-5.54	-3.5	3.83
Population threshold 7k				
Number of unique areas	12,425			
Population count	7,945	0.18	5,263	46,142
Annual growth rate	0.01	1.42	-0.02	0.13
Proportion in overcrowded housing	5.54	1.27	0.1	59.05
Proportion in rented accommodation	25.3	0.59	2.94	87.2
Proportion non-car owners	36.34	0.46	3.78	95.81
Proportion unemployed	4.65	0.47	0.52	18.29
Townsend Deprivation Score	-0.34	-10.44	-7.14	10.28
Townsend Deprivation Score - LAD standardised	-0.19	-5.35	-3.66	3.72
Population threshold 8k				
Number of unique areas	13,487			
Population count	9,047	0.17	6,223	46,236
Annual growth rate	0.01	1.37	-0.02	0.12
Proportion in overcrowded housing	5.54	1.26	0.08	59.11
Proportion in rented accommodation	25.35	0.58	3.08	85.83
Proportion non-car owners	36.39	0.45	4.41	94.5
Proportion unemployed	4.65	0.46	0.69	18.16
Townsend Deprivation Score	-0.33	-10.78	-7.37	10.23
Townsend Deprivation Score - LAD standardised	-0.2	-5.30	-3.75	3.91
Population threshold 9k				
Number of unique areas	13,483			
Population count	10,151	0.16	7,189	49,791
Annual growth rate	0.01	1.32	-0.02	0.12
Proportion in overcrowded housing	5.54	1.25	0.08	58.11
Proportion in rented accommodation	25.38	0.57	2.98	85.63
Proportion non-car owners	36.42	0.45	4.74	94.08
Proportion unemployed	4.65	0.46	0.69	17.76
Townsend Deprivation Score	-0.32	-11.10	-7.24	10.33
Townsend Deprivation Score - LAD standardised	-0.19	-5.26	-3.82	3.65

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## Appendix A1. Continued

Neighbourhood scale	Mean	CV	Min	Max
Population threshold 10k				
Number of unique areas	13,797			
Population count	11,255	0.16	8,006	55,294
Annual growth rate	0.01	1.29	-0.02	0.12
Proportion in overcrowded housing	5.54	1.24	0.12	57.66
Proportion in rented accommodation	25.43	0.57	2.97	85.44
Proportion non-car owners	36.47	0.44	5.22	93.72
Proportion unemployed	4.64	0.45	0.65	17.42
Townsend Deprivation Score	-0.31	-11.48	-7.19	10.39
Townsend Deprivation Score - LAD standardised	-0.19	-5.27	-3.54	3.44

Source: Understanding Society (2019), Waves 1-6, linked with UK Census 2001 and 2011 for England and Wales.

## Appendix A2. Description of analysis samples.

Life satisfaction sample	Mean	Median	SD	CV	Delta	Min	Max
Wellbeing outcome	5.14	6.00	1.49	0.29	-0.025	1	7
Deprivation (by scale)							
<i>Output Area</i>	-0.17	-0.29	0.97	-5.88	-0.006	-4.3	4.35
500	-0.18	-0.29	0.99	-5.38	-0.007	-4.8	4.59
1k	-0.20	-0.32	1.01	-4.91	-0.007	-3.9	4.39
2k	-0.21	-0.32	1.00	-4.68	-0.007	-4.4	3.84
3k	-0.22	-0.32	1.01	-4.63	-0.006	-4	3.93
4k	-0.22	-0.32	1.02	-4.56	-0.005	-3.9	3.64
5k	-0.23	-0.33	1.03	-4.45	-0.005	-3.7	3.89
6k	-0.24	-0.34	1.03	-4.32	-0.005	-3.5	3.83
7k	-0.25	-0.35	1.04	-4.23	-0.005	-3.6	3.72
8k	-0.24	-0.34	1.03	-4.19	-0.005	-3.8	3.91
9k	-0.24	-0.34	1.02	-4.19	-0.004	-3.8	3.65
10k	-0.24	-0.33	1.01	-4.21	-0.004	-3.5	3.44
Spatial control variables							
Living in England	0.92	1.00	0.28	0.30	0.000	0	1
Living in Wales	0.08	0.00	0.28	3.30	-0.000	0	1
Unemployment rate (national)	7.45	7.90	0.83	0.11	-0.376	5.4	8.1
Unemployment rate (local)	7.17	6.80	2.58	0.36	-0.488	2	16.6

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**Appendix A2.** Description of analysis samples.

	Life satisfaction sample						
	Mean	Median	SD	CV	Delta	Min	Max
<b>Area classification</b>							
<i>Inner London</i>	0.05	0.00	0.21	4.46	-0.001	0	1
<i>Outer London</i>	0.09	0.00	0.29	3.13	-0.000	0	1
<i>West Midlands</i>	0.03	0.00	0.18	5.31	0.000	0	1
<i>Greater Manchester</i>	0.04	0.00	0.19	4.97	-0.000	0	1
<i>West Yorkshire</i>	0.02	0.00	0.16	6.27	-0.000	0	1
<i>Liverpool</i>	0.01	0.00	0.10	9.95	-0.000	0	1
<i>Tyneside</i>	0.02	0.00	0.13	7.65	-0.000	0	1
<i>South Yorkshire</i>	0.01	0.00	0.11	8.67	-0.000	0	1
<i>Urban over 250k</i>	0.12	0.00	0.32	2.75	-0.000	0	1
<i>Urban over 100k to 250k</i>	0.12	0.00	0.32	2.75	-0.000	0	1
<i>Urban over 50k to 100k</i>	0.08	0.00	0.27	3.44	-0.000	0	1
<i>Urban over 10k to 50k</i>	0.15	0.00	0.36	2.39	0.001	0	1
<i>Urban over 3k to 10k</i>	0.06	0.00	0.24	3.94	0.000	0	1
<i>Rural</i>	0.20	0.00	0.40	2.00	0.001	0	1
<b>Individual socio-demographics</b>							
Age	46.10	46.00	15.60	0.34	1.002	16	74
Female	0.56	1.00	0.50	0.88	0.000	0	1
<b>Ethnic group</b>							
<i>White British</i>	0.82	1.00	0.38	0.47	0.000	0	1
<i>Caribbean/ African Black</i>	0.04	0.00	0.19	5.05	0.000	0	1
<i>Asian</i>	0.08	0.00	0.27	3.34	0.000	0	1
<i>Other</i>	0.06	0.00	0.24	3.99	0.000	0	1
Born in UK	0.87	1.00	0.33	0.38	0.000	0	1
<b>Marital status</b>							
<i>Single</i>	0.20	0.00	0.40	2.03	-0.005	0	1
<i>Married/Cohabiting</i>	0.68	1.00	0.47	0.68	0.003	0	1
<i>Divorced/Separated</i>	0.09	0.00	0.29	3.17	0.000	0	1
<i>Widowed</i>	0.03	0.00	0.17	5.57	0.002	0	1
<b>Educational qualification:</b>							
<i>Degree</i>	0.26	0.00	0.44	1.70	0.006	0	1
<i>Other Higher Degree</i>	0.12	0.00	0.33	2.69	0.002	0	1
<i>A-level etc</i>	0.21	0.00	0.41	1.95	0.004	0	1
<i>GCSE etc</i>	0.22	0.00	0.41	1.88	-0.007	0	1
<i>Other or No Qualification</i>	0.19	0.00	0.39	2.06	-0.005	0	1
<b>Own social class</b>							
<i>Managerial/Professional</i>	0.27	0.00	0.44	1.65	0.001	0	1
<i>Intermediate</i>	0.15	0.00	0.35	2.41	-0.002	0	1
<i>Routine</i>	0.20	0.00	0.40	1.99	0.001	0	1
<i>No Paid Job</i>	0.38	0.00	0.49	1.27	-0.001	0	1

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**Appendix A2. Continued**

Life satisfaction sample	Mean	Median	SD	CV	Delta	Min	Max
Economic status							
<i>Employed</i>	0.60	1.00	0.49	0.81	0.001	0	1
<i>Unemployed</i>	0.05	0.00	0.22	4.35	-0.003	0	1
<i>Retired</i>	0.19	0.00	0.39	2.08	0.016	0	1
<i>Student / Family Care / Long-Term Sick</i>	0.16	0.00	0.37	2.31	-0.013	0	1
Household monthly income	1,620	1,424	904	0.56	96	42	12,751
Child(ren) in household	0.35	0.00	0.48	1.36	-0.007	0	1
Long-term illness	0.34	0.00	0.47	1.41	0.002	0	1
Social class of first job							
<i>Managerial/Professional</i>	0.18	0.00	0.39	2.12	0.000	0	1
<i>Intermediate</i>	0.27	0.00	0.44	1.65	0.000	0	1
<i>Routine</i>	0.50	0.00	0.50	1.01	0.000	0	1
<i>Still At School/Never Went To School/No Paid Job</i>	0.05	0.00	0.22	4.34	0.000	0	1
Parental social class when respondent aged 14							
<i>Managerial/Professional</i>	0.31	0.00	0.46	1.49	0.000	0	1
<i>Intermediate</i>	0.25	0.00	0.43	1.75	0.000	0	1
<i>Routine / Not Working</i>	0.44	0.00	0.50	1.14	0.000	0	1
<i>Parent Deceased/Unknown</i>	0.01	0.00	0.09	11.02	0.000	0	1
Housing tenure (for robustness tests)							
<i>Owner Occupied</i>	0.73	1.00	0.44	0.60	0.003	0	1
<i>Social Housing</i>	0.16	0.00	0.37	2.29	-0.001	0	1
<i>Private Renting</i>	0.11	0.00	0.31	2.90	-0.002	0	1
Prefers to move	0.36	0.00	0.48	1.34	-0.008	0	1
Prefer to stay	0.64	1.00	0.48	0.74	0.008	0	1
Number of observations	129,988						
Number of unique respondents	31,263						
Average number of times observed	4.2						

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## Appendix A2. Continued

Hourly wage sample	Mean	Median	SD	CV	Delta	Min	Max
Wellbeing outcome	13.54	11.39	7.56	0.56	0.730	3.25	66.82
Deprivation (by scale)							
<i>Output Area (edited)</i>	-0.22	-0.35	0.94	-4.24	-0.006	-4.27	4.35
500	-0.24	-0.36	0.96	-4.03	-0.006	-4.79	4.11
1k	-0.26	-0.38	0.99	-3.83	-0.007	-3.88	4.39
2k	-0.26	-0.38	0.98	-3.73	-0.007	-4.39	3.82
3k	-0.26	-0.36	1.00	-3.77	-0.006	-3.96	3.81
4k	-0.27	-0.37	1.01	-3.78	-0.006	-3.86	3.52
5k	-0.27	-0.38	1.02	-3.74	-0.006	-3.69	3.54
6k	-0.28	-0.38	1.02	-3.68	-0.006	-3.35	3.74
7k	-0.28	-0.39	1.02	-3.61	-0.006	-3.58	3.60
8k	-0.28	-0.38	1.01	-3.59	-0.006	-3.58	3.91
9k	-0.28	-0.39	1.00	-3.59	-0.006	-3.48	3.50
10k	-0.27	-0.37	1.00	-3.63	-0.005	-3.49	3.35
Spatial control variables							
Living in England	0.92	1.00	0.27	0.29	0.000	0	1
Living in Wales	0.08	0.00	0.27	3.41	-0.000	0	1
Unemployment rate (national)	7.46	7.90	0.82	0.11	-0.364	5.4	8.1
Unemployment rate (local)	7.10	6.70	2.54	0.36	-0.481	2	16.6
Area classification							
<i>Inner London</i>	0.04	0.00	0.21	4.61	-0.001	0	1
<i>Outer London</i>	0.09	0.00	0.29	3.11	0.000	0	1
<i>West Midlands</i>	0.03	0.00	0.18	5.48	0.000	0	1
<i>Greater Manchester</i>	0.04	0.00	0.19	5.09	-0.000	0	1
<i>West Yorkshire</i>	0.02	0.00	0.15	6.34	-0.000	0	1
<i>Liverpool</i>	0.01	0.00	0.09	10.51	-0.000	0	1
<i>Tyneside</i>	0.02	0.00	0.13	7.58	-0.000	0	1
<i>South Yorkshire</i>	0.01	0.00	0.11	8.77	0.000	0	1
<i>Urban over 250k</i>	0.12	0.00	0.32	2.74	-0.001	0	1
<i>Urban over 100k to 250k</i>	0.12	0.00	0.33	2.67	-0.000	0	1
<i>Urban over 50k to 100k</i>	0.08	0.00	0.28	3.31	-0.000	0	1
<i>Urban over 10k to 50k</i>	0.16	0.00	0.36	2.32	0.001	0	1
<i>Urban over 3k to 10k</i>	0.06	0.00	0.24	3.99	0.001	0	1
<i>Rural</i>	0.19	0.00	0.39	2.07	0.001	0	1
Individual socio-demographics							
Age	42.30	43.00	11.85	0.28	1.004	16	74
Female	0.55	1.00	0.50	0.90	0.000	0	1
Ethnic group							
<i>White British</i>	0.83	1.00	0.38	0.46	0.000	0	1
<i>Caribbean/ African Black</i>	0.04	0.00	0.19	5.02	0.000	0	1
<i>Asian</i>	0.07	0.00	0.26	3.56	0.000	0	1
<i>Other</i>	0.06	0.00	0.24	3.94	0.000	0	1

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## Appendix A2. Continued

Hourly wage sample	Mean	Median	SD	CV	Delta	Min	Max
Born in UK	0.88	1.00	0.33	0.37	0.000	0	1
Marital status							
<i>Single</i>	0.17	0.00	0.38	2.17	-0.007	0	1
<i>Married/Cohabiting</i>	0.73	1.00	0.44	0.61	0.005	0	1
<i>Divorced/Separated</i>	0.08	0.00	0.28	3.29	0.001	0	1
<i>Widowed</i>	0.01	0.00	0.10	10.02	0.000	0	1
Educational qualification:							
<i>Degree</i>	0.33	0.00	0.47	1.42	0.007	0	1
<i>Other Higher Degree</i>	0.14	0.00	0.35	2.50	0.002	0	1
<i>A-level etc</i>	0.22	0.00	0.42	1.87	0.000	0	1
<i>GCSE etc</i>	0.21	0.00	0.40	1.97	-0.005	0	1
<i>Other or No Qualification</i>	0.10	0.00	0.30	2.99	-0.003	0	1
Own social class							
<i>Managerial/Professional</i>	0.46	0.00	0.50	1.09	0.018	0	1
<i>Intermediate</i>	0.22	0.00	0.41	1.91	0.004	0	1
<i>Routine</i>	0.33	0.00	0.47	1.43	0.013	0	1
<i>No Paid Job</i>	0.00	0.00	0.00	.	-0.035	0	0
Economic status							
<i>Employed</i>	0.98	1.00	0.15	0.15	0.031	0	1
<i>Unemployed</i>	0.00	0.00	0.04	25.22	-0.015	0	1
<i>Retired</i>	0.00	0.00	0.05	19.82	-0.001	0	1
<i>Student / Family Care / Long-Term Sick</i>	0.02	0.00	0.14	7.22	-0.016	0	1
Household monthly income	1,815	1,650	835	0.46	117	124	11,867
Child(ren) in household	0.41	0.00	0.49	1.2	0.006	0	1
Long-term Illness	0.25	0.00	0.43	1.74	0.001	0	1
Social class of first job							
<i>Managerial/Professional</i>	0.21	0.00	0.41	1.92	0.000	0	1
<i>Intermediate</i>	0.29	0.00	0.45	1.58	0.000	0	1
<i>Routine</i>	0.49	0.00	0.50	1.02	0.000	0	1
<i>Still At School/Never Went To School/No Paid Job</i>	0.01	0.00	0.10	10.33	0.000	0	1
Parental social class when respondent aged 14							
<i>Managerial/Professional</i>	0.36	0.00	0.48	1.34	0.000	0	1
<i>Intermediate</i>	0.25	0.00	0.43	1.72	0.000	0	1
<i>Routine / Not Working</i>	0.38	0.00	0.49	1.26	0.000	0	1
<i>Parent Deceased/Unknown</i>	0.00	0.00	0.07	14.73	0.000	0	1
Housing tenure (for robustness tests)							
<i>Owner Occupied</i>	0.78	1.00	0.41	0.53	0.005	0	1
<i>Social Housing</i>	0.10	0.00	0.30	2.98	-0.001	0	1
<i>Private Renting</i>	0.12	0.00	0.32	2.77	-0.005	0	1

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## Appendix A2. Continued

Hourly wage sample	Mean	Median	SD	CV	Delta	Min	Max
Prefers to move	0.38	0.00	0.49	1.27	-0.009	0	1
Prefer to stay	0.62	1.00	0.49	0.79	0.009	0	1
Number of observations	64,963						
Number of unique respondents	16,421						
Average number of times observed	4						

Source: Understanding Society (2019), Waves 1-6, linked to longitudinally harmonised information from the Census 2001 and 2011 for England and Wales.

**Appendix A3.** Pooled OLS regressions of life satisfaction and hourly wage on neighbourhood deprivation, controlling for standard individual, household and spatial characteristics and swapping neighbourhood scales

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.07	-10.84	0.000	-0.07	-10.42	0.000	-0.06	-9.94	0.000	-0.06	-9.55	0.000
Country (ref: England)												
<i>Living in Wales</i>	-0.03	-1.23	0.220	-0.03	-1.22	0.223	-0.03	-1.23	0.218	-0.03	-1.15	0.252
National unemployment rate	0.02	2.95	0.003	0.02	2.94	0.003	0.02	2.94	0.003	0.02	2.92	0.004
Local unemployment rate	-0.01	-2.94	0.003	-0.01	-2.84	0.004	-0.01	-2.76	0.006	-0.01	-2.70	0.007
Area type (ref: Inner London)												
<i>Outer London</i>	-0.03	-0.82	0.412	-0.02	-0.72	0.472	-0.02	-0.67	0.501	-0.02	-0.55	0.582
<i>West Midlands</i>	-0.04	-0.95	0.342	-0.04	-0.88	0.378	-0.04	-0.85	0.393	-0.04	-0.82	0.414
<i>Greater Manchester</i>	0.07	1.67	0.095	0.07	1.71	0.086	0.07	1.72	0.086	0.07	1.83	0.068
<i>West Yorkshire</i>	0.09	2.08	0.037	0.10	2.18	0.029	0.10	2.22	0.026	0.10	2.31	0.021
<i>Liverpool</i>	0.10	1.49	0.136	0.10	1.50	0.134	0.10	1.52	0.129	0.10	1.53	0.125
<i>Tyneside</i>	0.09	1.68	0.093	0.09	1.71	0.087	0.09	1.68	0.092	0.09	1.75	0.081
<i>South Yorkshire</i>	0.00	0.08	0.936	0.01	0.10	0.921	0.01	0.12	0.903	0.01	0.18	0.858
<i>Urban over 250k</i>	0.02	0.62	0.538	0.02	0.72	0.475	0.02	0.74	0.462	0.03	0.83	0.409
<i>Urban over 100k to 250k</i>	0.06	1.86	0.063	0.07	1.99	0.046	0.07	2.02	0.043	0.07	2.10	0.035
<i>Urban over 50k to 100k</i>	0.05	1.37	0.170	0.05	1.48	0.138	0.05	1.47	0.140	0.06	1.60	0.110
<i>Urban over 10k to 50k</i>	0.08	2.46	0.014	0.09	2.57	0.010	0.09	2.60	0.009	0.09	2.71	0.007
<i>Urban over 3k to 10k</i>	0.11	2.95	0.003	0.11	3.02	0.003	0.11	3.02	0.002	0.12	3.06	0.002
<i>Rural</i>	0.08	2.37	0.018	0.08	2.41	0.016	0.08	2.32	0.020	0.08	2.29	0.022
Age	-0.09	-30.55	0.000	-0.09	-30.56	0.000	-0.09	-30.57	0.000	-0.09	-30.57	0.000
Age-squared	0.00	29.14	0.000	0.00	29.17	0.000	0.00	29.21	0.000	0.00	29.24	0.000
Female	0.07	6.15	0.000	0.07	6.17	0.000	0.07	6.15	0.000	0.07	6.14	0.000

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**Appendix A3.** Continued

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.15	-3.93	0.000	-0.15	-3.96	0.000	-0.15	-3.98	0.000	-0.15	-3.98	0.000
<i>Asian</i>	-0.18	-6.35	0.000	-0.18	-6.38	0.000	-0.18	-6.36	0.000	-0.17	-6.25	0.000
<i>Other</i>	-0.14	-4.84	0.000	-0.14	-4.90	0.000	-0.14	-4.89	0.000	-0.14	-4.87	0.000
Born in UK	-0.05	-2.07	0.039	-0.05	-2.11	0.035	-0.05	-2.08	0.037	-0.05	-2.04	0.041
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.30	15.40	0.000	0.30	15.41	0.000	0.30	15.40	0.000	0.30	15.40	0.000
<i>Divorced/Separated</i>	-0.10	-3.39	0.001	-0.10	-3.40	0.001	-0.10	-3.45	0.001	-0.10	-3.52	0.000
<i>Widowed</i>	0.02	0.52	0.602	0.02	0.48	0.630	0.02	0.45	0.651	0.02	0.40	0.687
Long-term illness	-0.48	-40.01	0.000	-0.48	-40.02	0.000	-0.48	-40.13	0.000	-0.48	-40.16	0.000
Child(ren) in household	0.06	4.64	0.000	0.06	4.64	0.000	0.06	4.67	0.000	0.06	4.67	0.000
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.06	-2.87	0.004	-0.06	-2.83	0.005	-0.06	-2.82	0.005	-0.06	-2.81	0.005
<i>A-level etc</i>	-0.09	-5.09	0.000	-0.09	-5.11	0.000	-0.09	-5.14	0.000	-0.09	-5.15	0.000
<i>GCSE etc</i>	-0.11	-6.16	0.000	-0.11	-6.18	0.000	-0.11	-6.25	0.000	-0.11	-6.29	0.000
<i>Other or No qualification</i>	-0.12	-5.91	0.000	-0.12	-5.95	0.000	-0.12	-6.07	0.000	-0.13	-6.11	0.000
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-3.55	0.000	-0.06	-3.55	0.000	-0.06	-3.53	0.000	-0.06	-3.49	0.000
<i>Routine</i>	-0.06	-3.55	0.000	-0.06	-3.59	0.000	-0.06	-3.64	0.000	-0.06	-3.72	0.000
<i>No paid job</i>	-0.23	-7.20	0.000	-0.23	-7.25	0.000	-0.23	-7.30	0.000	-0.23	-7.33	0.000
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.35	-9.26	0.000	-0.35	-9.27	0.000	-0.35	-9.29	0.000	-0.35	-9.33	0.000
<i>Retired</i>	0.37	10.65	0.000	0.37	10.67	0.000	0.38	10.71	0.000	0.38	10.74	0.000
<i>Student/Family care/Long-term sick</i>	-0.15	-4.87	0.000	-0.15	-4.86	0.000	-0.15	-4.82	0.000	-0.15	-4.83	0.000

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**Appendix A3. Continued**

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Household monthly income	0.17	14.00	0.000	0.17	14.11	0.000	0.17	14.28	0.000	0.17	14.42	0.000
Constant	5.69	45.07	0.000	5.67	44.97	0.000	5.66	44.88	0.000	5.64	44.74	0.000
Number of observations	129,988			129,988			129,988			129,988		
R-squared	0.097			0.097			0.097			0.097		
Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.05	-8.39	0.000	-0.05	-7.75	0.000	-0.05	-7.60	0.000	-0.04	-7.43	0.000
Country (ref: England)												
<i>Living in Wales</i>	-0.03	-1.18	0.236	-0.03	-1.22	0.221	-0.03	-1.28	0.200	-0.03	-1.28	0.200
National unemployment rate	0.02	2.88	0.004	0.02	2.85	0.004	0.02	2.85	0.004	0.02	2.83	0.005
Local unemployment rate	-0.01	-2.59	0.010	-0.01	-2.50	0.013	-0.01	-2.46	0.014	-0.01	-2.41	0.016
Area type (ref: Inner London)												
<i>Outer London</i>	-0.02	-0.47	0.637	-0.02	-0.50	0.616	-0.02	-0.47	0.635	-0.01	-0.44	0.657
<i>West Midlands</i>	-0.03	-0.74	0.459	-0.03	-0.73	0.464	-0.03	-0.72	0.473	-0.03	-0.70	0.484
<i>Greater Manchester</i>	0.07	1.87	0.061	0.07	1.86	0.062	0.08	1.89	0.058	0.08	1.91	0.056
<i>West Yorkshire</i>	0.11	2.32	0.021	0.10	2.28	0.023	0.10	2.30	0.022	0.11	2.32	0.020
<i>Liverpool</i>	0.10	1.55	0.120	0.10	1.54	0.125	0.10	1.54	0.124	0.10	1.56	0.119
<i>Tyneside</i>	0.09	1.77	0.076	0.09	1.76	0.079	0.09	1.77	0.077	0.09	1.74	0.081
<i>South Yorkshire</i>	0.01	0.20	0.840	0.01	0.21	0.834	0.01	0.22	0.827	0.02	0.25	0.801
<i>Urban over 250k</i>	0.03	0.86	0.388	0.03	0.84	0.401	0.03	0.85	0.395	0.03	0.87	0.383
<i>Urban over 100k to 250k</i>	0.07	2.15	0.032	0.07	2.14	0.033	0.07	2.14	0.032	0.07	2.16	0.031
<i>Urban over 50k to 100k</i>	0.06	1.61	0.108	0.06	1.57	0.117	0.06	1.57	0.117	0.06	1.58	0.114
<i>Urban over 10k to 50k</i>	0.09	2.75	0.006	0.09	2.72	0.007	0.09	2.72	0.007	0.09	2.74	0.006
<i>Urban over 3k to 10k</i>	0.12	3.08	0.002	0.11	3.02	0.003	0.11	2.99	0.003	0.11	2.97	0.003
<i>Rural</i>	0.08	2.40	0.016	0.08	2.40	0.017	0.08	2.40	0.017	0.08	2.42	0.016

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**Appendix A3. Continued**

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Age	-0.09	-30.56	0.000	-0.09	-30.55	0.000	-0.09	-30.55	0.000	-0.09	-30.54	0.000
Age-squared	0.00	29.26	0.000	0.00	29.27	0.000	0.00	29.27	0.000	0.00	29.27	0.000
Female	0.07	6.17	0.000	0.07	6.18	0.000	0.07	6.18	0.000	0.07	6.17	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.15	-4.09	0.000	-0.16	-4.14	0.000	-0.16	-4.16	0.000	-0.16	-4.19	0.000
<i>Asian</i>	-0.18	-6.27	0.000	-0.18	-6.31	0.000	-0.18	-6.31	0.000	-0.18	-6.32	0.000
<i>Other</i>	-0.14	-4.91	0.000	-0.14	-4.95	0.000	-0.14	-4.96	0.000	-0.14	-4.95	0.000
Born in UK	-0.05	-2.00	0.045	-0.05	-1.97	0.049	-0.05	-1.96	0.050	-0.05	-1.96	0.050
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.30	15.42	0.000	0.30	15.45	0.000	0.30	15.47	0.000	0.30	15.48	0.000
<i>Divorced/Separated</i>	-0.10	-3.59	0.000	-0.10	-3.62	0.000	-0.10	-3.63	0.000	-0.10	-3.63	0.000
<i>Widowed</i>	0.01	0.36	0.720	0.01	0.34	0.730	0.01	0.34	0.736	0.01	0.34	0.737
Long-term illness	-0.48	-40.25	0.000	-0.48	-40.34	0.000	-0.48	-40.36	0.000	-0.48	-40.37	0.000
Child(ren) in household	0.06	4.71	0.000	0.07	4.74	0.000	0.07	4.76	0.000	0.07	4.77	0.000
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.06	-2.83	0.005	-0.06	-2.83	0.005	-0.06	-2.83	0.005	-0.06	-2.84	0.005
<i>A-level etc</i>	-0.09	-5.19	0.000	-0.09	-5.18	0.000	-0.09	-5.19	0.000	-0.09	-5.21	0.000
<i>GCSE etc</i>	-0.12	-6.42	0.000	-0.12	-6.45	0.000	-0.12	-6.47	0.000	-0.12	-6.50	0.000
<i>Other or No qualification</i>	-0.13	-6.30	0.000	-0.13	-6.38	0.000	-0.13	-6.40	0.000	-0.13	-6.43	0.000
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-3.50	0.000	-0.06	-3.51	0.000	-0.06	-3.53	0.000	-0.06	-3.54	0.000
<i>Routine</i>	-0.07	-3.80	0.000	-0.07	-3.84	0.000	-0.07	-3.86	0.000	-0.07	-3.87	0.000
<i>No paid job</i>	-0.23	-7.38	0.000	-0.23	-7.42	0.000	-0.23	-7.43	0.000	-0.23	-7.44	0.000

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**Appendix A3. Continued**

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.35	-9.36	0.000	-0.35	-9.37	0.000	-0.35	-9.36	0.000	-0.35	-9.36	0.000
<i>Retired</i>	0.38	10.77	0.000	0.38	10.79	0.000	0.38	10.82	0.000	0.38	10.84	0.000
<i>Student/Family care/Long-term sick</i>	-0.15	-4.82	0.000	-0.15	-4.81	0.000	-0.15	-4.80	0.000	-0.15	-4.80	0.000
Household monthly income	0.18	14.69	0.000	0.18	14.84	0.000	0.18	14.91	0.000	0.18	15.00	0.000
Constant	5.61	44.52	0.000	5.60	44.42	0.000	5.59	44.38	0.000	5.59	44.34	0.000
Number of observations	129,988			129,988			129,988			129,988		
R-squared	0.096			0.096			0.096			0.096		
Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.04	-7.28	0.000	-0.04	-7.28	0.000	-0.05	-7.35	0.000	-0.05	-7.35	0.000
Country (ref: England)												
<i>Living in Wales</i>	-0.03	-1.26	0.208	-0.03	-1.24	0.217	-0.03	-1.25	0.212	-0.03	-1.28	0.202
National unemployment rate	0.02	2.81	0.005	0.02	2.80	0.005	0.02	2.78	0.005	0.02	2.79	0.005
Local unemployment rate	-0.01	-2.37	0.018	-0.01	-2.35	0.019	-0.01	-2.32	0.020	-0.01	-2.32	0.020
Area type (ref. Inner London)												
<i>Outer London</i>	-0.01	-0.43	0.669	-0.01	-0.41	0.682	-0.01	-0.40	0.687	-0.01	-0.39	0.694
<i>West Midlands</i>	-0.03	-0.72	0.474	-0.03	-0.71	0.481	-0.03	-0.70	0.482	-0.03	-0.70	0.483
<i>Greater Manchester</i>	0.08	1.92	0.055	0.08	1.92	0.055	0.08	1.92	0.055	0.08	1.92	0.055
<i>West Yorkshire</i>	0.11	2.32	0.021	0.11	2.32	0.020	0.11	2.32	0.020	0.11	2.32	0.021
<i>Liverpool</i>	0.10	1.57	0.117	0.10	1.57	0.117	0.11	1.58	0.115	0.10	1.57	0.116
<i>Tyneside</i>	0.09	1.75	0.080	0.09	1.75	0.080	0.09	1.75	0.080	0.09	1.75	0.080
<i>South Yorkshire</i>	0.02	0.24	0.809	0.01	0.23	0.817	0.01	0.22	0.826	0.01	0.22	0.827
<i>Urban over 250k</i>	0.03	0.86	0.390	0.03	0.85	0.394	0.03	0.86	0.391	0.03	0.86	0.388
<i>Urban over 100k to 250k</i>	0.07	2.14	0.032	0.07	2.14	0.032	0.07	2.16	0.031	0.07	2.16	0.031

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**Appendix A3.** Continued

Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 50k to 100k</i>	0.06	1.57	0.118	0.06	1.59	0.112	0.06	1.61	0.107	0.06	1.62	0.104
<i>Urban over 10k to 50k</i>	0.09	2.73	0.006	0.09	2.76	0.006	0.09	2.79	0.005	0.09	2.80	0.005
<i>Urban over 3k to 10k</i>	0.11	2.90	0.004	0.11	2.85	0.004	0.11	2.81	0.005	0.10	2.77	0.006
<i>Rural</i>	0.08	2.41	0.016	0.08	2.40	0.017	0.08	2.38	0.017	0.08	2.37	0.018
Age	-0.09	-30.55	0.000	-0.09	-30.55	0.000	-0.09	-30.54	0.000	-0.09	-30.54	0.000
Age-squared	0.00	29.28	0.000	0.00	29.27	0.000	0.00	29.26	0.000	0.00	29.27	0.000
Female	0.07	6.16	0.000	0.07	6.16	0.000	0.07	6.17	0.000	0.07	6.17	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.16	-4.19	0.000	-0.16	-4.19	0.000	-0.16	-4.17	0.000	-0.16	-4.16	0.000
<i>Asian</i>	-0.18	-6.30	0.000	-0.18	-6.27	0.000	-0.17	-6.23	0.000	-0.17	-6.20	0.000
<i>Other</i>	-0.14	-4.96	0.000	-0.14	-4.94	0.000	-0.14	-4.94	0.000	-0.14	-4.92	0.000
Born in UK	-0.05	-1.96	0.051	-0.05	-1.95	0.052	-0.05	-1.94	0.052	-0.05	-1.93	0.054
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.30	15.50	0.000	0.30	15.51	0.000	0.30	15.52	0.000	0.30	15.52	0.000
<i>Divorced/Separated</i>	-0.10	-3.62	0.000	-0.10	-3.62	0.000	-0.10	-3.63	0.000	-0.10	-3.64	0.000
<i>Widowed</i>	0.01	0.34	0.730	0.01	0.35	0.723	0.01	0.35	0.729	0.01	0.35	0.728
Long-term illness	-0.48	-40.39	0.000	-0.48	-40.39	0.000	-0.48	-40.39	0.000	-0.48	-40.39	0.000
Child(ren) in household	0.07	4.77	0.000	0.07	4.76	0.000	0.06	4.73	0.000	0.06	4.71	0.000
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.06	-2.85	0.004	-0.06	-2.85	0.004	-0.06	-2.84	0.005	-0.06	-2.83	0.005
<i>A-level etc</i>	-0.09	-5.22	0.000	-0.09	-5.22	0.000	-0.09	-5.21	0.000	-0.09	-5.21	0.000
<i>GCSE etc</i>	-0.12	-6.52	0.000	-0.12	-6.53	0.000	-0.12	-6.54	0.000	-0.12	-6.54	0.000
<i>Other or No qualification</i>	-0.13	-6.47	0.000	-0.13	-6.48	0.000	-0.13	-6.48	0.000	-0.13	-6.50	0.000

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**Appendix A3. Continued**

Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-3.54	0.000	-0.06	-3.55	0.000	-0.06	-3.55	0.000	-0.06	-3.55	0.000
<i>Routine</i>	-0.07	-3.89	0.000	-0.07	-3.90	0.000	-0.07	-3.89	0.000	-0.07	-3.89	0.000
<i>No paid job</i>	-0.23	-7.45	0.000	-0.23	-7.45	0.000	-0.23	-7.45	0.000	-0.23	-7.46	0.000
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.35	-9.36	0.000	-0.35	-9.36	0.000	-0.35	-9.35	0.000	-0.35	-9.34	0.000
<i>Retired</i>	0.38	10.84	0.000	0.38	10.85	0.000	0.38	10.86	0.000	0.38	10.86	0.000
<i>Student/Family care/Long-term sick</i>	-0.15	-4.80	0.000	-0.15	-4.79	0.000	-0.15	-4.78	0.000	-0.15	-4.77	0.000
Household monthly income	0.18	15.05	0.000	0.18	15.06	0.000	0.18	15.06	0.000	0.18	15.10	0.000
Constant	5.58	44.31	0.000	5.58	44.32	0.000	5.58	44.32	0.000	5.58	44.29	0.000
Number of observations	129,988			129,988			129,988			129,988		
R-squared	0.096			0.096			0.096			0.096		
Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.05	-17.72	0.000	-0.05	-17.64	0.000	-0.04	-16.90	0.000	-0.04	-16.30	0.000
Country (ref: England)												
<i>Living in Wales</i>	-0.03	-3.05	0.002	-0.03	-3.05	0.002	-0.03	-3.07	0.002	-0.03	-2.90	0.004
National unemployment rate	-0.03	-16.61	0.000	-0.03	-16.65	0.000	-0.04	-16.71	0.000	-0.04	-16.76	0.000
Local unemployment rate	-0.01	-12.17	0.000	-0.01	-12.03	0.000	-0.01	-11.82	0.000	-0.01	-11.72	0.000
Area type (ref. Inner London)												
<i>Outer London</i>	-0.04	-2.60	0.009	-0.03	-2.41	0.016	-0.03	-2.26	0.024	-0.03	-2.07	0.039
<i>West Midlands</i>	-0.15	-8.79	0.000	-0.15	-8.70	0.000	-0.15	-8.56	0.000	-0.15	-8.56	0.000
<i>Greater Manchester</i>	-0.18	-10.67	0.000	-0.18	-10.54	0.000	-0.18	-10.46	0.000	-0.18	-10.33	0.000
<i>West Yorkshire</i>	-0.21	-10.36	0.000	-0.20	-10.12	0.000	-0.20	-10.01	0.000	-0.20	-9.82	0.000

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Appendix A3. Continued

Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Liverpool</i>	-0.20	-7.76	0.000	-0.20	-7.75	0.000	-0.20	-7.56	0.000	-0.20	-7.48	0.000
<i>Tyneside</i>	-0.19	-9.08	0.000	-0.18	-8.98	0.000	-0.19	-9.03	0.000	-0.18	-8.87	0.000
<i>South Yorkshire</i>	-0.23	-10.02	0.000	-0.23	-9.92	0.000	-0.22	-9.81	0.000	-0.22	-9.79	0.000
<i>Urban over 250k</i>	-0.19	-13.35	0.000	-0.19	-13.15	0.000	-0.19	-13.05	0.000	-0.18	-12.94	0.000
<i>Urban over 100k to 250k</i>	-0.19	-13.49	0.000	-0.19	-13.21	0.000	-0.19	-13.08	0.000	-0.18	-12.94	0.000
<i>Urban over 50k to 100k</i>	-0.19	-12.57	0.000	-0.19	-12.33	0.000	-0.19	-12.29	0.000	-0.19	-12.07	0.000
<i>Urban over 10k to 50k</i>	-0.19	-13.26	0.000	-0.19	-13.05	0.000	-0.19	-12.93	0.000	-0.19	-12.79	0.000
<i>Urban over 3k to 10k</i>	-0.21	-12.12	0.000	-0.20	-11.94	0.000	-0.20	-11.82	0.000	-0.20	-11.83	0.000
<i>Rural</i>	-0.19	-13.35	0.000	-0.19	-13.31	0.000	-0.19	-13.31	0.000	-0.20	-13.39	0.000
Age	0.04	29.99	0.000	0.04	29.90	0.000	0.04	29.95	0.000	0.04	29.94	0.000
Age-squared	0.00	-25.43	0.000	0.00	-25.33	0.000	0.00	-25.33	0.000	0.00	-25.30	0.000
Female	-0.18	-35.37	0.000	-0.18	-35.32	0.000	-0.18	-35.34	0.000	-0.18	-35.36	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.02	-1.41	0.157	-0.02	-1.39	0.165	-0.02	-1.52	0.128	-0.02	-1.50	0.133
<i>Asian</i>	-0.08	-6.31	0.000	-0.08	-6.37	0.000	-0.08	-6.41	0.000	-0.08	-6.19	0.000
<i>Other</i>	0.02	1.49	0.136	0.02	1.40	0.163	0.02	1.36	0.173	0.02	1.40	0.163
Born in UK	0.04	3.84	0.000	0.04	3.76	0.000	0.04	3.82	0.000	0.04	3.91	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.05	6.95	0.000	0.05	7.04	0.000	0.05	7.00	0.000	0.05	7.05	0.000
<i>Divorced/Separated</i>	0.02	1.62	0.105	0.02	1.57	0.117	0.02	1.51	0.132	0.02	1.48	0.140
<i>Widowed</i>	0.07	2.52	0.012	0.07	2.51	0.012	0.07	2.48	0.013	0.07	2.45	0.014
Long-term illness	-0.03	-6.87	0.000	-0.03	-6.73	0.000	-0.03	-6.76	0.000	-0.03	-6.76	0.000
Child(ren) in household	0.02	3.37	0.001	0.02	3.37	0.001	0.02	3.42	0.001	0.02	3.42	0.001

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**Appendix A3. Continued**

Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.15	-18.12	0.000	-0.15	-18.17	0.000	-0.15	-18.08	0.000	-0.15	-18.07	0.000
<i>A-level etc</i>	-0.19	-24.69	0.000	-0.19	-24.70	0.000	-0.19	-24.72	0.000	-0.19	-24.75	0.000
<i>GCSE etc</i>	-0.26	-31.85	0.000	-0.26	-31.85	0.000	-0.26	-32.00	0.000	-0.26	-32.04	0.000
<i>Other or No qualification</i>	-0.32	-32.69	0.000	-0.32	-32.64	0.000	-0.32	-32.76	0.000	-0.32	-32.86	0.000
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.26	-37.16	0.000	-0.26	-37.11	0.000	-0.26	-37.05	0.000	-0.26	-37.04	0.000
<i>Routine</i>	-0.38	-57.22	0.000	-0.38	-57.33	0.000	-0.39	-57.38	0.000	-0.39	-57.68	0.000
Constant	2.43	73.63	0.000	2.43	73.54	0.000	2.42	73.46	0.000	2.42	73.35	0.000
Number of observations	64,963			64,963			64,963			64,963		
R-squared	0.450			0.450			0.450			0.449		
Wellbeing outcome: Hourly wage (log)	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.04	-15.40	0.000	-0.04	-14.84	0.000	-0.04	-14.23	0.000	-0.03	-13.39	0.000
Country (ref: England)												
<i>Living in Wales</i>	-0.03	-2.93	0.003	-0.03	-2.93	0.003	-0.03	-3.08	0.002	-0.03	-3.14	0.002
National unemployment rate	-0.04	-16.76	0.000	-0.04	-16.83	0.000	-0.04	-16.92	0.000	-0.04	-17.01	0.000
Local unemployment rate	-0.01	-11.69	0.000	-0.01	-11.57	0.000	-0.01	-11.45	0.000	-0.01	-11.27	0.000
Area type (ref. Inner London)												
<i>Outer London</i>	-0.03	-1.99	0.046	-0.03	-2.05	0.041	-0.03	-2.02	0.043	-0.03	-1.98	0.047
<i>West Midlands</i>	-0.14	-8.38	0.000	-0.14	-8.33	0.000	-0.14	-8.30	0.000	-0.14	-8.29	0.000
<i>Greater Manchester</i>	-0.18	-10.29	0.000	-0.18	-10.31	0.000	-0.18	-10.28	0.000	-0.18	-10.24	0.000
<i>West Yorkshire</i>	-0.20	-9.76	0.000	-0.20	-9.83	0.000	-0.20	-9.83	0.000	-0.20	-9.81	0.000
<i>Liverpool</i>	-0.20	-7.44	0.000	-0.20	-7.48	0.000	-0.20	-7.45	0.000	-0.20	-7.45	0.000

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**Appendix A3. Continued**

Wellbeing outcome: Hourly wage (log)	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Tyneside</i>	-0.18	-8.81	0.000	-0.18	-8.82	0.000	-0.18	-8.77	0.000	-0.18	-8.79	0.000
<i>South Yorkshire</i>	-0.22	-9.79	0.000	-0.22	-9.78	0.000	-0.22	-9.77	0.000	-0.22	-9.72	0.000
<i>Urban over 250k</i>	-0.19	-12.91	0.000	-0.19	-12.97	0.000	-0.19	-12.96	0.000	-0.19	-12.95	0.000
<i>Urban over 100k to 250k</i>	-0.18	-12.90	0.000	-0.19	-12.94	0.000	-0.19	-12.94	0.000	-0.19	-12.94	0.000
<i>Urban over 50k to 100k</i>	-0.19	-12.05	0.000	-0.19	-12.09	0.000	-0.19	-12.12	0.000	-0.19	-12.11	0.000
<i>Urban over 10k to 50k</i>	-0.19	-12.71	0.000	-0.19	-12.77	0.000	-0.19	-12.80	0.000	-0.19	-12.80	0.000
<i>Urban over 3k to 10k</i>	-0.20	-11.84	0.000	-0.20	-11.94	0.000	-0.21	-11.96	0.000	-0.21	-12.01	0.000
<i>Rural</i>	-0.19	-13.29	0.000	-0.19	-13.33	0.000	-0.19	-13.30	0.000	-0.19	-13.24	0.000
Age	0.04	29.94	0.000	0.04	29.96	0.000	0.04	29.92	0.000	0.04	29.88	0.000
Age-squared	0.00	-25.26	0.000	0.00	-25.26	0.000	0.00	-25.22	0.000	0.00	-25.16	0.000
Female	-0.18	-35.32	0.000	-0.18	-35.26	0.000	-0.18	-35.23	0.000	-0.18	-35.24	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.02	-1.61	0.107	-0.02	-1.67	0.095	-0.02	-1.78	0.076	-0.03	-1.90	0.058
<i>Asian</i>	-0.08	-6.15	0.000	-0.08	-6.19	0.000	-0.08	-6.23	0.000	-0.08	-6.31	0.000
<i>Other</i>	0.02	1.30	0.194	0.02	1.23	0.220	0.01	1.17	0.241	0.01	1.15	0.252
Born in UK	0.04	3.97	0.000	0.04	4.00	0.000	0.04	4.02	0.000	0.04	4.01	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.05	7.00	0.000	0.05	7.06	0.000	0.05	7.15	0.000	0.05	7.21	0.000
<i>Divorced/Separated</i>	0.01	1.33	0.185	0.01	1.28	0.199	0.01	1.31	0.189	0.01	1.33	0.183
<i>Widowed</i>	0.06	2.41	0.016	0.06	2.36	0.019	0.06	2.36	0.019	0.06	2.35	0.019
Long-term illness	-0.03	-6.79	0.000	-0.03	-6.96	0.000	-0.03	-7.01	0.000	-0.03	-7.03	0.000
Child(ren) in household	0.02	3.47	0.001	0.02	3.52	0.000	0.02	3.54	0.000	0.02	3.57	0.000

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**Appendix A3. Continued**

Wellbeing outcome: Hourly wage (log)	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.15	-18.05	0.000	-0.15	-18.05	0.000	-0.15	-18.04	0.000	-0.15	-18.03	0.000
<i>A-level etc</i>	-0.19	-24.82	0.000	-0.19	-24.79	0.000	-0.19	-24.80	0.000	-0.19	-24.83	0.000
<i>GCSE etc</i>	-0.26	-32.17	0.000	-0.26	-32.22	0.000	-0.27	-32.24	0.000	-0.27	-32.28	0.000
<i>Other or No qualification</i>	-0.33	-33.04	0.000	-0.33	-33.05	0.000	-0.33	-33.08	0.000	-0.33	-33.14	0.000
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.26	-37.01	0.000	-0.26	-37.01	0.000	-0.26	-37.05	0.000	-0.26	-37.08	0.000
<i>Routine</i>	-0.39	-57.79	0.000	-0.39	-57.91	0.000	-0.39	-57.99	0.000	-0.39	-58.10	0.000
Constant	2.42	73.22	0.000	2.42	73.24	0.000	2.42	73.25	0.000	2.42	73.24	0.000
Number of observations	64,963			64,963			64,963			64,963		
R-squared	0.449			0.448			0.448			0.447		
Wellbeing outcome: Hourly wage (log)	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.03	-13.04	0.000	-0.03	-12.65	0.000	-0.03	-12.57	0.000	-0.03	-12.18	0.000
Country (ref: England)												
<i>Living in Wales</i>	-0.03	-3.07	0.002	-0.03	-3.03	0.002	-0.03	-3.06	0.002	-0.03	-3.14	0.002
National unemployment rate	-0.04	-17.03	0.000	-0.04	-17.05	0.000	-0.04	-17.08	0.000	-0.04	-17.07	0.000
Local unemployment rate	-0.01	-11.21	0.000	-0.01	-11.15	0.000	-0.01	-11.08	0.000	-0.01	-11.03	0.000
Area type (ref. Inner London)												
<i>Outer London</i>	-0.03	-1.96	0.050	-0.03	-1.92	0.055	-0.03	-1.91	0.057	-0.03	-1.88	0.061
<i>West Midlands</i>	-0.14	-8.33	0.000	-0.14	-8.29	0.000	-0.14	-8.28	0.000	-0.14	-8.29	0.000
<i>Greater Manchester</i>	-0.18	-10.24	0.000	-0.18	-10.24	0.000	-0.18	-10.25	0.000	-0.18	-10.24	0.000
<i>West Yorkshire</i>	-0.20	-9.81	0.000	-0.20	-9.81	0.000	-0.20	-9.83	0.000	-0.20	-9.83	0.000
<i>Liverpool</i>	-0.20	-7.41	0.000	-0.20	-7.36	0.000	-0.20	-7.32	0.000	-0.20	-7.30	0.000

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Appendix A3. Continued

Wellbeing outcome: Hourly wage (log)	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Tyneside</i>	-0.18	-8.79	0.000	-0.18	-8.78	0.000	-0.18	-8.79	0.000	-0.18	-8.76	0.000
<i>South Yorkshire</i>	-0.22	-9.73	0.000	-0.22	-9.74	0.000	-0.22	-9.76	0.000	-0.22	-9.74	0.000
<i>Urban over 250k</i>	-0.19	-12.96	0.000	-0.19	-12.97	0.000	-0.19	-12.95	0.000	-0.19	-12.92	0.000
<i>Urban over 100k to 250k</i>	-0.19	-12.95	0.000	-0.19	-12.93	0.000	-0.19	-12.90	0.000	-0.18	-12.87	0.000
<i>Urban over 50k to 100k</i>	-0.19	-12.14	0.000	-0.19	-12.09	0.000	-0.19	-12.05	0.000	-0.19	-12.04	0.000
<i>Urban over 10k to 50k</i>	-0.19	-12.78	0.000	-0.19	-12.73	0.000	-0.19	-12.67	0.000	-0.19	-12.64	0.000
<i>Urban over 3k to 10k</i>	-0.21	-12.12	0.000	-0.21	-12.16	0.000	-0.21	-12.20	0.000	-0.21	-12.22	0.000
<i>Rural</i>	-0.19	-13.24	0.000	-0.19	-13.22	0.000	-0.19	-13.21	0.000	-0.19	-13.18	0.000
Age	0.04	29.85	0.000	0.04	29.83	0.000	0.04	29.81	0.000	0.04	29.77	0.000
Age-squared	0.00	-25.13	0.000	0.00	-25.12	0.000	0.00	-25.10	0.000	0.00	-25.06	0.000
Female	-0.18	-35.27	0.000	-0.18	-35.26	0.000	-0.18	-35.27	0.000	-0.18	-35.26	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.03	-1.93	0.054	-0.03	-1.97	0.049	-0.03	-1.95	0.051	-0.03	-1.98	0.048
<i>Asian</i>	-0.08	-6.29	0.000	-0.08	-6.28	0.000	-0.08	-6.25	0.000	-0.08	-6.23	0.000
<i>Other</i>	0.01	1.15	0.248	0.01	1.17	0.241	0.02	1.19	0.236	0.02	1.18	0.237
Born in UK	0.04	4.03	0.000	0.04	4.05	0.000	0.04	4.06	0.000	0.04	4.09	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.05	7.21	0.000	0.05	7.22	0.000	0.05	7.23	0.000	0.05	7.25	0.000
<i>Divorced/Separated</i>	0.01	1.33	0.184	0.01	1.33	0.185	0.01	1.33	0.183	0.01	1.32	0.187
<i>Widowed</i>	0.06	2.35	0.019	0.06	2.34	0.019	0.06	2.31	0.021	0.06	2.29	0.022
Long-term illness	-0.03	-7.07	0.000	-0.03	-7.09	0.000	-0.03	-7.09	0.000	-0.03	-7.12	0.000
Child(ren) in household	0.02	3.57	0.000	0.02	3.54	0.000	0.02	3.49	0.000	0.02	3.44	0.001

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**Appendix A3. Continued**

Wellbeing outcome: Hourly wage (log)	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.15	-18.05	0.000	-0.15	-18.07	0.000	-0.15	-18.08	0.000	-0.15	-18.08	0.000
<i>A-level etc</i>	-0.19	-24.86	0.000	-0.19	-24.84	0.000	-0.19	-24.84	0.000	-0.19	-24.84	0.000
<i>GCSE etc</i>	-0.27	-32.33	0.000	-0.27	-32.36	0.000	-0.27	-32.36	0.000	-0.27	-32.37	0.000
<i>Other or No qualification</i>	-0.33	-33.23	0.000	-0.33	-33.30	0.000	-0.33	-33.33	0.000	-0.33	-33.39	0.000
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.26	-37.10	0.000	-0.26	-37.12	0.000	-0.26	-37.11	0.000	-0.26	-37.13	0.000
<i>Routine</i>	-0.39	-58.14	0.000	-0.39	-58.17	0.000	-0.39	-58.13	0.000	-0.39	-58.14	0.000
Constant	2.43	73.22	0.000	2.42	73.16	0.000	2.42	73.13	0.000	2.42	73.10	0.000
Number of observations	64,963			64,963			64,963			64,963		
R-squared	0.447			0.447			0.447			0.446		

Source: Understanding Society (2019), Waves 1-6, linked with longitudinally harmonised UK Census 2001 and 2011 for England and Wales.

**Appendix A4.** Pooled OLS regressions of life satisfaction and hourly wage on neighbourhood deprivation, additionally controlling for initial conditions and swapping neighbourhood scales

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.07	-10.11	0.000	-0.06	-9.68	0.000	-0.06	-9.20	0.000	-0.06	-8.82	0.000
Country (ref. England)												
<i>Living in Wales</i>	-0.03	-1.19	0.234	-0.03	-1.18	0.236	-0.03	-1.20	0.231	-0.02	-1.12	0.263
National unemployment rate	0.01	2.36	0.018	0.01	2.34	0.019	0.01	2.34	0.019	0.01	2.31	0.021
Local unemployment rate	-0.01	-2.40	0.016	-0.01	-2.31	0.021	-0.01	-2.22	0.026	-0.01	-2.16	0.031
Area type (ref. Inner London)												
<i>Outer London</i>	-0.03	-0.76	0.449	-0.02	-0.66	0.509	-0.02	-0.62	0.538	-0.02	-0.50	0.616
<i>West Midlands</i>	-0.04	-0.84	0.403	-0.03	-0.77	0.441	-0.03	-0.74	0.458	-0.03	-0.71	0.480
<i>Greater Manchester</i>	0.07	1.76	0.078	0.07	1.81	0.071	0.07	1.81	0.070	0.08	1.91	0.056
<i>West Yorkshire</i>	0.10	2.22	0.027	0.11	2.31	0.021	0.11	2.35	0.019	0.11	2.43	0.015
<i>Liverpool</i>	0.10	1.54	0.122	0.10	1.55	0.121	0.10	1.57	0.117	0.11	1.59	0.113
<i>Tyneside</i>	0.09	1.74	0.082	0.09	1.77	0.076	0.09	1.75	0.080	0.09	1.81	0.071
<i>South Yorkshire</i>	0.00	0.07	0.942	0.01	0.09	0.928	0.01	0.11	0.910	0.01	0.17	0.868
<i>Urban over 250k</i>	0.03	0.77	0.440	0.03	0.87	0.386	0.03	0.89	0.375	0.03	0.97	0.330
<i>Urban over 100k to 250k</i>	0.07	2.04	0.042	0.07	2.16	0.031	0.07	2.19	0.029	0.08	2.27	0.023
<i>Urban over 50k to 100k</i>	0.05	1.50	0.135	0.06	1.60	0.110	0.06	1.59	0.111	0.06	1.71	0.087
<i>Urban over 10k to 50k</i>	0.09	2.60	0.009	0.09	2.71	0.007	0.09	2.74	0.006	0.10	2.85	0.004
<i>Urban over 3k to 10k</i>	0.12	3.12	0.002	0.12	3.19	0.001	0.12	3.19	0.001	0.12	3.23	0.001
<i>Rural</i>	0.08	2.47	0.014	0.08	2.51	0.012	0.08	2.43	0.015	0.08	2.40	0.016
Age	-0.09	-30.27	0.000	-0.09	-30.29	0.000	-0.09	-30.29	0.000	-0.09	-30.29	0.000
Age-squared	0.00	28.92	0.000	0.00	28.96	0.000	0.00	28.99	0.000	0.00	29.01	0.000
Female	0.07	5.95	0.000	0.07	5.97	0.000	0.07	5.94	0.000	0.07	5.93	0.000

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**Appendix A4.** Continued

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.14	-3.80	0.000	-0.14	-3.82	0.000	-0.14	-3.85	0.000	-0.14	-3.85	0.000
<i>Asian</i>	-0.17	-6.21	0.000	-0.18	-6.24	0.000	-0.17	-6.22	0.000	-0.17	-6.12	0.000
<i>Other</i>	-0.14	-4.75	0.000	-0.14	-4.81	0.000	-0.14	-4.80	0.000	-0.14	-4.78	0.000
Born in UK	-0.04	-1.53	0.127	-0.04	-1.56	0.118	-0.04	-1.53	0.125	-0.04	-1.49	0.136
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.30	15.54	0.000	0.30	15.56	0.000	0.30	15.55	0.000	0.30	15.55	0.000
<i>Divorced/Separated</i>	-0.09	-3.34	0.001	-0.09	-3.35	0.001	-0.10	-3.39	0.001	-0.10	-3.45	0.001
<i>Widowed</i>	0.03	0.64	0.524	0.02	0.60	0.549	0.02	0.57	0.566	0.02	0.53	0.597
Long-term illness	-0.47	-39.85	0.000	-0.47	-39.86	0.000	-0.48	-39.96	0.000	-0.48	-39.99	0.000
Child(ren) in household	0.06	4.51	0.000	0.06	4.51	0.000	0.06	4.54	0.000	0.06	4.54	0.000
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.04	-1.78	0.075	-0.03	-1.75	0.081	-0.03	-1.73	0.084	-0.03	-1.72	0.086
<i>A-level etc</i>	-0.05	-3.00	0.003	-0.05	-3.01	0.003	-0.05	-3.03	0.002	-0.05	-3.03	0.002
<i>GCSE etc</i>	-0.07	-3.77	0.000	-0.07	-3.79	0.000	-0.07	-3.85	0.000	-0.07	-3.87	0.000
<i>Other or No qualification</i>	-0.07	-3.12	0.002	-0.07	-3.15	0.002	-0.07	-3.24	0.001	-0.07	-3.26	0.001
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.05	-2.92	0.004	-0.05	-2.92	0.003	-0.05	-2.91	0.004	-0.05	-2.87	0.004
<i>Routine</i>	-0.04	-2.34	0.019	-0.04	-2.39	0.017	-0.04	-2.42	0.015	-0.04	-2.49	0.013
<i>No paid job</i>	-0.21	-6.62	0.000	-0.21	-6.67	0.000	-0.21	-6.72	0.000	-0.21	-6.75	0.000
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.35	-9.33	0.000	-0.35	-9.34	0.000	-0.35	-9.36	0.000	-0.35	-9.40	0.000
<i>Retired</i>	0.37	10.34	0.000	0.37	10.37	0.000	0.37	10.41	0.000	0.37	10.43	0.000
<i>Student/Family care/Long-term sick</i>	-0.16	-5.13	0.000	-0.16	-5.12	0.000	-0.16	-5.09	0.000	-0.16	-5.10	0.000

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**Appendix A4.** Continued

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Household monthly income	0.16	13.10	0.000	0.16	13.21	0.000	0.16	13.36	0.000	0.16	13.49	0.000
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.07	-4.00	0.000	-0.07	-3.99	0.000	-0.07	-3.97	0.000	-0.07	-3.97	0.000
<i>Routine</i>	-0.11	-6.06	0.000	-0.11	-6.06	0.000	-0.11	-6.09	0.000	-0.11	-6.12	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.08	-2.31	0.021	-0.08	-2.30	0.021	-0.08	-2.27	0.023	-0.08	-2.28	0.023
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.01	-0.46	0.642	-0.01	-0.49	0.626	-0.01	-0.47	0.638	-0.01	-0.51	0.612
<i>Routine/Did not work</i>	-0.05	-3.67	0.000	-0.05	-3.70	0.000	-0.05	-3.73	0.000	-0.05	-3.77	0.000
<i>Parent deceased/Unknown</i>	-0.09	-1.43	0.153	-0.10	-1.45	0.147	-0.09	-1.43	0.154	-0.09	-1.43	0.151
Constant	5.82	45.64	0.000	5.80	45.55	0.000	5.79	45.47	0.000	5.77	45.34	0.000
Number of observations	129,988			129,988			129,988			129,988		
R-squared	0.10			0.10			0.10			0.10		
Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.05	-7.68	0.000	-0.04	-7.07	0.000	-0.04	-6.93	0.000	-0.04	-6.79	0.000
Country (ref. England)												
<i>Living in Wales</i>	-0.03	-1.16	0.247	-0.03	-1.19	0.232	-0.03	-1.25	0.213	-0.03	-1.25	0.213
National unemployment rate	0.01	2.26	0.024	0.01	2.22	0.026	0.01	2.22	0.026	0.01	2.20	0.028
Local unemployment rate	-0.01	-2.04	0.042	-0.01	-1.95	0.052	-0.01	-1.91	0.056	-0.01	-1.86	0.063

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**Appendix A4.** Continued

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>
Area type (ref. Inner London)												
<i>Outer London</i>	-0.01	-0.43	0.669	-0.01	-0.45	0.649	-0.01	-0.43	0.667	-0.01	-0.40	0.688
<i>West Midlands</i>	-0.03	-0.63	0.527	-0.03	-0.62	0.533	-0.03	-0.61	0.542	-0.03	-0.59	0.554
<i>Greater Manchester</i>	0.08	1.96	0.050	0.08	1.95	0.051	0.08	1.98	0.048	0.08	2.00	0.046
<i>West Yorkshire</i>	0.11	2.44	0.015	0.11	2.40	0.016	0.11	2.42	0.015	0.11	2.45	0.014
<i>Liverpool</i>	0.11	1.61	0.108	0.11	1.59	0.112	0.11	1.59	0.111	0.11	1.61	0.107
<i>Tyneside</i>	0.10	1.83	0.067	0.10	1.82	0.068	0.10	1.83	0.067	0.09	1.81	0.071
<i>South Yorkshire</i>	0.01	0.19	0.851	0.01	0.19	0.846	0.01	0.20	0.839	0.01	0.23	0.815
<i>Urban over 250k</i>	0.03	1.01	0.311	0.03	0.99	0.321	0.03	1.00	0.315	0.03	1.02	0.306
<i>Urban over 100k to 250k</i>	0.08	2.31	0.021	0.08	2.30	0.021	0.08	2.31	0.021	0.08	2.33	0.020
<i>Urban over 50k to 100k</i>	0.06	1.72	0.085	0.06	1.68	0.092	0.06	1.69	0.092	0.06	1.70	0.089
<i>Urban over 10k to 50k</i>	0.10	2.88	0.004	0.10	2.85	0.004	0.10	2.86	0.004	0.10	2.87	0.004
<i>Urban over 3k to 10k</i>	0.12	3.25	0.001	0.12	3.20	0.001	0.12	3.17	0.002	0.12	3.15	0.002
<i>Rural</i>	0.08	2.51	0.012	0.08	2.51	0.012	0.08	2.51	0.012	0.08	2.53	0.011
Age	-0.09	-30.29	0.000	-0.09	-30.28	0.000	-0.09	-30.28	0.000	-0.09	-30.27	0.000
Age-squared	0.00	29.04	0.000	0.00	29.05	0.000	0.00	29.05	0.000	0.00	29.04	0.000
Female	0.07	5.95	0.000	0.07	5.95	0.000	0.07	5.96	0.000	0.07	5.95	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.15	-3.95	0.000	-0.15	-4.00	0.000	-0.15	-4.01	0.000	-0.15	-4.03	0.000
<i>Asian</i>	-0.17	-6.14	0.000	-0.17	-6.17	0.000	-0.17	-6.17	0.000	-0.17	-6.18	0.000
<i>Other</i>	-0.14	-4.82	0.000	-0.14	-4.86	0.000	-0.14	-4.87	0.000	-0.14	-4.86	0.000
Born in UK	-0.03	-1.45	0.148	-0.03	-1.41	0.158	-0.03	-1.40	0.161	-0.03	-1.40	0.162

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**Appendix A4.** Continued

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.30	15.58	0.000	0.30	15.60	0.000	0.30	15.62	0.000	0.30	15.63	0.000
<i>Divorced/Separated</i>	-0.10	-3.52	0.000	-0.10	-3.55	0.000	-0.10	-3.56	0.000	-0.10	-3.55	0.000
<i>Widowed</i>	0.02	0.49	0.625	0.02	0.48	0.633	0.02	0.47	0.637	0.02	0.47	0.638
Long-term illness	-0.48	-40.07	0.000	-0.48	-40.15	0.000	-0.48	-40.17	0.000	-0.48	-40.18	0.000
Child(ren) in household	0.06	4.58	0.000	0.06	4.61	0.000	0.06	4.62	0.000	0.06	4.63	0.000
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.03	-1.72	0.086	-0.03	-1.71	0.087	-0.03	-1.71	0.088	-0.03	-1.71	0.088
<i>A-level etc</i>	-0.05	-3.03	0.002	-0.05	-3.01	0.003	-0.05	-3.02	0.003	-0.05	-3.02	0.002
<i>GCSE etc</i>	-0.08	-3.95	0.000	-0.08	-3.96	0.000	-0.08	-3.97	0.000	-0.08	-3.98	0.000
<i>Other or No qualification</i>	-0.07	-3.38	0.001	-0.08	-3.42	0.001	-0.08	-3.43	0.001	-0.08	-3.44	0.001
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.05	-2.87	0.004	-0.05	-2.88	0.004	-0.05	-2.90	0.004	-0.05	-2.90	0.004
<i>Routine</i>	-0.04	-2.54	0.011	-0.04	-2.57	0.010	-0.05	-2.58	0.010	-0.05	-2.59	0.010
<i>No paid job</i>	-0.22	-6.78	0.000	-0.22	-6.81	0.000	-0.22	-6.82	0.000	-0.22	-6.83	0.000
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.36	-9.42	0.000	-0.36	-9.43	0.000	-0.36	-9.43	0.000	-0.36	-9.43	0.000
<i>Retired</i>	0.37	10.45	0.000	0.37	10.47	0.000	0.37	10.50	0.000	0.37	10.51	0.000
<i>Student/Family care/Long-term sick</i>	-0.16	-5.09	0.000	-0.16	-5.09	0.000	-0.16	-5.08	0.000	-0.16	-5.08	0.000
Household monthly income	0.17	13.74	0.000	0.17	13.86	0.000	0.17	13.92	0.000	0.17	13.99	0.000

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**Appendix A4.** Continued

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.07	-3.99	0.000	-0.07	-4.01	0.000	-0.07	-4.02	0.000	-0.07	-4.03	0.000
<i>Routine</i>	-0.11	-6.20	0.000	-0.11	-6.26	0.000	-0.11	-6.27	0.000	-0.11	-6.28	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.08	-2.33	0.020	-0.08	-2.36	0.018	-0.08	-2.37	0.018	-0.08	-2.37	0.018
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.01	-0.53	0.597	-0.01	-0.54	0.591	-0.01	-0.54	0.589	-0.01	-0.56	0.575
<i>Routine/Did not work</i>	-0.06	-3.86	0.000	-0.06	-3.92	0.000	-0.06	-3.94	0.000	-0.06	-3.98	0.000
<i>Parent deceased/Unknown</i>	-0.10	-1.45	0.146	-0.10	-1.47	0.141	-0.10	-1.49	0.136	-0.10	-1.51	0.131
Constant	5.75	45.15	0.000	5.74	45.07	0.000	5.74	45.04	0.000	5.73	45.01	0.000
Number of observations	129,988			129,988			129,988			129,988		
R-squared	0.10			0.10			0.10			0.10		
Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.04	-6.66	0.000	-0.04	-6.69	0.000	-0.04	-6.78	0.000	-0.04	-6.79	0.000
Country (ref. England)												
<i>Living in Wales</i>	-0.03	-1.22	0.221	-0.03	-1.20	0.230	-0.03	-1.21	0.227	-0.03	-1.24	0.217
National unemployment rate	0.01	2.19	0.029	0.01	2.17	0.030	0.01	2.15	0.031	0.01	2.16	0.030
Local unemployment rate	-0.01	-1.83	0.068	-0.01	-1.81	0.071	-0.01	-1.78	0.075	-0.01	-1.79	0.074
Area type (ref. Inner London)												
<i>Outer London</i>	-0.01	-0.39	0.699	-0.01	-0.37	0.712	-0.01	-0.36	0.716	-0.01	-0.36	0.722
<i>West Midlands</i>	-0.03	-0.61	0.544	-0.03	-0.60	0.551	-0.03	-0.59	0.553	-0.03	-0.59	0.554
<i>Greater Manchester</i>	0.08	2.00	0.046	0.08	2.00	0.045	0.08	2.01	0.045	0.08	2.01	0.045

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**Appendix A4.** Continued

Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>West Yorkshire</i>	0.11	2.44	0.015	0.11	2.45	0.014	0.11	2.45	0.014	0.11	2.44	0.015
<i>Liverpool</i>	0.11	1.62	0.105	0.11	1.62	0.104	0.11	1.63	0.103	0.11	1.63	0.104
<i>Tyneside</i>	0.10	1.81	0.070	0.10	1.82	0.069	0.10	1.82	0.069	0.10	1.82	0.069
<i>South Yorkshire</i>	0.01	0.22	0.822	0.01	0.22	0.830	0.01	0.21	0.837	0.01	0.20	0.838
<i>Urban over 250k</i>	0.03	1.01	0.311	0.03	1.01	0.314	0.03	1.01	0.311	0.03	1.02	0.309
<i>Urban over 100k to 250k</i>	0.08	2.31	0.021	0.08	2.31	0.021	0.08	2.32	0.020	0.08	2.33	0.020
<i>Urban over 50k to 100k</i>	0.06	1.69	0.092	0.06	1.71	0.088	0.06	1.73	0.083	0.06	1.74	0.081
<i>Urban over 10k to 50k</i>	0.10	2.87	0.004	0.10	2.90	0.004	0.10	2.92	0.003	0.10	2.93	0.003
<i>Urban over 3k to 10k</i>	0.12	3.09	0.002	0.12	3.05	0.002	0.11	3.01	0.003	0.11	2.97	0.003
<i>Rural</i>	0.08	2.53	0.012	0.08	2.51	0.012	0.08	2.49	0.013	0.08	2.49	0.013
Age	-0.09	-30.28	0.000	-0.09	-30.28	0.000	-0.09	-30.27	0.000	-0.09	-30.27	0.000
Age-squared	0.00	29.05	0.000	0.00	29.05	0.000	0.00	29.04	0.000	0.00	29.05	0.000
Female	0.07	5.94	0.000	0.07	5.94	0.000	0.07	5.94	0.000	0.07	5.94	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.15	-4.04	0.000	-0.15	-4.04	0.000	-0.15	-4.01	0.000	-0.15	-4.01	0.000
<i>Asian</i>	-0.17	-6.16	0.000	-0.17	-6.12	0.000	-0.17	-6.09	0.000	-0.17	-6.06	0.000
<i>Other</i>	-0.14	-4.86	0.000	-0.14	-4.85	0.000	-0.14	-4.84	0.000	-0.14	-4.83	0.000
Born in UK	-0.03	-1.39	0.164	-0.03	-1.38	0.168	-0.03	-1.38	0.169	-0.03	-1.36	0.174
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.30	15.65	0.000	0.30	15.66	0.000	0.30	15.67	0.000	0.30	15.67	0.000
<i>Divorced/Separated</i>	-0.10	-3.55	0.000	-0.10	-3.55	0.000	-0.10	-3.56	0.000	-0.10	-3.56	0.000
<i>Widowed</i>	0.02	0.48	0.632	0.02	0.49	0.625	0.02	0.48	0.630	0.02	0.48	0.629
Long-term illness	-0.48	-40.19	0.000	-0.48	-40.20	0.000	-0.48	-40.19	0.000	-0.48	-40.20	0.000
Child(ren) in household	0.06	4.63	0.000	0.06	4.62	0.000	0.06	4.59	0.000	0.06	4.57	0.000

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**Appendix A4.** Continued

Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.03	-1.71	0.088	-0.03	-1.71	0.088	-0.03	-1.70	0.090	-0.03	-1.69	0.091
<i>A-level etc</i>	-0.05	-3.03	0.002	-0.05	-3.02	0.003	-0.05	-3.01	0.003	-0.05	-3.01	0.003
<i>GCSE etc</i>	-0.08	-3.99	0.000	-0.08	-4.00	0.000	-0.08	-4.00	0.000	-0.08	-4.00	0.000
<i>Other or No qualification</i>	-0.08	-3.47	0.001	-0.08	-3.47	0.001	-0.08	-3.46	0.001	-0.08	-3.47	0.001
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.05	-2.91	0.004	-0.05	-2.91	0.004	-0.05	-2.91	0.004	-0.05	-2.92	0.004
<i>Routine</i>	-0.05	-2.60	0.009	-0.05	-2.60	0.009	-0.05	-2.59	0.010	-0.05	-2.60	0.009
<i>No paid job</i>	-0.22	-6.83	0.000	-0.22	-6.83	0.000	-0.22	-6.83	0.000	-0.22	-6.84	0.000
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.36	-9.43	0.000	-0.36	-9.42	0.000	-0.35	-9.42	0.000	-0.35	-9.41	0.000
<i>Retired</i>	0.37	10.51	0.000	0.37	10.52	0.000	0.37	10.52	0.000	0.37	10.53	0.000
<i>Student/Family care/Long-term sick</i>	-0.16	-5.08	0.000	-0.16	-5.07	0.000	-0.16	-5.07	0.000	-0.16	-5.06	0.000
Household monthly income	0.17	14.04	0.000	0.17	14.04	0.000	0.17	14.04	0.000	0.17	14.07	0.000
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.07	-4.02	0.000	-0.07	-4.03	0.000	-0.07	-4.03	0.000	-0.07	-4.02	0.000
<i>Routine</i>	-0.11	-6.30	0.000	-0.11	-6.32	0.000	-0.11	-6.32	0.000	-0.11	-6.32	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.08	-2.38	0.017	-0.08	-2.39	0.017	-0.08	-2.39	0.017	-0.08	-2.39	0.017
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.01	-0.56	0.576	-0.01	-0.57	0.572	-0.01	-0.56	0.574	-0.01	-0.56	0.577
<i>Routine/Did not work</i>	-0.06	-3.99	0.000	-0.06	-4.00	0.000	-0.06	-4.01	0.000	-0.06	-4.02	0.000
<i>Parent deceased/Unknown</i>	-0.10	-1.52	0.129	-0.10	-1.52	0.129	-0.10	-1.52	0.127	-0.10	-1.54	0.124

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**Appendix A4.** Continued

Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Constant	5.73	44.98	0.000	5.73	44.99	0.000	5.73	44.99	0.000	5.72	44.97	0.000
Number of observations	129,988			129,988			129,988			129,988		
R-squared	0.10			0.10			0.10			0.10		
Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.04	-16.56	0.000	-0.04	-16.39	0.000	-0.04	-15.58	0.000	-0.04	-14.96	0.000
Country (ref. England)												
<i>Living in Wales</i>	-0.03	-3.00	0.003	-0.03	-3.00	0.003	-0.03	-3.03	0.002	-0.03	-2.88	0.004
National unemployment rate	-0.04	-17.87	0.000	-0.04	-17.91	0.000	-0.04	-17.98	0.000	-0.04	-18.03	0.000
Local unemployment rate	-0.01	-11.22	0.000	-0.01	-11.08	0.000	-0.01	-10.85	0.000	-0.01	-10.75	0.000
Area type (ref. Inner London)												
<i>Outer London</i>	-0.03	-2.24	0.025	-0.03	-2.07	0.039	-0.03	-1.93	0.054	-0.02	-1.74	0.081
<i>West Midlands</i>	-0.14	-8.60	0.000	-0.14	-8.51	0.000	-0.14	-8.38	0.000	-0.14	-8.37	0.000
<i>Greater Manchester</i>	-0.18	-10.54	0.000	-0.18	-10.42	0.000	-0.18	-10.34	0.000	-0.18	-10.23	0.000
<i>West Yorkshire</i>	-0.20	-10.29	0.000	-0.20	-10.07	0.000	-0.19	-9.96	0.000	-0.19	-9.78	0.000
<i>Liverpool</i>	-0.20	-7.90	0.000	-0.20	-7.89	0.000	-0.20	-7.70	0.000	-0.20	-7.63	0.000
<i>Tyneside</i>	-0.18	-8.92	0.000	-0.18	-8.82	0.000	-0.18	-8.87	0.000	-0.18	-8.73	0.000
<i>South Yorkshire</i>	-0.23	-10.24	0.000	-0.23	-10.15	0.000	-0.23	-10.05	0.000	-0.22	-10.03	0.000
<i>Urban over 250k</i>	-0.18	-13.17	0.000	-0.18	-12.97	0.000	-0.18	-12.88	0.000	-0.18	-12.77	0.000
<i>Urban over 100k to 250k</i>	-0.18	-13.11	0.000	-0.18	-12.85	0.000	-0.18	-12.72	0.000	-0.18	-12.59	0.000
<i>Urban over 50k to 100k</i>	-0.19	-12.46	0.000	-0.19	-12.23	0.000	-0.19	-12.19	0.000	-0.18	-11.99	0.000
<i>Urban over 10k to 50k</i>	-0.19	-12.97	0.000	-0.18	-12.77	0.000	-0.18	-12.65	0.000	-0.18	-12.52	0.000
<i>Urban over 3k to 10k</i>	-0.20	-11.81	0.000	-0.20	-11.64	0.000	-0.20	-11.52	0.000	-0.20	-11.53	0.000
<i>Rural</i>	-0.19	-13.11	0.000	-0.19	-13.05	0.000	-0.19	-13.04	0.000	-0.19	-13.10	0.000
Age	0.04	30.51	0.000	0.04	30.43	0.000	0.04	30.48	0.000	0.04	30.48	0.000

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**Appendix A4.** Continued

Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Age-squared	0.00	-26.06	0.000	0.00	-25.97	0.000	0.00	-25.96	0.000	0.00	-25.94	0.000
Female	-0.19	-35.97	0.000	-0.19	-35.91	0.000	-0.19	-35.94	0.000	-0.19	-35.95	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.01	-1.09	0.275	-0.01	-1.07	0.283	-0.02	-1.22	0.222	-0.02	-1.21	0.225
<i>Asian</i>	-0.08	-6.18	0.000	-0.08	-6.23	0.000	-0.08	-6.28	0.000	-0.07	-6.07	0.000
<i>Other</i>	0.02	1.57	0.116	0.02	1.48	0.139	0.02	1.44	0.150	0.02	1.47	0.142
Born in UK	0.05	4.99	0.000	0.05	4.91	0.000	0.05	4.97	0.000	0.05	5.06	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.05	7.08	0.000	0.05	7.17	0.000	0.05	7.14	0.000	0.05	7.18	0.000
<i>Divorced/Separated</i>	0.02	1.90	0.058	0.02	1.84	0.065	0.02	1.78	0.075	0.02	1.76	0.079
<i>Widowed</i>	0.07	2.62	0.009	0.07	2.61	0.009	0.07	2.59	0.010	0.07	2.56	0.011
Long-term illness	-0.03	-6.85	0.000	-0.03	-6.73	0.000	-0.03	-6.76	0.000	-0.03	-6.76	0.000
Child(ren) in household	0.02	3.06	0.002	0.02	3.07	0.002	0.02	3.12	0.002	0.02	3.12	0.002
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.13	-15.18	0.000	-0.13	-15.23	0.000	-0.13	-15.16	0.000	-0.13	-15.16	0.000
<i>A-level etc</i>	-0.16	-19.75	0.000	-0.16	-19.79	0.000	-0.16	-19.82	0.000	-0.16	-19.84	0.000
<i>GCSE etc</i>	-0.22	-26.39	0.000	-0.22	-26.41	0.000	-0.22	-26.55	0.000	-0.22	-26.58	0.000
<i>Other or No qualification</i>	-0.27	-27.10	0.000	-0.27	-27.09	0.000	-0.28	-27.21	0.000	-0.28	-27.30	0.000
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.24	-34.59	0.000	-0.24	-34.57	0.000	-0.24	-34.53	0.000	-0.24	-34.52	0.000
<i>Routine</i>	-0.36	-52.71	0.000	-0.36	-52.79	0.000	-0.36	-52.86	0.000	-0.36	-53.12	0.000

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**Appendix A4.** Continued

Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.08	-10.17	0.000	-0.08	-10.14	0.000	-0.08	-10.07	0.000	-0.08	-10.05	0.000
<i>Routine</i>	-0.12	-15.30	0.000	-0.12	-15.25	0.000	-0.12	-15.23	0.000	-0.12	-15.23	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.11	-4.92	0.000	-0.11	-4.99	0.000	-0.11	-4.88	0.000	-0.11	-4.84	0.000
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-3.35	0.001	-0.02	-3.37	0.001	-0.02	-3.27	0.001	-0.02	-3.29	0.001
<i>Routine/Did not work</i>	-0.03	-4.77	0.000	-0.03	-4.82	0.000	-0.03	-4.80	0.000	-0.03	-4.84	0.000
<i>Parent deceased/Unknown</i>	-0.01	-0.24	0.813	-0.01	-0.28	0.779	-0.01	-0.26	0.797	-0.01	-0.23	0.816
Constant	2.48	74.87	0.000	2.48	74.77	0.000	2.47	74.69	0.000	2.47	74.58	0.000
Number of observations	64,963			64,963			64,963			64,963		
R-squared	0.46			0.46			0.46			0.46		
Wellbeing outcome: Hourly wage (log)	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.04	-14.12	0.000	-0.03	-13.57	0.000	-0.03	-12.99	0.000	-0.03	-12.23	0.000
Country (ref. England)												
<i>Living in Wales</i>	-0.03	-2.91	0.004	-0.03	-2.91	0.004	-0.03	-3.05	0.002	-0.03	-3.10	0.002
National unemployment rate	-0.04	-18.05	0.000	-0.04	-18.12	0.000	-0.04	-18.21	0.000	-0.04	-18.30	0.000
Local unemployment rate	-0.01	-10.72	0.000	-0.01	-10.60	0.000	-0.01	-10.47	0.000	-0.01	-10.31	0.000

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**Appendix A4.** Continued

Wellbeing outcome: Hourly wage (log)	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Area type (ref. Inner London)												
<i>Outer London</i>	-0.02	-1.67	0.095	-0.02	-1.72	0.085	-0.02	-1.70	0.090	-0.02	-1.66	0.097
<i>West Midlands</i>	-0.14	-8.20	0.000	-0.14	-8.15	0.000	-0.14	-8.13	0.000	-0.14	-8.12	0.000
<i>Greater Manchester</i>	-0.17	-10.18	0.000	-0.17	-10.20	0.000	-0.17	-10.17	0.000	-0.17	-10.14	0.000
<i>West Yorkshire</i>	-0.19	-9.73	0.000	-0.19	-9.79	0.000	-0.19	-9.79	0.000	-0.19	-9.78	0.000
<i>Liverpool</i>	-0.20	-7.60	0.000	-0.20	-7.62	0.000	-0.20	-7.60	0.000	-0.20	-7.59	0.000
<i>Tyneside</i>	-0.18	-8.67	0.000	-0.18	-8.68	0.000	-0.18	-8.63	0.000	-0.18	-8.65	0.000
<i>South Yorkshire</i>	-0.22	-10.03	0.000	-0.22	-10.02	0.000	-0.22	-10.02	0.000	-0.22	-9.97	0.000
<i>Urban over 250k</i>	-0.18	-12.74	0.000	-0.18	-12.80	0.000	-0.18	-12.79	0.000	-0.18	-12.77	0.000
<i>Urban over 100k to 250k</i>	-0.18	-12.54	0.000	-0.18	-12.58	0.000	-0.18	-12.58	0.000	-0.18	-12.58	0.000
<i>Urban over 50k to 100k</i>	-0.18	-11.96	0.000	-0.18	-12.01	0.000	-0.18	-12.03	0.000	-0.18	-12.02	0.000
<i>Urban over 10k to 50k</i>	-0.18	-12.45	0.000	-0.18	-12.51	0.000	-0.18	-12.52	0.000	-0.18	-12.52	0.000
<i>Urban over 3k to 10k</i>	-0.20	-11.53	0.000	-0.20	-11.62	0.000	-0.20	-11.65	0.000	-0.20	-11.69	0.000
<i>Rural</i>	-0.19	-13.01	0.000	-0.19	-13.04	0.000	-0.19	-13.01	0.000	-0.19	-12.95	0.000
Age	0.04	30.48	0.000	0.04	30.50	0.000	0.04	30.47	0.000	0.04	30.43	0.000
Age-squared	0.00	-25.91	0.000	0.00	-25.91	0.000	0.00	-25.87	0.000	0.00	-25.83	0.000
Female	-0.19	-35.92	0.000	-0.19	-35.87	0.000	-0.19	-35.85	0.000	-0.19	-35.86	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.02	-1.31	0.190	-0.02	-1.37	0.172	-0.02	-1.46	0.144	-0.02	-1.57	0.117
<i>Asian</i>	-0.07	-6.04	0.000	-0.07	-6.08	0.000	-0.07	-6.10	0.000	-0.08	-6.17	0.000
<i>Other</i>	0.02	1.38	0.167	0.02	1.31	0.189	0.02	1.27	0.205	0.02	1.25	0.213
Born in UK	0.05	5.12	0.000	0.05	5.15	0.000	0.05	5.17	0.000	0.05	5.18	0.000

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**Appendix A4.** Continued

Wellbeing outcome: Hourly wage (log)	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.05	7.14	0.000	0.05	7.20	0.000	0.05	7.28	0.000	0.05	7.33	0.000
<i>Divorced/Separated</i>	0.02	1.62	0.105	0.02	1.58	0.114	0.02	1.61	0.107	0.02	1.63	0.104
<i>Widowed</i>	0.07	2.52	0.012	0.07	2.47	0.014	0.07	2.47	0.013	0.07	2.47	0.014
Long-term illness	-0.03	-6.79	0.000	-0.03	-6.95	0.000	-0.03	-6.99	0.000	-0.03	-7.01	0.000
Child(ren) in household	0.02	3.16	0.002	0.02	3.21	0.001	0.02	3.23	0.001	0.02	3.26	0.001
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.13	-15.12	0.000	-0.13	-15.12	0.000	-0.13	-15.10	0.000	-0.13	-15.07	0.000
<i>A-level etc</i>	-0.16	-19.87	0.000	-0.16	-19.85	0.000	-0.16	-19.83	0.000	-0.16	-19.83	0.000
<i>GCSE etc</i>	-0.23	-26.67	0.000	-0.23	-26.70	0.000	-0.23	-26.70	0.000	-0.23	-26.70	0.000
<i>Other or No qualification</i>	-0.28	-27.41	0.000	-0.28	-27.42	0.000	-0.28	-27.41	0.000	-0.28	-27.43	0.000
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.24	-34.47	0.000	-0.24	-34.47	0.000	-0.24	-34.49	0.000	-0.24	-34.51	0.000
<i>Routine</i>	-0.36	-53.18	0.000	-0.37	-53.28	0.000	-0.37	-53.33	0.000	-0.37	-53.41	0.000
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.08	-10.07	0.000	-0.08	-10.11	0.000	-0.08	-10.14	0.000	-0.08	-10.16	0.000
<i>Routine</i>	-0.12	-15.31	0.000	-0.12	-15.33	0.000	-0.12	-15.39	0.000	-0.12	-15.44	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.11	-4.94	0.000	-0.11	-5.00	0.000	-0.11	-5.03	0.000	-0.12	-5.05	0.000
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-3.33	0.001	-0.02	-3.31	0.001	-0.02	-3.30	0.001	-0.02	-3.35	0.001
<i>Routine/Did not work</i>	-0.03	-4.87	0.000	-0.03	-4.89	0.000	-0.03	-4.94	0.000	-0.03	-5.04	0.000
<i>Parent deceased/Unknown</i>	-0.01	-0.24	0.813	-0.01	-0.30	0.767	-0.01	-0.35	0.730	-0.01	-0.37	0.712

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**Appendix A4.** Continued

Wellbeing outcome: Hourly wage (log)	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Constant	2.47	74.48	0.000	2.47	74.51	0.000	2.47	74.52	0.000	2.47	74.51	0.000
Number of observations	64,963			64,963			64,963			64,963		
R-squared	0.46			0.46			0.46			0.46		
Wellbeing outcome: Hourly wage (log)	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.03	-11.93	0.000	-0.03	-11.61	0.000	-0.03	-11.55	0.000	-0.03	-11.15	0.000
Country (ref. England)												
<i>Living in Wales</i>	-0.03	-3.04	0.002	-0.03	-3.00	0.003	-0.03	-3.02	0.003	-0.03	-3.09	0.002
National unemployment rate	-0.04	-18.32	0.000	-0.04	-18.34	0.000	-0.04	-18.37	0.000	-0.04	-18.37	0.000
Local unemployment rate	-0.01	-10.25	0.000	-0.01	-10.20	0.000	-0.01	-10.13	0.000	-0.01	-10.08	0.000
Area type (ref. Inner London)												
<i>Outer London</i>	-0.02	-1.64	0.102	-0.02	-1.60	0.109	-0.02	-1.59	0.112	-0.02	-1.56	0.118
<i>West Midlands</i>	-0.14	-8.15	0.000	-0.14	-8.11	0.000	-0.14	-8.11	0.000	-0.14	-8.11	0.000
<i>Greater Manchester</i>	-0.17	-10.14	0.000	-0.17	-10.14	0.000	-0.17	-10.15	0.000	-0.17	-10.14	0.000
<i>West Yorkshire</i>	-0.19	-9.77	0.000	-0.19	-9.77	0.000	-0.19	-9.79	0.000	-0.19	-9.79	0.000
<i>Liverpool</i>	-0.20	-7.56	0.000	-0.20	-7.51	0.000	-0.20	-7.47	0.000	-0.20	-7.46	0.000
<i>Tyneside</i>	-0.18	-8.65	0.000	-0.18	-8.64	0.000	-0.18	-8.65	0.000	-0.18	-8.62	0.000
<i>South Yorkshire</i>	-0.22	-9.98	0.000	-0.22	-10.00	0.000	-0.22	-10.02	0.000	-0.22	-10.00	0.000
<i>Urban over 250k</i>	-0.18	-12.78	0.000	-0.18	-12.79	0.000	-0.18	-12.78	0.000	-0.18	-12.75	0.000
<i>Urban over 100k to 250k</i>	-0.18	-12.58	0.000	-0.18	-12.57	0.000	-0.18	-12.55	0.000	-0.18	-12.52	0.000
<i>Urban over 50k to 100k</i>	-0.18	-12.04	0.000	-0.18	-12.00	0.000	-0.18	-11.96	0.000	-0.18	-11.95	0.000
<i>Urban over 10k to 50k</i>	-0.18	-12.50	0.000	-0.18	-12.45	0.000	-0.18	-12.40	0.000	-0.18	-12.38	0.000
<i>Urban over 3k to 10k</i>	-0.20	-11.79	0.000	-0.20	-11.83	0.000	-0.20	-11.86	0.000	-0.20	-11.88	0.000
<i>Rural</i>	-0.19	-12.95	0.000	-0.19	-12.94	0.000	-0.19	-12.94	0.000	-0.19	-12.90	0.000
Age	0.04	30.40	0.000	0.04	30.39	0.000	0.04	30.38	0.000	0.04	30.34	0.000

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**Appendix A4.** Continued

Wellbeing outcome: Hourly wage (log)	Bespoke 7k			Bespoke 8k				Bespoke 9k		Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>
Age-squared	0.00	-25.80	0.000	0.00	-25.80	0.000	0.00	-25.78	0.000	0.00	-25.74	0.000
Female	-0.19	-35.89	0.000	-0.19	-35.89	0.000	-0.19	-35.90	0.000	-0.19	-35.89	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.02	-1.59	0.112	-0.02	-1.62	0.105	-0.02	-1.60	0.109	-0.02	-1.63	0.103
<i>Asian</i>	-0.08	-6.15	0.000	-0.07	-6.13	0.000	-0.07	-6.10	0.000	-0.07	-6.08	0.000
<i>Other</i>	0.02	1.25	0.210	0.02	1.27	0.203	0.02	1.29	0.198	0.02	1.29	0.198
Born in UK	0.05	5.20	0.000	0.05	5.23	0.000	0.05	5.23	0.000	0.06	5.26	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.05	7.34	0.000	0.05	7.35	0.000	0.05	7.35	0.000	0.05	7.37	0.000
<i>Divorced/Separated</i>	0.02	1.63	0.104	0.02	1.63	0.104	0.02	1.63	0.103	0.02	1.62	0.105
<i>Widowed</i>	0.07	2.46	0.014	0.07	2.46	0.014	0.06	2.43	0.015	0.06	2.42	0.016
Long-term illness	-0.03	-7.04	0.000	-0.03	-7.06	0.000	-0.03	-7.06	0.000	-0.03	-7.09	0.000
Child(ren) in household	0.02	3.25	0.001	0.02	3.22	0.001	0.02	3.17	0.002	0.02	3.13	0.002
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.13	-15.08	0.000	-0.13	-15.08	0.000	-0.13	-15.09	0.000	-0.13	-15.08	0.000
<i>A-level etc</i>	-0.16	-19.84	0.000	-0.16	-19.81	0.000	-0.16	-19.80	0.000	-0.16	-19.80	0.000
<i>GCSE etc</i>	-0.23	-26.73	0.000	-0.23	-26.74	0.000	-0.23	-26.74	0.000	-0.23	-26.75	0.000
<i>Other or No qualification</i>	-0.28	-27.49	0.000	-0.28	-27.52	0.000	-0.28	-27.55	0.000	-0.28	-27.59	0.000
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.24	-34.54	0.000	-0.24	-34.55	0.000	-0.24	-34.54	0.000	-0.24	-34.56	0.000
<i>Routine</i>	-0.37	-53.43	0.000	-0.37	-53.44	0.000	-0.37	-53.41	0.000	-0.37	-53.41	0.000

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**Appendix A4.** Continued

Wellbeing outcome: Hourly wage (log)	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.08	-10.15	0.000	-0.08	-10.17	0.000	-0.08	-10.17	0.000	-0.08	-10.16	0.000
<i>Routine</i>	-0.12	-15.47	0.000	-0.12	-15.52	0.000	-0.12	-15.53	0.000	-0.12	-15.54	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.12	-5.04	0.000	-0.12	-5.06	0.000	-0.12	-5.07	0.000	-0.12	-5.08	0.000
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-3.35	0.001	-0.02	-3.37	0.001	-0.02	-3.36	0.001	-0.02	-3.37	0.001
<i>Routine/Did not work</i>	-0.03	-5.07	0.000	-0.03	-5.10	0.000	-0.03	-5.12	0.000	-0.03	-5.14	0.000
<i>Parent deceased/Unknown</i>	-0.01	-0.37	0.711	-0.01	-0.39	0.697	-0.01	-0.40	0.686	-0.01	-0.44	0.659
Constant	2.48	74.50	0.000	2.48	74.45	0.000	2.48	74.43	0.000	2.48	74.40	0.000
Number of observations	64,963			64,963			64,963			64,963		
R-squared	0.46			0.46			0.46			0.46		

Source: Understanding Society (2019), Waves 1-6, linked with longitudinally harmonised UK Census 2001 and 2011 for England and Wales.

**Appendix A5.** Correlated Random-Effects regression of life satisfaction and hourly wage on neighbourhood deprivation, additionally controlling for unobserved heterogeneity at individual level and swapping neighbourhood scales

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.01	0.82	0.414	0.01	0.55	0.579	0.02	1.06	0.291	0.00	-0.11	0.912
Neighbourhood deprivation (person-average)	-0.06	-3.91	0.000	-0.06	-3.46	0.001	-0.06	-3.84	0.000	-0.04	-2.58	0.010
Country (ref. England)												
<i>Living in Wales</i>	-0.01	-0.52	0.600	-0.01	-0.54	0.592	-0.01	-0.53	0.594	-0.01	-0.48	0.629
National unemployment rate	-0.12	-16.54	0.000	-0.12	-16.53	0.000	-0.12	-16.54	0.000	-0.12	-16.50	0.000
Local unemployment rate	0.01	1.23	0.220	0.01	1.21	0.225	0.01	1.23	0.218	0.01	1.18	0.239
Area type (ref. Inner London)												
<i>Outer London</i>	0.04	0.40	0.686	0.04	0.41	0.685	0.04	0.39	0.695	0.04	0.42	0.674
<i>West Midlands</i>	-0.03	-0.17	0.861	-0.03	-0.19	0.853	-0.03	-0.15	0.877	-0.04	-0.23	0.821
<i>Greater Manchester</i>	-0.13	-0.68	0.494	-0.13	-0.70	0.487	-0.13	-0.69	0.491	-0.13	-0.71	0.478
<i>West Yorkshire</i>	0.35	2.04	0.041	0.35	2.04	0.041	0.35	2.05	0.041	0.35	2.05	0.040
<i>Liverpool</i>	-0.08	-0.31	0.759	-0.08	-0.31	0.757	-0.08	-0.31	0.753	-0.08	-0.30	0.766
<i>Tyneside</i>	-0.07	-0.40	0.692	-0.07	-0.40	0.687	-0.07	-0.39	0.695	-0.07	-0.42	0.675
<i>South Yorkshire</i>	0.11	0.42	0.671	0.10	0.41	0.680	0.10	0.42	0.676	0.10	0.41	0.679
<i>Urban over 250k</i>	0.09	0.69	0.489	0.09	0.69	0.492	0.09	0.70	0.487	0.09	0.68	0.497
<i>Urban over 100k to 250k</i>	-0.03	-0.24	0.811	-0.03	-0.25	0.802	-0.03	-0.25	0.802	-0.03	-0.25	0.803
<i>Urban over 50k to 100k</i>	0.00	0.00	1.000	0.00	0.00	0.999	0.00	0.00	0.998	0.00	0.00	0.999
<i>Urban over 10k to 50k</i>	0.08	0.73	0.467	0.08	0.73	0.468	0.08	0.71	0.476	0.09	0.75	0.453
<i>Urban over 3k to 10k</i>	0.07	0.53	0.599	0.07	0.53	0.598	0.07	0.53	0.600	0.07	0.53	0.597
<i>Rural</i>	0.08	0.69	0.493	0.08	0.68	0.499	0.08	0.71	0.480	0.08	0.65	0.516
Age	-0.10	-11.60	0.000	-0.10	-11.61	0.000	-0.10	-11.59	0.000	-0.10	-11.63	0.000
Age-squared	0.00	2.46	0.014	0.00	2.46	0.014	0.00	2.45	0.014	0.00	2.48	0.013
Female	0.07	5.79	0.000	0.07	5.81	0.000	0.07	5.79	0.000	0.07	5.78	0.000

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**Appendix A5. Continued**

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.13	-3.41	0.001	-0.13	-3.44	0.001	-0.13	-3.44	0.001	-0.13	-3.44	0.001
<i>Asian</i>	-0.15	-5.46	0.000	-0.15	-5.48	0.000	-0.15	-5.45	0.000	-0.15	-5.37	0.000
<i>Other</i>	-0.13	-4.58	0.000	-0.13	-4.63	0.000	-0.13	-4.61	0.000	-0.13	-4.60	0.000
Born in UK	-0.02	-1.05	0.295	-0.03	-1.07	0.283	-0.03	-1.06	0.291	-0.02	-1.02	0.307
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.15	4.18	0.000	0.15	4.18	0.000	0.15	4.18	0.000	0.15	4.18	0.000
<i>Divorced/Separated</i>	-0.05	-0.99	0.321	-0.05	-0.99	0.324	-0.05	-0.98	0.327	-0.05	-0.98	0.325
<i>Widowed</i>	-0.22	-2.62	0.009	-0.22	-2.62	0.009	-0.22	-2.62	0.009	-0.22	-2.62	0.009
Long-term illness	-0.11	-9.05	0.000	-0.11	-9.05	0.000	-0.11	-9.05	0.000	-0.11	-9.05	0.000
Child(ren) in household	0.04	2.15	0.032	0.04	2.15	0.032	0.04	2.16	0.031	0.04	2.14	0.032
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.12	1.78	0.074	0.12	1.78	0.074	0.12	1.79	0.074	0.12	1.78	0.075
<i>A-level etc</i>	0.11	2.34	0.019	0.11	2.34	0.019	0.11	2.35	0.019	0.11	2.33	0.020
<i>GCSE etc</i>	0.14	2.37	0.018	0.14	2.36	0.018	0.14	2.37	0.018	0.14	2.35	0.019
<i>Other or No qualification</i>	0.20	2.40	0.016	0.20	2.40	0.017	0.20	2.40	0.016	0.20	2.39	0.017
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-0.74	0.458	-0.02	-0.75	0.456	-0.02	-0.75	0.452	-0.02	-0.74	0.459
<i>Routine</i>	0.04	1.60	0.110	0.04	1.60	0.110	0.04	1.59	0.112	0.04	1.60	0.110
<i>No paid job</i>	0.02	0.47	0.636	0.02	0.47	0.637	0.02	0.47	0.641	0.02	0.48	0.635
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.25	-6.80	0.000	-0.25	-6.81	0.000	-0.25	-6.80	0.000	-0.25	-6.81	0.000
<i>Retired</i>	0.10	2.57	0.010	0.10	2.57	0.010	0.10	2.58	0.010	0.10	2.57	0.010
<i>Student/Family care/Long-term sick</i>	-0.11	-3.43	0.001	-0.11	-3.43	0.001	-0.11	-3.43	0.001	-0.11	-3.44	0.001

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**Appendix A5. Continued**

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Household monthly income	0.06	4.18	0.000	0.06	4.17	0.000	0.06	4.19	0.000	0.06	4.15	0.000
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-3.60	0.000	-0.06	-3.59	0.000	-0.06	-3.58	0.000	-0.06	-3.58	0.000
<i>Routine</i>	-0.09	-4.96	0.000	-0.09	-4.95	0.000	-0.09	-4.96	0.000	-0.09	-4.98	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.01	-0.21	0.833	-0.01	-0.20	0.843	-0.01	-0.16	0.871	-0.01	-0.17	0.862
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.01	-0.41	0.684	-0.01	-0.42	0.672	-0.01	-0.41	0.685	-0.01	-0.43	0.664
<i>Routine/Did not work</i>	-0.04	-2.93	0.003	-0.04	-2.96	0.003	-0.04	-2.97	0.003	-0.04	-3.00	0.003
<i>Parent deceased/Unknown</i>	-0.08	-1.28	0.202	-0.08	-1.29	0.196	-0.08	-1.27	0.204	-0.08	-1.28	0.202
Cross-sectional effects of correlates												
<i>National unemployment rate</i>	0.10	5.63	0.000	0.10	5.62	0.000	0.10	5.62	0.000	0.10	5.57	0.000
<i>Local unemployment rate</i>	-0.02	-2.82	0.005	-0.02	-2.75	0.006	-0.02	-2.75	0.006	-0.02	-2.66	0.008
<i>Outer London</i>	-0.09	-0.84	0.400	-0.09	-0.82	0.414	-0.09	-0.80	0.426	-0.09	-0.80	0.425
<i>West Midlands</i>	0.00	-0.01	0.989	0.00	0.01	0.993	0.00	-0.02	0.987	0.01	0.06	0.954
<i>Greater Manchester</i>	0.21	1.13	0.257	0.22	1.15	0.249	0.22	1.14	0.252	0.22	1.18	0.237
<i>West Yorkshire</i>	-0.24	-1.39	0.164	-0.24	-1.37	0.170	-0.24	-1.36	0.173	-0.24	-1.35	0.176
<i>Liverpool</i>	0.18	0.66	0.506	0.18	0.67	0.502	0.19	0.68	0.496	0.18	0.67	0.505
<i>Tyneside</i>	0.17	0.98	0.328	0.18	0.99	0.320	0.17	0.97	0.330	0.18	1.01	0.310
<i>South Yorkshire</i>	-0.06	-0.24	0.808	-0.06	-0.23	0.821	-0.06	-0.23	0.820	-0.05	-0.21	0.831
<i>Urban over 250k</i>	-0.07	-0.51	0.611	-0.06	-0.48	0.631	-0.06	-0.49	0.627	-0.06	-0.45	0.652

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**Appendix A5. Continued**

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 100k to 250k</i>	0.09	0.72	0.474	0.09	0.76	0.450	0.09	0.76	0.447	0.10	0.78	0.438
<i>Urban over 50k to 100k</i>	0.03	0.22	0.823	0.03	0.25	0.803	0.03	0.24	0.806	0.04	0.27	0.787
<i>Urban over 10k to 50k</i>	-0.02	-0.15	0.882	-0.01	-0.12	0.905	-0.01	-0.10	0.920	-0.01	-0.11	0.911
<i>Urban over 3k to 10k</i>	0.04	0.29	0.770	0.04	0.31	0.758	0.04	0.31	0.757	0.04	0.31	0.753
<i>Rural</i>	-0.02	-0.20	0.840	-0.02	-0.18	0.856	-0.03	-0.23	0.817	-0.02	-0.18	0.856
<i>Age</i>	0.00	7.94	0.000	0.00	7.94	0.000	0.00	7.96	0.000	0.00	7.94	0.000
<i>Age-squared</i>	0.01	1.63	0.104	0.01	1.63	0.104	0.01	1.61	0.108	0.01	1.65	0.099
<i>Married/Cohabiting</i>	0.13	3.15	0.002	0.13	3.16	0.002	0.13	3.15	0.002	0.13	3.14	0.002
<i>Divorced/Separated</i>	-0.06	-0.97	0.332	-0.06	-0.98	0.325	-0.06	-1.00	0.318	-0.06	-1.03	0.305
<i>Widowed</i>	0.27	2.82	0.005	0.26	2.80	0.005	0.26	2.80	0.005	0.26	2.77	0.006
<i>Long-term illness</i>	-0.58	-27.79	0.000	-0.58	-27.80	0.000	-0.59	-27.85	0.000	-0.59	-27.88	0.000
<i>Child(ren) in Household</i>	0.03	1.23	0.219	0.03	1.23	0.217	0.03	1.23	0.217	0.03	1.26	0.209
<i>Other Higher Degree</i>	-0.15	-2.20	0.028	-0.15	-2.19	0.029	-0.15	-2.18	0.029	-0.15	-2.17	0.030
<i>A-level etc</i>	-0.16	-3.08	0.002	-0.16	-3.08	0.002	-0.16	-3.09	0.002	-0.16	-3.08	0.002
<i>GCSE etc</i>	-0.20	-3.19	0.001	-0.20	-3.18	0.001	-0.20	-3.20	0.001	-0.20	-3.19	0.001
<i>Other or No Qualification</i>	-0.24	-2.78	0.005	-0.24	-2.78	0.005	-0.24	-2.80	0.005	-0.24	-2.79	0.005
<i>Intermediate</i>	-0.03	-0.95	0.343	-0.03	-0.95	0.340	-0.03	-0.94	0.349	-0.03	-0.92	0.356
<i>Routine</i>	-0.08	-2.30	0.022	-0.08	-2.32	0.020	-0.08	-2.33	0.020	-0.08	-2.36	0.018
<i>No Paid Job</i>	-0.33	-5.03	0.000	-0.34	-5.06	0.000	-0.34	-5.09	0.000	-0.34	-5.10	0.000
<i>Unemployed</i>	-0.08	-1.05	0.293	-0.08	-1.06	0.290	-0.08	-1.07	0.286	-0.09	-1.10	0.272
<i>Retired</i>	0.45	6.19	0.000	0.45	6.21	0.000	0.45	6.24	0.000	0.46	6.25	0.000
<i>Student/Family care/Long-term sick</i>	0.08	1.33	0.183	0.09	1.35	0.176	0.09	1.38	0.167	0.09	1.38	0.168
<i>Household monthly income</i>	0.17	7.65	0.000	0.17	7.75	0.000	0.17	7.81	0.000	0.17	7.93	0.000
Constant	5.51	27.48	0.000	5.49	27.42	0.000	5.48	27.39	0.000	5.47	27.33	0.000

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**Appendix A5. Continued**

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
Number of observations	129,988			129,988			129,988			129,988		
R-squared (overall)	0.113			0.113			0.113			0.113		
R-squared (within)	0.010			0.010			0.010			0.010		
R-squared (between)	0.184			0.183			0.183			0.183		
p-value <sup>s</sup>	0.013			0.034			0.010			0.187		
Rho	0.348			0.348			0.348			0.348		

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.00	0.17	0.868	0.01	0.47	0.637	0.01	0.47	0.640	0.01	0.58	0.563
Neighbourhood deprivation (person-average)	-0.04	-2.47	0.014	-0.04	-2.60	0.009	-0.04	-2.55	0.011	-0.04	-2.64	0.008
Country (ref. England)												
<i>Living in Wales</i>	-0.01	-0.51	0.608	-0.01	-0.54	0.592	-0.01	-0.57	0.567	-0.01	-0.57	0.570
National unemployment rate	-0.12	-16.51	0.000	-0.12	-16.53	0.000	-0.12	-16.52	0.000	-0.12	-16.53	0.000
Local unemployment rate	0.01	1.19	0.233	0.01	1.21	0.228	0.01	1.20	0.228	0.01	1.21	0.227
Area type (ref. Inner London)												
<i>Outer London</i>	0.04	0.41	0.681	0.04	0.40	0.689	0.04	0.40	0.690	0.04	0.40	0.691
<i>West Midlands</i>	-0.04	-0.21	0.832	-0.04	-0.20	0.840	-0.04	-0.20	0.838	-0.04	-0.20	0.841
<i>Greater Manchester</i>	-0.13	-0.71	0.477	-0.13	-0.71	0.476	-0.13	-0.72	0.473	-0.13	-0.72	0.470
<i>West Yorkshire</i>	0.35	2.04	0.041	0.35	2.04	0.041	0.34	2.04	0.041	0.34	2.04	0.042
<i>Liverpool</i>	-0.08	-0.30	0.762	-0.08	-0.31	0.758	-0.08	-0.31	0.758	-0.08	-0.31	0.759
<i>Tyneside</i>	-0.07	-0.42	0.678	-0.07	-0.41	0.683	-0.07	-0.40	0.686	-0.07	-0.39	0.693
<i>South Yorkshire</i>	0.10	0.41	0.678	0.10	0.41	0.681	0.10	0.41	0.682	0.10	0.41	0.685
<i>Urban over 250k</i>	0.09	0.68	0.496	0.09	0.68	0.497	0.09	0.68	0.498	0.09	0.67	0.500
<i>Urban over 100k to 250k</i>	-0.03	-0.25	0.803	-0.03	-0.25	0.800	-0.03	-0.25	0.801	-0.03	-0.25	0.800
<i>Urban over 50k to 100k</i>	0.00	0.00	0.999	0.00	-0.01	0.993	0.00	-0.01	0.992	0.00	-0.01	0.988

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**Appendix A5. Continued**

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 10k to 50k</i>	0.09	0.74	0.461	0.08	0.72	0.471	0.08	0.72	0.471	0.08	0.72	0.474
<i>Urban over 3k to 10k</i>	0.07	0.53	0.598	0.07	0.53	0.599	0.07	0.53	0.599	0.07	0.53	0.599
<i>Rural</i>	0.08	0.66	0.506	0.08	0.68	0.496	0.08	0.68	0.496	0.08	0.69	0.492
Age	-0.10	-11.63	0.000	-0.10	-11.62	0.000	-0.10	-11.62	0.000	-0.10	-11.62	0.000
Age-squared	0.00	2.48	0.013	0.00	2.47	0.013	0.00	2.47	0.013	0.00	2.47	0.013
Female	0.07	5.80	0.000	0.07	5.80	0.000	0.07	5.80	0.000	0.07	5.79	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.13	-3.52	0.000	-0.13	-3.55	0.000	-0.13	-3.55	0.000	-0.13	-3.57	0.000
<i>Asian</i>	-0.15	-5.39	0.000	-0.15	-5.40	0.000	-0.15	-5.40	0.000	-0.15	-5.40	0.000
<i>Other</i>	-0.13	-4.63	0.000	-0.13	-4.66	0.000	-0.13	-4.66	0.000	-0.13	-4.65	0.000
Born in UK	-0.02	-0.99	0.322	-0.02	-0.96	0.335	-0.02	-0.96	0.339	-0.02	-0.96	0.339
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.15	4.18	0.000	0.15	4.18	0.000	0.15	4.18	0.000	0.15	4.18	0.000
<i>Divorced/Separated</i>	-0.05	-0.98	0.325	-0.05	-0.99	0.325	-0.05	-0.98	0.325	-0.05	-0.98	0.325
<i>Widowed</i>	-0.22	-2.62	0.009	-0.22	-2.62	0.009	-0.22	-2.62	0.009	-0.22	-2.62	0.009
Long-term illness	-0.11	-9.05	0.000	-0.11	-9.05	0.000	-0.11	-9.05	0.000	-0.11	-9.05	0.000
Child(ren) in household	0.04	2.14	0.032	0.04	2.14	0.032	0.04	2.14	0.032	0.04	2.15	0.032
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.12	1.78	0.075	0.12	1.78	0.075	0.12	1.78	0.075	0.12	1.78	0.075
<i>A-level etc</i>	0.11	2.33	0.020	0.11	2.34	0.020	0.11	2.33	0.020	0.11	2.34	0.020
<i>GCSE etc</i>	0.14	2.36	0.018	0.14	2.36	0.018	0.14	2.36	0.018	0.14	2.36	0.018
<i>Other or No qualification</i>	0.20	2.39	0.017	0.20	2.39	0.017	0.20	2.39	0.017	0.20	2.39	0.017

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**Appendix A5. Continued**

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-0.74	0.458	-0.02	-0.75	0.456	-0.02	-0.75	0.456	-0.02	-0.75	0.456
<i>Routine</i>	0.04	1.60	0.110	0.04	1.60	0.110	0.04	1.60	0.110	0.04	1.60	0.110
<i>No paid job</i>	0.02	0.47	0.635	0.02	0.48	0.635	0.02	0.48	0.635	0.02	0.48	0.634
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.25	-6.81	0.000	-0.25	-6.81	0.000	-0.25	-6.81	0.000	-0.25	-6.81	0.000
<i>Retired</i>	0.10	2.57	0.010	0.10	2.57	0.010	0.10	2.57	0.010	0.10	2.57	0.010
<i>Student/Family care/Long-term sick</i>	-0.11	-3.44	0.001	-0.11	-3.44	0.001	-0.11	-3.44	0.001	-0.11	-3.44	0.001
Household monthly income	0.06	4.16	0.000	0.06	4.17	0.000	0.06	4.17	0.000	0.06	4.17	0.000
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-3.58	0.000	-0.06	-3.60	0.000	-0.06	-3.61	0.000	-0.06	-3.61	0.000
<i>Routine</i>	-0.09	-5.04	0.000	-0.09	-5.07	0.000	-0.09	-5.08	0.000	-0.09	-5.08	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.01	-0.20	0.839	-0.01	-0.22	0.825	-0.01	-0.23	0.822	-0.01	-0.22	0.824
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.01	-0.45	0.651	-0.01	-0.46	0.649	-0.01	-0.46	0.647	-0.01	-0.47	0.636
<i>Routine/Did not work</i>	-0.04	-3.08	0.002	-0.05	-3.12	0.002	-0.05	-3.14	0.002	-0.05	-3.16	0.002
<i>Parent deceased/Unknown</i>	-0.08	-1.29	0.197	-0.08	-1.30	0.194	-0.09	-1.31	0.190	-0.09	-1.32	0.187

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**Appendix A5. Continued**

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Cross-sectional effects of correlates												
<i>National unemployment rate</i>	0.10	5.53	0.000	0.10	5.52	0.000	0.10	5.53	0.000	0.10	5.53	0.000
<i>Local unemployment rate</i>	-0.02	-2.61	0.009	-0.01	-2.59	0.010	-0.01	-2.58	0.010	-0.01	-2.56	0.010
<i>Outer London</i>	-0.08	-0.77	0.442	-0.08	-0.76	0.445	-0.08	-0.76	0.449	-0.08	-0.75	0.454
<i>West Midlands</i>	0.01	0.06	0.955	0.01	0.05	0.961	0.01	0.05	0.957	0.01	0.05	0.956
<i>Greater Manchester</i>	0.22	1.19	0.233	0.23	1.19	0.233	0.23	1.20	0.229	0.23	1.21	0.226
<i>West Yorkshire</i>	-0.24	-1.35	0.178	-0.24	-1.35	0.178	-0.24	-1.34	0.179	-0.23	-1.33	0.183
<i>Liverpool</i>	0.18	0.68	0.500	0.19	0.68	0.497	0.19	0.68	0.497	0.19	0.68	0.495
<i>Tyneside</i>	0.18	1.02	0.308	0.18	1.01	0.312	0.18	1.01	0.313	0.18	1.00	0.320
<i>South Yorkshire</i>	-0.05	-0.21	0.835	-0.05	-0.20	0.839	-0.05	-0.20	0.842	-0.05	-0.19	0.850
<i>Urban over 250k</i>	-0.06	-0.44	0.658	-0.06	-0.44	0.657	-0.06	-0.44	0.660	-0.06	-0.43	0.665
<i>Urban over 100k to 250k</i>	0.10	0.79	0.432	0.10	0.79	0.430	0.10	0.79	0.429	0.10	0.80	0.426
<i>Urban over 50k to 100k</i>	0.04	0.28	0.783	0.04	0.28	0.783	0.04	0.28	0.781	0.04	0.29	0.775
<i>Urban over 10k to 50k</i>	-0.01	-0.09	0.929	-0.01	-0.08	0.938	-0.01	-0.08	0.939	-0.01	-0.07	0.947
<i>Urban over 3k to 10k</i>	0.04	0.32	0.748	0.04	0.31	0.753	0.04	0.31	0.758	0.04	0.30	0.762
<i>Rural</i>	-0.02	-0.17	0.866	-0.02	-0.19	0.853	-0.02	-0.19	0.853	-0.02	-0.19	0.850
<i>Age</i>	0.00	7.97	0.000	0.00	7.98	0.000	0.00	7.97	0.000	0.00	7.97	0.000
<i>Age-squared</i>	0.01	1.63	0.103	0.01	1.62	0.104	0.01	1.63	0.104	0.01	1.63	0.104
<i>Married/Cohabiting</i>	0.13	3.15	0.002	0.13	3.16	0.002	0.13	3.17	0.002	0.13	3.17	0.002
<i>Divorced/Separated</i>	-0.06	-1.06	0.291	-0.06	-1.07	0.285	-0.06	-1.07	0.284	-0.06	-1.07	0.285
<i>Widowed</i>	0.26	2.76	0.006	0.26	2.75	0.006	0.26	2.75	0.006	0.26	2.75	0.006
<i>Long-term illness</i>	-0.59	-27.94	0.000	-0.59	-28.00	0.000	-0.59	-28.01	0.000	-0.59	-28.02	0.000
<i>Child(ren) in Household</i>	0.03	1.28	0.201	0.03	1.29	0.196	0.03	1.30	0.194	0.03	1.30	0.193
<i>Other Higher Degree</i>	-0.15	-2.17	0.030	-0.15	-2.17	0.030	-0.15	-2.17	0.030	-0.15	-2.17	0.030
<i>A-level etc</i>	-0.16	-3.08	0.002	-0.16	-3.07	0.002	-0.16	-3.07	0.002	-0.16	-3.07	0.002

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**Appendix A5. Continued**

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>GCSE etc</i>	-0.20	-3.21	0.001	-0.20	-3.21	0.001	-0.20	-3.21	0.001	-0.20	-3.21	0.001
<i>Other or No Qualification</i>	-0.25	-2.81	0.005	-0.25	-2.82	0.005	-0.25	-2.82	0.005	-0.25	-2.82	0.005
<i>Intermediate</i>	-0.03	-0.92	0.357	-0.03	-0.92	0.359	-0.03	-0.93	0.355	-0.03	-0.92	0.355
<i>Routine</i>	-0.08	-2.38	0.017	-0.08	-2.39	0.017	-0.08	-2.39	0.017	-0.08	-2.39	0.017
<i>No Paid Job</i>	-0.34	-5.12	0.000	-0.34	-5.13	0.000	-0.34	-5.15	0.000	-0.34	-5.15	0.000
<i>Unemployed</i>	-0.09	-1.12	0.265	-0.09	-1.12	0.264	-0.09	-1.11	0.269	-0.09	-1.11	0.269
<i>Retired</i>	0.46	6.26	0.000	0.46	6.28	0.000	0.46	6.30	0.000	0.46	6.31	0.000
<i>Student/Family care/Long-term sick</i>	0.09	1.38	0.166	0.09	1.40	0.163	0.09	1.41	0.159	0.09	1.41	0.159
<i>Household monthly income</i>	0.18	8.09	0.000	0.18	8.16	0.000	0.18	8.20	0.000	0.18	8.23	0.000
Constant	5.44	27.22	0.000	5.43	27.17	0.000	5.43	27.15	0.000	5.42	27.14	0.000
Number of observations	129,988			129,988			129,988			129,988		
R-squared (overall)	0.113			0.113			0.113			0.113		
R-squared (within)	0.010			0.010			0.010			0.010		
R-squared (between)	0.183			0.183			0.183			0.183		
p-value <sup>s</sup>	0.163			0.107			0.113			0.092		
Rho	0.348			0.348			0.348			0.348		

Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.01	0.74	0.458	0.01	0.73	0.466	0.01	0.58	0.559	0.01	0.51	0.610
Neighbourhood deprivation (person-average)	-0.04	-2.76	0.006	-0.04	-2.74	0.006	-0.04	-2.63	0.009	-0.04	-2.58	0.010
Country (ref. England)												
<i>Living in Wales</i>	-0.01	-0.55	0.582	-0.01	-0.53	0.593	-0.01	-0.54	0.588	-0.01	-0.56	0.575
National unemployment rate	-0.12	-16.53	0.000	-0.12	-16.53	0.000	-0.12	-16.53	0.000	-0.12	-16.52	0.000
Local unemployment rate	0.01	1.21	0.225	0.01	1.21	0.226	0.01	1.20	0.228	0.01	1.20	0.230

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**Appendix A5. Continued**

Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Area type (ref. Inner London)												
<i>Outer London</i>	0.04	0.40	0.693	0.04	0.39	0.693	0.04	0.40	0.692	0.04	0.40	0.690
<i>West Midlands</i>	-0.04	-0.20	0.842	-0.04	-0.21	0.837	-0.04	-0.21	0.833	-0.04	-0.21	0.833
<i>Greater Manchester</i>	-0.13	-0.72	0.469	-0.13	-0.72	0.469	-0.13	-0.72	0.471	-0.13	-0.72	0.472
<i>West Yorkshire</i>	0.34	2.03	0.043	0.34	2.03	0.043	0.34	2.03	0.042	0.34	2.04	0.042
<i>Liverpool</i>	-0.08	-0.31	0.760	-0.08	-0.30	0.763	-0.08	-0.30	0.763	-0.08	-0.30	0.763
<i>Tyneside</i>	-0.07	-0.39	0.696	-0.07	-0.40	0.693	-0.07	-0.40	0.688	-0.07	-0.40	0.688
<i>South Yorkshire</i>	0.10	0.40	0.687	0.10	0.40	0.688	0.10	0.40	0.686	0.10	0.41	0.683
<i>Urban over 250k</i>	0.08	0.67	0.503	0.08	0.66	0.506	0.08	0.67	0.505	0.08	0.67	0.504
<i>Urban over 100k to 250k</i>	-0.03	-0.26	0.798	-0.03	-0.26	0.797	-0.03	-0.26	0.797	-0.03	-0.26	0.798
<i>Urban over 50k to 100k</i>	0.00	-0.02	0.983	0.00	-0.02	0.980	0.00	-0.02	0.982	0.00	-0.02	0.985
<i>Urban over 10k to 50k</i>	0.08	0.71	0.480	0.08	0.70	0.482	0.08	0.71	0.477	0.08	0.72	0.474
<i>Urban over 3k to 10k</i>	0.07	0.53	0.598	0.07	0.53	0.598	0.07	0.53	0.596	0.07	0.53	0.594
<i>Rural</i>	0.08	0.69	0.488	0.08	0.69	0.490	0.08	0.68	0.495	0.08	0.68	0.497
Age	-0.10	-11.61	0.000	-0.10	-11.61	0.000	-0.10	-11.61	0.000	-0.10	-11.62	0.000
Age-squared	0.00	2.47	0.014	0.00	2.47	0.014	0.00	2.47	0.014	0.00	2.47	0.014
Female	0.07	5.79	0.000	0.07	5.79	0.000	0.07	5.79	0.000	0.07	5.79	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.13	-3.57	0.000	-0.13	-3.57	0.000	-0.13	-3.55	0.000	-0.13	-3.54	0.000
<i>Asian</i>	-0.15	-5.38	0.000	-0.15	-5.36	0.000	-0.15	-5.33	0.000	-0.15	-5.30	0.000
<i>Other</i>	-0.13	-4.65	0.000	-0.13	-4.64	0.000	-0.13	-4.63	0.000	-0.13	-4.62	0.000
Born in UK	-0.02	-0.95	0.343	-0.02	-0.94	0.347	-0.02	-0.94	0.348	-0.02	-0.93	0.354

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**Appendix A5. Continued**

Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.15	4.17	0.000	0.15	4.17	0.000	0.15	4.17	0.000	0.15	4.17	0.000
<i>Divorced/Separated</i>	-0.05	-0.99	0.324	-0.05	-0.99	0.324	-0.05	-0.99	0.323	-0.05	-0.99	0.323
<i>Widowed</i>	-0.22	-2.62	0.009	-0.22	-2.62	0.009	-0.22	-2.62	0.009	-0.22	-2.62	0.009
Long-term illness	-0.11	-9.05	0.000	-0.11	-9.05	0.000	-0.11	-9.05	0.000	-0.11	-9.05	0.000
Child(ren) in household	0.04	2.15	0.032	0.04	2.14	0.032	0.04	2.14	0.032	0.04	2.14	0.032
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.12	1.78	0.075	0.12	1.78	0.076	0.12	1.78	0.075	0.12	1.78	0.075
<i>A-level etc</i>	0.11	2.34	0.020	0.11	2.34	0.020	0.11	2.33	0.020	0.11	2.33	0.020
<i>GCSE etc</i>	0.14	2.36	0.018	0.14	2.36	0.018	0.14	2.36	0.018	0.14	2.36	0.018
<i>Other or No qualification</i>	0.20	2.39	0.017	0.20	2.39	0.017	0.20	2.39	0.017	0.20	2.39	0.017
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-0.75	0.456	-0.02	-0.74	0.456	-0.02	-0.74	0.457	-0.02	-0.74	0.457
<i>Routine</i>	0.04	1.60	0.109	0.04	1.60	0.109	0.04	1.60	0.109	0.04	1.60	0.109
<i>No paid job</i>	0.02	0.48	0.634	0.02	0.48	0.633	0.02	0.48	0.634	0.02	0.48	0.633
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.25	-6.81	0.000	-0.25	-6.81	0.000	-0.25	-6.81	0.000	-0.25	-6.81	0.000
<i>Retired</i>	0.10	2.57	0.010	0.10	2.57	0.010	0.10	2.57	0.010	0.10	2.57	0.010
<i>Student/Family care/Long-term sick</i>	-0.11	-3.43	0.001	-0.11	-3.43	0.001	-0.11	-3.44	0.001	-0.11	-3.44	0.001
Household monthly income	0.06	4.17	0.000	0.06	4.17	0.000	0.06	4.17	0.000	0.06	4.17	0.000

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**Appendix A5.** Continued

Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-3.60	0.000	-0.06	-3.61	0.000	-0.06	-3.61	0.000	-0.06	-3.61	0.000
<i>Routine</i>	-0.09	-5.09	0.000	-0.09	-5.11	0.000	-0.09	-5.11	0.000	-0.09	-5.11	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.01	-0.23	0.820	-0.01	-0.23	0.815	-0.01	-0.23	0.817	-0.01	-0.23	0.821
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.01	-0.47	0.637	-0.01	-0.48	0.634	-0.01	-0.48	0.634	-0.01	-0.47	0.637
<i>Routine/Did not work</i>	-0.05	-3.17	0.002	-0.05	-3.18	0.001	-0.05	-3.19	0.001	-0.05	-3.19	0.001
<i>Parent deceased/Unknown</i>	-0.09	-1.33	0.184	-0.09	-1.33	0.184	-0.09	-1.33	0.182	-0.09	-1.34	0.179
Cross-sectional effects of correlates												
<i>National unemployment rate</i>	0.10	5.53	0.000	0.10	5.52	0.000	0.10	5.52	0.000	0.10	5.53	0.000
<i>Local unemployment rate</i>	-0.01	-2.55	0.011	-0.01	-2.54	0.011	-0.01	-2.52	0.012	-0.01	-2.52	0.012
<i>Outer London</i>	-0.08	-0.74	0.458	-0.08	-0.74	0.461	-0.08	-0.74	0.461	-0.08	-0.74	0.460
<i>West Midlands</i>	0.01	0.05	0.960	0.01	0.06	0.954	0.01	0.06	0.949	0.01	0.06	0.949
<i>Greater Manchester</i>	0.23	1.21	0.225	0.23	1.21	0.225	0.23	1.21	0.226	0.23	1.21	0.227
<i>West Yorkshire</i>	-0.23	-1.33	0.185	-0.23	-1.32	0.186	-0.23	-1.33	0.184	-0.23	-1.33	0.182
<i>Liverpool</i>	0.19	0.68	0.494	0.19	0.68	0.497	0.19	0.68	0.496	0.19	0.68	0.497
<i>Tyneside</i>	0.18	0.99	0.321	0.18	1.00	0.319	0.18	1.00	0.316	0.18	1.00	0.316
<i>South Yorkshire</i>	-0.05	-0.19	0.851	-0.05	-0.19	0.851	-0.05	-0.19	0.846	-0.05	-0.20	0.843
<i>Urban over 250k</i>	-0.06	-0.43	0.668	-0.06	-0.43	0.669	-0.06	-0.43	0.669	-0.06	-0.43	0.668
<i>Urban over 100k to 250k</i>	0.10	0.80	0.427	0.10	0.80	0.426	0.10	0.80	0.425	0.10	0.80	0.424
<i>Urban over 50k to 100k</i>	0.04	0.29	0.772	0.04	0.30	0.766	0.04	0.30	0.764	0.04	0.30	0.764
<i>Urban over 10k to 50k</i>	-0.01	-0.06	0.954	-0.01	-0.05	0.961	-0.01	-0.05	0.960	-0.01	-0.05	0.958

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Appendix A5. Continued

Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 3k to 10k</i>	0.04	0.29	0.773	0.04	0.28	0.782	0.04	0.27	0.791	0.03	0.25	0.800
<i>Rural</i>	-0.02	-0.20	0.844	-0.02	-0.20	0.844	-0.02	-0.19	0.847	-0.02	-0.19	0.847
<i>Age</i>	0.00	7.98	0.000	0.00	7.98	0.000	0.00	7.97	0.000	0.00	7.97	0.000
<i>Age-squared</i>	0.01	1.62	0.105	0.01	1.62	0.105	0.01	1.63	0.104	0.01	1.63	0.103
<i>Married/Cohabiting</i>	0.13	3.18	0.001	0.13	3.18	0.001	0.13	3.18	0.001	0.13	3.18	0.001
<i>Divorced/Separated</i>	-0.06	-1.07	0.286	-0.06	-1.07	0.286	-0.06	-1.07	0.285	-0.06	-1.07	0.284
<i>Widowed</i>	0.26	2.75	0.006	0.26	2.76	0.006	0.26	2.76	0.006	0.26	2.76	0.006
<i>Long-term illness</i>	-0.59	-28.02	0.000	-0.59	-28.03	0.000	-0.59	-28.03	0.000	-0.59	-28.04	0.000
<i>Child(ren) in Household</i>	0.03	1.30	0.193	0.03	1.29	0.196	0.03	1.28	0.200	0.03	1.27	0.203
<i>Other Higher Degree</i>	-0.15	-2.17	0.030	-0.15	-2.16	0.030	-0.15	-2.16	0.031	-0.15	-2.16	0.031
<i>A-level etc</i>	-0.16	-3.08	0.002	-0.16	-3.07	0.002	-0.16	-3.07	0.002	-0.16	-3.07	0.002
<i>GCSE etc</i>	-0.20	-3.22	0.001	-0.20	-3.22	0.001	-0.20	-3.22	0.001	-0.20	-3.22	0.001
<i>Other or No Qualification</i>	-0.25	-2.83	0.005	-0.25	-2.83	0.005	-0.25	-2.83	0.005	-0.25	-2.83	0.005
<i>Intermediate</i>	-0.03	-0.93	0.354	-0.03	-0.93	0.353	-0.03	-0.93	0.354	-0.03	-0.93	0.352
<i>Routine</i>	-0.08	-2.39	0.017	-0.08	-2.40	0.016	-0.08	-2.39	0.017	-0.08	-2.39	0.017
<i>No Paid Job</i>	-0.34	-5.15	0.000	-0.34	-5.15	0.000	-0.34	-5.16	0.000	-0.34	-5.16	0.000
<i>Unemployed</i>	-0.09	-1.11	0.268	-0.09	-1.10	0.270	-0.09	-1.10	0.272	-0.09	-1.09	0.274
<i>Retired</i>	0.46	6.31	0.000	0.46	6.32	0.000	0.46	6.32	0.000	0.46	6.33	0.000
<i>Student/Family care/Long-term sick</i>	0.09	1.41	0.159	0.09	1.42	0.157	0.09	1.42	0.155	0.09	1.43	0.153
<i>Household monthly income</i>	0.18	8.25	0.000	0.18	8.25	0.000	0.18	8.25	0.000	0.18	8.26	0.000
Constant	5.42	27.12	0.000	5.42	27.13	0.000	5.42	27.13	0.000	5.41	27.12	0.000

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**Appendix A5. Continued**

Wellbeing outcome: Life satisfaction	<b>Bespoke 7k</b>			<b>Bespoke 8k</b>			<b>Bespoke 9k</b>			<b>Bespoke 10k</b>		
Number of observations	129,988			129,988			129,988			129,988		
R-squared (overall)	0.113			0.113			0.113			0.113		
R-squared (within)	0.010			0.010			0.010			0.010		
R-squared (between)	0.183			0.183			0.183			0.183		
p-value <sup>s</sup>	0.068			0.070			0.092			0.106		
Rho	0.348			0.348			0.348			0.348		

Wellbeing outcome: Hourly wage (log)	<b>OA 2001</b>			<b>Bespoke 500</b>			<b>Bespoke 1k</b>			<b>Bespoke 2k</b>		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.00	-0.03	0.980	0.00	-0.87	0.384	0.00	-0.52	0.600	0.00	-0.88	0.378
Neighbourhood deprivation (person-average)	-0.04	-9.10	0.000	-0.04	-8.17	0.000	-0.04	-7.68	0.000	-0.03	-6.94	0.000
Country (ref. England)												
<i>Living in Wales</i>	-0.03	-3.04	0.002	-0.03	-3.07	0.002	-0.03	-3.07	0.002	-0.03	-2.97	0.003
National unemployment rate	0.01	4.53	0.000	0.01	4.55	0.000	0.01	4.54	0.000	0.01	4.55	0.000
Local unemployment rate	0.00	-0.80	0.426	0.00	-0.85	0.398	0.00	-0.83	0.409	0.00	-0.85	0.397
Area type (ref. Inner London)												
<i>Outer London</i>	0.03	0.98	0.329	0.03	0.99	0.322	0.03	1.00	0.319	0.03	1.01	0.310
<i>West Midlands</i>	-0.03	-0.48	0.632	-0.03	-0.53	0.593	-0.03	-0.51	0.612	-0.03	-0.52	0.600
<i>Greater Manchester</i>	-0.13	-2.59	0.009	-0.14	-2.62	0.009	-0.13	-2.60	0.009	-0.13	-2.59	0.010
<i>West Yorkshire</i>	-0.11	-2.12	0.034	-0.11	-2.14	0.033	-0.11	-2.12	0.034	-0.11	-2.12	0.034
<i>Liverpool</i>	-0.04	-0.42	0.677	-0.04	-0.42	0.675	-0.04	-0.42	0.675	-0.04	-0.42	0.678
<i>Tyneside</i>	-0.03	-0.51	0.608	-0.03	-0.53	0.593	-0.03	-0.52	0.605	-0.03	-0.52	0.604
<i>South Yorkshire</i>	-0.21	-8.39	0.000	-0.20	-8.36	0.000	-0.20	-8.27	0.000	-0.20	-8.24	0.000
<i>Urban over 250k</i>	-0.03	-0.82	0.411	-0.04	-0.84	0.402	-0.03	-0.82	0.412	-0.03	-0.83	0.409
<i>Urban over 100k to 250k</i>	-0.04	-0.92	0.360	-0.04	-0.92	0.356	-0.04	-0.91	0.362	-0.04	-0.91	0.361
<i>Urban over 50k to 100k</i>	-0.06	-1.43	0.151	-0.06	-1.44	0.149	-0.06	-1.43	0.151	-0.06	-1.44	0.150

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**Appendix A5.** Continued

Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 10k to 50k</i>	-0.04	-1.08	0.278	-0.04	-1.07	0.283	-0.04	-1.07	0.285	-0.04	-1.06	0.288
<i>Urban over 3k to 10k</i>	-0.06	-1.36	0.174	-0.06	-1.36	0.173	-0.06	-1.35	0.176	-0.06	-1.36	0.175
<i>Rural</i>	-0.04	-1.16	0.245	-0.05	-1.20	0.231	-0.05	-1.18	0.239	-0.05	-1.20	0.230
Age	0.09	32.69	0.000	0.09	32.65	0.000	0.09	32.67	0.000	0.09	32.63	0.000
Age-squared	0.00	-15.81	0.000	0.00	-15.78	0.000	0.00	-15.79	0.000	0.00	-15.77	0.000
Female	-0.18	-35.66	0.000	-0.18	-35.58	0.000	-0.18	-35.57	0.000	-0.18	-35.58	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.01	-1.08	0.279	-0.01	-1.10	0.271	-0.02	-1.27	0.204	-0.02	-1.29	0.198
<i>Asian</i>	-0.08	-6.50	0.000	-0.08	-6.56	0.000	-0.08	-6.61	0.000	-0.07	-6.41	0.000
<i>Other</i>	0.01	1.06	0.289	0.01	0.95	0.343	0.01	0.89	0.373	0.01	0.94	0.348
Born in UK	0.04	4.42	0.000	0.04	4.32	0.000	0.04	4.37	0.000	0.05	4.47	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.01	1.71	0.088	0.01	1.71	0.087	0.01	1.71	0.088	0.01	1.72	0.085
<i>Divorced/Separated</i>	0.02	1.91	0.056	0.02	1.91	0.056	0.02	1.91	0.056	0.02	1.91	0.056
<i>Widowed</i>	-0.04	-1.26	0.206	-0.04	-1.26	0.208	-0.04	-1.26	0.206	-0.04	-1.25	0.210
Long-term illness	0.00	-0.29	0.776	0.00	-0.29	0.770	0.00	-0.29	0.772	0.00	-0.29	0.770
Child(ren) in household	-0.01	-2.33	0.020	-0.01	-2.34	0.019	-0.01	-2.34	0.019	-0.01	-2.34	0.019
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.02	-1.07	0.286	-0.02	-1.07	0.285	-0.02	-1.07	0.285	-0.02	-1.07	0.286
<i>A-level etc</i>	-0.03	-1.57	0.116	-0.03	-1.58	0.114	-0.03	-1.58	0.115	-0.03	-1.58	0.115
<i>GCSE etc</i>	-0.02	-0.99	0.324	-0.02	-1.00	0.319	-0.02	-0.99	0.321	-0.02	-1.00	0.319
<i>Other or No qualification</i>	-0.05	-1.77	0.077	-0.05	-1.78	0.075	-0.05	-1.78	0.076	-0.05	-1.78	0.076

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**Appendix A5. Continued**

Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-7.04	0.000	-0.06	-7.03	0.000	-0.06	-7.04	0.000	-0.06	-7.03	0.000
<i>Routine</i>	-0.09	-9.95	0.000	-0.09	-9.95	0.000	-0.09	-9.95	0.000	-0.09	-9.95	0.000
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.08	-9.49	0.000	-0.08	-9.48	0.000	-0.08	-9.43	0.000	-0.08	-9.42	0.000
<i>Routine</i>	-0.11	-14.07	0.000	-0.11	-14.03	0.000	-0.11	-14.02	0.000	-0.11	-14.04	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.11	-4.98	0.000	-0.11	-5.04	0.000	-0.11	-4.95	0.000	-0.11	-4.93	0.000
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-2.72	0.007	-0.02	-2.73	0.006	-0.02	-2.62	0.009	-0.02	-2.64	0.008
<i>Routine/Did not work</i>	-0.02	-3.59	0.000	-0.02	-3.64	0.000	-0.02	-3.66	0.000	-0.02	-3.72	0.000
<i>Parent deceased/Unknown</i>	-0.01	-0.36	0.720	-0.01	-0.45	0.655	-0.01	-0.43	0.668	-0.01	-0.39	0.699
Cross-sectional effects of correlates												
<i>National unemployment rate</i>	-0.04	-5.87	0.000	-0.04	-5.85	0.000	-0.04	-5.88	0.000	-0.04	-5.97	0.000
<i>Local unemployment rate</i>	-0.01	-6.67	0.000	-0.01	-6.51	0.000	-0.01	-6.35	0.000	-0.01	-6.25	0.000
<i>Outer London</i>	-0.06	-1.75	0.081	-0.06	-1.69	0.091	-0.06	-1.64	0.100	-0.06	-1.59	0.111
<i>West Midlands</i>	-0.11	-1.96	0.050	-0.11	-1.89	0.058	-0.11	-1.88	0.060	-0.11	-1.86	0.063
<i>Greater Manchester</i>	-0.04	-0.78	0.436	-0.04	-0.73	0.465	-0.04	-0.74	0.456	-0.04	-0.72	0.470
<i>West Yorkshire</i>	-0.08	-1.36	0.173	-0.07	-1.30	0.194	-0.07	-1.28	0.200	-0.07	-1.24	0.214
<i>Liverpool</i>	-0.16	-1.77	0.077	-0.16	-1.77	0.077	-0.16	-1.73	0.084	-0.16	-1.72	0.086
<i>Tyneside</i>	-0.15	-2.33	0.020	-0.15	-2.27	0.023	-0.15	-2.31	0.021	-0.15	-2.27	0.023
<i>South Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-

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**Appendix A5. Continued**

Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 250k</i>	-0.14	-3.20	0.001	-0.14	-3.15	0.002	-0.14	-3.14	0.002	-0.14	-3.10	0.002
<i>Urban over 100k to 250k</i>	-0.14	-3.15	0.002	-0.14	-3.09	0.002	-0.14	-3.06	0.002	-0.14	-3.02	0.003
<i>Urban over 50k to 100k</i>	-0.13	-2.78	0.005	-0.12	-2.71	0.007	-0.12	-2.71	0.007	-0.12	-2.65	0.008
<i>Urban over 10k to 50k</i>	-0.13	-3.16	0.002	-0.13	-3.13	0.002	-0.13	-3.10	0.002	-0.13	-3.06	0.002
<i>Urban over 3k to 10k</i>	-0.13	-2.90	0.004	-0.13	-2.86	0.004	-0.13	-2.84	0.005	-0.13	-2.84	0.005
<i>Rural</i>	-0.14	-3.29	0.001	-0.14	-3.26	0.001	-0.14	-3.27	0.001	-0.14	-3.26	0.001
<i>Age</i>	0.00	2.45	0.014	0.00	2.48	0.013	0.00	2.51	0.012	0.00	2.52	0.012
<i>Age-squared</i>	-0.05	-17.02	0.000	-0.05	-17.03	0.000	-0.05	-17.03	0.000	-0.05	-17.02	0.000
<i>Married/Cohabiting</i>	0.04	3.53	0.000	0.04	3.62	0.000	0.04	3.61	0.000	0.04	3.60	0.000
<i>Divorced/Separated</i>	0.00	-0.04	0.968	0.00	-0.07	0.947	0.00	-0.11	0.910	0.00	-0.15	0.877
<i>Widowed</i>	0.13	3.10	0.002	0.13	3.09	0.002	0.13	3.07	0.002	0.13	3.03	0.002
<i>Long-term illness</i>	-0.05	-6.20	0.000	-0.05	-6.07	0.000	-0.05	-6.11	0.000	-0.05	-6.13	0.000
<i>Child(ren) in Household</i>	0.03	3.68	0.000	0.03	3.66	0.000	0.03	3.68	0.000	0.03	3.69	0.000
<i>Other Higher Degree</i>	-0.10	-4.57	0.000	-0.10	-4.59	0.000	-0.10	-4.56	0.000	-0.10	-4.57	0.000
<i>A-level etc</i>	-0.12	-6.31	0.000	-0.12	-6.32	0.000	-0.12	-6.34	0.000	-0.12	-6.35	0.000
<i>GCSE etc</i>	-0.18	-8.21	0.000	-0.18	-8.22	0.000	-0.19	-8.27	0.000	-0.19	-8.28	0.000
<i>Other or No Qualification</i>	-0.21	-7.59	0.000	-0.21	-7.58	0.000	-0.21	-7.64	0.000	-0.21	-7.67	0.000
<i>Intermediate</i>	-0.22	-19.42	0.000	-0.22	-19.44	0.000	-0.22	-19.42	0.000	-0.22	-19.43	0.000
<i>Routine</i>	-0.31	-25.90	0.000	-0.31	-25.98	0.000	-0.31	-26.06	0.000	-0.31	-26.18	0.000
Constant	2.45	45.53	0.000	2.45	45.48	0.000	2.44	45.40	0.000	2.44	45.38	0.000

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**Appendix A5. Continued**

Wellbeing outcome: Hourly wage (log)	<b>OA 2001</b>			<b>Bespoke 500</b>			<b>Bespoke 1k</b>			<b>Bespoke 2k</b>		
Number of observations	64,963			64,963			64,963			64,963		
R-squared (overall)	0.474			0.474			0.474			0.473		
R-squared (within)	0.172			0.172			0.172			0.172		
R-squared (between)	0.528			0.528			0.527			0.526		
p-value <sup>s</sup>	0.000			0.000			0.000			0.000		
Rho	0.688			0.688			0.689			0.689		
Wellbeing outcome: Hourly wage (log)	<b>Bespoke 3k</b>			<b>Bespoke 4k</b>			<b>Bespoke 5k</b>			<b>Bespoke 6k</b>		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.01	-1.47	0.142	0.00	-1.27	0.205	0.00	-1.18	0.238	0.00	-1.07	0.286
Neighbourhood deprivation (person-average)	-0.03	-6.03	0.000	-0.03	-5.87	0.000	-0.03	-5.62	0.000	-0.02	-5.37	0.000
Country (ref. England)												
<i>Living in Wales</i>	-0.03	-3.01	0.003	-0.03	-3.02	0.003	-0.03	-3.14	0.002	-0.03	-3.17	0.002
National unemployment rate	0.01	4.57	0.000	0.01	4.56	0.000	0.01	4.55	0.000	0.01	4.55	0.000
Local unemployment rate	0.00	-0.88	0.378	0.00	-0.86	0.388	0.00	-0.85	0.393	0.00	-0.84	0.399
Area type (ref. Inner London)												
<i>Outer London</i>	0.03	1.04	0.297	0.03	1.04	0.300	0.03	1.04	0.299	0.03	1.03	0.303
<i>West Midlands</i>	-0.03	-0.53	0.594	-0.03	-0.51	0.607	-0.03	-0.51	0.612	-0.03	-0.50	0.614
<i>Greater Manchester</i>	-0.13	-2.57	0.010	-0.13	-2.58	0.010	-0.13	-2.56	0.010	-0.13	-2.56	0.011
<i>West Yorkshire</i>	-0.11	-2.10	0.036	-0.11	-2.11	0.034	-0.11	-2.11	0.035	-0.11	-2.10	0.036
<i>Liverpool</i>	-0.04	-0.41	0.682	-0.03	-0.40	0.689	-0.03	-0.40	0.687	-0.03	-0.40	0.685
<i>Tyneside</i>	-0.03	-0.50	0.617	-0.03	-0.51	0.611	-0.03	-0.51	0.609	-0.03	-0.52	0.604
<i>South Yorkshire</i>	-0.20	-8.25	0.000	-0.20	-8.22	0.000	-0.20	-8.21	0.000	-0.20	-8.16	0.000
<i>Urban over 250k</i>	-0.03	-0.82	0.413	-0.03	-0.81	0.419	-0.03	-0.80	0.423	-0.03	-0.80	0.426
<i>Urban over 100k to 250k</i>	-0.04	-0.90	0.366	-0.04	-0.90	0.369	-0.04	-0.90	0.369	-0.04	-0.89	0.372
<i>Urban over 50k to 100k</i>	-0.06	-1.42	0.155	-0.06	-1.41	0.159	-0.06	-1.40	0.161	-0.06	-1.40	0.163
<i>Urban over 10k to 50k</i>	-0.04	-1.03	0.304	-0.04	-1.03	0.302	-0.04	-1.03	0.302	-0.04	-1.03	0.302

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**Appendix A5.** Continued

Wellbeing outcome: Hourly wage (log)	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 3k to 10k</i>	-0.06	-1.34	0.179	-0.06	-1.35	0.178	-0.06	-1.34	0.179	-0.06	-1.34	0.180
<i>Rural</i>	-0.05	-1.22	0.222	-0.05	-1.20	0.228	-0.05	-1.20	0.231	-0.05	-1.19	0.235
Age	0.09	32.62	0.000	0.09	32.64	0.000	0.09	32.65	0.000	0.09	32.65	0.000
Age-squared	0.00	-15.76	0.000	0.00	-15.77	0.000	0.00	-15.78	0.000	0.00	-15.78	0.000
Female	-0.18	-35.54	0.000	-0.18	-35.48	0.000	-0.18	-35.47	0.000	-0.18	-35.48	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.02	-1.41	0.159	-0.02	-1.47	0.142	-0.02	-1.53	0.126	-0.02	-1.62	0.104
<i>Asian</i>	-0.07	-6.38	0.000	-0.07	-6.43	0.000	-0.08	-6.45	0.000	-0.08	-6.51	0.000
<i>Other</i>	0.01	0.86	0.390	0.01	0.79	0.427	0.01	0.77	0.442	0.01	0.76	0.449
Born in UK	0.05	4.52	0.000	0.05	4.56	0.000	0.05	4.59	0.000	0.05	4.58	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.01	1.73	0.084	0.01	1.73	0.084	0.01	1.73	0.084	0.01	1.72	0.085
<i>Divorced/Separated</i>	0.02	1.92	0.055	0.02	1.92	0.055	0.02	1.92	0.055	0.02	1.92	0.055
<i>Widowed</i>	-0.04	-1.24	0.214	-0.04	-1.25	0.210	-0.04	-1.25	0.210	-0.04	-1.25	0.210
Long-term illness	0.00	-0.30	0.767	0.00	-0.29	0.769	0.00	-0.29	0.771	0.00	-0.29	0.772
Child(ren) in household	-0.01	-2.34	0.019	-0.01	-2.34	0.019	-0.01	-2.34	0.019	-0.01	-2.34	0.019
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.02	-1.07	0.287	-0.02	-1.07	0.285	-0.02	-1.07	0.285	-0.02	-1.07	0.285
<i>A-level etc</i>	-0.03	-1.58	0.115	-0.03	-1.58	0.115	-0.03	-1.58	0.115	-0.03	-1.58	0.115
<i>GCSE etc</i>	-0.02	-1.00	0.317	-0.02	-1.00	0.317	-0.02	-1.00	0.317	-0.02	-1.00	0.318
<i>Other or No qualification</i>	-0.05	-1.78	0.075	-0.05	-1.78	0.075	-0.05	-1.78	0.075	-0.05	-1.78	0.076

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**Appendix A5. Continued**

Wellbeing outcome: Hourly wage (log)	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-7.03	0.000	-0.06	-7.03	0.000	-0.06	-7.03	0.000	-0.06	-7.03	0.000
<i>Routine</i>	-0.09	-9.95	0.000	-0.09	-9.95	0.000	-0.09	-9.95	0.000	-0.09	-9.95	0.000
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.08	-9.44	0.000	-0.08	-9.47	0.000	-0.08	-9.49	0.000	-0.08	-9.51	0.000
<i>Routine</i>	-0.11	-14.11	0.000	-0.11	-14.13	0.000	-0.11	-14.17	0.000	-0.11	-14.22	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.11	-5.03	0.000	-0.11	-5.09	0.000	-0.11	-5.11	0.000	-0.11	-5.14	0.000
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-2.68	0.007	-0.02	-2.66	0.008	-0.02	-2.66	0.008	-0.02	-2.71	0.007
<i>Routine/Did not work</i>	-0.02	-3.79	0.000	-0.02	-3.81	0.000	-0.02	-3.87	0.000	-0.02	-3.95	0.000
<i>Parent deceased/Unknown</i>	-0.01	-0.38	0.706	-0.01	-0.44	0.662	-0.01	-0.48	0.634	-0.01	-0.50	0.617
Cross-sectional effects of correlates												
<i>National unemployment rate</i>	-0.04	-6.02	0.000	-0.04	-6.04	0.000	-0.04	-6.06	0.000	-0.04	-6.09	0.000
<i>Local unemployment rate</i>	-0.01	-6.18	0.000	-0.01	-6.10	0.000	-0.01	-6.04	0.000	-0.01	-5.95	0.000
<i>Outer London</i>	-0.06	-1.60	0.110	-0.06	-1.61	0.108	-0.06	-1.59	0.111	-0.06	-1.57	0.116
<i>West Midlands</i>	-0.10	-1.82	0.069	-0.10	-1.82	0.069	-0.10	-1.81	0.070	-0.10	-1.81	0.070
<i>Greater Manchester</i>	-0.04	-0.73	0.467	-0.04	-0.73	0.465	-0.04	-0.73	0.464	-0.04	-0.73	0.467
<i>West Yorkshire</i>	-0.07	-1.25	0.210	-0.07	-1.26	0.208	-0.07	-1.26	0.207	-0.07	-1.26	0.209
<i>Liverpool</i>	-0.16	-1.72	0.085	-0.16	-1.74	0.082	-0.16	-1.73	0.084	-0.16	-1.73	0.084
<i>Tyneside</i>	-0.15	-2.29	0.022	-0.15	-2.29	0.022	-0.15	-2.27	0.023	-0.15	-2.27	0.023
<i>South Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	-0.14	-3.11	0.002	-0.14	-3.13	0.002	-0.14	-3.13	0.002	-0.14	-3.13	0.002

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Appendix A5. Continued

Wellbeing outcome: Hourly wage (log)	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 100k to 250k</i>	-0.14	-3.03	0.002	-0.14	-3.03	0.002	-0.14	-3.03	0.002	-0.14	-3.03	0.002
<i>Urban over 50k to 100k</i>	-0.12	-2.68	0.007	-0.12	-2.70	0.007	-0.12	-2.71	0.007	-0.12	-2.71	0.007
<i>Urban over 10k to 50k</i>	-0.13	-3.08	0.002	-0.13	-3.08	0.002	-0.13	-3.08	0.002	-0.13	-3.08	0.002
<i>Urban over 3k to 10k</i>	-0.13	-2.87	0.004	-0.13	-2.89	0.004	-0.13	-2.90	0.004	-0.13	-2.91	0.004
<i>Rural</i>	-0.13	-3.23	0.001	-0.14	-3.26	0.001	-0.14	-3.25	0.001	-0.13	-3.24	0.001
<i>Age</i>	0.00	2.52	0.012	0.00	2.55	0.011	0.00	2.57	0.010	0.00	2.59	0.010
<i>Age-squared</i>	-0.05	-17.00	0.000	-0.05	-17.02	0.000	-0.05	-17.04	0.000	-0.05	-17.05	0.000
<i>Married/Cohabiting</i>	0.04	3.58	0.000	0.04	3.62	0.000	0.04	3.66	0.000	0.04	3.70	0.000
<i>Divorced/Separated</i>	0.00	-0.26	0.798	0.00	-0.28	0.779	0.00	-0.26	0.796	0.00	-0.24	0.807
<i>Widowed</i>	0.12	2.99	0.003	0.12	2.96	0.003	0.12	2.96	0.003	0.12	2.96	0.003
<i>Long-term illness</i>	-0.05	-6.17	0.000	-0.05	-6.31	0.000	-0.05	-6.36	0.000	-0.05	-6.38	0.000
<i>Child(ren) in Household</i>	0.03	3.71	0.000	0.03	3.74	0.000	0.03	3.74	0.000	0.03	3.76	0.000
<i>Other Higher Degree</i>	-0.10	-4.57	0.000	-0.10	-4.56	0.000	-0.10	-4.56	0.000	-0.10	-4.55	0.000
<i>A-level etc</i>	-0.12	-6.37	0.000	-0.12	-6.36	0.000	-0.12	-6.36	0.000	-0.12	-6.36	0.000
<i>GCSE etc</i>	-0.19	-8.31	0.000	-0.19	-8.32	0.000	-0.19	-8.33	0.000	-0.19	-8.33	0.000
<i>Other or No Qualification</i>	-0.21	-7.72	0.000	-0.21	-7.73	0.000	-0.21	-7.73	0.000	-0.21	-7.74	0.000
<i>Intermediate</i>	-0.22	-19.43	0.000	-0.22	-19.44	0.000	-0.22	-19.46	0.000	-0.22	-19.48	0.000
<i>Routine</i>	-0.31	-26.26	0.000	-0.31	-26.31	0.000	-0.31	-26.35	0.000	-0.31	-26.40	0.000
Constant	2.45	45.39	0.000	2.45	45.39	0.000	2.45	45.42	0.000	2.45	45.43	0.000
Number of observations	64,963			64,963			64,963			64,963		
R-squared (overall)	0.472			0.472			0.472			0.471		
R-squared (within)	0.172			0.172			0.172			0.172		
R-squared (between)	0.526			0.525			0.525			0.525		
p-value <sup>s</sup>	0.006			0.006			0.009			0.011		
Rho	0.689			0.689			0.690			0.690		

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**Appendix A5. Continued**

Wellbeing outcome: Hourly wage (log)	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.00	-1.12	0.264	-0.01	-1.33	0.183	-0.01	-1.73	0.083	-0.01	-1.74	0.082
Neighbourhood deprivation (person-average)	-0.02	-5.22	0.000	-0.02	-4.82	0.000	-0.02	-4.37	0.000	-0.02	-4.15	0.000
Country (ref. England)												
<i>Living in Wales</i>	-0.03	-3.11	0.002	-0.03	-3.08	0.002	-0.03	-3.09	0.002	-0.03	-3.15	0.002
National unemployment rate	0.01	4.55	0.000	0.01	4.55	0.000	0.01	4.55	0.000	0.01	4.55	0.000
Local unemployment rate	0.00	-0.84	0.400	0.00	-0.84	0.400	0.00	-0.85	0.396	0.00	-0.85	0.397
Area type (ref. Inner London)												
<i>Outer London</i>	0.03	1.03	0.303	0.03	1.04	0.298	0.03	1.06	0.287	0.03	1.07	0.287
<i>West Midlands</i>	-0.03	-0.50	0.618	-0.03	-0.49	0.622	-0.03	-0.49	0.621	-0.03	-0.50	0.615
<i>Greater Manchester</i>	-0.13	-2.55	0.011	-0.13	-2.55	0.011	-0.13	-2.53	0.011	-0.13	-2.53	0.011
<i>West Yorkshire</i>	-0.11	-2.09	0.037	-0.11	-2.08	0.037	-0.11	-2.08	0.038	-0.11	-2.09	0.037
<i>Liverpool</i>	-0.03	-0.41	0.685	-0.03	-0.41	0.683	-0.03	-0.41	0.682	-0.04	-0.41	0.680
<i>Tyneside</i>	-0.03	-0.52	0.606	-0.03	-0.52	0.605	-0.03	-0.51	0.609	-0.03	-0.51	0.611
<i>South Yorkshire</i>	-0.20	-8.17	0.000	-0.20	-8.18	0.000	-0.20	-8.20	0.000	-0.20	-8.19	0.000
<i>Urban over 250k</i>	-0.03	-0.79	0.431	-0.03	-0.78	0.436	-0.03	-0.76	0.445	-0.03	-0.76	0.447
<i>Urban over 100k to 250k</i>	-0.04	-0.89	0.375	-0.04	-0.88	0.379	-0.04	-0.87	0.385	-0.04	-0.87	0.385
<i>Urban over 50k to 100k</i>	-0.06	-1.39	0.166	-0.06	-1.37	0.170	-0.06	-1.35	0.178	-0.06	-1.35	0.178
<i>Urban over 10k to 50k</i>	-0.04	-1.03	0.305	-0.04	-1.01	0.312	-0.04	-0.99	0.323	-0.04	-0.99	0.323
<i>Urban over 3k to 10k</i>	-0.06	-1.34	0.180	-0.06	-1.34	0.180	-0.06	-1.34	0.180	-0.06	-1.35	0.177
<i>Rural</i>	-0.05	-1.18	0.236	-0.05	-1.19	0.236	-0.05	-1.19	0.233	-0.05	-1.19	0.233
Age	0.09	32.64	0.000	0.09	32.63	0.000	0.09	32.62	0.000	0.09	32.62	0.000
Age-squared	0.00	-15.78	0.000	0.00	-15.77	0.000	0.00	-15.76	0.000	0.00	-15.76	0.000
Female	-0.18	-35.51	0.000	-0.18	-35.51	0.000	-0.18	-35.52	0.000	-0.18	-35.51	0.000

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**Appendix A5.** Continued

Wellbeing outcome: Hourly wage (log)	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.02	-1.64	0.100	-0.02	-1.69	0.091	-0.02	-1.68	0.093	-0.02	-1.69	0.090
<i>Asian</i>	-0.08	-6.48	0.000	-0.08	-6.47	0.000	-0.08	-6.45	0.000	-0.07	-6.43	0.000
<i>Other</i>	0.01	0.76	0.445	0.01	0.78	0.437	0.01	0.79	0.430	0.01	0.79	0.428
Born in UK	0.05	4.60	0.000	0.05	4.62	0.000	0.05	4.63	0.000	0.05	4.66	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.01	1.73	0.084	0.01	1.74	0.082	0.01	1.75	0.080	0.01	1.75	0.080
<i>Divorced/Separated</i>	0.02	1.92	0.055	0.02	1.92	0.054	0.02	1.93	0.054	0.02	1.93	0.053
<i>Widowed</i>	-0.04	-1.25	0.210	-0.04	-1.25	0.211	-0.04	-1.24	0.214	-0.04	-1.24	0.215
Long-term illness	0.00	-0.29	0.772	0.00	-0.29	0.771	0.00	-0.29	0.771	0.00	-0.29	0.772
Child(ren) in household	-0.01	-2.34	0.019	-0.01	-2.34	0.019	-0.01	-2.35	0.019	-0.01	-2.35	0.019
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.02	-1.07	0.285	-0.02	-1.07	0.285	-0.02	-1.07	0.285	-0.02	-1.07	0.284
<i>A-level etc</i>	-0.03	-1.58	0.114	-0.03	-1.58	0.115	-0.03	-1.58	0.114	-0.03	-1.58	0.114
<i>GCSE etc</i>	-0.02	-1.00	0.318	-0.02	-1.00	0.316	-0.02	-1.01	0.313	-0.02	-1.01	0.313
<i>Other or No qualification</i>	-0.05	-1.78	0.076	-0.05	-1.78	0.075	-0.05	-1.78	0.075	-0.05	-1.78	0.074
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-7.03	0.000	-0.06	-7.03	0.000	-0.06	-7.03	0.000	-0.06	-7.03	0.000
<i>Routine</i>	-0.09	-9.95	0.000	-0.09	-9.95	0.000	-0.09	-9.95	0.000	-0.09	-9.95	0.000

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**Appendix A5. Continued**

Wellbeing outcome: Hourly wage (log)	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.08	-9.50	0.000	-0.08	-9.51	0.000	-0.08	-9.52	0.000	-0.08	-9.51	0.000
<i>Routine</i>	-0.11	-14.25	0.000	-0.11	-14.30	0.000	-0.11	-14.31	0.000	-0.11	-14.32	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.11	-5.13	0.000	-0.11	-5.16	0.000	-0.11	-5.16	0.000	-0.11	-5.17	0.000
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-2.71	0.007	-0.02	-2.73	0.006	-0.02	-2.73	0.006	-0.02	-2.74	0.006
<i>Routine/Did not work</i>	-0.02	-3.98	0.000	-0.02	-4.02	0.000	-0.02	-4.05	0.000	-0.02	-4.07	0.000
<i>Parent deceased/Unknown</i>	-0.01	-0.50	0.616	-0.02	-0.52	0.601	-0.02	-0.54	0.588	-0.02	-0.58	0.563
Cross-sectional effects of correlates												
<i>National unemployment rate</i>	-0.04	-6.10	0.000	-0.04	-6.10	0.000	-0.04	-6.10	0.000	-0.04	-6.08	0.000
<i>Local unemployment rate</i>	-0.01	-5.92	0.000	-0.01	-5.89	0.000	-0.01	-5.83	0.000	-0.01	-5.81	0.000
<i>Outer London</i>	-0.06	-1.56	0.119	-0.06	-1.56	0.119	-0.06	-1.58	0.115	-0.06	-1.57	0.116
<i>West Midlands</i>	-0.10	-1.83	0.067	-0.10	-1.83	0.068	-0.10	-1.83	0.068	-0.10	-1.82	0.070
<i>Greater Manchester</i>	-0.04	-0.73	0.467	-0.04	-0.74	0.461	-0.04	-0.75	0.454	-0.04	-0.75	0.453
<i>West Yorkshire</i>	-0.07	-1.27	0.204	-0.07	-1.28	0.200	-0.07	-1.29	0.196	-0.07	-1.29	0.198
<i>Liverpool</i>	-0.16	-1.72	0.085	-0.16	-1.72	0.085	-0.16	-1.73	0.084	-0.16	-1.73	0.084
<i>Tyneside</i>	-0.15	-2.28	0.023	-0.15	-2.28	0.023	-0.15	-2.29	0.022	-0.15	-2.28	0.022
<i>South Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	-0.14	-3.14	0.002	-0.14	-3.16	0.002	-0.14	-3.17	0.002	-0.14	-3.17	0.002
<i>Urban over 100k to 250k</i>	-0.14	-3.04	0.002	-0.14	-3.04	0.002	-0.14	-3.05	0.002	-0.14	-3.04	0.002
<i>Urban over 50k to 100k</i>	-0.12	-2.73	0.006	-0.12	-2.73	0.006	-0.12	-2.75	0.006	-0.12	-2.75	0.006
<i>Urban over 10k to 50k</i>	-0.13	-3.08	0.002	-0.13	-3.08	0.002	-0.13	-3.09	0.002	-0.13	-3.09	0.002

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**Appendix A5.** Continued

Wellbeing outcome: Hourly wage (log)	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 3k to 10k</i>	-0.14	-2.95	0.003	-0.14	-2.97	0.003	-0.14	-2.98	0.003	-0.14	-2.99	0.003
<i>Rural</i>	-0.14	-3.25	0.001	-0.14	-3.25	0.001	-0.14	-3.25	0.001	-0.13	-3.24	0.001
<i>Age</i>	0.00	2.60	0.009	0.00	2.59	0.010	0.00	2.58	0.010	0.00	2.60	0.009
<i>Age-squared</i>	-0.05	-17.06	0.000	-0.05	-17.04	0.000	-0.05	-17.03	0.000	-0.05	-17.05	0.000
<i>Married/Cohabiting</i>	0.04	3.70	0.000	0.04	3.70	0.000	0.04	3.69	0.000	0.04	3.71	0.000
<i>Divorced/Separated</i>	0.00	-0.25	0.806	0.00	-0.25	0.802	0.00	-0.25	0.802	0.00	-0.26	0.797
<i>Widowed</i>	0.12	2.95	0.003	0.12	2.95	0.003	0.12	2.92	0.004	0.12	2.91	0.004
<i>Long-term illness</i>	-0.05	-6.41	0.000	-0.05	-6.43	0.000	-0.05	-6.44	0.000	-0.05	-6.46	0.000
<i>Child(ren) in Household</i>	0.03	3.76	0.000	0.03	3.73	0.000	0.03	3.71	0.000	0.03	3.68	0.000
<i>Other Higher Degree</i>	-0.10	-4.56	0.000	-0.10	-4.56	0.000	-0.10	-4.55	0.000	-0.10	-4.55	0.000
<i>A-level etc</i>	-0.12	-6.36	0.000	-0.12	-6.36	0.000	-0.12	-6.36	0.000	-0.12	-6.36	0.000
<i>GCSE etc</i>	-0.19	-8.34	0.000	-0.19	-8.34	0.000	-0.19	-8.34	0.000	-0.19	-8.34	0.000
<i>Other or No Qualification</i>	-0.21	-7.75	0.000	-0.22	-7.76	0.000	-0.22	-7.77	0.000	-0.22	-7.78	0.000
<i>Intermediate</i>	-0.22	-19.49	0.000	-0.22	-19.49	0.000	-0.22	-19.49	0.000	-0.22	-19.51	0.000
<i>Routine</i>	-0.31	-26.41	0.000	-0.31	-26.43	0.000	-0.31	-26.43	0.000	-0.31	-26.44	0.000
Constant	2.45	45.43	0.000	2.45	45.40	0.000	2.45	45.39	0.000	2.45	45.37	0.000
Number of observations	64,963			64,963			64,963			64,963		
R-squared (overall)	0.471			0.471			0.471			0.471		
R-squared (within)	0.172			0.172			0.172			0.172		
R-squared (between)	0.524			0.524			0.524			0.524		
p-value <sup>s</sup>	0.015			0.036			0.099			0.130		
Rho	0.690			0.690			0.690			0.690		

Source: Understanding Society (2019), Waves 1-6, linked with longitudinally harmonised UK Census 2001 and 2011 for England and Wales.

**Appendix A6.** Two-way Fixed-Effects regression of life satisfaction and hourly wage on neighbourhood deprivation, additionally controlling for unobserved heterogeneity at neighbourhood level and swapping neighbourhood scales

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.00	-0.07	0.948	0.04	0.75	0.451	0.08	1.29	0.196	0.04	0.62	0.533
National unemployment rate	-0.13	-16.29	0.000	-0.13	-16.30	0.000	-0.13	-16.26	0.000	-0.13	-16.28	0.000
Local unemployment rate	0.01	1.46	0.144	0.01	1.49	0.136	0.01	1.49	0.135	0.01	1.51	0.130
Area type (ref. Inner London)												
<i>Outer London</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Tyneside</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 100k to 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 50k to 100k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 10k to 50k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 3k to 10k</i>	-	-	-	-	-	-	-	-	-	-	-	-
Age	-0.10	-12.00	0.000	-0.10	-12.02	0.000	-0.10	-12.08	0.000	-0.10	-12.03	0.000
Age-squared	0.00	2.77	0.006	0.00	2.78	0.005	0.00	2.85	0.004	0.00	2.81	0.005
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.13	3.46	0.001	0.13	3.37	0.001	0.13	3.47	0.001	0.14	3.60	0.000
<i>Divorced/Separated</i>	-0.10	-2.07	0.039	-0.10	-2.11	0.035	-0.10	-2.05	0.040	-0.09	-1.95	0.051
<i>Widowed</i>	-0.23	-3.11	0.002	-0.23	-3.23	0.001	-0.23	-3.18	0.001	-0.22	-3.11	0.002
Long-term illness	-0.10	-8.47	0.000	-0.10	-8.52	0.000	-0.10	-8.50	0.000	-0.10	-8.52	0.000
Child(ren) in household	0.04	2.08	0.037	0.04	2.02	0.043	0.04	1.98	0.047	0.04	1.99	0.047
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.12	1.75	0.079	0.11	1.68	0.093	0.12	1.72	0.085	0.11	1.68	0.092
<i>A-level etc</i>	0.10	1.87	0.061	0.10	1.90	0.057	0.10	1.91	0.056	0.10	1.88	0.060
<i>GCSE etc</i>	0.11	1.84	0.065	0.11	1.86	0.063	0.11	1.86	0.063	0.11	1.87	0.061

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**Appendix A6. Continued**

Wellbeing outcome: Life satisfaction	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Other or No qualification</i>	0.19	2.40	0.017	0.19	2.40	0.017	0.19	2.38	0.017	0.19	2.42	0.015
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-0.69	0.493	-0.02	-0.71	0.480	-0.02	-0.74	0.457	-0.02	-0.72	0.469
<i>Routine</i>	0.04	1.66	0.096	0.04	1.66	0.096	0.04	1.73	0.084	0.04	1.69	0.091
<i>No paid job</i>	0.02	0.68	0.497	0.02	0.67	0.504	0.02	0.69	0.489	0.02	0.66	0.509
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.25	-7.35	0.000	-0.25	-7.35	0.000	-0.26	-7.48	0.000	-0.25	-7.34	0.000
<i>Retired</i>	0.09	2.47	0.014	0.09	2.49	0.013	0.09	2.46	0.014	0.09	2.53	0.012
<i>Student/Family care/Long-term sick</i>	-0.13	-4.12	0.000	-0.13	-4.10	0.000	-0.13	-4.17	0.000	-0.13	-4.10	0.000
Household monthly income	0.06	4.23	0.000	0.06	4.23	0.000	0.06	4.31	0.000	0.06	4.27	0.000
Constant	9.61	35.21	0.000	9.62	35.27	0.000	9.62	35.29	0.000	9.60	35.23	0.000
Number of observations	129,988			129,988			129,988			129,988		
R-squared (overall)	0.572			0.571			0.571			0.571		
Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.09	1.43	0.153	0.06	0.95	0.341	0.07	1.08	0.279	0.08	1.18	0.240
National unemployment rate	-0.13	-16.17	0.000	-0.13	-16.22	0.000	-0.13	-16.16	0.000	-0.13	-16.18	0.000
Local unemployment rate	0.01	1.40	0.161	0.01	1.44	0.149	0.01	1.47	0.141	0.01	1.54	0.122
Area type (ref. Inner London)												
<i>Outer London</i>	-	-	-	-0.30	-0.30	0.764	-	-	-	-0.30	-0.30	0.763
<i>West Yorkshire</i>	-	-	-	-	-	-	-0.02	-0.02	0.987	-0.01	-0.01	0.993
<i>Tyneside</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	0.36	0.54	0.590	-0.13	-0.13	0.893	-0.13	-0.13	0.898	0.43	0.59	0.556

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**Appendix A6. Continued**

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 100k to 250k</i>	-0.10	-0.16	0.871	-0.67	-0.48	0.631	-0.10	-0.16	0.872	-0.10	-0.16	0.871
<i>Urban over 50k to 100k</i>	-	-	-	-	-	-	-	-	-	0.04	0.04	0.966
<i>Urban over 10k to 50k</i>	-1.20	-2.55	0.011	-0.84	-1.57	0.116	0.20	0.60	0.546	-0.18	-0.60	0.546
<i>Urban over 3k to 10k</i>	0.60	0.77	0.444	-0.12	-0.29	0.773	0.07	0.20	0.841	-0.09	-0.32	0.752
Age	-0.10	-11.98	0.000	-0.10	-12.00	0.000	-0.10	-11.95	0.000	-0.10	-11.99	0.000
Age-squared	0.00	2.76	0.006	0.00	2.78	0.005	0.00	2.76	0.006	0.00	2.79	0.005
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.13	3.51	0.000	0.13	3.39	0.001	0.14	3.66	0.000	0.14	3.77	0.000
<i>Divorced/Separated</i>	-0.09	-1.94	0.052	-0.09	-1.96	0.050	-0.10	-2.05	0.041	-0.07	-1.52	0.128
<i>Widowed</i>	-0.24	-3.27	0.001	-0.24	-3.34	0.001	-0.24	-3.30	0.001	-0.23	-3.18	0.001
Long-term illness	-0.10	-8.53	0.000	-0.10	-8.52	0.000	-0.10	-8.52	0.000	-0.10	-8.60	0.000
Child(ren) in household	0.04	2.01	0.044	0.04	2.00	0.046	0.04	2.12	0.034	0.04	2.19	0.028
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.11	1.66	0.096	0.11	1.64	0.101	0.11	1.61	0.107	0.11	1.59	0.112
<i>A-level etc</i>	0.10	1.98	0.048	0.10	1.84	0.065	0.09	1.77	0.077	0.09	1.83	0.067
<i>GCSE etc</i>	0.11	1.87	0.062	0.11	1.77	0.076	0.11	1.76	0.078	0.11	1.81	0.070
<i>Other or No qualification</i>	0.19	2.32	0.020	0.18	2.26	0.024	0.18	2.24	0.025	0.18	2.29	0.022
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-0.73	0.468	-0.02	-0.69	0.491	-0.02	-0.72	0.473	-0.02	-0.72	0.473
<i>Routine</i>	0.05	1.75	0.080	0.05	1.78	0.076	0.05	1.78	0.075	0.05	1.77	0.076
<i>No paid job</i>	0.02	0.72	0.472	0.02	0.72	0.472	0.02	0.70	0.484	0.02	0.71	0.478
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.25	-7.36	0.000	-0.25	-7.37	0.000	-0.25	-7.39	0.000	-0.26	-7.43	0.000
<i>Retired</i>	0.09	2.51	0.012	0.09	2.47	0.013	0.09	2.50	0.012	0.09	2.55	0.011

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**Appendix A6. Continued**

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Student/Family care/Long-term sick</i>	-0.13	-4.05	0.000	-0.13	-4.12	0.000	-0.13	-4.09	0.000	-0.13	-4.13	0.000
Household monthly income	0.06	4.32	0.000	0.06	4.23	0.000	0.06	4.29	0.000	0.06	4.32	0.000
Constant	9.70	31.86	0.000	9.86	27.38	0.000	9.56	30.74	0.000	9.58	29.78	0.000
Number of observations	129,988			129,988			129,988			129,988		
R-squared (overall)	0.570			0.570			0.570			0.569		
Wellbeing outcome: Life satisfaction	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.05	0.74	0.459	0.08	1.14	0.254	0.07	0.88	0.380	0.03	0.39	0.698
National unemployment rate	-0.13	-16.31	0.000	-0.13	-16.31	0.000	-0.13	-16.29	0.000	-0.13	-16.36	0.000
Local unemployment rate	0.01	1.66	0.097	0.01	1.55	0.122	0.01	1.46	0.143	0.01	1.53	0.126
Area type (ref. Inner London)												
<i>Outer London</i>	-0.30	-0.30	0.764	-0.30	-0.30	0.763	-0.30	-0.30	0.762	-0.30	-0.30	0.764
<i>West Yorkshire</i>	1.38	0.99	0.321	1.36	0.98	0.328	-	-	-	-	-	-
<i>Tyneside</i>	0.23	0.23	0.815	0.25	0.25	0.800	0.23	0.23	0.814	0.24	0.24	0.809
<i>Urban over 250k</i>	0.19	0.26	0.793	0.42	0.61	0.544	0.49	0.81	0.420	0.42	0.90	0.369
<i>Urban over 100k to 250k</i>	-0.17	-0.29	0.769	-0.10	-0.16	0.871	-0.34	-0.80	0.425	-0.10	-0.17	0.867
<i>Urban over 50k to 100k</i>	0.05	0.05	0.963	-1.22	-2.15	0.031	0.05	0.05	0.957	-1.22	-2.15	0.032
<i>Urban over 10k to 50k</i>	0.05	0.19	0.853	0.25	0.89	0.376	-0.31	-1.13	0.259	-0.06	-0.29	0.770
<i>Urban over 3k to 10k</i>	-0.22	-0.86	0.391	-0.45	-1.94	0.052	-0.12	-0.46	0.644	-0.46	-1.81	0.070
Age	-0.10	-12.04	0.000	-0.10	-12.21	0.000	-0.10	-12.18	0.000	-0.10	-12.01	0.000
Age-squared	0.00	2.83	0.005	0.00	2.92	0.004	0.00	2.86	0.004	0.00	2.72	0.006

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**Appendix A6.** Continued

Wellbeing outcome: Life satisfaction	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.13	3.59	0.000	0.15	4.09	0.000	0.14	3.62	0.000	0.14	3.79	0.000
<i>Divorced/Separated</i>	-0.09	-1.89	0.059	-0.08	-1.76	0.078	-0.09	-1.99	0.046	-0.09	-1.86	0.063
<i>Widowed</i>	-0.23	-3.23	0.001	-0.21	-2.97	0.003	-0.23	-3.25	0.001	-0.23	-3.14	0.002
Long-term illness	-0.10	-8.60	0.000	-0.10	-8.56	0.000	-0.10	-8.61	0.000	-0.10	-8.63	0.000
Child(ren) in household	0.04	2.15	0.031	0.04	2.17	0.030	0.04	2.15	0.032	0.04	2.16	0.031
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.11	1.62	0.105	0.11	1.66	0.096	0.11	1.57	0.116	0.11	1.59	0.113
<i>A-level etc</i>	0.09	1.77	0.077	0.09	1.80	0.072	0.09	1.75	0.080	0.09	1.73	0.083
<i>GCSE etc</i>	0.10	1.66	0.096	0.10	1.67	0.095	0.10	1.60	0.110	0.10	1.63	0.102
<i>Other or No qualification</i>	0.18	2.24	0.025	0.18	2.24	0.025	0.17	2.15	0.031	0.18	2.20	0.028
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-0.71	0.477	-0.02	-0.76	0.448	-0.02	-0.74	0.460	-0.02	-0.82	0.414
<i>Routine</i>	0.05	1.78	0.074	0.04	1.70	0.089	0.05	1.77	0.077	0.05	1.79	0.074
<i>No paid job</i>	0.03	0.73	0.463	0.02	0.70	0.484	0.02	0.71	0.475	0.03	0.74	0.462
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.26	-7.44	0.000	-0.26	-7.46	0.000	-0.25	-7.35	0.000	-0.25	-7.38	0.000
<i>Retired</i>	0.09	2.48	0.013	0.09	2.51	0.012	0.09	2.55	0.011	0.09	2.52	0.012
<i>Student/Family care/Long-term sick</i>	-0.13	-4.13	0.000	-0.13	-4.06	0.000	-0.12	-3.98	0.000	-0.13	-4.06	0.000
Household monthly income	0.06	4.29	0.000	0.06	4.45	0.000	0.06	4.50	0.000	0.06	4.42	0.000
Constant	9.57	29.83	0.000	9.65	30.62	0.000	9.68	30.94	0.000	9.70	31.62	0.000
Number of observations	129,988			129,988			129,988			129,988		
R-squared (overall)	0.570			0.570			0.570			0.570		

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**Appendix A6.** Continued

Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.01	0.73	0.463	0.00	0.23	0.821	-0.03	-1.93	0.054	-0.03	-2.03	0.043
National unemployment rate	0.01	4.41	0.000	0.01	4.49	0.000	0.01	4.46	0.000	0.01	4.52	0.000
Local unemployment rate	0.00	-0.19	0.848	0.00	-0.27	0.784	0.00	-0.24	0.807	0.00	-0.26	0.797
Area type (ref. Inner London)												
<i>Outer London</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Tyneside</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 100k to 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 50k to 100k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 10k to 50k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 3k to 10k</i>	-	-	-	-	-	-	-	-	-	-	-	-
Age	0.09	37.34	0.000	0.09	37.21	0.000	0.09	37.48	0.000	0.09	37.54	0.000
Age-squared	0.00	-17.55	0.000	0.00	-17.42	0.000	0.00	-17.62	0.000	0.00	-17.66	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.01	0.64	0.521	0.01	0.56	0.573	0.00	0.51	0.607	0.01	0.61	0.542
<i>Divorced/Separated</i>	0.02	1.58	0.114	0.02	1.57	0.116	0.02	1.61	0.107	0.02	1.54	0.123
<i>Widowed</i>	-0.04	-1.64	0.102	-0.04	-1.66	0.096	-0.04	-1.66	0.097	-0.04	-1.65	0.099
Long-term illness	0.00	-0.44	0.658	0.00	-0.46	0.645	0.00	-0.44	0.662	0.00	-0.47	0.637
Child(ren) in household	-0.01	-2.50	0.012	-0.01	-2.50	0.013	-0.01	-2.42	0.015	-0.01	-2.50	0.012
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.02	-1.17	0.241	-0.02	-1.15	0.249	-0.02	-1.16	0.247	-0.02	-1.12	0.263
<i>A-level etc</i>	-0.03	-2.53	0.011	-0.03	-2.50	0.012	-0.03	-2.52	0.012	-0.03	-2.47	0.014
<i>GCSE etc</i>	-0.03	-1.77	0.078	-0.03	-1.74	0.082	-0.03	-1.72	0.085	-0.03	-1.68	0.093
<i>Other or No qualification</i>	-0.06	-2.67	0.008	-0.06	-2.64	0.008	-0.05	-2.61	0.009	-0.05	-2.58	0.010

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**Appendix A6.** Continued

Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-9.20	0.000	-0.06	-9.25	0.000	-0.06	-9.21	0.000	-0.06	-9.26	0.000
<i>Routine</i>	-0.09	-14.69	0.000	-0.09	-14.71	0.000	-0.09	-14.71	0.000	-0.09	-14.73	0.000
<i>No paid job</i>	-	-	-	-	-	-	-	-	-	-	-	-
Economic status (ref. Employed)												
<i>Unemployed</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Retired</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Student/Family care/Long-term sick</i>	-	-	-	-	-	-	-	-	-	-	-	-
Household monthly income	-	-	-	-	-	-	-	-	-	-	-	-
Constant	-0.43	-6.65	0.000	-0.43	-6.56	0.000	-0.45	-6.86	0.000	-0.45	-6.94	0.000
Number of observations	64,963			64,963			64,963			64,963		
R-squared (overall)	0.882			0.882			0.881			0.882		
Wellbeing outcome: Hourly wage (log)	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.02	-1.22	0.221	-0.02	-1.10	0.273	-0.02	-1.28	0.201	-0.01	-0.86	0.388
National unemployment rate	0.01	4.50	0.000	0.01	4.54	0.000	0.01	4.57	0.000	0.01	4.52	0.000
Local unemployment rate	0.00	-0.26	0.798	0.00	-0.30	0.763	0.00	-0.29	0.769	0.00	-0.19	0.847
Area type (ref. Inner London)												
<i>Outer London</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Tyneside</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	-0.07	-0.40	0.689	-0.07	-0.40	0.690	-0.07	-0.39	0.693	-0.07	-0.39	0.693
<i>Urban over 100k to 250k</i>	-0.14	-0.53	0.597	-0.14	-0.52	0.605	-0.14	-0.52	0.605	-0.14	-0.52	0.602

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**Appendix A6.** Continued

Wellbeing outcome: Hourly wage (log)	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 50k to 100k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 10k to 50k</i>	0.00	0.04	0.966	0.16	1.34	0.182	0.02	0.25	0.799	0.01	0.17	0.866
<i>Urban over 3k to 10k</i>	-0.18	-1.17	0.244	0.04	0.39	0.695	0.13	1.63	0.102	0.08	1.22	0.223
Age	0.09	37.63	0.000	0.09	37.38	0.000	0.09	37.52	0.000	0.09	37.83	0.000
Age-squared	0.00	-17.75	0.000	0.00	-17.52	0.000	0.00	-17.62	0.000	0.00	-17.83	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.01	0.94	0.345	0.01	0.70	0.487	0.01	0.68	0.495	0.01	0.68	0.494
<i>Divorced/Separated</i>	0.02	1.76	0.079	0.02	1.65	0.098	0.02	1.59	0.112	0.02	1.62	0.106
<i>Widowed</i>	-0.04	-1.54	0.123	-0.04	-1.51	0.132	-0.04	-1.58	0.114	-0.04	-1.45	0.147
Long-term illness	0.00	-0.55	0.580	0.00	-0.50	0.620	0.00	-0.52	0.603	0.00	-0.54	0.590
Child(ren) in household	-0.01	-2.51	0.012	-0.01	-2.55	0.011	-0.01	-2.60	0.009	-0.01	-2.46	0.014
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.02	-1.19	0.235	-0.02	-1.12	0.263	-0.02	-1.07	0.287	-0.02	-1.07	0.284
<i>A-level etc</i>	-0.03	-2.48	0.013	-0.03	-2.43	0.015	-0.03	-2.31	0.021	-0.03	-2.33	0.020
<i>GCSE etc</i>	-0.03	-1.69	0.092	-0.03	-1.68	0.093	-0.03	-1.61	0.107	-0.03	-1.64	0.101
<i>Other or No qualification</i>	-0.05	-2.60	0.009	-0.05	-2.59	0.009	-0.05	-2.54	0.011	-0.05	-2.52	0.012
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-9.31	0.000	-0.06	-9.18	0.000	-0.06	-9.23	0.000	-0.06	-9.40	0.000
<i>Routine</i>	-0.09	-14.66	0.000	-0.09	-14.59	0.000	-0.09	-14.54	0.000	-0.09	-14.74	0.000
Constant	-0.42	-5.32	0.000	-0.44	-5.60	0.000	-0.43	-5.59	0.000	-0.44	-5.68	0.000
Number of observations	64,963			64,963			64,963			64,963		
R-squared (overall)	0.881			0.881			0.881			0.881		

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**Appendix A6.** Continued

Wellbeing outcome: Hourly wage (log)	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.02	-1.13	0.259	-0.01	-0.46	0.649	-0.02	-0.86	0.392	-0.02	-0.95	0.344
National unemployment rate	0.01	4.49	0.000	0.01	4.53	0.000	0.01	4.50	0.000	0.01	4.44	0.000
Local unemployment rate	0.00	-0.24	0.809	0.00	-0.30	0.763	0.00	-0.31	0.760	0.00	-0.22	0.829
Area type (ref. Inner London)												
<i>Outer London</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Tyneside</i>	-0.28	-1.64	0.102	-0.27	-1.62	0.104	-0.27	-1.63	0.102	-0.28	-1.64	0.101
<i>Urban over 250k</i>	-0.06	-0.38	0.701	-0.07	-0.39	0.698	-0.07	-0.39	0.698	-0.01	-0.09	0.929
<i>Urban over 100k to 250k</i>	-0.14	-0.52	0.600	-0.14	-0.52	0.605	0.04	0.38	0.703	-0.14	-0.52	0.600
<i>Urban over 50k to 100k</i>	-	-	-	0.29	2.39	0.017	0.00	0.00	0.000	0.29	2.39	0.017
<i>Urban over 10k to 50k</i>	0.00	-0.05	0.957	-0.01	-0.22	0.828	-0.05	-0.77	0.441	0.03	0.68	0.494
<i>Urban over 3k to 10k</i>	0.00	0.04	0.965	0.04	0.73	0.462	0.03	0.58	0.561	0.01	0.23	0.819
Age	0.09	37.94	0.000	0.09	37.86	0.000	0.09	37.80	0.000	0.09	37.78	0.000
Age-squared	0.00	-17.96	0.000	0.00	-17.90	0.000	0.00	-17.83	0.000	0.00	-17.83	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.01	0.75	0.455	0.01	0.79	0.427	0.01	0.76	0.447	0.01	0.75	0.454
<i>Divorced/Separated</i>	0.02	1.77	0.078	0.02	1.75	0.080	0.02	1.62	0.105	0.02	1.61	0.108
<i>Widowed</i>	-0.04	-1.54	0.123	-0.04	-1.59	0.111	-0.04	-1.62	0.105	-0.04	-1.55	0.121
Long-term illness	0.00	-0.57	0.569	0.00	-0.50	0.619	0.00	-0.52	0.606	0.00	-0.54	0.592
Child(ren) in household	-0.01	-2.45	0.014	-0.01	-2.56	0.011	-0.01	-2.44	0.015	-0.01	-2.38	0.017
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.02	-1.01	0.310	-0.02	-0.99	0.324	-0.02	-0.97	0.334	-0.02	-0.97	0.331
<i>A-level etc</i>	-0.03	-2.26	0.024	-0.03	-2.20	0.028	-0.03	-2.20	0.028	-0.03	-2.25	0.024
<i>GCSE etc</i>	-0.02	-1.54	0.124	-0.03	-1.63	0.103	-0.03	-1.64	0.102	-0.03	-1.60	0.109
<i>Other or No qualification</i>	-0.05	-2.43	0.015	-0.05	-2.46	0.014	-0.05	-2.52	0.012	-0.05	-2.50	0.013

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**Appendix A6.** Continued

Wellbeing outcome: Hourly wage (log)	<b>Bespoke 7k</b>			<b>Bespoke 8k</b>			<b>Bespoke 9k</b>			<b>Bespoke 10k</b>		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.06	-9.47	0.000	-0.06	-9.44	0.000	-0.06	-9.45	0.000	-0.06	-9.43	0.000
<i>Routine</i>	-0.09	-14.58	0.000	-0.09	-14.61	0.000	-0.09	-14.59	0.000	-0.09	-14.62	0.000
Constant	-0.43	-5.64	0.000	-0.45	-5.81	0.000	-0.44	-6.28	0.000	-0.46	-6.10	0.000
Number of observations	64,963			64,963			64,963			64,963		
R-squared (overall)	0.881			0.881			0.881			0.881		

Source: Understanding Society (2019), Waves 1-6, linked with longitudinally harmonised UK Census 2001 and 2011 for England and Wales.

**Appendix A7.1** Wellbeing outcome: Life satisfaction. Comparison of pooled OLS coefficients for social renters with coefficients from one- and two-way fixed-effects models for private renters. (Model results underpinning Figure 2. Results for the population as a whole are presented in Appendix A6 and Appendix A6, respectively.)

Pooled OLS for social renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.01	-0.56	0.574	-0.01	-0.66	0.509	-0.02	-0.87	0.384	-0.01	-0.82	0.411
Country (ref. England)												
<i>Living in Wales</i>	-0.04	-0.67	0.505	-0.04	-0.66	0.510	-0.04	-0.64	0.524	-0.04	-0.63	0.526
National unemployment rate	0.02	0.91	0.360	0.02	0.92	0.360	0.02	0.93	0.352	0.02	0.92	0.357
Local unemployment rate	0.00	0.49	0.621	0.00	0.48	0.628	0.00	0.46	0.646	0.00	0.48	0.632
Area type (ref. Inner London)												
<i>Outer London</i>	-0.11	-1.51	0.130	-0.11	-1.51	0.130	-0.11	-1.51	0.132	-0.11	-1.50	0.135
<i>West Midlands</i>	-0.22	-2.07	0.038	-0.22	-2.07	0.039	-0.22	-2.05	0.040	-0.22	-2.05	0.040
<i>Greater Manchester</i>	-0.09	-1.09	0.276	-0.09	-1.08	0.278	-0.09	-1.08	0.282	-0.09	-1.07	0.285
<i>West Yorkshire</i>	-0.05	-0.45	0.654	-0.05	-0.44	0.659	-0.05	-0.42	0.674	-0.05	-0.42	0.676
<i>Liverpool</i>	0.02	0.16	0.871	0.02	0.17	0.862	0.02	0.18	0.859	0.02	0.17	0.865
<i>Tyneside</i>	0.05	0.42	0.677	0.05	0.42	0.675	0.05	0.42	0.673	0.05	0.42	0.675
<i>South Yorkshire</i>	-0.16	-1.12	0.261	-0.16	-1.13	0.260	-0.16	-1.12	0.262	-0.15	-1.11	0.269
<i>Urban over 250k</i>	-0.09	-1.31	0.191	-0.09	-1.30	0.194	-0.09	-1.29	0.198	-0.09	-1.29	0.199
<i>Urban over 100k to 250k</i>	-0.05	-0.73	0.463	-0.05	-0.73	0.464	-0.05	-0.72	0.470	-0.05	-0.72	0.472
<i>Urban over 50k to 100k</i>	0.02	0.29	0.772	0.02	0.30	0.767	0.03	0.30	0.764	0.03	0.31	0.757
<i>Urban over 10k to 50k</i>	0.03	0.38	0.704	0.03	0.39	0.695	0.03	0.41	0.680	0.03	0.41	0.681
<i>Urban over 3k to 10k</i>	0.18	1.88	0.060	0.18	1.87	0.061	0.18	1.87	0.062	0.18	1.86	0.063
<i>Rural</i>	0.03	0.32	0.748	0.02	0.29	0.770	0.02	0.24	0.810	0.02	0.23	0.818
Age	-0.11	-14.93	0.000	-0.11	-14.93	0.000	-0.11	-14.94	0.000	-0.11	-14.93	0.000
Age-squared	0.00	13.74	0.000	0.00	13.74	0.000	0.00	13.75	0.000	0.00	13.74	0.000
Female	0.02	0.55	0.583	0.02	0.55	0.581	0.02	0.55	0.584	0.02	0.55	0.585

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**Appendix A7.1** Continued

Pooled OLS for social renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.05	-0.63	0.528	-0.05	-0.63	0.530	-0.04	-0.62	0.536	-0.04	-0.61	0.543
<i>Asian</i>	-0.14	-1.85	0.064	-0.14	-1.86	0.063	-0.14	-1.84	0.066	-0.14	-1.83	0.068
<i>Other</i>	-0.14	-1.82	0.069	-0.14	-1.82	0.069	-0.14	-1.82	0.069	-0.14	-1.81	0.071
Born in UK	-0.06	-1.10	0.272	-0.06	-1.11	0.267	-0.06	-1.12	0.262	-0.06	-1.12	0.265
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.24	5.58	0.000	0.24	5.58	0.000	0.24	5.57	0.000	0.24	5.57	0.000
<i>Divorced/Separated</i>	-0.05	-0.96	0.337	-0.05	-0.96	0.339	-0.05	-0.96	0.338	-0.06	-0.97	0.332
<i>Widowed</i>	0.19	2.16	0.030	0.19	2.16	0.031	0.19	2.16	0.031	0.19	2.15	0.032
Long-term illness	-0.73	-22.58	0.000	-0.73	-22.55	0.000	-0.73	-22.55	0.000	-0.73	-22.56	0.000
Child(ren) in household	0.11	2.91	0.004	0.11	2.91	0.004	0.11	2.90	0.004	0.11	2.90	0.004
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.18	-2.40	0.017	-0.18	-2.40	0.016	-0.18	-2.40	0.016	-0.18	-2.40	0.016
<i>A-level etc</i>	-0.21	-3.24	0.001	-0.21	-3.24	0.001	-0.21	-3.25	0.001	-0.21	-3.25	0.001
<i>GCSE etc</i>	-0.14	-2.25	0.024	-0.14	-2.25	0.024	-0.14	-2.26	0.024	-0.14	-2.26	0.024
<i>Other or No qualification</i>	-0.07	-1.03	0.303	-0.06	-1.02	0.306	-0.07	-1.03	0.304	-0.07	-1.03	0.301
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.01	-0.12	0.903	-0.01	-0.12	0.902	-0.01	-0.12	0.903	-0.01	-0.12	0.905
<i>Routine</i>	-0.02	-0.29	0.773	-0.02	-0.29	0.770	-0.02	-0.28	0.777	-0.02	-0.29	0.771
<i>No paid job</i>	-0.43	-4.39	0.000	-0.43	-4.40	0.000	-0.43	-4.40	0.000	-0.43	-4.40	0.000
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.14	-1.57	0.116	-0.14	-1.57	0.116	-0.14	-1.57	0.117	-0.14	-1.57	0.115
<i>Retired</i>	0.48	4.57	0.000	0.48	4.56	0.000	0.48	4.56	0.000	0.48	4.57	0.000
<i>Student/Family care/Long-term sick</i>	-0.08	-1.00	0.318	-0.08	-1.00	0.316	-0.08	-1.00	0.317	-0.08	-1.00	0.316

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Appendix A7.1 Continued

Pooled OLS for social renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Household monthly income	0.03	0.72	0.471	0.03	0.72	0.474	0.03	0.70	0.483	0.03	0.71	0.475
Constant	7.00	19.87	0.000	7.01	19.88	0.000	7.01	19.89	0.000	7.00	19.87	0.000
Number of observations	20,501			20,501			20,501			20,501		
R-squared (overall)	0.124			0.124			0.124			0.124		

Pooled OLS for social renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.02	-1.32	0.186	-0.03	-1.56	0.119	-0.03	-1.63	0.103	-0.03	-1.67	0.094
Country (ref. England)												
<i>Living in Wales</i>	-0.04	-0.59	0.553	-0.04	-0.58	0.565	-0.04	-0.58	0.559	-0.04	-0.59	0.558
National unemployment rate	0.02	0.95	0.341	0.02	0.96	0.339	0.02	0.96	0.336	0.02	0.97	0.331
Local unemployment rate	0.00	0.44	0.662	0.00	0.43	0.668	0.00	0.42	0.673	0.00	0.41	0.684
Area type (ref. Inner London)												
<i>Outer London</i>	-0.11	-1.49	0.136	-0.11	-1.50	0.133	-0.11	-1.50	0.135	-0.11	-1.49	0.136
<i>West Midlands</i>	-0.21	-2.04	0.042	-0.21	-2.03	0.042	-0.21	-2.02	0.043	-0.21	-2.02	0.044
<i>Greater Manchester</i>	-0.09	-1.03	0.301	-0.09	-1.04	0.301	-0.09	-1.03	0.305	-0.09	-1.02	0.310
<i>West Yorkshire</i>	-0.04	-0.38	0.702	-0.04	-0.38	0.708	-0.04	-0.37	0.714	-0.04	-0.36	0.721
<i>Liverpool</i>	0.02	0.18	0.858	0.02	0.18	0.858	0.03	0.19	0.852	0.03	0.20	0.843
<i>Tyneside</i>	0.05	0.42	0.672	0.05	0.41	0.680	0.05	0.41	0.682	0.05	0.41	0.685
<i>South Yorkshire</i>	-0.15	-1.08	0.281	-0.15	-1.07	0.287	-0.15	-1.06	0.289	-0.15	-1.05	0.294
<i>Urban over 250k</i>	-0.09	-1.27	0.205	-0.09	-1.26	0.206	-0.09	-1.26	0.206	-0.09	-1.26	0.209
<i>Urban over 100k to 250k</i>	-0.05	-0.70	0.486	-0.05	-0.69	0.487	-0.05	-0.69	0.487	-0.05	-0.69	0.489
<i>Urban over 50k to 100k</i>	0.03	0.32	0.750	0.03	0.31	0.758	0.03	0.30	0.760	0.03	0.31	0.759
<i>Urban over 10k to 50k</i>	0.04	0.46	0.648	0.04	0.46	0.648	0.03	0.46	0.649	0.04	0.46	0.644
<i>Urban over 3k to 10k</i>	0.17	1.83	0.067	0.17	1.80	0.072	0.17	1.78	0.076	0.17	1.76	0.079
<i>Rural</i>	0.01	0.14	0.886	0.01	0.09	0.927	0.01	0.08	0.937	0.01	0.07	0.943

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**Appendix A7.1** Continued

Pooled OLS for social renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Age	-0.11	-14.93	0.000	-0.11	-14.93	0.000	-0.11	-14.94	0.000	-0.11	-14.94	0.000
Age-squared	0.00	13.74	0.000	0.00	13.75	0.000	0.00	13.75	0.000	0.00	13.75	0.000
Female	0.02	0.54	0.590	0.02	0.54	0.591	0.02	0.54	0.591	0.02	0.53	0.594
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.04	-0.57	0.567	-0.04	-0.55	0.582	-0.04	-0.54	0.589	-0.04	-0.54	0.589
<i>Asian</i>	-0.13	-1.80	0.072	-0.13	-1.78	0.074	-0.13	-1.78	0.075	-0.13	-1.78	0.075
<i>Other</i>	-0.14	-1.80	0.072	-0.14	-1.79	0.073	-0.14	-1.79	0.073	-0.14	-1.79	0.073
Born in UK	-0.07	-1.13	0.256	-0.06	-1.13	0.259	-0.06	-1.13	0.260	-0.06	-1.13	0.258
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.24	5.55	0.000	0.24	5.55	0.000	0.24	5.56	0.000	0.24	5.55	0.000
<i>Divorced/Separated</i>	-0.06	-0.98	0.326	-0.06	-0.99	0.323	-0.06	-0.99	0.322	-0.06	-0.99	0.321
<i>Widowed</i>	0.18	2.14	0.033	0.18	2.13	0.033	0.18	2.13	0.033	0.18	2.13	0.033
Long-term illness	-0.73	-22.57	0.000	-0.73	-22.56	0.000	-0.73	-22.56	0.000	-0.73	-22.56	0.000
Child(ren) in household	0.11	2.90	0.004	0.11	2.90	0.004	0.11	2.91	0.004	0.11	2.92	0.004
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.18	-2.41	0.016	-0.18	-2.41	0.016	-0.18	-2.41	0.016	-0.18	-2.41	0.016
<i>A-level etc</i>	-0.21	-3.26	0.001	-0.21	-3.26	0.001	-0.21	-3.26	0.001	-0.21	-3.27	0.001
<i>GCSE etc</i>	-0.14	-2.26	0.024	-0.14	-2.26	0.024	-0.14	-2.27	0.023	-0.14	-2.27	0.023
<i>Other or No qualification</i>	-0.06	-1.02	0.307	-0.06	-1.02	0.307	-0.06	-1.03	0.305	-0.06	-1.03	0.305
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.01	-0.12	0.904	-0.01	-0.12	0.904	-0.01	-0.12	0.904	-0.01	-0.12	0.904
<i>Routine</i>	-0.02	-0.29	0.774	-0.02	-0.28	0.780	-0.02	-0.27	0.785	-0.02	-0.28	0.782
<i>No paid job</i>	-0.43	-4.39	0.000	-0.43	-4.38	0.000	-0.43	-4.38	0.000	-0.43	-4.38	0.000

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Appendix A7.1 Continued

Pooled OLS for social renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.14	-1.58	0.114	-0.14	-1.58	0.114	-0.14	-1.58	0.115	-0.14	-1.57	0.115
<i>Retired</i>	0.48	4.55	0.000	0.48	4.55	0.000	0.48	4.55	0.000	0.48	4.55	0.000
<i>Student/Family care/Long-term sick</i>	-0.08	-1.01	0.311	-0.08	-1.02	0.310	-0.08	-1.01	0.311	-0.08	-1.02	0.310
Household monthly income	0.03	0.71	0.476	0.03	0.72	0.472	0.03	0.72	0.474	0.03	0.73	0.468
Constant	7.01	19.89	0.000	7.01	19.89	0.000	7.01	19.90	0.000	7.00	19.90	0.000
Number of observations	20,501			20,501			20,501			20,501		
R-squared (overall)	0.124			0.124			0.125			0.125		
Pooled OLS for social renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.03	-1.63	0.104	-0.02	-1.42	0.16	-0.02	-1.32	0.186	-0.02	-1.36	0.174
Country (ref. England)												
<i>Living in Wales</i>	-0.04	-0.58	0.560	-0.04	-0.59	0.56	-0.04	-0.60	0.550	-0.04	-0.60	0.548
National unemployment rate	0.02	0.97	0.333	0.02	0.94	0.35	0.02	0.93	0.355	0.02	0.93	0.351
Local unemployment rate	0.00	0.42	0.677	0.00	0.46	0.65	0.00	0.48	0.630	0.00	0.47	0.640
Area type (ref. Inner London)												
<i>Outer London</i>	-0.11	-1.49	0.135	-0.10	-1.49	0.14	-0.10	-1.49	0.137	-0.11	-1.49	0.136
<i>West Midlands</i>	-0.21	-2.02	0.043	-0.21	-2.04	0.04	-0.21	-2.04	0.041	-0.21	-2.04	0.042
<i>Greater Manchester</i>	-0.09	-1.02	0.306	-0.09	-1.04	0.30	-0.09	-1.04	0.297	-0.09	-1.05	0.296
<i>West Yorkshire</i>	-0.04	-0.36	0.715	-0.04	-0.38	0.71	-0.04	-0.38	0.701	-0.04	-0.39	0.700
<i>Liverpool</i>	0.03	0.20	0.842	0.03	0.19	0.85	0.03	0.19	0.850	0.03	0.18	0.854
<i>Tyneside</i>	0.05	0.41	0.679	0.05	0.41	0.68	0.05	0.41	0.685	0.05	0.39	0.694
<i>South Yorkshire</i>	-0.15	-1.06	0.289	-0.15	-1.07	0.28	-0.15	-1.08	0.280	-0.15	-1.08	0.280
<i>Urban over 250k</i>	-0.09	-1.27	0.202	-0.09	-1.29	0.20	-0.09	-1.29	0.197	-0.09	-1.29	0.196

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Appendix A7.1 Continued

Pooled OLS for social renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 100k to 250k</i>	-0.05	-0.70	0.482	-0.05	-0.71	0.48	-0.05	-0.71	0.479	-0.05	-0.71	0.477
<i>Urban over 50k to 100k</i>	0.03	0.30	0.765	0.03	0.31	0.76	0.03	0.31	0.756	0.03	0.31	0.757
<i>Urban over 10k to 50k</i>	0.03	0.45	0.652	0.03	0.44	0.66	0.03	0.43	0.665	0.03	0.43	0.668
<i>Urban over 3k to 10k</i>	0.17	1.76	0.079	0.17	1.76	0.08	0.17	1.76	0.078	0.17	1.74	0.082
<i>Rural</i>	0.01	0.07	0.945	0.01	0.11	0.91	0.01	0.13	0.895	0.01	0.12	0.901
Age	-0.11	-14.94	0.000	-0.11	-14.94	0.00	-0.11	-14.94	0.000	-0.11	-14.94	0.000
Age-squared	0.00	13.75	0.000	0.00	13.75	0.00	0.00	13.75	0.000	0.00	13.76	0.000
Female	0.02	0.53	0.598	0.02	0.53	0.60	0.02	0.53	0.596	0.02	0.53	0.598
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.04	-0.53	0.593	-0.04	-0.54	0.59	-0.04	-0.54	0.590	-0.04	-0.53	0.595
<i>Asian</i>	-0.13	-1.77	0.076	-0.13	-1.78	0.08	-0.13	-1.78	0.076	-0.13	-1.77	0.077
<i>Other</i>	-0.14	-1.79	0.074	-0.14	-1.79	0.07	-0.14	-1.79	0.074	-0.14	-1.78	0.076
Born in UK	-0.06	-1.13	0.260	-0.06	-1.11	0.27	-0.06	-1.11	0.268	-0.06	-1.11	0.269
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.24	5.57	0.000	0.24	5.57	0.00	0.24	5.58	0.000	0.24	5.58	0.000
<i>Divorced/Separated</i>	-0.06	-0.99	0.324	-0.06	-0.98	0.33	-0.06	-0.99	0.323	-0.06	-0.99	0.322
<i>Widowed</i>	0.18	2.14	0.033	0.19	2.14	0.03	0.19	2.15	0.032	0.19	2.15	0.032
Long-term illness	-0.72	-22.55	0.000	-0.73	-22.57	0.00	-0.73	-22.58	0.000	-0.73	-22.58	0.000
Child(ren) in household	0.11	2.92	0.004	0.11	2.91	0.00	0.11	2.91	0.004	0.11	2.91	0.004
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.18	-2.40	0.016	-0.18	-2.40	0.02	-0.18	-2.40	0.016	-0.18	-2.40	0.016
<i>A-level etc</i>	-0.21	-3.27	0.001	-0.21	-3.27	0.00	-0.21	-3.27	0.001	-0.21	-3.27	0.001
<i>GCSE etc</i>	-0.14	-2.27	0.024	-0.14	-2.27	0.02	-0.14	-2.27	0.023	-0.14	-2.28	0.023
<i>Other or No qualification</i>	-0.06	-1.03	0.304	-0.07	-1.03	0.30	-0.07	-1.04	0.300	-0.07	-1.04	0.298

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Appendix A7.1 Continued

Pooled OLS for social renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.01	-0.13	0.900	-0.01	-0.13	0.90	-0.01	-0.13	0.897	-0.01	-0.13	0.897
<i>Routine</i>	-0.02	-0.28	0.778	-0.02	-0.29	0.77	-0.02	-0.29	0.774	-0.02	-0.28	0.778
<i>No paid job</i>	-0.43	-4.39	0.000	-0.43	-4.39	0.00	-0.43	-4.39	0.000	-0.43	-4.39	0.000
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.14	-1.57	0.115	-0.14	-1.57	0.12	-0.14	-1.57	0.116	-0.14	-1.57	0.116
<i>Retired</i>	0.48	4.55	0.000	0.48	4.56	0.00	0.48	4.56	0.000	0.48	4.56	0.000
<i>Student/Family care/Long-term sick</i>	-0.08	-1.01	0.310	-0.08	-1.01	0.31	-0.08	-1.01	0.314	-0.08	-1.01	0.315
Household monthly income	0.03	0.73	0.464	0.03	0.74	0.46	0.03	0.74	0.460	0.03	0.74	0.461
Constant	7.00	19.89	0.000	7.00	19.88	0.00	7.00	19.88	0.000	7.00	19.88	0.000
Number of observations	20,501			20,501			20,501			20,501		
R-squared (overall)	0.125			0.124			0.124			0.124		
Correlated RE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	
Neighbourhood deprivation	1.58	0.114	0.03	0.82	0.413	0.03	0.83	0.408	0.01	0.15	0.878	
Neighbourhood deprivation (person-average)	-2.30	0.021	-0.08	-1.98	0.047	-0.08	-1.82	0.069	-0.06	-1.31	0.189	
Country (ref. England)												
<i>Living in Wales</i>	0.87	0.386	0.26	0.83	0.409	0.26	0.85	0.398	0.26	0.85	0.394	
National unemployment rate	-4.38	0.000	-0.11	-4.35	0.000	-0.11	-4.34	0.000	-0.11	-4.29	0.000	
Local unemployment rate	-1.54	0.122	-0.02	-1.59	0.112	-0.02	-1.59	0.112	-0.02	-1.65	0.098	
Area type (ref. Inner London)												
<i>Outer London</i>	-1.44	0.149	-0.32	-1.41	0.158	-0.31	-1.38	0.167	-0.31	-1.38	0.168	
<i>West Midlands</i>	0.60	0.548	0.21	0.54	0.592	0.21	0.55	0.582	0.20	0.51	0.608	

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**Appendix A7.1** Continued

Correlated RE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k	
	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Greater Manchester</i>	0.22	0.824	0.08	0.22	0.826	0.09	0.24	0.807	0.09	0.24	0.814
<i>West Yorkshire</i>	0.17	0.868	0.06	0.18	0.856	0.07	0.20	0.840	0.07	0.19	0.846
<i>Liverpool</i>	-0.37	0.713	-0.13	-0.34	0.731	-0.12	-0.31	0.753	-0.12	-0.32	0.747
<i>Tyneside</i>	0.29	0.775	0.11	0.27	0.787	0.12	0.30	0.761	0.11	0.27	0.789
<i>South Yorkshire</i>	0.34	0.732	0.23	0.32	0.748	0.24	0.33	0.742	0.24	0.33	0.739
<i>Urban over 250k</i>	-1.06	0.291	-0.28	-1.00	0.317	-0.27	-0.99	0.320	-0.28	-1.00	0.317
<i>Urban over 100k to 250k</i>	-1.31	0.190	-0.35	-1.29	0.196	-0.34	-1.27	0.203	-0.34	-1.27	0.205
<i>Urban over 50k to 100k</i>	-1.45	0.146	-0.42	-1.41	0.157	-0.41	-1.40	0.162	-0.42	-1.41	0.158
<i>Urban over 10k to 50k</i>	-1.03	0.305	-0.27	-0.97	0.331	-0.26	-0.94	0.346	-0.25	-0.91	0.364
<i>Urban over 3k to 10k</i>	-0.93	0.353	-0.23	-0.85	0.395	-0.23	-0.83	0.407	-0.23	-0.82	0.412
<i>Rural</i>	-0.78	0.435	-0.20	-0.75	0.452	-0.20	-0.73	0.466	-0.20	-0.74	0.458
Age	-5.09	0.000	-0.14	-5.11	0.000	-0.14	-5.10	0.000	-0.14	-5.15	0.000
Age-squared	1.64	0.100	0.00	1.64	0.100	0.00	1.64	0.100	0.00	1.66	0.097
Female	1.99	0.046	0.07	1.97	0.049	0.07	1.97	0.049	0.07	1.97	0.049
Ethnic group (ref. White British)											
<i>Caribbean/African Black</i>	-2.12	0.034	-0.22	-2.08	0.037	-0.22	-2.13	0.034	-0.22	-2.11	0.035
<i>Asian</i>	-1.97	0.049	-0.17	-1.92	0.054	-0.17	-1.97	0.049	-0.17	-1.98	0.048
<i>Other</i>	-2.64	0.008	-0.20	-2.64	0.008	-0.20	-2.66	0.008	-0.20	-2.65	0.008
Born in UK	-2.00	0.046	-0.14	-2.00	0.045	-0.15	-2.02	0.043	-0.14	-2.00	0.045
Marital status (ref. Single)											
<i>Married/Cohabiting</i>	1.43	0.152	0.12	1.42	0.154	0.12	1.42	0.156	0.12	1.40	0.161
<i>Divorced/Separated</i>	-0.84	0.402	-0.10	-0.82	0.414	-0.10	-0.82	0.415	-0.10	-0.81	0.417
<i>Widowed</i>	-0.97	0.334	-0.26	-0.94	0.345	-0.26	-0.94	0.348	-0.26	-0.95	0.344
Long-term illness	-4.47	0.000	-0.19	-4.46	0.000	-0.18	-4.46	0.000	-0.18	-4.46	0.000
Child(ren) in household	1.27	0.205	0.08	1.26	0.207	0.08	1.26	0.206	0.08	1.26	0.207

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**Appendix A7.1** Continued

Correlated RE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k	
	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Highest education (ref. Degree)											
<i>Other higher degree</i>	1.97	0.048	0.44	1.97	0.049	0.44	1.97	0.049	0.44	1.96	0.050
<i>A-level etc</i>	0.96	0.338	0.13	0.97	0.334	0.13	0.96	0.335	0.13	0.96	0.338
<i>GCSE etc</i>	0.23	0.817	0.04	0.23	0.819	0.04	0.23	0.821	0.04	0.22	0.824
<i>Other or No qualification</i>	0.28	0.779	0.07	0.27	0.786	0.06	0.26	0.793	0.06	0.25	0.799
Own social class (ref. Managerial/Professional)											
<i>Intermediate</i>	0.08	0.934	0.01	0.07	0.944	0.01	0.07	0.943	0.01	0.08	0.932
<i>Routine</i>	0.34	0.731	0.02	0.34	0.733	0.02	0.33	0.738	0.02	0.34	0.737
<i>No paid job</i>	-1.50	0.133	-0.15	-1.49	0.136	-0.15	-1.50	0.135	-0.15	-1.48	0.138
Economic status (ref. Employed)											
<i>Unemployed</i>	-1.12	0.265	-0.12	-1.13	0.257	-0.12	-1.13	0.259	-0.12	-1.15	0.252
<i>Retired</i>	1.24	0.214	0.22	1.25	0.213	0.22	1.25	0.213	0.22	1.24	0.215
<i>Student/Family care/Long-term sick</i>	0.18	0.854	0.02	0.18	0.858	0.02	0.19	0.853	0.02	0.17	0.867
Household monthly income	2.16	0.031	0.10	2.15	0.032	0.10	2.15	0.031	0.10	2.14	0.032
Social class of first own job (ref. Managerial/Professional)											
<i>Intermediate</i>	-1.83	0.068	-0.11	-1.83	0.067	-0.11	-1.85	0.065	-0.11	-1.87	0.061
<i>Routine</i>	-1.64	0.101	-0.09	-1.63	0.103	-0.09	-1.66	0.098	-0.09	-1.67	0.094
<i>Still at school/Never went to school/No paid job</i>	-0.91	0.362	-0.08	-0.90	0.368	-0.08	-0.89	0.374	-0.08	-0.88	0.380
Parental social class when respondent aged 14 (ref. Managerial/Professional)											
<i>Intermediate</i>	-1.10	0.269	-0.05	-1.09	0.275	-0.05	-1.10	0.270	-0.05	-1.08	0.282

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**Appendix A7.1** Continued

Correlated RE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k	
	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Routine/Did not work</i>	-2.60	0.009	-0.11	-2.53	0.011	-0.11	-2.53	0.011	-0.11	-2.51	0.012
<i>Parent deceased/Unknown</i>	-1.56	0.118	-0.27	-1.53	0.126	-0.27	-1.54	0.125	-0.27	-1.55	0.122
Cross-sectional effects of correlates											
<i>Living in Wales</i>	-1.21	0.225	-0.37	-1.17	0.240	-0.37	-1.19	0.234	-0.38	-1.20	0.232
<i>National unemployment rate</i>	4.31	0.000	0.20	4.32	0.000	0.20	4.30	0.000	0.20	4.25	0.000
<i>Local unemployment rate</i>	0.60	0.549	0.01	0.61	0.544	0.01	0.62	0.535	0.01	0.67	0.500
<i>Outer London</i>	1.29	0.199	0.30	1.27	0.206	0.30	1.24	0.216	0.30	1.25	0.212
<i>West Midlands</i>	-0.50	0.615	-0.18	-0.43	0.667	-0.18	-0.45	0.653	-0.17	-0.41	0.682
<i>Greater Manchester</i>	-0.19	0.848	-0.07	-0.18	0.857	-0.08	-0.21	0.836	-0.08	-0.19	0.846
<i>West Yorkshire</i>	0.43	0.666	0.16	0.43	0.665	0.15	0.41	0.685	0.16	0.41	0.678
<i>Liverpool</i>	0.38	0.705	0.17	0.39	0.696	0.16	0.36	0.717	0.16	0.37	0.713
<i>Tyneside</i>	0.48	0.632	0.20	0.47	0.639	0.18	0.43	0.665	0.19	0.46	0.647
<i>South Yorkshire</i>	-0.40	0.690	-0.27	-0.38	0.707	-0.28	-0.38	0.703	-0.28	-0.38	0.700
<i>Urban over 250k</i>	0.91	0.365	0.25	0.87	0.387	0.25	0.86	0.389	0.25	0.87	0.382
<i>Urban over 100k to 250k</i>	1.32	0.187	0.37	1.32	0.188	0.37	1.30	0.195	0.37	1.30	0.194
<i>Urban over 50k to 100k</i>	1.12	0.262	0.34	1.11	0.265	0.34	1.09	0.274	0.35	1.12	0.261
<i>Urban over 10k to 50k</i>	0.93	0.350	0.26	0.90	0.368	0.25	0.87	0.384	0.25	0.86	0.390
<i>Urban over 3k to 10k</i>	1.53	0.125	0.44	1.47	0.141	0.43	1.45	0.147	0.43	1.44	0.150
<i>Rural</i>	0.97	0.330	0.27	0.93	0.350	0.26	0.90	0.366	0.26	0.90	0.370
<i>Age</i>	1.53	0.126	0.00	1.53	0.126	0.00	1.53	0.125	0.00	1.52	0.128
<i>Age-squared</i>	1.58	0.114	0.05	1.59	0.111	0.05	1.59	0.111	0.05	1.62	0.104
<i>Married/Cohabiting</i>	1.48	0.139	0.15	1.51	0.132	0.15	1.50	0.132	0.15	1.52	0.129
<i>Divorced/Separated</i>	0.35	0.727	0.05	0.35	0.729	0.05	0.34	0.735	0.05	0.33	0.738
<i>Widowed</i>	0.42	0.673	0.15	0.43	0.671	0.14	0.40	0.688	0.14	0.40	0.687

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Appendix A7.1 Continued

Correlated RE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k	
	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Long-term illness</i>	-7.66	0.000	-0.54	-7.62	0.000	-0.54	-7.66	0.000	-0.54	-7.67	0.000
<i>Child(ren) in Household</i>	0.47	0.639	0.04	0.44	0.658	0.04	0.46	0.647	0.04	0.46	0.643
<i>Other Higher Degree</i>	-2.49	0.013	-0.58	-2.48	0.013	-0.58	-2.48	0.013	-0.58	-2.48	0.013
<i>A-level etc</i>	-1.47	0.141	-0.22	-1.49	0.136	-0.22	-1.48	0.140	-0.22	-1.47	0.142
<i>GCSE etc</i>	-0.46	0.643	-0.09	-0.47	0.642	-0.08	-0.45	0.652	-0.09	-0.46	0.646
<i>Other or No Qualification</i>	-0.72	0.471	-0.18	-0.72	0.473	-0.18	-0.70	0.483	-0.17	-0.69	0.488
<i>Intermediate</i>	-0.61	0.539	-0.06	-0.61	0.542	-0.06	-0.61	0.543	-0.06	-0.61	0.545
<i>Routine</i>	-1.83	0.067	-0.17	-1.82	0.068	-0.17	-1.83	0.067	-0.17	-1.82	0.068
<i>No Paid Job</i>	-3.04	0.002	-0.55	-3.08	0.002	-0.56	-3.09	0.002	-0.56	-3.13	0.002
<i>Unemployed</i>	1.19	0.233	0.25	1.24	0.215	0.25	1.24	0.215	0.26	1.28	0.202
<i>Retired</i>	1.86	0.063	0.50	1.86	0.064	0.51	1.87	0.062	0.51	1.89	0.059
<i>Student/Family care/Long-term sick</i>	2.31	0.021	0.40	2.34	0.019	0.40	2.35	0.019	0.40	2.38	0.017
<i>Household monthly income</i>	0.39	0.698	0.02	0.34	0.737	0.03	0.35	0.725	0.02	0.33	0.742
Constant	9.93	0.000	5.74	9.99	0.000	5.74	9.98	0.000	5.76	10.01	0.000
Number of observations			12,989			12,989			12,989		
R-squared (overall)			0.107			0.107			0.106		
R-squared (within)			0.016			0.016			0.016		
R-squared (between)			0.160			0.159			0.159		
Rho			0.368			0.368			0.368		

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Appendix A7.1 Continued

C for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.01	0.37	0.710	0.01	0.41	0.683	0.01	0.17	0.862	0.01	0.14	0.891
Neighbourhood deprivation (person-average)	-0.05	-1.22	0.224	-0.05	-1.28	0.199	-0.05	-1.12	0.263	-0.04	-0.97	0.334
Country (ref. England)												
<i>Living in Wales</i>	0.27	0.86	0.388	0.27	0.86	0.390	0.26	0.86	0.393	0.26	0.85	0.393
National unemployment rate	-0.11	-4.30	0.000	-0.11	-4.31	0.000	-0.11	-4.29	0.000	-0.11	-4.29	0.000
Local unemployment rate	-0.02	-1.64	0.101	-0.02	-1.64	0.101	-0.02	-1.66	0.097	-0.02	-1.66	0.096
Area type (ref. Inner London)												
<i>Outer London</i>	-0.31	-1.38	0.168	-0.31	-1.37	0.169	-0.31	-1.37	0.170	-0.30	-1.37	0.172
<i>West Midlands</i>	0.20	0.53	0.599	0.21	0.54	0.589	0.20	0.52	0.605	0.20	0.51	0.607
<i>Greater Manchester</i>	0.08	0.23	0.819	0.09	0.23	0.815	0.09	0.23	0.815	0.09	0.24	0.813
<i>West Yorkshire</i>	0.07	0.18	0.854	0.07	0.19	0.846	0.07	0.20	0.844	0.07	0.20	0.842
<i>Liverpool</i>	-0.13	-0.33	0.744	-0.13	-0.33	0.740	-0.13	-0.32	0.746	-0.12	-0.32	0.749
<i>Tyneside</i>	0.10	0.26	0.796	0.10	0.26	0.793	0.10	0.26	0.793	0.10	0.26	0.792
<i>South Yorkshire</i>	0.24	0.33	0.739	0.24	0.33	0.740	0.24	0.33	0.739	0.24	0.33	0.740
<i>Urban over 250k</i>	-0.28	-1.00	0.317	-0.28	-1.01	0.315	-0.28	-1.00	0.315	-0.28	-1.00	0.316
<i>Urban over 100k to 250k</i>	-0.34	-1.27	0.203	-0.34	-1.27	0.204	-0.34	-1.27	0.205	-0.34	-1.26	0.206
<i>Urban over 50k to 100k</i>	-0.42	-1.41	0.157	-0.42	-1.41	0.158	-0.42	-1.41	0.157	-0.42	-1.42	0.157
<i>Urban over 10k to 50k</i>	-0.25	-0.93	0.355	-0.25	-0.93	0.355	-0.25	-0.91	0.364	-0.25	-0.90	0.366
<i>Urban over 3k to 10k</i>	-0.23	-0.82	0.410	-0.23	-0.82	0.413	-0.22	-0.81	0.415	-0.22	-0.81	0.417
<i>Rural</i>	-0.20	-0.73	0.465	-0.20	-0.73	0.468	-0.20	-0.74	0.461	-0.20	-0.74	0.462
Age	-0.14	-5.14	0.000	-0.14	-5.14	0.000	-0.14	-5.15	0.000	-0.14	-5.15	0.000
Age-squared	0.00	1.66	0.097	0.00	1.66	0.097	0.00	1.66	0.097	0.00	1.66	0.097
Female	0.07	1.98	0.048	0.07	1.97	0.048	0.07	1.96	0.050	0.07	1.96	0.050

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**Appendix A7.1** Continued

Correlated RE for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.23	-2.15	0.031	-0.22	-2.12	0.034	-0.22	-2.10	0.035	-0.23	-2.13	0.033
<i>Asian</i>	-0.17	-2.00	0.046	-0.17	-1.99	0.047	-0.17	-1.97	0.049	-0.17	-1.99	0.047
<i>Other</i>	-0.20	-2.65	0.008	-0.20	-2.64	0.008	-0.20	-2.62	0.009	-0.20	-2.64	0.008
Born in UK	-0.14	-1.98	0.048	-0.14	-1.97	0.048	-0.14	-1.97	0.049	-0.14	-1.98	0.048
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.12	1.41	0.159	0.12	1.42	0.157	0.12	1.41	0.160	0.12	1.40	0.160
<i>Divorced/Separated</i>	-0.10	-0.81	0.417	-0.10	-0.81	0.416	-0.10	-0.81	0.416	-0.10	-0.81	0.416
<i>Widowed</i>	-0.26	-0.95	0.345	-0.26	-0.94	0.346	-0.26	-0.94	0.345	-0.26	-0.94	0.345
Long-term illness	-0.18	-4.46	0.000	-0.18	-4.45	0.000	-0.18	-4.46	0.000	-0.18	-4.46	0.000
Child(ren) in household	0.08	1.26	0.206	0.08	1.27	0.206	0.08	1.26	0.207	0.08	1.26	0.207
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.44	1.96	0.050	0.44	1.96	0.050	0.44	1.96	0.049	0.44	1.96	0.050
<i>A-level etc</i>	0.13	0.95	0.340	0.13	0.96	0.339	0.13	0.96	0.338	0.13	0.96	0.338
<i>GCSE etc</i>	0.04	0.22	0.826	0.04	0.22	0.826	0.04	0.22	0.824	0.04	0.22	0.824
<i>Other or No qualification</i>	0.06	0.25	0.799	0.06	0.25	0.799	0.06	0.25	0.799	0.06	0.26	0.799
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	0.01	0.08	0.937	0.01	0.08	0.938	0.01	0.08	0.933	0.01	0.08	0.932
<i>Routine</i>	0.02	0.33	0.739	0.02	0.33	0.740	0.02	0.33	0.738	0.02	0.33	0.738
<i>No paid job</i>	-0.15	-1.48	0.138	-0.15	-1.49	0.137	-0.15	-1.48	0.138	-0.15	-1.48	0.138
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.12	-1.15	0.252	-0.12	-1.14	0.252	-0.12	-1.15	0.252	-0.12	-1.15	0.252
<i>Retired</i>	0.22	1.24	0.216	0.22	1.24	0.216	0.22	1.24	0.216	0.22	1.24	0.216
<i>Student/Family care/Long-term sick</i>	0.02	0.17	0.867	0.02	0.17	0.867	0.02	0.17	0.867	0.02	0.17	0.868

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Appendix A7.1 Continued

Correlated RE for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Household monthly income	0.10	2.14	0.032	0.10	2.15	0.032	0.10	2.14	0.032	0.10	2.14	0.032
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.11	-1.88	0.061	-0.11	-1.87	0.061	-0.11	-1.87	0.062	-0.11	-1.87	0.061
<i>Routine</i>	-0.09	-1.67	0.094	-0.09	-1.68	0.093	-0.09	-1.67	0.094	-0.09	-1.67	0.094
<i>Still at school/Never went to school/No paid job</i>	-0.08	-0.90	0.369	-0.08	-0.90	0.368	-0.08	-0.90	0.369	-0.08	-0.90	0.368
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.05	-1.11	0.266	-0.05	-1.12	0.263	-0.05	-1.12	0.263	-0.05	-1.13	0.259
<i>Routine/Did not work</i>	-0.12	-2.57	0.010	-0.12	-2.58	0.010	-0.12	-2.59	0.010	-0.12	-2.60	0.009
<i>Parent deceased/Unknown</i>	-0.27	-1.56	0.119	-0.27	-1.55	0.120	-0.27	-1.54	0.122	-0.27	-1.55	0.120
Cross-sectional effects of correlates												
<i>Living in Wales</i>	-0.38	-1.21	0.227	-0.38	-1.20	0.229	-0.38	-1.20	0.230	-0.38	-1.20	0.232
<i>National unemployment rate</i>	0.20	4.21	0.000	0.20	4.21	0.000	0.20	4.21	0.000	0.20	4.21	0.000
<i>Local unemployment rate</i>	0.01	0.72	0.473	0.01	0.71	0.477	0.01	0.73	0.467	0.01	0.74	0.456
<i>Outer London</i>	0.30	1.24	0.215	0.29	1.24	0.217	0.29	1.23	0.217	0.29	1.22	0.223
<i>West Midlands</i>	-0.17	-0.43	0.670	-0.18	-0.43	0.664	-0.17	-0.41	0.681	-0.17	-0.41	0.680
<i>Greater Manchester</i>	-0.08	-0.20	0.844	-0.08	-0.20	0.844	-0.07	-0.19	0.848	-0.08	-0.20	0.843
<i>West Yorkshire</i>	0.16	0.41	0.679	0.15	0.41	0.681	0.15	0.41	0.681	0.15	0.40	0.688
<i>Liverpool</i>	0.15	0.35	0.726	0.16	0.36	0.717	0.15	0.35	0.724	0.15	0.34	0.735
<i>Tyneside</i>	0.20	0.47	0.640	0.19	0.46	0.646	0.19	0.45	0.649	0.19	0.45	0.656
<i>South Yorkshire</i>	-0.28	-0.39	0.700	-0.28	-0.38	0.701	-0.28	-0.39	0.700	-0.28	-0.39	0.699
<i>Urban over 250k</i>	0.25	0.86	0.389	0.25	0.87	0.385	0.25	0.87	0.386	0.25	0.86	0.390

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Appendix A7.1 Continued

Correlated RE for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 100k to 250k</i>	0.36	1.29	0.197	0.36	1.29	0.196	0.36	1.29	0.197	0.36	1.28	0.200
<i>Urban over 50k to 100k</i>	0.34	1.11	0.267	0.34	1.11	0.266	0.35	1.12	0.264	0.34	1.11	0.268
<i>Urban over 10k to 50k</i>	0.25	0.87	0.384	0.26	0.88	0.380	0.25	0.86	0.388	0.25	0.85	0.398
<i>Urban over 3k to 10k</i>	0.42	1.43	0.152	0.42	1.42	0.156	0.42	1.40	0.160	0.41	1.39	0.164
<i>Rural</i>	0.26	0.90	0.369	0.26	0.89	0.374	0.26	0.89	0.375	0.26	0.89	0.375
<i>Age</i>	0.00	1.52	0.128	0.00	1.52	0.129	0.00	1.52	0.129	0.00	1.52	0.129
<i>Age-squared</i>	0.05	1.62	0.105	0.05	1.63	0.104	0.05	1.63	0.103	0.05	1.63	0.102
<i>Married/Cohabiting</i>	0.15	1.50	0.133	0.15	1.50	0.134	0.15	1.51	0.132	0.15	1.51	0.130
<i>Divorced/Separated</i>	0.05	0.32	0.750	0.05	0.33	0.744	0.05	0.33	0.745	0.05	0.33	0.744
<i>Widowed</i>	0.13	0.39	0.696	0.13	0.38	0.701	0.13	0.38	0.705	0.13	0.37	0.709
<i>Long-term illness</i>	-0.54	-7.69	0.000	-0.54	-7.70	0.000	-0.54	-7.70	0.000	-0.54	-7.70	0.000
<i>Child(ren) in Household</i>	0.04	0.49	0.623	0.04	0.49	0.625	0.04	0.49	0.624	0.04	0.49	0.621
<i>Other Higher Degree</i>	-0.57	-2.47	0.013	-0.57	-2.47	0.013	-0.58	-2.48	0.013	-0.58	-2.47	0.013
<i>A-level etc</i>	-0.22	-1.46	0.143	-0.22	-1.47	0.143	-0.22	-1.47	0.142	-0.22	-1.47	0.143
<i>GCSE etc</i>	-0.09	-0.46	0.644	-0.09	-0.47	0.641	-0.09	-0.47	0.638	-0.09	-0.47	0.641
<i>Other or No Qualification</i>	-0.17	-0.70	0.487	-0.18	-0.70	0.484	-0.18	-0.70	0.484	-0.18	-0.70	0.485
<i>Intermediate</i>	-0.06	-0.60	0.548	-0.06	-0.60	0.546	-0.06	-0.61	0.540	-0.06	-0.62	0.537
<i>Routine</i>	-0.17	-1.83	0.067	-0.17	-1.83	0.067	-0.17	-1.83	0.067	-0.17	-1.84	0.066
<i>No Paid Job</i>	-0.56	-3.11	0.002	-0.56	-3.11	0.002	-0.56	-3.10	0.002	-0.56	-3.09	0.002
<i>Unemployed</i>	0.25	1.26	0.209	0.25	1.26	0.209	0.25	1.26	0.209	0.25	1.25	0.212
<i>Retired</i>	0.51	1.89	0.059	0.51	1.88	0.060	0.51	1.89	0.059	0.51	1.89	0.059
<i>Student/Family care/Long-term sick</i>	0.40	2.37	0.018	0.40	2.37	0.018	0.40	2.36	0.018	0.40	2.35	0.019
<i>Household monthly income</i>	0.03	0.39	0.693	0.03	0.37	0.710	0.03	0.37	0.712	0.03	0.40	0.689
Constant	5.73	9.97	0.000	5.74	9.98	0.000	5.74	9.99	0.000	5.73	9.96	0.000

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**Appendix A7.1** Continued

Correlated RE for private renters	<b>Bespoke 3k</b>			<b>Bespoke 4k</b>			<b>Bespoke 5k</b>			<b>Bespoke 6k</b>		
Number of observations	12,989			12,989			12,989			12,989		
R-squared (overall)	0.106			0.106			0.106			0.106		
R-squared (within)	0.016			0.016			0.016			0.016		
R-squared (between)	0.159			0.159			0.159			0.159		
Rho	0.368			0.368			0.368			0.368		

Correlated RE for private renters	<b>Bespoke 7k</b>			<b>Bespoke 8k</b>			<b>Bespoke 9k</b>			<b>Bespoke 10k</b>		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.01	-0.16	0.869	-0.01	-0.15	0.881	-0.01	-0.14	0.887	0.00	0.01	0.995
Neighbourhood deprivation (person-average)	-0.03	-0.77	0.443	-0.03	-0.77	0.442	-0.03	-0.71	0.477	-0.03	-0.77	0.439
Country (ref. England)												
<i>Living in Wales</i>	0.26	0.84	0.399	0.26	0.85	0.395	0.26	0.85	0.393	0.26	0.85	0.396
National unemployment rate	-0.11	-4.29	0.000	-0.11	-4.29	0.000	-0.11	-4.29	0.000	-0.11	-4.29	0.000
Local unemployment rate	-0.03	-1.69	0.092	-0.03	-1.69	0.092	-0.03	-1.68	0.092	-0.02	-1.68	0.094
Area type (ref. Inner London)												
<i>Outer London</i>	-0.31	-1.38	0.169	-0.30	-1.38	0.169	-0.31	-1.38	0.169	-0.30	-1.37	0.170
<i>West Midlands</i>	0.18	0.48	0.632	0.19	0.48	0.628	0.19	0.49	0.625	0.19	0.50	0.616
<i>Greater Manchester</i>	0.09	0.24	0.812	0.09	0.24	0.811	0.09	0.24	0.811	0.09	0.24	0.813
<i>West Yorkshire</i>	0.07	0.20	0.842	0.07	0.20	0.842	0.07	0.20	0.843	0.07	0.20	0.842
<i>Liverpool</i>	-0.13	-0.33	0.742	-0.13	-0.33	0.741	-0.13	-0.33	0.740	-0.12	-0.32	0.748
<i>Tyneside</i>	0.10	0.26	0.795	0.10	0.26	0.795	0.10	0.26	0.793	0.10	0.26	0.795
<i>South Yorkshire</i>	0.24	0.33	0.740	0.24	0.33	0.739	0.24	0.33	0.739	0.24	0.33	0.740
<i>Urban over 250k</i>	-0.28	-1.01	0.315	-0.28	-1.00	0.316	-0.28	-1.00	0.315	-0.28	-1.00	0.315
<i>Urban over 100k to 250k</i>	-0.34	-1.27	0.205	-0.34	-1.27	0.206	-0.34	-1.27	0.206	-0.34	-1.27	0.205
<i>Urban over 50k to 100k</i>	-0.42	-1.42	0.156	-0.42	-1.42	0.157	-0.42	-1.41	0.157	-0.42	-1.42	0.156
<i>Urban over 10k to 50k</i>	-0.24	-0.89	0.371	-0.24	-0.89	0.372	-0.24	-0.89	0.371	-0.25	-0.90	0.369

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**Appendix A7.1** Continued

Correlated RE for private renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 3k to 10k</i>	-0.23	-0.82	0.410	-0.23	-0.82	0.410	-0.23	-0.82	0.410	-0.23	-0.82	0.413
<i>Rural</i>	-0.21	-0.76	0.448	-0.21	-0.76	0.449	-0.21	-0.76	0.449	-0.20	-0.75	0.454
Age	-0.14	-5.16	0.000	-0.14	-5.15	0.000	-0.14	-5.15	0.000	-0.14	-5.15	0.000
Age-squared	0.00	1.66	0.097	0.00	1.66	0.097	0.00	1.66	0.097	0.00	1.66	0.097
Female	0.07	1.96	0.050	0.07	1.97	0.049	0.07	1.98	0.048	0.07	1.99	0.047
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	-0.22	-2.12	0.034	-0.22	-2.13	0.034	-0.23	-2.14	0.032	-0.23	-2.15	0.032
<i>Asian</i>	-0.17	-1.97	0.048	-0.17	-1.97	0.049	-0.17	-1.97	0.049	-0.17	-1.97	0.049
<i>Other</i>	-0.20	-2.63	0.008	-0.20	-2.63	0.008	-0.20	-2.64	0.008	-0.20	-2.64	0.008
Born in UK	-0.14	-1.98	0.048	-0.14	-1.98	0.047	-0.14	-1.99	0.047	-0.14	-1.99	0.047
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.12	1.39	0.164	0.12	1.39	0.163	0.12	1.39	0.163	0.12	1.40	0.162
<i>Divorced/Separated</i>	-0.10	-0.81	0.417	-0.10	-0.81	0.417	-0.10	-0.81	0.417	-0.10	-0.81	0.417
<i>Widowed</i>	-0.26	-0.95	0.343	-0.26	-0.95	0.344	-0.26	-0.95	0.343	-0.26	-0.95	0.344
Long-term illness	-0.18	-4.46	0.000	-0.18	-4.46	0.000	-0.18	-4.46	0.000	-0.18	-4.46	0.000
Child(ren) in household	0.08	1.26	0.208	0.08	1.26	0.207	0.08	1.26	0.207	0.08	1.26	0.207
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.44	1.97	0.049	0.44	1.97	0.049	0.44	1.97	0.049	0.44	1.96	0.049
<i>A-level etc</i>	0.13	0.96	0.335	0.13	0.96	0.335	0.13	0.96	0.336	0.13	0.96	0.336
<i>GCSE etc</i>	0.04	0.23	0.821	0.04	0.23	0.822	0.04	0.22	0.822	0.04	0.22	0.822
<i>Other or No qualification</i>	0.06	0.26	0.798	0.06	0.26	0.798	0.06	0.25	0.799	0.06	0.26	0.798
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	0.01	0.09	0.926	0.01	0.09	0.927	0.01	0.09	0.927	0.01	0.09	0.930
<i>Routine</i>	0.02	0.34	0.736	0.02	0.34	0.736	0.02	0.34	0.736	0.02	0.34	0.737

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**Appendix A7.1** Continued

Correlated RE for private renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>No paid job</i>	-0.15	-1.48	0.139	-0.15	-1.48	0.139	-0.15	-1.48	0.139	-0.15	-1.48	0.138
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.12	-1.15	0.250	-0.12	-1.15	0.250	-0.12	-1.15	0.250	-0.12	-1.15	0.251
<i>Retired</i>	0.22	1.24	0.216	0.22	1.24	0.216	0.22	1.24	0.216	0.22	1.24	0.215
<i>Student/Family care/Long-term sick</i>	0.02	0.16	0.872	0.02	0.16	0.872	0.02	0.16	0.872	0.02	0.16	0.869
Household monthly income	0.10	2.14	0.032	0.10	2.14	0.032	0.10	2.14	0.032	0.10	2.14	0.032
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.11	-1.87	0.062	-0.11	-1.88	0.060	-0.11	-1.89	0.059	-0.11	-1.90	0.058
<i>Routine</i>	-0.09	-1.67	0.095	-0.09	-1.68	0.094	-0.09	-1.68	0.094	-0.09	-1.68	0.093
<i>Still at school/Never went to school/No paid job</i>	-0.08	-0.89	0.371	-0.08	-0.90	0.368	-0.08	-0.91	0.365	-0.08	-0.91	0.363
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.05	-1.11	0.269	-0.05	-1.10	0.270	-0.05	-1.10	0.270	-0.05	-1.10	0.271
<i>Routine/Did not work</i>	-0.12	-2.60	0.009	-0.12	-2.59	0.010	-0.12	-2.60	0.009	-0.12	-2.61	0.009
<i>Parent deceased/Unknown</i>	-0.27	-1.55	0.121	-0.27	-1.55	0.121	-0.27	-1.56	0.119	-0.27	-1.56	0.118
Cross-sectional effects of correlates												
<i>Living in Wales</i>	-0.37	-1.19	0.236	-0.37	-1.19	0.234	-0.38	-1.19	0.232	-0.37	-1.19	0.234
<i>National unemployment rate</i>	0.20	4.20	0.000	0.20	4.21	0.000	0.20	4.21	0.000	0.20	4.21	0.000
<i>Local unemployment rate</i>	0.01	0.75	0.450	0.01	0.76	0.449	0.01	0.77	0.444	0.01	0.76	0.446
<i>Outer London</i>	0.29	1.23	0.218	0.29	1.23	0.219	0.29	1.23	0.220	0.29	1.22	0.221
<i>West Midlands</i>	-0.15	-0.38	0.707	-0.15	-0.38	0.705	-0.15	-0.38	0.701	-0.16	-0.40	0.691

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Appendix A7.1 Continued

Correlated RE for private renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Greater Manchester</i>	-0.08	-0.20	0.845	-0.08	-0.20	0.843	-0.08	-0.20	0.841	-0.08	-0.20	0.843
<i>West Yorkshire</i>	0.15	0.40	0.689	0.15	0.40	0.691	0.15	0.40	0.689	0.15	0.40	0.689
<i>Liverpool</i>	0.15	0.35	0.728	0.15	0.35	0.728	0.15	0.35	0.725	0.15	0.34	0.732
<i>Tyneside</i>	0.19	0.44	0.659	0.19	0.44	0.660	0.19	0.44	0.662	0.19	0.44	0.657
<i>South Yorkshire</i>	-0.28	-0.39	0.700	-0.28	-0.39	0.698	-0.28	-0.39	0.698	-0.28	-0.39	0.699
<i>Urban over 250k</i>	0.25	0.86	0.387	0.25	0.86	0.389	0.25	0.86	0.390	0.25	0.86	0.389
<i>Urban over 100k to 250k</i>	0.36	1.29	0.198	0.36	1.28	0.200	0.36	1.28	0.199	0.36	1.28	0.199
<i>Urban over 50k to 100k</i>	0.34	1.11	0.267	0.34	1.11	0.268	0.34	1.10	0.269	0.34	1.11	0.269
<i>Urban over 10k to 50k</i>	0.25	0.84	0.399	0.24	0.84	0.401	0.24	0.84	0.402	0.25	0.84	0.400
<i>Urban over 3k to 10k</i>	0.41	1.39	0.164	0.41	1.38	0.167	0.41	1.38	0.167	0.41	1.37	0.170
<i>Rural</i>	0.26	0.90	0.367	0.26	0.90	0.368	0.26	0.91	0.364	0.26	0.90	0.366
<i>Age</i>	0.00	1.52	0.129	0.00	1.52	0.130	0.00	1.52	0.130	0.00	1.52	0.129
<i>Age-squared</i>	0.05	1.64	0.101	0.05	1.64	0.101	0.05	1.64	0.101	0.05	1.63	0.102
<i>Married/Cohabiting</i>	0.15	1.53	0.127	0.15	1.53	0.127	0.15	1.52	0.127	0.15	1.52	0.129
<i>Divorced/Separated</i>	0.05	0.33	0.743	0.05	0.33	0.742	0.05	0.32	0.745	0.05	0.32	0.749
<i>Widowed</i>	0.13	0.38	0.705	0.13	0.38	0.701	0.13	0.38	0.705	0.13	0.37	0.712
<i>Long-term illness</i>	-0.54	-7.71	0.000	-0.54	-7.71	0.000	-0.54	-7.71	0.000	-0.54	-7.71	0.000
<i>Child(ren) in Household</i>	0.04	0.48	0.630	0.04	0.48	0.630	0.04	0.49	0.626	0.04	0.49	0.621
<i>Other Higher Degree</i>	-0.58	-2.48	0.013	-0.57	-2.47	0.013	-0.57	-2.47	0.013	-0.57	-2.47	0.014
<i>A-level etc</i>	-0.22	-1.47	0.141	-0.22	-1.47	0.142	-0.22	-1.47	0.142	-0.22	-1.47	0.142
<i>GCSE etc</i>	-0.09	-0.47	0.639	-0.09	-0.46	0.642	-0.09	-0.46	0.645	-0.09	-0.46	0.644
<i>Other or No Qualification</i>	-0.18	-0.70	0.485	-0.18	-0.70	0.485	-0.18	-0.70	0.485	-0.18	-0.70	0.484
<i>Intermediate</i>	-0.06	-0.62	0.534	-0.06	-0.62	0.533	-0.06	-0.62	0.537	-0.06	-0.61	0.541
<i>Routine</i>	-0.17	-1.84	0.066	-0.17	-1.84	0.066	-0.17	-1.84	0.066	-0.17	-1.84	0.066
<i>No Paid Job</i>	-0.56	-3.10	0.002	-0.56	-3.10	0.002	-0.56	-3.10	0.002	-0.56	-3.10	0.002

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Appendix A7.1 Continued

Correlated RE for private renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Unemployed</i>	0.25	1.25	0.210	0.25	1.26	0.209	0.25	1.26	0.208	0.25	1.26	0.209
<i>Retired</i>	0.51	1.88	0.059	0.51	1.89	0.059	0.52	1.89	0.058	0.51	1.89	0.058
<i>Student/Family care/Long-term sick</i>	0.40	2.36	0.019	0.40	2.36	0.018	0.40	2.36	0.018	0.40	2.36	0.018
<i>Household monthly income</i>	0.03	0.39	0.698	0.03	0.39	0.695	0.03	0.41	0.681	0.03	0.42	0.673
Constant	5.73	9.97	0.000	5.73	9.97	0.000	5.72	9.95	0.000	5.71	9.94	0.000
Number of observations	12,989			12,989			12,989			12,989		
R-squared (overall)	0.106			0.106			0.106			0.106		
R-squared (within)	0.016			0.016			0.016			0.016		
R-squared (between)	0.159			0.159			0.159			0.159		
Rho	0.368			0.368			0.368			0.368		

Two-way FE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.14	0.69	0.490	-0.01	-0.04	0.964	0.04	0.16	0.871	-0.06	-0.27	0.789
National unemployment rate	-0.11	-4.25	0.000	-0.11	-4.20	0.000	-0.11	-4.10	0.000	-0.11	-4.15	0.000
Local unemployment rate	-0.02	-0.90	0.366	-0.01	-0.85	0.395	-0.02	-0.89	0.376	-0.01	-0.86	0.390
Area type (ref. Inner London)												
<i>Outer London</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Midlands</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Greater Manchester</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Liverpool</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Tyneside</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>South Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-

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**Appendix A7.1** Continued

Two-way FE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 100k to 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 50k to 100k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 10k to 50k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 3k to 10k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Rural</i>	-	-	-	-	-	-	-	-	-	-	-	-
Age	-0.16	-5.41	0.000	-0.16	-5.26	0.000	-0.15	-5.12	0.000	-0.15	-5.03	0.000
Age-squared	0.00	2.12	0.034	0.00	2.03	0.042	0.00	1.95	0.051	0.00	1.89	0.059
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.10	1.16	0.245	0.10	1.12	0.264	0.10	1.06	0.287	0.10	1.10	0.273
<i>Divorced/Separated</i>	-0.09	-0.69	0.491	-0.08	-0.66	0.507	-0.09	-0.68	0.494	-0.09	-0.72	0.469
<i>Widowed</i>	-0.29	-0.90	0.367	-0.29	-0.90	0.369	-0.29	-0.91	0.362	-0.29	-0.91	0.361
Long-term illness	-0.19	-4.52	0.000	-0.19	-4.56	0.000	-0.19	-4.46	0.000	-0.19	-4.50	0.000
Child(ren) in household	0.07	1.02	0.310	0.06	0.86	0.389	0.06	0.87	0.386	0.06	0.90	0.369
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.33	1.69	0.092	0.34	1.72	0.085	0.36	1.83	0.067	0.34	1.70	0.089
<i>A-level etc</i>	0.10	0.67	0.503	0.12	0.76	0.447	0.12	0.80	0.424	0.11	0.71	0.476
<i>GCSE etc</i>	-0.02	-0.10	0.918	0.00	-0.02	0.983	0.00	0.00	0.997	0.00	-0.02	0.985
<i>Other or No qualification</i>	0.01	0.02	0.982	0.02	0.09	0.927	0.01	0.02	0.982	0.03	0.11	0.915
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	0.03	0.38	0.702	0.03	0.44	0.661	0.03	0.39	0.699	0.03	0.40	0.689
<i>Routine</i>	0.05	0.63	0.529	0.06	0.72	0.472	0.06	0.74	0.458	0.05	0.71	0.476
<i>No paid job</i>	-0.12	-1.12	0.261	-0.12	-1.07	0.285	-0.11	-1.03	0.305	-0.12	-1.11	0.269

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Appendix A7.1 Continued

Two-way FE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.12	-1.12	0.263	-0.13	-1.21	0.227	-0.14	-1.26	0.207	-0.13	-1.21	0.227
<i>Retired</i>	0.21	1.33	0.185	0.21	1.34	0.179	0.21	1.31	0.191	0.21	1.34	0.180
<i>Student/Family care/Long-term sick</i>	-0.01	-0.10	0.922	-0.01	-0.11	0.912	-0.02	-0.15	0.877	-0.01	-0.14	0.886
Household monthly income	0.11	2.21	0.027	0.11	2.17	0.030	0.11	2.22	0.026	0.10	2.03	0.043
Constant	10.07	12.35	0.000	9.94	12.19	0.000	9.79	12.02	0.000	9.81	12.04	0.000
Number of observations	12,989			12,989			12,989			12,989		
R-squared (overall)	0.63			0.629			0.628			0.628		
R-squared (within)	0.014			0.014			0.013			0.013		
	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
Two-way FE for private renters	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.29	1.20	0.229	0.30	1.15	0.251	0.37	1.40	0.160	0.26	0.94	0.347
National unemployment rate	-0.11	-4.03	0.000	-0.11	-4.18	0.000	-0.11	-4.10	0.000	-0.11	-4.04	0.000
Local unemployment rate	-0.02	-0.92	0.358	-0.01	-0.88	0.378	-0.02	-0.89	0.374	-0.01	-0.80	0.424
Area type (ref. Inner London)												
<i>Outer London</i>	-	-	-	-0.29	-0.29	0.769	0.00	0.00	0.000	-0.29	-0.30	0.767
<i>West Midlands</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Greater Manchester</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Liverpool</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Tyneside</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>South Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 100k to 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-

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**Appendix A7.1** Continued

Two-way FE for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 50k to 100k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 10k to 50k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 3k to 10k</i>	-	-	-	-1.16	-1.30	0.193	-0.93	-1.46	0.145	-0.37	-0.66	0.509
<i>Rural</i>	-	-	-	-	-	-	-	-	-	-	-	-
Age	-0.16	-5.37	0.000	-0.16	-5.44	0.000	-0.16	-5.45	0.000	-0.16	-5.38	0.000
Age-squared	0.00	2.18	0.029	0.00	2.23	0.026	0.00	2.31	0.021	0.00	2.28	0.023
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.11	1.19	0.235	0.10	1.08	0.282	0.10	1.06	0.289	0.09	1.06	0.288
<i>Divorced/Separated</i>	-0.08	-0.60	0.547	-0.08	-0.64	0.522	-0.09	-0.69	0.492	-0.09	-0.70	0.485
<i>Widowed</i>	-0.28	-0.88	0.378	-0.29	-0.90	0.370	-0.29	-0.92	0.359	-0.29	-0.92	0.359
Long-term illness	-0.19	-4.48	0.000	-0.19	-4.48	0.000	-0.19	-4.47	0.000	-0.19	-4.53	0.000
Child(ren) in household	0.06	0.81	0.419	0.05	0.75	0.456	0.05	0.78	0.437	0.06	0.91	0.364
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.34	1.71	0.087	0.33	1.69	0.092	0.32	1.63	0.102	0.33	1.66	0.096
<i>A-level etc</i>	0.13	0.82	0.414	0.12	0.75	0.455	0.10	0.63	0.529	0.11	0.71	0.480
<i>GCSE etc</i>	-0.01	-0.08	0.939	-0.02	-0.13	0.896	-0.03	-0.18	0.858	-0.02	-0.12	0.901
<i>Other or No qualification</i>	-0.01	-0.02	0.983	-0.01	-0.06	0.956	-0.03	-0.11	0.910	-0.02	-0.08	0.938
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	0.02	0.22	0.825	0.02	0.28	0.777	0.02	0.29	0.775	0.02	0.24	0.808
<i>Routine</i>	0.06	0.72	0.469	0.06	0.75	0.451	0.05	0.68	0.496	0.05	0.66	0.510
<i>No paid job</i>	-0.11	-1.02	0.308	-0.11	-0.98	0.329	-0.11	-0.98	0.329	-0.12	-1.07	0.283
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.14	-1.31	0.192	-0.15	-1.32	0.187	-0.15	-1.38	0.169	-0.14	-1.32	0.188
<i>Retired</i>	0.19	1.21	0.225	0.19	1.20	0.231	0.19	1.21	0.227	0.19	1.21	0.226

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Appendix A7.1 Continued

Two-way FE for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Student/Family care/Long-term sick</i>	-0.02	-0.24	0.808	-0.02	-0.22	0.825	-0.03	-0.33	0.740	-0.03	-0.32	0.751
Household monthly income	0.10	2.11	0.035	0.10	2.07	0.039	0.10	2.00	0.046	0.10	2.01	0.045
Constant	9.99	12.28	0.000	10.19	12.39	0.000	10.13	12.48	0.000	10.02	12.26	0.000
Number of observations	12,989			12,989			12,989			12,989		
R-squared (overall)	0.627			0.628			0.627			0.626		
R-squared (within)	0.014			0.014			0.014			0.014		
Two-way FE for private renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.17	0.58	0.562	0.39	1.28	0.200	0.35	1.14	0.254	0.30	0.96	0.338
National unemployment rate	-0.11	-4.21	0.000	-0.11	-4.17	0.000	-0.12	-4.31	0.000	-0.11	-4.22	0.000
Local unemployment rate	-0.01	-0.80	0.424	-0.02	-0.89	0.372	-0.02	-0.89	0.376	-0.01	-0.84	0.403
Area type (ref. Inner London)												
<i>Outer London</i>	-0.29	-0.29	0.769	-0.30	-0.30	0.760	-0.30	-0.31	0.759	-0.30	-0.31	0.759
<i>West Midlands</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Greater Manchester</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Liverpool</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Tyneside</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>South Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 100k to 250k</i>	-	-	-	-	-	-	-1.02	-0.90	0.368	-	-	-
<i>Urban over 50k to 100k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 10k to 50k</i>	0.45	0.46	0.645	0.45	0.46	0.646	0.47	0.48	0.633	0.47	0.48	0.632
<i>Urban over 3k to 10k</i>	-0.49	-0.96	0.335	-0.37	-0.65	0.514	-0.35	-0.62	0.537	-0.47	-0.93	0.354

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**Appendix A7.1** Continued

Two-way FE for private renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Rural</i>	-	-	-	-	-	-	-	-	-	-	-	-
Age	-0.16	-5.44	0.000	-0.17	-5.68	0.000	-0.17	-5.65	0.000	-0.16	-5.52	0.000
Age-squared	0.00	2.28	0.022	0.00	2.45	0.014	0.00	2.38	0.017	0.00	2.31	0.021
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.09	0.96	0.335	0.10	1.08	0.281	0.09	1.03	0.301	0.09	1.03	0.302
<i>Divorced/Separated</i>	-0.10	-0.78	0.435	-0.09	-0.71	0.478	-0.09	-0.74	0.462	-0.10	-0.78	0.434
<i>Widowed</i>	-0.30	-0.95	0.342	-0.29	-0.92	0.357	-0.30	-0.94	0.350	-0.30	-0.94	0.346
Long-term illness	-0.19	-4.56	0.000	-0.19	-4.53	0.000	-0.19	-4.46	0.000	-0.19	-4.47	0.000
Child(ren) in household	0.06	0.84	0.402	0.06	0.86	0.390	0.07	1.01	0.310	0.05	0.75	0.455
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.36	1.84	0.066	0.39	1.97	0.049	0.33	1.69	0.091	0.33	1.69	0.091
<i>A-level etc</i>	0.12	0.75	0.451	0.12	0.76	0.450	0.10	0.66	0.509	0.10	0.67	0.504
<i>GCSE etc</i>	-0.01	-0.08	0.940	-0.02	-0.10	0.921	-0.04	-0.19	0.851	-0.03	-0.17	0.868
<i>Other or No qualification</i>	-0.01	-0.04	0.964	-0.02	-0.07	0.946	-0.03	-0.14	0.888	-0.03	-0.12	0.901
Own social class (ref. Managerial/Professional)												
<i>Intermediate</i>	0.02	0.26	0.796	0.02	0.25	0.801	0.02	0.23	0.819	0.01	0.19	0.851
<i>Routine</i>	0.05	0.69	0.492	0.06	0.74	0.462	0.05	0.66	0.506	0.06	0.74	0.459
<i>No paid job</i>	-0.12	-1.06	0.291	-0.11	-1.02	0.306	-0.11	-1.03	0.302	-0.12	-1.05	0.296
Economic status (ref. Employed)												
<i>Unemployed</i>	-0.15	-1.35	0.176	-0.15	-1.33	0.182	-0.14	-1.26	0.207	-0.14	-1.28	0.202
<i>Retired</i>	0.19	1.20	0.228	0.20	1.25	0.211	0.19	1.22	0.222	0.19	1.23	0.220
<i>Student/Family care/Long-term sick</i>	-0.02	-0.23	0.822	-0.02	-0.15	0.878	-0.02	-0.18	0.858	-0.02	-0.20	0.842
Household monthly income	0.10	2.04	0.041	0.10	2.05	0.040	0.11	2.23	0.026	0.10	2.13	0.033
Constant	10.04	12.19	0.000	10.22	12.39	0.000	10.33	12.32	0.000	10.12	12.24	0.000

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**Appendix A7.1** Continued

Two-way FE for private renters	<b>Bespoke 7k</b>	<b>Bespoke 8k</b>	<b>Bespoke 9k</b>	<b>Bespoke 10k</b>
Number of observations	12,989	12,989	12,989	12,989
R-squared (overall)	0.627	0.627	0.628	0.627
R-squared (within)	0.014	0.015	0.014	0.014

Source: Understanding Society (2019), Waves 1-6, linked with longitudinally harmonised UK Census 2001 and 2011 for England and Wales.

**Appendix A7.2** Wellbeing outcome: Hourly wage (log). Comparison of pooled OLS coefficients for social renters with coefficients from one- and two-way fixed-effects models for private renters. (Model results underpinning Figure 2. Results for the population as a whole are presented in Appendix A6 and Appendix A6, respectively.)

Pooled OLS for social renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.03	-4.65	0.000	-0.02	-3.45	0.001	-0.02	-3.11	0.002	-0.01	-2.19	0.029
Country (ref. England)												
<i>Living in Wales</i>	-0.04	-1.85	0.065	-0.04	-1.93	0.054	-0.04	-1.95	0.052	-0.04	-2.01	0.045
National unemployment rate	-0.04	-6.09	0.000	-0.04	-6.27	0.000	-0.04	-6.28	0.000	-0.04	-6.39	0.000
Local unemployment rate	-0.01	-4.48	0.000	-0.01	-4.27	0.000	-0.01	-4.20	0.000	-0.01	-4.07	0.000
Area type (ref. Inner London)												
<i>Outer London</i>	-0.11	-4.05	0.000	-0.11	-4.08	0.000	-0.11	-4.05	0.000	-0.10	-3.99	0.000
<i>West Midlands</i>	-0.15	-4.27	0.000	-0.16	-4.35	0.000	-0.15	-4.25	0.000	-0.15	-4.23	0.000
<i>Greater Manchester</i>	-0.19	-5.35	0.000	-0.19	-5.52	0.000	-0.19	-5.51	0.000	-0.19	-5.54	0.000
<i>West Yorkshire</i>	-0.17	-4.05	0.000	-0.17	-4.13	0.000	-0.17	-4.09	0.000	-0.17	-4.12	0.000
<i>Liverpool</i>	-0.27	-6.87	0.000	-0.27	-7.05	0.000	-0.27	-7.02	0.000	-0.27	-7.06	0.000
<i>Tyneside</i>	-0.15	-3.16	0.002	-0.15	-3.20	0.001	-0.16	-3.27	0.001	-0.16	-3.27	0.001
<i>South Yorkshire</i>	-0.26	-6.10	0.000	-0.26	-6.18	0.000	-0.26	-6.19	0.000	-0.26	-6.13	0.000
<i>Urban over 250k</i>	-0.18	-7.11	0.000	-0.18	-7.16	0.000	-0.18	-7.19	0.000	-0.18	-7.17	0.000
<i>Urban over 100k to 250k</i>	-0.16	-6.09	0.000	-0.16	-6.14	0.000	-0.16	-6.11	0.000	-0.16	-6.08	0.000
<i>Urban over 50k to 100k</i>	-0.19	-6.09	0.000	-0.19	-5.98	0.000	-0.19	-5.96	0.000	-0.19	-5.90	0.000
<i>Urban over 10k to 50k</i>	-0.22	-7.88	0.000	-0.22	-7.97	0.000	-0.22	-8.05	0.000	-0.22	-8.06	0.000
<i>Urban over 3k to 10k</i>	-0.23	-6.50	0.000	-0.23	-6.51	0.000	-0.23	-6.49	0.000	-0.23	-6.47	0.000
<i>Rural</i>	-0.23	-8.44	0.000	-0.23	-8.40	0.000	-0.23	-8.45	0.000	-0.23	-8.32	0.000
Age	0.02	5.24	0.000	0.02	5.29	0.000	0.02	5.29	0.000	0.02	5.27	0.000
Age-squared	0.00	-4.04	0.000	0.00	-4.09	0.000	0.00	-4.09	0.000	0.00	-4.06	0.000
Female	-0.12	-10.02	0.000	-0.12	-9.95	0.000	-0.12	-9.99	0.000	-0.13	-10.03	0.000

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**Appendix A7.2** Continued

Pooled OLS for social renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	0.00	0.16	0.872	0.00	0.12	0.904	0.00	0.08	0.937	0.00	0.13	0.900
<i>Asian</i>	-0.03	-0.87	0.386	-0.03	-0.93	0.354	-0.03	-0.91	0.362	-0.03	-0.90	0.371
<i>Other</i>	0.02	0.63	0.532	0.02	0.61	0.541	0.02	0.61	0.544	0.02	0.65	0.516
Born in UK	0.04	1.81	0.070	0.04	1.81	0.070	0.04	1.80	0.072	0.04	1.86	0.063
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.00	0.17	0.864	0.00	0.19	0.853	0.00	0.17	0.863	0.00	0.20	0.839
<i>Divorced/Separated</i>	0.00	-0.23	0.819	0.00	-0.22	0.827	0.00	-0.24	0.814	0.00	-0.23	0.816
<i>Widowed</i>	0.02	0.39	0.693	0.02	0.37	0.709	0.02	0.33	0.742	0.02	0.32	0.749
Long-term illness	-0.03	-2.51	0.012	-0.03	-2.37	0.018	-0.03	-2.33	0.020	-0.03	-2.39	0.017
Child(ren) in household	-0.01	-0.79	0.430	-0.01	-0.84	0.402	-0.01	-0.90	0.366	-0.01	-0.88	0.377
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.11	-4.82	0.000	-0.12	-4.87	0.000	-0.12	-4.89	0.000	-0.12	-4.92	0.000
<i>A-level etc</i>	-0.15	-6.68	0.000	-0.15	-6.72	0.000	-0.15	-6.79	0.000	-0.15	-6.83	0.000
<i>GCSE etc</i>	-0.18	-7.98	0.000	-0.18	-8.06	0.000	-0.18	-8.12	0.000	-0.18	-8.16	0.000
<i>Other or No qualification</i>	-0.21	-9.03	0.000	-0.21	-9.03	0.000	-0.21	-9.09	0.000	-0.21	-9.16	0.000
Constant	2.77	34.51	0.000	2.77	34.38	0.000	2.77	34.35	0.000	2.77	34.26	0.000
Number of observations	6,489			6,489			6,489			6,489		
R-squared (overall)	0.314			0.311			0.311			0.31		

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**Appendix A7.2** Continued

Pooled OLS for social renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.01	-1.64	0.102	-0.01	-1.29	0.199	-0.01	-1.19	0.233	-0.01	-1.15	0.250
Country (ref. England)												
<i>Living in Wales</i>	-0.05	-2.05	0.041	-0.05	-2.08	0.038	-0.05	-2.10	0.036	-0.05	-2.11	0.035
National unemployment rate	-0.04	-6.48	0.000	-0.04	-6.54	0.000	-0.04	-6.56	0.000	-0.04	-6.55	0.000
Local unemployment rate	-0.01	-4.00	0.000	-0.01	-3.95	0.000	-0.01	-3.94	0.000	-0.01	-3.95	0.000
Area type (ref. Inner London)												
<i>Outer London</i>	-0.11	-4.02	0.000	-0.11	-4.07	0.000	-0.11	-4.07	0.000	-0.11	-4.07	0.000
<i>West Midlands</i>	-0.15	-4.22	0.000	-0.15	-4.22	0.000	-0.15	-4.22	0.000	-0.15	-4.22	0.000
<i>Greater Manchester</i>	-0.19	-5.57	0.000	-0.20	-5.63	0.000	-0.20	-5.65	0.000	-0.20	-5.65	0.000
<i>West Yorkshire</i>	-0.18	-4.18	0.000	-0.18	-4.22	0.000	-0.18	-4.23	0.000	-0.18	-4.23	0.000
<i>Liverpool</i>	-0.28	-7.06	0.000	-0.28	-7.11	0.000	-0.28	-7.10	0.000	-0.28	-7.08	0.000
<i>Tyneside</i>	-0.16	-3.28	0.001	-0.16	-3.29	0.001	-0.16	-3.30	0.001	-0.16	-3.30	0.001
<i>South Yorkshire</i>	-0.26	-6.13	0.000	-0.26	-6.13	0.000	-0.26	-6.13	0.000	-0.26	-6.13	0.000
<i>Urban over 250k</i>	-0.18	-7.22	0.000	-0.18	-7.25	0.000	-0.18	-7.25	0.000	-0.18	-7.26	0.000
<i>Urban over 100k to 250k</i>	-0.16	-6.10	0.000	-0.16	-6.13	0.000	-0.16	-6.13	0.000	-0.16	-6.14	0.000
<i>Urban over 50k to 100k</i>	-0.19	-5.94	0.000	-0.19	-5.97	0.000	-0.19	-5.98	0.000	-0.19	-5.98	0.000
<i>Urban over 10k to 50k</i>	-0.22	-8.09	0.000	-0.23	-8.18	0.000	-0.23	-8.21	0.000	-0.23	-8.23	0.000
<i>Urban over 3k to 10k</i>	-0.23	-6.44	0.000	-0.23	-6.42	0.000	-0.23	-6.42	0.000	-0.23	-6.43	0.000
<i>Rural</i>	-0.23	-8.22	0.000	-0.22	-8.13	0.000	-0.22	-8.11	0.000	-0.22	-8.10	0.000
Age	0.02	5.27	0.000	0.02	5.25	0.000	0.02	5.24	0.000	0.02	5.24	0.000
Age-squared	0.00	-4.05	0.000	0.00	-4.03	0.000	0.00	-4.03	0.000	0.00	-4.03	0.000
Female	-0.13	-10.05	0.000	-0.13	-10.06	0.000	-0.13	-10.06	0.000	-0.13	-10.07	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	0.00	0.14	0.892	0.00	0.13	0.899	0.00	0.12	0.902	0.00	0.12	0.907

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**Appendix A7.2** Continued

Pooled OLS for social renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Asian</i>	-0.03	-0.92	0.359	-0.03	-0.92	0.355	-0.03	-0.93	0.350	-0.03	-0.94	0.349
<i>Other</i>	0.02	0.65	0.516	0.02	0.65	0.518	0.02	0.65	0.517	0.02	0.65	0.517
Born in UK	0.04	1.90	0.058	0.04	1.93	0.054	0.04	1.94	0.053	0.04	1.93	0.053
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.00	0.24	0.813	0.00	0.27	0.784	0.00	0.29	0.775	0.00	0.29	0.774
<i>Divorced/Separated</i>	0.00	-0.23	0.818	0.00	-0.19	0.847	0.00	-0.18	0.857	0.00	-0.18	0.854
<i>Widowed</i>	0.02	0.32	0.752	0.02	0.31	0.758	0.02	0.30	0.761	0.02	0.30	0.766
Long-term illness	-0.03	-2.42	0.016	-0.03	-2.45	0.015	-0.03	-2.45	0.014	-0.03	-2.46	0.014
Child(ren) in household	-0.01	-0.87	0.384	-0.01	-0.86	0.389	-0.01	-0.85	0.394	-0.01	-0.84	0.401
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.12	-4.93	0.000	-0.12	-4.91	0.000	-0.12	-4.90	0.000	-0.12	-4.90	0.000
<i>A-level etc</i>	-0.15	-6.84	0.000	-0.15	-6.83	0.000	-0.15	-6.82	0.000	-0.15	-6.83	0.000
<i>GCSE etc</i>	-0.18	-8.18	0.000	-0.18	-8.19	0.000	-0.18	-8.20	0.000	-0.18	-8.20	0.000
<i>Other or No qualification</i>	-0.21	-9.19	0.000	-0.21	-9.20	0.000	-0.21	-9.19	0.000	-0.21	-9.20	0.000
Constant	2.76	34.23	0.000	2.77	34.25	0.000	2.77	34.25	0.000	2.77	34.25	0.000
Number of observations	6,489			6,489			6,489			6,489		
R-squared (overall)	0.309			0.309			0.309			0.309		
Pooled OLS for social renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	-0.01	-0.99	0.322	0.00	-0.64	0.520	0.00	-0.47	0.642	0.00	-0.54	0.592
Country (ref. England)												
<i>Living in Wales</i>	-0.05	-2.11	0.035	-0.05	-2.14	0.032	-0.05	-2.17	0.030	-0.05	-2.17	0.030
National unemployment rate	-0.04	-6.57	0.000	-0.04	-6.60	0.000	-0.04	-6.62	0.000	-0.04	-6.61	0.000
Local unemployment rate	-0.01	-3.93	0.000	-0.01	-3.89	0.000	-0.01	-3.87	0.000	-0.01	-3.88	0.000

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Appendix A7.2 Continued

Pooled OLS for social renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Area type (ref. Inner London)												
<i>Outer London</i>	-0.11	-4.07	0.000	-0.11	-4.06	0.000	-0.11	-4.07	0.000	-0.11	-4.07	0.000
<i>West Midlands</i>	-0.15	-4.23	0.000	-0.15	-4.24	0.000	-0.15	-4.25	0.000	-0.15	-4.25	0.000
<i>Greater Manchester</i>	-0.20	-5.67	0.000	-0.20	-5.69	0.000	-0.20	-5.70	0.000	-0.20	-5.70	0.000
<i>West Yorkshire</i>	-0.18	-4.26	0.000	-0.18	-4.29	0.000	-0.18	-4.32	0.000	-0.18	-4.32	0.000
<i>Liverpool</i>	-0.28	-7.06	0.000	-0.28	-7.10	0.000	-0.28	-7.12	0.000	-0.28	-7.12	0.000
<i>Tyneside</i>	-0.16	-3.29	0.001	-0.16	-3.28	0.001	-0.16	-3.28	0.001	-0.16	-3.28	0.001
<i>South Yorkshire</i>	-0.26	-6.15	0.000	-0.26	-6.18	0.000	-0.26	-6.19	0.000	-0.26	-6.19	0.000
<i>Urban over 250k</i>	-0.18	-7.28	0.000	-0.18	-7.27	0.000	-0.18	-7.27	0.000	-0.18	-7.27	0.000
<i>Urban over 100k to 250k</i>	-0.16	-6.16	0.000	-0.16	-6.17	0.000	-0.16	-6.18	0.000	-0.16	-6.18	0.000
<i>Urban over 50k to 100k</i>	-0.19	-5.98	0.000	-0.19	-5.96	0.000	-0.19	-5.96	0.000	-0.19	-5.96	0.000
<i>Urban over 10k to 50k</i>	-0.23	-8.24	0.000	-0.23	-8.26	0.000	-0.23	-8.27	0.000	-0.23	-8.26	0.000
<i>Urban over 3k to 10k</i>	-0.23	-6.42	0.000	-0.23	-6.39	0.000	-0.23	-6.38	0.000	-0.23	-6.38	0.000
<i>Rural</i>	-0.22	-8.03	0.000	-0.22	-7.97	0.000	-0.22	-7.94	0.000	-0.22	-7.96	0.000
Age	0.02	5.25	0.000	0.02	5.25	0.000	0.02	5.26	0.000	0.02	5.25	0.000
Age-squared	0.00	-4.03	0.000	0.00	-4.03	0.000	0.00	-4.03	0.000	0.00	-4.03	0.000
Female	-0.13	-10.07	0.000	-0.13	-10.07	0.000	-0.13	-10.07	0.000	-0.13	-10.07	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	0.00	0.12	0.906	0.00	0.11	0.916	0.00	0.10	0.920	0.00	0.11	0.916
<i>Asian</i>	-0.03	-0.93	0.352	-0.03	-0.94	0.350	-0.03	-0.94	0.348	-0.03	-0.94	0.350
<i>Other</i>	0.02	0.65	0.517	0.02	0.65	0.518	0.02	0.65	0.517	0.02	0.65	0.515
Born in UK	0.04	1.95	0.052	0.04	1.97	0.049	0.04	1.98	0.048	0.04	1.97	0.048

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**Appendix A7.2** Continued

Pooled OLS for social renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.00	0.29	0.775	0.00	0.29	0.773	0.00	0.29	0.774	0.00	0.29	0.774
<i>Divorced/Separated</i>	0.00	-0.18	0.858	0.00	-0.17	0.864	0.00	-0.17	0.868	0.00	-0.17	0.867
<i>Widowed</i>	0.02	0.29	0.771	0.02	0.29	0.775	0.02	0.28	0.776	0.02	0.29	0.775
Long-term illness	-0.03	-2.46	0.014	-0.03	-2.48	0.013	-0.03	-2.49	0.013	-0.03	-2.49	0.013
Child(ren) in household	-0.01	-0.84	0.401	-0.01	-0.84	0.401	-0.01	-0.84	0.402	-0.01	-0.84	0.402
Highest education (ref. Degree)												
<i>Other higher degree</i>	-0.12	-4.90	0.000	-0.12	-4.90	0.000	-0.12	-4.90	0.000	-0.12	-4.90	0.000
<i>A-level etc</i>	-0.15	-6.82	0.000	-0.15	-6.82	0.000	-0.15	-6.81	0.000	-0.15	-6.81	0.000
<i>GCSE etc</i>	-0.18	-8.20	0.000	-0.18	-8.20	0.000	-0.18	-8.21	0.000	-0.18	-8.22	0.000
<i>Other or No qualification</i>	-0.21	-9.20	0.000	-0.21	-9.21	0.000	-0.21	-9.22	0.000	-0.21	-9.23	0.000
Constant	2.76	34.24	0.000	2.76	34.23	0.000	2.76	34.20	0.000	2.76	34.21	0.000
Number of observations	6,489			6,489			6,489			6,489		
R-squared (overall)	0.309			0.309			0.309			0.309		
Correlated RE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.01	1.49	0.136	0.00	-0.29	0.774	0.00	-0.02	0.985	0.00	0.16	0.871
Neighbourhood deprivation (person-average)	-0.06	-4.70	0.000	-0.04	-3.39	0.001	-0.04	-3.36	0.001	-0.05	-3.96	0.000
Country (ref. England)												
<i>Living in Wales</i>	0.21	2.10	0.036	0.21	1.96	0.050	0.21	1.97	0.049	0.21	1.98	0.048
National unemployment rate	0.00	0.08	0.935	0.00	0.24	0.807	0.00	0.22	0.827	0.00	0.21	0.837
Local unemployment rate	0.00	0.20	0.842	0.00	0.02	0.986	0.00	0.05	0.964	0.00	0.06	0.951

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**Appendix A7.2** Continued

Correlated RE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Area type (ref. Inner London)												
<i>Outer London</i>	-0.02	-0.41	0.678	-0.01	-0.25	0.799	-0.01	-0.28	0.782	-0.01	-0.28	0.782
<i>West Midlands</i>	0.04	0.34	0.734	0.03	0.22	0.829	0.03	0.23	0.819	0.03	0.25	0.803
<i>Greater Manchester</i>	-0.22	-2.59	0.010	-0.22	-2.62	0.009	-0.22	-2.62	0.009	-0.22	-2.61	0.009
<i>West Yorkshire</i>	-0.28	-2.50	0.012	-0.28	-2.57	0.010	-0.28	-2.57	0.010	-0.28	-2.56	0.010
<i>Liverpool</i>	0.04	0.36	0.716	0.05	0.49	0.622	0.05	0.48	0.632	0.05	0.48	0.632
<i>Tyneside</i>	-0.29	-4.98	0.000	-0.28	-4.94	0.000	-0.28	-4.97	0.000	-0.28	-4.95	0.000
<i>South Yorkshire</i>	-0.19	-3.02	0.003	-0.19	-3.00	0.003	-0.18	-2.93	0.003	-0.18	-2.89	0.004
<i>Urban over 250k</i>	-0.08	-1.32	0.186	-0.07	-1.27	0.203	-0.07	-1.28	0.202	-0.07	-1.27	0.204
<i>Urban over 100k to 250k</i>	-0.12	-2.01	0.044	-0.11	-1.90	0.058	-0.11	-1.95	0.052	-0.11	-1.96	0.050
<i>Urban over 50k to 100k</i>	-0.14	-1.70	0.089	-0.13	-1.70	0.089	-0.13	-1.71	0.088	-0.13	-1.70	0.089
<i>Urban over 10k to 50k</i>	-0.13	-2.17	0.030	-0.12	-2.03	0.042	-0.12	-2.08	0.037	-0.12	-2.10	0.036
<i>Urban over 3k to 10k</i>	-0.20	-3.20	0.001	-0.18	-3.06	0.002	-0.18	-3.10	0.002	-0.18	-3.15	0.002
<i>Rural</i>	-0.07	-1.26	0.208	-0.06	-1.18	0.238	-0.06	-1.21	0.228	-0.06	-1.19	0.233
Age	0.09	11.73	0.000	0.09	11.58	0.000	0.09	11.59	0.000	0.09	11.60	0.000
Age-squared	0.00	-5.04	0.000	0.00	-4.97	0.000	0.00	-4.97	0.000	0.00	-4.98	0.000
Female	-0.11	-8.79	0.000	-0.11	-8.80	0.000	-0.11	-8.82	0.000	-0.11	-8.83	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	0.04	1.06	0.289	0.03	0.99	0.322	0.03	0.94	0.347	0.03	0.98	0.327
<i>Asian</i>	-0.07	-2.40	0.016	-0.07	-2.44	0.015	-0.08	-2.51	0.012	-0.08	-2.56	0.010
<i>Other</i>	0.03	1.19	0.235	0.03	1.06	0.288	0.03	0.99	0.322	0.03	1.04	0.298
Born in UK	0.05	2.06	0.039	0.05	2.01	0.044	0.05	1.96	0.050	0.05	1.94	0.052
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	-0.01	-0.61	0.544	-0.01	-0.66	0.510	-0.01	-0.65	0.517	-0.01	-0.64	0.520

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Appendix A7.2 Continued

Correlated RE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Divorced/Separated</i>	-0.03	-1.21	0.226	-0.03	-1.21	0.227	-0.03	-1.21	0.228	-0.03	-1.20	0.230
<i>Widowed</i>	-0.01	-0.28	0.777	-0.01	-0.21	0.837	-0.01	-0.20	0.839	-0.01	-0.20	0.843
Long-term illness	-0.01	-0.70	0.487	-0.01	-0.70	0.487	-0.01	-0.69	0.488	-0.01	-0.69	0.489
Child(ren) in household	-0.03	-2.22	0.026	-0.03	-2.17	0.030	-0.03	-2.18	0.029	-0.03	-2.19	0.029
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.12	2.28	0.023	0.12	2.29	0.022	0.12	2.28	0.022	0.12	2.28	0.022
<i>A-level etc</i>	-0.03	-0.64	0.525	-0.03	-0.63	0.528	-0.03	-0.63	0.527	-0.03	-0.63	0.528
<i>GCSE etc</i>	0.06	0.89	0.373	0.06	0.90	0.370	0.06	0.90	0.371	0.06	0.90	0.371
<i>Other or No qualification</i>	0.16	2.64	0.008	0.16	2.61	0.009	0.16	2.61	0.009	0.16	2.61	0.009
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-0.93	0.353	-0.02	-0.92	0.360	-0.02	-0.92	0.357	-0.02	-0.93	0.355
<i>Routine</i>	-0.08	-3.63	0.000	-0.08	-3.65	0.000	-0.08	-3.64	0.000	-0.08	-3.64	0.000
<i>Intermediate</i>	-0.08	-3.56	0.000	-0.08	-3.61	0.000	-0.08	-3.62	0.000	-0.08	-3.63	0.000
<i>Routine</i>	-0.11	-5.52	0.000	-0.11	-5.55	0.000	-0.11	-5.58	0.000	-0.12	-5.61	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.12	-2.79	0.005	-0.13	-2.92	0.003	-0.13	-2.83	0.005	-0.12	-2.75	0.006
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.04	-2.48	0.013	-0.04	-2.53	0.012	-0.04	-2.55	0.011	-0.04	-2.52	0.012
<i>Routine/Did not work</i>	-0.02	-1.20	0.230	-0.02	-1.12	0.262	-0.02	-1.03	0.303	-0.02	-0.98	0.325
<i>Parent deceased/Unknown</i>	-0.02	-0.26	0.797	-0.01	-0.20	0.839	-0.01	-0.15	0.881	-0.01	-0.15	0.877

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Appendix A7.2 Continued

Correlated RE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Cross-sectional effects of correlates												
<i>Living in Wales</i>	-0.23	-2.18	0.029	-0.23	-2.04	0.041	-0.23	-2.04	0.041	-0.23	-2.05	0.041
<i>National unemployment rate</i>	-0.04	-2.83	0.005	-0.04	-2.93	0.003	-0.04	-2.95	0.003	-0.04	-3.01	0.003
<i>Local unemployment rate</i>	-0.02	-2.87	0.004	-0.02	-2.69	0.007	-0.02	-2.70	0.007	-0.02	-2.74	0.006
<i>Outer London</i>	-0.04	-0.63	0.531	-0.05	-0.82	0.412	-0.04	-0.77	0.442	-0.04	-0.64	0.525
<i>West Midlands</i>	-0.18	-1.41	0.160	-0.17	-1.31	0.191	-0.17	-1.31	0.191	-0.17	-1.31	0.192
<i>Greater Manchester</i>	0.02	0.20	0.842	0.02	0.16	0.874	0.02	0.17	0.867	0.02	0.20	0.839
<i>West Yorkshire</i>	0.07	0.60	0.550	0.07	0.60	0.546	0.08	0.63	0.531	0.08	0.66	0.508
<i>Liverpool</i>	-0.19	-1.42	0.154	-0.19	-1.49	0.136	-0.19	-1.45	0.146	-0.19	-1.43	0.153
<i>Tyneside</i>	0.07	0.86	0.392	0.06	0.75	0.456	0.07	0.78	0.437	0.07	0.81	0.417
<i>Urban over 250k</i>	-0.14	-2.18	0.029	-0.15	-2.32	0.020	-0.15	-2.27	0.023	-0.14	-2.22	0.027
<i>Urban over 100k to 250k</i>	-0.09	-1.39	0.163	-0.10	-1.57	0.117	-0.10	-1.53	0.127	-0.10	-1.46	0.143
<i>Urban over 50k to 100k</i>	-0.10	-1.07	0.285	-0.10	-1.14	0.253	-0.10	-1.12	0.265	-0.09	-1.02	0.306
<i>Urban over 10k to 50k</i>	-0.09	-1.26	0.207	-0.10	-1.43	0.153	-0.09	-1.37	0.169	-0.08	-1.27	0.204
<i>Urban over 3k to 10k</i>	-0.07	-0.97	0.334	-0.09	-1.17	0.243	-0.08	-1.12	0.262	-0.08	-1.12	0.264
<i>Rural</i>	-0.15	-2.36	0.018	-0.16	-2.56	0.010	-0.16	-2.57	0.010	-0.16	-2.62	0.009
<i>Age</i>	0.00	0.77	0.439	0.00	0.76	0.448	0.00	0.75	0.452	0.00	0.82	0.413
<i>Age-squared</i>	-0.06	-6.28	0.000	-0.05	-6.22	0.000	-0.05	-6.21	0.000	-0.06	-6.29	0.000
<i>Married/Cohabiting</i>	0.04	1.54	0.124	0.04	1.66	0.096	0.04	1.63	0.104	0.04	1.58	0.114
<i>Divorced/Separated</i>	0.08	1.94	0.053	0.08	1.97	0.049	0.08	1.95	0.052	0.08	1.91	0.056
<i>Widowed</i>	0.01	0.13	0.898	0.02	0.18	0.856	0.01	0.11	0.910	0.01	0.13	0.897
<i>Long-term illness</i>	-0.03	-1.29	0.198	-0.03	-1.15	0.250	-0.03	-1.20	0.231	-0.03	-1.27	0.202
<i>Child(ren) in Household</i>	0.02	0.80	0.421	0.02	0.75	0.452	0.02	0.79	0.431	0.02	0.84	0.404
<i>Other Higher Degree</i>	-0.25	-4.58	0.000	-0.25	-4.57	0.000	-0.25	-4.55	0.000	-0.25	-4.55	0.000

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**Appendix A7.2** Continued

Correlated RE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>A-level etc</i>	-0.06	-1.36	0.174	-0.07	-1.37	0.170	-0.06	-1.35	0.176	-0.06	-1.35	0.176
<i>GCSE etc</i>	-0.21	-3.06	0.002	-0.22	-3.08	0.002	-0.21	-3.05	0.002	-0.22	-3.08	0.002
<i>Other or No Qualification</i>	-0.34	-5.12	0.000	-0.34	-5.12	0.000	-0.34	-5.11	0.000	-0.34	-5.10	0.000
<i>Intermediate</i>	-0.24	-8.71	0.000	-0.25	-8.74	0.000	-0.24	-8.72	0.000	-0.24	-8.67	0.000
<i>Routine</i>	-0.26	-9.01	0.000	-0.26	-9.03	0.000	-0.26	-9.04	0.000	-0.26	-8.98	0.000
Constant	2.52	20.54	0.000	2.53	20.62	0.000	2.53	20.62	0.000	2.54	20.78	0.000
Number of observations	7,125			7,125			7,125			7,125		
R-squared (overall)	0.409			0.409			0.41			0.41		
R-squared (within)	0.191			0.190			0.190			0.190		
R-squared (between)	0.462			0.462			0.461			0.464		
Rho	0.681			0.681			0.681			0.680		
Correlated RE for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.00	0.10	0.924	0.00	-0.05	0.960	0.00	-0.13	0.894	0.00	-0.14	0.891
Neighbourhood deprivation (person-average)	-0.04	-3.94	0.000	-0.04	-3.47	0.001	-0.04	-3.35	0.001	-0.04	-3.14	0.002
Country (ref. England)												
<i>Living in Wales</i>	0.21	1.97	0.048	0.21	1.96	0.050	0.21	1.95	0.052	0.21	1.95	0.051
National unemployment rate	0.00	0.21	0.834	0.00	0.22	0.825	0.00	0.23	0.821	0.00	0.23	0.821
Local unemployment rate	0.00	0.06	0.956	0.00	0.04	0.966	0.00	0.04	0.971	0.00	0.04	0.971
Area type (ref. Inner London)												
<i>Outer London</i>	-0.01	-0.28	0.781	-0.01	-0.28	0.783	-0.01	-0.27	0.783	-0.01	-0.28	0.783
<i>West Midlands</i>	0.03	0.24	0.810	0.03	0.22	0.822	0.03	0.21	0.831	0.02	0.21	0.832
<i>Greater Manchester</i>	-0.22	-2.62	0.009	-0.22	-2.62	0.009	-0.22	-2.62	0.009	-0.22	-2.62	0.009
<i>West Yorkshire</i>	-0.28	-2.56	0.010	-0.28	-2.57	0.010	-0.28	-2.58	0.010	-0.28	-2.58	0.010

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**Appendix A7.2** Continued

Correlated RE for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Liverpool</i>	0.05	0.48	0.634	0.05	0.48	0.632	0.05	0.48	0.630	0.05	0.48	0.631
<i>Tyneside</i>	-0.28	-4.86	0.000	-0.28	-4.93	0.000	-0.28	-4.93	0.000	-0.28	-4.90	0.000
<i>South Yorkshire</i>	-0.18	-2.91	0.004	-0.18	-2.94	0.003	-0.18	-2.96	0.003	-0.18	-2.98	0.003
<i>Urban over 250k</i>	-0.07	-1.28	0.202	-0.07	-1.28	0.201	-0.07	-1.28	0.199	-0.07	-1.29	0.199
<i>Urban over 100k to 250k</i>	-0.11	-1.95	0.051	-0.11	-1.95	0.052	-0.11	-1.96	0.050	-0.11	-1.97	0.049
<i>Urban over 50k to 100k</i>	-0.13	-1.70	0.089	-0.13	-1.71	0.088	-0.13	-1.71	0.087	-0.13	-1.71	0.088
<i>Urban over 10k to 50k</i>	-0.12	-2.08	0.037	-0.12	-2.06	0.039	-0.12	-2.07	0.038	-0.12	-2.09	0.036
<i>Urban over 3k to 10k</i>	-0.18	-3.14	0.002	-0.18	-3.14	0.002	-0.18	-3.17	0.002	-0.18	-3.18	0.001
<i>Rural</i>	-0.06	-1.20	0.229	-0.06	-1.22	0.224	-0.06	-1.23	0.221	-0.06	-1.23	0.218
Age	0.09	11.59	0.000	0.09	11.59	0.000	0.09	11.59	0.000	0.09	11.59	0.000
Age-squared	0.00	-4.98	0.000	0.00	-4.98	0.000	0.00	-4.98	0.000	0.00	-4.98	0.000
Female	-0.11	-8.84	0.000	-0.11	-8.78	0.000	-0.11	-8.80	0.000	-0.11	-8.83	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	0.03	1.01	0.313	0.04	1.08	0.279	0.04	1.11	0.265	0.04	1.06	0.291
<i>Asian</i>	-0.08	-2.54	0.011	-0.08	-2.54	0.011	-0.08	-2.51	0.012	-0.08	-2.57	0.010
<i>Other</i>	0.03	1.09	0.277	0.03	1.10	0.271	0.03	1.12	0.264	0.03	1.07	0.287
Born in UK	0.05	2.01	0.044	0.05	2.04	0.041	0.05	2.08	0.038	0.05	2.06	0.040
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	-0.01	-0.64	0.520	-0.01	-0.65	0.515	-0.01	-0.66	0.512	-0.01	-0.66	0.512
<i>Divorced/Separated</i>	-0.03	-1.20	0.229	-0.03	-1.21	0.227	-0.03	-1.21	0.227	-0.03	-1.21	0.227
<i>Widowed</i>	-0.01	-0.20	0.842	-0.01	-0.21	0.837	-0.01	-0.21	0.834	-0.01	-0.21	0.832
Long-term illness	-0.01	-0.69	0.489	-0.01	-0.69	0.488	-0.01	-0.70	0.487	-0.01	-0.70	0.487
Child(ren) in household	-0.03	-2.18	0.029	-0.03	-2.18	0.029	-0.03	-2.18	0.029	-0.03	-2.18	0.029

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**Appendix A7.2** Continued

Correlated RE for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.12	2.28	0.022	0.12	2.28	0.022	0.12	2.28	0.022	0.12	2.29	0.022
<i>A-level etc</i>	-0.03	-0.63	0.527	-0.03	-0.63	0.529	-0.03	-0.63	0.529	-0.03	-0.63	0.530
<i>GCSE etc</i>	0.06	0.90	0.371	0.06	0.90	0.371	0.06	0.89	0.371	0.06	0.90	0.371
<i>Other or No qualification</i>	0.16	2.62	0.009	0.16	2.62	0.009	0.16	2.61	0.009	0.16	2.62	0.009
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-0.92	0.355	-0.02	-0.92	0.357	-0.02	-0.92	0.359	-0.02	-0.92	0.360
<i>Routine</i>	-0.08	-3.64	0.000	-0.08	-3.64	0.000	-0.08	-3.64	0.000	-0.08	-3.64	0.000
<i>Intermediate</i>	-0.08	-3.61	0.000	-0.08	-3.62	0.000	-0.08	-3.61	0.000	-0.08	-3.61	0.000
<i>Routine</i>	-0.11	-5.57	0.000	-0.11	-5.59	0.000	-0.11	-5.57	0.000	-0.11	-5.55	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.12	-2.81	0.005	-0.12	-2.85	0.004	-0.12	-2.82	0.005	-0.12	-2.84	0.004
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.04	-2.56	0.011	-0.04	-2.59	0.010	-0.04	-2.62	0.009	-0.04	-2.64	0.008
<i>Routine/Did not work</i>	-0.02	-1.04	0.298	-0.02	-1.12	0.263	-0.02	-1.18	0.237	-0.02	-1.22	0.222
<i>Parent deceased/Unknown</i>	-0.01	-0.10	0.921	-0.01	-0.10	0.922	-0.01	-0.10	0.918	-0.01	-0.08	0.934
Cross-sectional effects of correlates												
<i>Living in Wales</i>	-0.23	-2.05	0.040	-0.23	-2.04	0.041	-0.23	-2.03	0.043	-0.23	-2.02	0.043
<i>National unemployment rate</i>	-0.04	-3.11	0.002	-0.04	-3.13	0.002	-0.05	-3.15	0.002	-0.05	-3.17	0.002
<i>Local unemployment rate</i>	-0.01	-2.62	0.009	-0.01	-2.58	0.010	-0.01	-2.56	0.010	-0.01	-2.54	0.011
<i>Outer London</i>	-0.04	-0.63	0.528	-0.04	-0.66	0.511	-0.04	-0.67	0.500	-0.04	-0.71	0.477

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**Appendix A7.2** Continued

Correlated RE for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>West Midlands</i>	-0.16	-1.27	0.203	-0.16	-1.23	0.217	-0.16	-1.22	0.223	-0.16	-1.22	0.221
<i>Greater Manchester</i>	0.02	0.20	0.842	0.02	0.22	0.825	0.02	0.23	0.818	0.02	0.21	0.832
<i>West Yorkshire</i>	0.08	0.66	0.507	0.08	0.68	0.494	0.08	0.67	0.503	0.08	0.64	0.522
<i>Liverpool</i>	-0.19	-1.45	0.148	-0.19	-1.44	0.150	-0.19	-1.46	0.144	-0.19	-1.50	0.134
<i>Tyneside</i>	0.07	0.77	0.442	0.06	0.75	0.454	0.06	0.71	0.479	0.06	0.66	0.511
<i>Urban over 250k</i>	-0.14	-2.22	0.027	-0.14	-2.21	0.027	-0.14	-2.22	0.026	-0.15	-2.25	0.024
<i>Urban over 100k to 250k</i>	-0.10	-1.47	0.141	-0.10	-1.48	0.140	-0.10	-1.50	0.134	-0.10	-1.52	0.129
<i>Urban over 50k to 100k</i>	-0.09	-0.99	0.320	-0.09	-1.01	0.312	-0.09	-1.02	0.306	-0.09	-1.07	0.284
<i>Urban over 10k to 50k</i>	-0.08	-1.19	0.233	-0.08	-1.20	0.232	-0.08	-1.22	0.222	-0.09	-1.28	0.202
<i>Urban over 3k to 10k</i>	-0.08	-1.12	0.263	-0.09	-1.16	0.245	-0.09	-1.20	0.230	-0.09	-1.25	0.213
<i>Rural</i>	-0.16	-2.61	0.009	-0.16	-2.60	0.009	-0.16	-2.65	0.008	-0.17	-2.67	0.008
<i>Age</i>	0.00	0.80	0.424	0.00	0.77	0.439	0.00	0.78	0.437	0.00	0.78	0.438
<i>Age-squared</i>	-0.06	-6.26	0.000	-0.05	-6.23	0.000	-0.05	-6.24	0.000	-0.05	-6.24	0.000
<i>Married/Cohabiting</i>	0.04	1.56	0.119	0.04	1.57	0.115	0.04	1.59	0.112	0.04	1.63	0.104
<i>Divorced/Separated</i>	0.08	1.88	0.060	0.08	1.88	0.060	0.08	1.89	0.059	0.08	1.90	0.057
<i>Widowed</i>	0.01	0.10	0.924	0.01	0.10	0.924	0.01	0.06	0.951	0.01	0.06	0.951
<i>Long-term illness</i>	-0.03	-1.29	0.199	-0.03	-1.35	0.178	-0.03	-1.37	0.170	-0.03	-1.36	0.174
<i>Child(ren) in Household</i>	0.02	0.82	0.414	0.02	0.83	0.409	0.02	0.83	0.404	0.02	0.83	0.408
<i>Other Higher Degree</i>	-0.25	-4.55	0.000	-0.25	-4.56	0.000	-0.25	-4.57	0.000	-0.25	-4.56	0.000
<i>A-level etc</i>	-0.06	-1.35	0.178	-0.06	-1.35	0.177	-0.06	-1.36	0.175	-0.06	-1.35	0.176
<i>GCSE etc</i>	-0.22	-3.12	0.002	-0.22	-3.12	0.002	-0.22	-3.12	0.002	-0.22	-3.12	0.002
<i>Other or No Qualification</i>	-0.34	-5.11	0.000	-0.34	-5.12	0.000	-0.34	-5.11	0.000	-0.34	-5.11	0.000
<i>Intermediate</i>	-0.24	-8.68	0.000	-0.24	-8.68	0.000	-0.24	-8.69	0.000	-0.24	-8.69	0.000
<i>Routine</i>	-0.26	-8.99	0.000	-0.26	-8.99	0.000	-0.26	-9.00	0.000	-0.26	-9.04	0.000
Constant	2.54	20.82	0.000	2.54	20.81	0.000	2.54	20.82	0.000	2.55	20.83	0.000

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**Appendix A7.2** Continued

Correlated RE for private renters												
	<b>Bespoke 3k</b>			<b>Bespoke 4k</b>			<b>Bespoke 5k</b>			<b>Bespoke 6k</b>		
Number of observations	7,125			7,125			7,125			7,125		
R-squared (overall)	0.41			0.41			0.409			0.408		
R-squared (within)	0.190			0.190			0.190			0.190		
R-squared (between)	0.463			0.462			0.463			0.462		
Rho	0.680			0.681			0.681			0.681		
Correlated RE for private renters												
	<b>Bespoke 7k</b>			<b>Bespoke 8k</b>			<b>Bespoke 9k</b>			<b>Bespoke 10k</b>		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.00	-0.38	0.707	0.00	-0.47	0.640	-0.01	-0.69	0.492	-0.01	-0.58	0.565
Neighbourhood deprivation (person-average)	-0.03	-2.92	0.004	-0.03	-2.73	0.006	-0.03	-2.31	0.021	-0.03	-2.20	0.028
Country (ref. England)												
<i>Living in Wales</i>	0.21	1.94	0.052	0.21	1.95	0.051	0.22	1.95	0.051	0.22	1.96	0.050
National unemployment rate	0.00	0.24	0.811	0.00	0.24	0.810	0.00	0.25	0.803	0.00	0.25	0.806
Local unemployment rate	0.00	0.02	0.984	0.00	0.02	0.984	0.00	0.01	0.992	0.00	0.01	0.988
Area type (ref. Inner London)												
<i>Outer London</i>	-0.01	-0.27	0.785	-0.01	-0.27	0.789	-0.01	-0.27	0.787	-0.01	-0.28	0.780
<i>West Midlands</i>	0.02	0.18	0.854	0.02	0.18	0.856	0.02	0.17	0.866	0.02	0.19	0.851
<i>Greater Manchester</i>	-0.22	-2.62	0.009	-0.22	-2.61	0.009	-0.22	-2.61	0.009	-0.22	-2.62	0.009
<i>West Yorkshire</i>	-0.28	-2.59	0.010	-0.28	-2.59	0.010	-0.28	-2.61	0.009	-0.28	-2.61	0.009
<i>Liverpool</i>	0.05	0.48	0.633	0.05	0.47	0.640	0.05	0.45	0.652	0.05	0.45	0.649
<i>Tyneside</i>	-0.28	-4.83	0.000	-0.28	-4.80	0.000	-0.27	-4.66	0.000	-0.27	-4.64	0.000
<i>South Yorkshire</i>	-0.18	-2.98	0.003	-0.19	-2.99	0.003	-0.19	-3.03	0.002	-0.19	-3.04	0.002
<i>Urban over 250k</i>	-0.07	-1.28	0.201	-0.07	-1.27	0.204	-0.07	-1.27	0.203	-0.07	-1.27	0.203
<i>Urban over 100k to 250k</i>	-0.11	-1.96	0.050	-0.11	-1.96	0.050	-0.11	-1.95	0.051	-0.11	-1.96	0.050
<i>Urban over 50k to 100k</i>	-0.13	-1.69	0.091	-0.13	-1.67	0.095	-0.13	-1.66	0.098	-0.13	-1.66	0.096

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Appendix A7.2 Continued

Correlated RE for private renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 10k to 50k</i>	-0.12	-2.08	0.038	-0.12	-2.06	0.039	-0.12	-2.06	0.039	-0.12	-2.06	0.040
<i>Urban over 3k to 10k</i>	-0.18	-3.18	0.001	-0.18	-3.17	0.002	-0.18	-3.19	0.001	-0.19	-3.21	0.001
<i>Rural</i>	-0.06	-1.25	0.211	-0.06	-1.25	0.211	-0.06	-1.28	0.200	-0.06	-1.28	0.201
Age	0.09	11.59	0.000	0.09	11.58	0.000	0.09	11.58	0.000	0.09	11.58	0.000
Age-squared	0.00	-4.99	0.000	0.00	-4.99	0.000	0.00	-4.98	0.000	0.00	-4.98	0.000
Female	-0.12	-8.84	0.000	-0.12	-8.83	0.000	-0.11	-8.82	0.000	-0.11	-8.80	0.000
Ethnic group (ref. White British)												
<i>Caribbean/African Black</i>	0.04	1.05	0.294	0.03	1.01	0.310	0.03	0.98	0.328	0.03	0.92	0.356
<i>Asian</i>	-0.08	-2.56	0.011	-0.08	-2.55	0.011	-0.08	-2.55	0.011	-0.08	-2.56	0.010
<i>Other</i>	0.03	1.07	0.283	0.03	1.06	0.287	0.03	1.05	0.295	0.03	1.04	0.298
Born in UK	0.05	2.04	0.041	0.05	2.04	0.041	0.05	2.04	0.041	0.05	2.05	0.040
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	-0.01	-0.67	0.505	-0.01	-0.67	0.504	-0.01	-0.68	0.498	-0.01	-0.67	0.503
<i>Divorced/Separated</i>	-0.03	-1.21	0.226	-0.03	-1.21	0.225	-0.03	-1.22	0.223	-0.03	-1.21	0.225
<i>Widowed</i>	-0.01	-0.23	0.815	-0.01	-0.24	0.810	-0.01	-0.26	0.795	-0.01	-0.26	0.796
Long-term illness	-0.01	-0.70	0.483	-0.01	-0.70	0.482	-0.01	-0.71	0.480	-0.01	-0.71	0.479
Child(ren) in household	-0.03	-2.18	0.029	-0.03	-2.18	0.029	-0.03	-2.17	0.030	-0.03	-2.18	0.029
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.12	2.29	0.022	0.12	2.29	0.022	0.12	2.29	0.022	0.12	2.29	0.022
<i>A-level etc</i>	-0.03	-0.63	0.532	-0.03	-0.63	0.532	-0.03	-0.63	0.531	-0.03	-0.63	0.529
<i>GCSE etc</i>	0.06	0.89	0.372	0.06	0.89	0.373	0.06	0.89	0.375	0.06	0.89	0.375
<i>Other or No qualification</i>	0.16	2.61	0.009	0.16	2.61	0.009	0.16	2.61	0.009	0.16	2.61	0.009

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**Appendix A7.2** Continued

Correlated RE for private renters	<b>Bespoke 7k</b>			<b>Bespoke 8k</b>			<b>Bespoke 9k</b>			<b>Bespoke 10k</b>		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Social class of first own job (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.02	-0.91	0.364	-0.02	-0.91	0.365	-0.02	-0.90	0.367	-0.02	-0.91	0.365
<i>Routine</i>	-0.08	-3.64	0.000	-0.08	-3.63	0.000	-0.08	-3.63	0.000	-0.08	-3.63	0.000
<i>Intermediate</i>	-0.08	-3.61	0.000	-0.08	-3.64	0.000	-0.08	-3.66	0.000	-0.08	-3.68	0.000
<i>Routine</i>	-0.11	-5.54	0.000	-0.11	-5.56	0.000	-0.11	-5.55	0.000	-0.12	-5.56	0.000
<i>Still at school/Never went to school/No paid job</i>	-0.12	-2.87	0.004	-0.12	-2.85	0.004	-0.12	-2.85	0.004	-0.12	-2.86	0.004
Parental social class when respondent aged 14 (ref. Managerial/Professional)												
<i>Intermediate</i>	-0.04	-2.59	0.010	-0.04	-2.58	0.010	-0.04	-2.57	0.010	-0.04	-2.57	0.010
<i>Routine/Did not work</i>	-0.02	-1.22	0.221	-0.02	-1.21	0.226	-0.02	-1.22	0.221	-0.02	-1.25	0.213
<i>Parent deceased/Unknown</i>	-0.01	-0.08	0.935	-0.01	-0.08	0.938	-0.01	-0.09	0.932	-0.01	-0.09	0.930
Cross-sectional effects of correlates												
<i>Living in Wales</i>	-0.23	-2.00	0.045	-0.23	-2.01	0.044	-0.23	-2.02	0.044	-0.23	-2.03	0.043
<i>National unemployment rate</i>	-0.05	-3.19	0.001	-0.05	-3.20	0.001	-0.05	-3.24	0.001	-0.05	-3.25	0.001
<i>Local unemployment rate</i>	-0.01	-2.53	0.012	-0.01	-2.51	0.012	-0.01	-2.48	0.013	-0.01	-2.47	0.014
<i>Outer London</i>	-0.04	-0.71	0.476	-0.04	-0.72	0.471	-0.04	-0.72	0.470	-0.04	-0.72	0.474
<i>West Midlands</i>	-0.15	-1.20	0.229	-0.15	-1.18	0.236	-0.15	-1.17	0.242	-0.15	-1.20	0.232
<i>Greater Manchester</i>	0.02	0.21	0.832	0.02	0.20	0.842	0.02	0.18	0.854	0.02	0.18	0.856
<i>West Yorkshire</i>	0.07	0.62	0.532	0.07	0.62	0.538	0.07	0.63	0.530	0.08	0.63	0.526
<i>Liverpool</i>	-0.19	-1.50	0.132	-0.19	-1.50	0.134	-0.19	-1.49	0.135	-0.19	-1.50	0.133
<i>Tyneside</i>	0.06	0.63	0.527	0.05	0.61	0.540	0.05	0.57	0.572	0.05	0.58	0.565
<i>Urban over 250k</i>	-0.15	-2.26	0.024	-0.15	-2.27	0.023	-0.15	-2.29	0.022	-0.15	-2.28	0.022

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**Appendix A7.2** Continued

Correlated RE for private renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Urban over 100k to 250k</i>	-0.10	-1.52	0.128	-0.10	-1.53	0.125	-0.10	-1.54	0.123	-0.10	-1.54	0.124
<i>Urban over 50k to 100k</i>	-0.10	-1.09	0.276	-0.10	-1.11	0.267	-0.10	-1.14	0.255	-0.10	-1.14	0.254
<i>Urban over 10k to 50k</i>	-0.09	-1.27	0.203	-0.09	-1.28	0.200	-0.09	-1.30	0.192	-0.09	-1.31	0.192
<i>Urban over 3k to 10k</i>	-0.09	-1.29	0.198	-0.10	-1.32	0.187	-0.10	-1.33	0.184	-0.10	-1.34	0.181
<i>Rural</i>	-0.17	-2.67	0.008	-0.17	-2.68	0.007	-0.16	-2.66	0.008	-0.16	-2.64	0.008
<i>Age</i>	0.00	0.78	0.437	0.00	0.77	0.443	0.00	0.76	0.448	0.00	0.75	0.452
<i>Age-squared</i>	-0.05	-6.23	0.000	-0.05	-6.22	0.000	-0.05	-6.20	0.000	-0.05	-6.19	0.000
<i>Married/Cohabiting</i>	0.04	1.63	0.102	0.04	1.64	0.101	0.04	1.64	0.100	0.04	1.64	0.100
<i>Divorced/Separated</i>	0.08	1.93	0.054	0.08	1.94	0.053	0.08	1.92	0.054	0.08	1.91	0.056
<i>Widowed</i>	0.01	0.14	0.890	0.02	0.18	0.861	0.02	0.16	0.871	0.01	0.13	0.900
<i>Long-term illness</i>	-0.03	-1.37	0.171	-0.03	-1.36	0.174	-0.03	-1.36	0.173	-0.03	-1.35	0.176
<i>Child(ren) in Household</i>	0.02	0.81	0.416	0.02	0.81	0.420	0.02	0.81	0.420	0.02	0.82	0.413
<i>Other Higher Degree</i>	-0.25	-4.57	0.000	-0.25	-4.56	0.000	-0.25	-4.55	0.000	-0.25	-4.56	0.000
<i>A-level etc</i>	-0.06	-1.36	0.175	-0.06	-1.36	0.175	-0.06	-1.35	0.175	-0.07	-1.37	0.172
<i>GCSE etc</i>	-0.22	-3.12	0.002	-0.22	-3.10	0.002	-0.22	-3.09	0.002	-0.22	-3.09	0.002
<i>Other or No Qualification</i>	-0.34	-5.12	0.000	-0.34	-5.13	0.000	-0.34	-5.14	0.000	-0.34	-5.15	0.000
<i>Intermediate</i>	-0.24	-8.69	0.000	-0.24	-8.68	0.000	-0.24	-8.66	0.000	-0.24	-8.65	0.000
<i>Routine</i>	-0.26	-9.04	0.000	-0.26	-9.03	0.000	-0.26	-9.03	0.000	-0.26	-9.02	0.000
Constant	2.55	20.85	0.000	2.55	20.82	0.000	2.55	20.83	0.000	2.55	20.79	0.000
Number of observations	7,125			7,125			7,125			7,125		
R-squared (overall)	0.408			0.408			0.407			0.407		
R-squared (within)	0.190			0.190			0.190			0.190		
R-squared (between)	0.461			0.461			0.460			0.460		
Rho	0.681			0.682			0.682			0.682		

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**Appendix A7.2** Continued

Two-way FE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.04	0.90	0.370	0.05	1.09	0.275	0.10	1.94	0.053	0.07	1.31	0.191
Country (ref. England)												
<i>Living in Wales</i>	-	-	-	-	-	-	-	-	-	-	-	-
National unemployment rate	0.00	-0.68	0.498	0.00	-0.54	0.589	0.00	-0.48	0.629	0.00	-0.51	0.607
Local unemployment rate	0.00	1.16	0.247	0.00	0.97	0.330	0.00	0.88	0.380	0.00	1.06	0.289
Area type (ref. Inner London)												
<i>Outer London</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Midlands</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Greater Manchester</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Liverpool</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Tyneside</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>South Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 100k to 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 50k to 100k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 10k to 50k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 3k to 10k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Rural</i>	-	-	-	-	-	-	-	-	-	-	-	-
Age	0.09	12.82	0.000	0.09	12.50	0.000	0.09	12.33	0.000	0.09	12.69	0.000
Age-squared	0.00	-5.40	0.000	0.00	-5.13	0.000	0.00	-4.92	0.000	0.00	-5.24	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.00	0.25	0.806	0.00	0.18	0.858	0.00	0.08	0.936	0.00	0.14	0.892
<i>Divorced/Separated</i>	-0.01	-0.18	0.860	-0.01	-0.22	0.827	-0.01	-0.22	0.824	-0.01	-0.20	0.838
<i>Widowed</i>	0.01	0.07	0.945	0.01	0.05	0.962	0.01	0.05	0.961	0.00	0.04	0.967

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**Appendix A7.2** Continued

Two-way FE for private renters	OA 2001			Bespoke 500			Bespoke 1k			Bespoke 2k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Long-term illness	-0.01	-0.62	0.538	-0.01	-0.77	0.443	-0.01	-0.73	0.464	-0.01	-0.71	0.476
Child(ren) in household	-0.04	-2.44	0.015	-0.04	-2.50	0.013	-0.04	-2.47	0.014	-0.04	-2.53	0.012
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.10	2.00	0.045	0.10	1.96	0.050	0.10	1.95	0.051	0.10	1.98	0.048
<i>A-level etc</i>	-0.05	-1.25	0.212	-0.06	-1.28	0.201	-0.06	-1.28	0.202	-0.05	-1.24	0.214
<i>GCSE etc</i>	0.02	0.32	0.745	0.01	0.27	0.788	0.01	0.24	0.809	0.02	0.30	0.760
<i>Other or No qualification</i>	0.13	2.09	0.036	0.13	2.03	0.043	0.13	2.00	0.046	0.13	2.04	0.041
Constant	-0.34	-1.91	0.057	-0.29	-1.64	0.101	-0.27	-1.52	0.130	-0.33	-1.83	0.068
Number of observations	7,125			7,125			7,125			7,125		
R-squared (overall)	0.88			0.879			0.88			0.88		
R-squared (within)	0.165			0.162			0.164			0.166		
Two-way FE for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.06	1.04	0.301	0.02	0.42	0.674	0.02	0.31	0.758	0.03	0.46	0.645
Country (ref. England)												
<i>Living in Wales</i>	-	-	-	-	-	-	-	-	-	-	-	-
National unemployment rate	0.00	-0.42	0.672	0.00	-0.52	0.600	0.00	-0.51	0.614	0.00	-0.42	0.675
Local unemployment rate	0.00	0.97	0.334	0.00	1.02	0.310	0.00	1.07	0.285	0.00	1.06	0.291
Area type (ref. Inner London)												
<i>Outer London</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Midlands</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Greater Manchester</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Liverpool</i>	-	-	-	-	-	-	-	-	-	-	-	-

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Appendix A7.2 Continued

Two-way FE for private renters	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
<i>Tyneside</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>South Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 100k to 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 50k to 100k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 10k to 50k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 3k to 10k</i>	-	-	-	-	-	-	0.00	0.00	1.000	-0.01	-0.10	0.922
<i>Rural</i>	-	-	-	-	-	-	-	-	-	-	-	-
Age	0.09	12.29	0.000	0.09	12.38	0.000	0.09	12.52	0.000	0.09	12.52	0.000
Age-squared	0.00	-4.96	0.000	0.00	-5.04	0.000	0.00	-5.15	0.000	0.00	-5.15	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.00	0.16	0.876	0.00	0.13	0.893	0.00	0.25	0.801	0.01	0.26	0.794
<i>Divorced/Separated</i>	-0.01	-0.21	0.837	-0.01	-0.21	0.833	0.00	-0.16	0.871	0.00	-0.16	0.870
<i>Widowed</i>	0.00	0.04	0.972	0.00	0.03	0.973	0.01	0.05	0.961	0.01	0.05	0.963
Long-term illness	-0.01	-0.87	0.386	-0.01	-0.78	0.437	-0.01	-0.74	0.457	-0.01	-0.83	0.409
Child(ren) in household	-0.04	-2.56	0.010	-0.04	-2.50	0.013	-0.04	-2.57	0.010	-0.04	-2.63	0.008
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.10	1.98	0.048	0.11	2.14	0.032	0.11	2.15	0.032	0.11	2.15	0.032
<i>A-level etc</i>	-0.05	-1.24	0.214	-0.04	-0.96	0.335	-0.04	-0.96	0.337	-0.04	-0.97	0.333
<i>GCSE etc</i>	0.01	0.26	0.796	0.03	0.50	0.620	0.03	0.50	0.614	0.03	0.49	0.622
<i>Other or No qualification</i>	0.13	2.03	0.043	0.14	2.23	0.026	0.14	2.23	0.026	0.14	2.22	0.027
Constant	-0.27	-1.51	0.131	-0.29	-1.62	0.106	-0.31	-1.73	0.083	-0.31	-1.71	0.088

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**Appendix A7.2** Continued

Two-way FE for private renters												
	Bespoke 3k			Bespoke 4k			Bespoke 5k			Bespoke 6k		
Number of observations	7,125			7,125			7,125			7,125		
R-squared (overall)	0.879			0.879			0.879			0.879		
R-squared (within)	0.162			0.162			0.162			0.162		
Two-way FE for private renters												
	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Neighbourhood deprivation	0.03	0.51	0.612	0.08	1.13	0.259	0.04	0.62	0.533	0.00	0.02	0.984
Country (ref. England)												
<i>Living in Wales</i>	-	-	-	-	-	-	-	-	-	-	-	-
National unemployment rate	0.00	-0.37	0.712	0.00	-0.31	0.759	0.00	-0.46	0.643	0.00	-0.47	0.641
Local unemployment rate	0.00	1.00	0.318	0.00	0.99	0.323	0.00	1.00	0.317	0.00	0.95	0.340
Area type (ref. Inner London)												
<i>Outer London</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Midlands</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Greater Manchester</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>West Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Liverpool</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Tyneside</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>South Yorkshire</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 250k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 100k to 250k</i>	-	-	-	-	-	-	0.01	0.06	0.953	-	-	-
<i>Urban over 50k to 100k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 10k to 50k</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Urban over 3k to 10k</i>	-0.14	-1.26	0.206	-0.02	-0.11	0.909	-0.01	-0.09	0.930	-0.14	-1.26	0.207
<i>Rural</i>	-	-	-	-	-	-	-	-	-	-	-	-
Age	0.09	12.68	0.000	0.09	12.63	0.000	0.09	12.47	0.000	0.09	12.43	0.000

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**Appendix A7.2** Continued

Two-way FE for private renters	Bespoke 7k			Bespoke 8k			Bespoke 9k			Bespoke 10k		
	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>	<i>b-coef.</i>	<i>T-stat</i>	<i>p-value</i>
Age-squared	0.00	-5.27	0.000	0.00	-5.20	0.000	0.00	-5.04	0.000	0.00	-5.04	0.000
Marital status (ref. Single)												
<i>Married/Cohabiting</i>	0.00	0.15	0.882	0.00	0.14	0.891	0.00	0.07	0.947	0.00	0.06	0.951
<i>Divorced/Separated</i>	0.00	-0.17	0.867	0.00	-0.16	0.871	-0.01	-0.19	0.847	-0.01	-0.19	0.846
<i>Widowed</i>	0.00	0.04	0.967	0.00	0.04	0.968	0.00	0.03	0.975	0.00	0.03	0.973
Long-term illness	-0.01	-0.89	0.376	-0.01	-0.85	0.395	-0.01	-0.89	0.372	-0.01	-0.87	0.382
Child(ren) in household	-0.04	-2.65	0.008	-0.04	-2.58	0.010	-0.04	-2.44	0.015	-0.03	-2.33	0.020
Highest education (ref. Degree)												
<i>Other higher degree</i>	0.12	2.44	0.015	0.12	2.43	0.015	0.12	2.44	0.015	0.12	2.44	0.015
<i>A-level etc</i>	-0.03	-0.83	0.406	-0.04	-0.84	0.402	-0.04	-0.85	0.398	-0.04	-0.84	0.401
<i>GCSE etc</i>	0.03	0.61	0.541	0.03	0.58	0.559	0.03	0.59	0.555	0.03	0.60	0.548
<i>Other or No qualification</i>	0.15	2.33	0.020	0.14	2.31	0.021	0.14	2.31	0.021	0.15	2.32	0.020
Constant	-0.33	-1.82	0.069	-0.33	-1.82	0.069	-0.29	-1.62	0.106	-0.29	-1.59	0.112
Number of observations	7,125			7,125			7,125			7,125		
R-squared (overall)	0.878			0.878			0.878			0.878		
R-squared (within)	0.163			0.163			0.163			0.162		

Source: Understanding Society (2019), Waves 1-6, linked with longitudinally harmonised UK Census 2001 and 2011 for England and Wales.