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# Weekly Hot Articles

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## Health

- Does retirement (really) lead to worse health among European men and women across all educational levels? *Social Science & Medicine*. 2016 Feb v. 151 ...1
- Effects of reduced cost-sharing on children's health: Evidence from Japan. *Social Science & Medicine*. 2016 Feb v. 151 ...1
- The effect of economic insecurity on mental health: Recent evidence from Australian panel data. *Social Science & Medicine*. 2016 Feb v. 151 ...1

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편집·배포: 학술정보팀

## **Does retirement (really) lead to worse health among European men and women across all educational levels?**

Philipp Hessel

### **A b s t r a c t**

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**Objectives:** Whereas the view that retirement would have negative effects on health is widespread, many existing studies may be biased because they do not sufficiently take into account the issue of reverse causation. Using a large longitudinal dataset for twelve Western European countries, this study uses an instrumental variables approach to assess effects of retirement on health.

**Methods:** Longitudinal data for the years 2009–2012 for 75,722 men and 63,911 women from twelve Western European countries are derived from the European Union Statistics on Income and Living Conditions. Health outcomes used in this study are self-rated health, activity limitations and chronic conditions. Country- and sex-specific early- and full-pension ages are used as instruments. Models were stratified by sex as well as educational levels to assess potential effect heterogeneity.

**Results:** Results obtained from conventional random-effects models suggest that retired men and women have higher chances of reporting bad self-rated health, activity limitations as well as chronic conditions. However, using an instrumental variables (IV) approach the results suggest that retirement can lead to health improvements in self-reported health as well as activity limitations among men and women. The health improvements associated with retirement among men and women exist across all educational levels.

**Discussion:** Contrary to several previous studies, the results suggest that retirement may have health preserving effects. The positive effects of retirement and health exist for low as well as high educated men and women.

**Keywords** Retirement, Health, Europe, Instrumental variables, Education

**Full Text:** <http://www.sciencedirect.com/science/article/pii/S0277953615302781>

## **Effects of reduced cost-sharing on children's health: Evidence from Japan**

Reo Takaku

A b s t r a c t

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Although childhood health status is widely recognized as an important determinant for future achievement and health, there are few studies on the impact of patient cost-sharing on children's health. This paper investigates whether reduced cost-sharing leads to an improvement of health status among preschool and school-age children in Japan, exploiting regional disparities in expansions of municipality-level subsidy programs for out-of-pocket expenditure. With the eligibility for this subsidy program, known as the Medical Subsidy for Children and Infants (MSCI), the coinsurance rate generally decreases from 30% or 20% to zero for outpatient health care services and drug prescriptions. In order to uncover the impact of this program, I conducted an original survey of all municipalities in Japan to understand the time-series evolution of the eligible age for the MSCI in October 2013 (weighted response rate = 75%), and the probability of being eligible for the MSCI was then calculated by the age, prefecture of residence, and year. These probabilities were matched to children's health data from the Comprehensive Survey of Living Conditions from 1995 to 2010. The results show that eligibility for the MSCI improves subjective measures of health status among preschool children (n = 115,019). However, I find no such improvement among school-age children (n = 133,855). In addition, MSCI eligibility does not reduce hospitalization among either preschool or school-age children. Taken together, this study finds no discernible effects on health among school-age children, suggesting recent rapid expansions of the MSCI for this age group have not been associated with the improvement of health status.

**Keywords** Japan, Cost-sharing, Children's health, Subjective symptoms, Hospitalization

**Full Text:** <http://www.sciencedirect.com/science/article/pii/S0277953615302975>

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## **The effect of economic insecurity on mental health: Recent evidence from Australian panel data**

Nicholas Rohdea, K.K. Tangb, Lars Osbergc, Prasada Rao

A b s t r a c t

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This paper estimates the impact of economic insecurity on the mental health of Australian adults. Taking microdata from the 2001-2011 HILDA panel survey, we develop a conceptually diverse set of insecurity measures and explore their

relationships with the SF-36 mental health index. By using fixed effects models that control for unobservable heterogeneity we produce estimates that correct for endogeneity more thoroughly than previous works. Our results show that exposure to economic risks has small but consistently detrimental mental health effects. The main contribution of the paper however comes from the breadth of risks that are found to be harmful. Job insecurity, financial dissatisfaction, reductions and volatility in income, an inability to meet standard expenditures and a lack of access to emergency funds all adversely affect health. This suggests that the common element of economic insecurity (rather than idiosyncratic phenomena associated with any specific risk) is likely to be hazardous. Our preferred estimates indicate that a standard deviation shock to economic insecurity lowers an individual's mental health score by about 1.4 percentage points. If applied uniformly across the Australian population such a shock would increase the morbidity rate of mental disorders by about 1.7%.

*Keywords* Economic insecurity, Mental health, Panel data

*Full Text:* <http://www.sciencedirect.com/science/article/pii/S0277953615302744>

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