**Worry about debt is related to social loneliness in older adults in the Netherlands**

**Supplemental files for online publication**

# TABLE S1:

Measurement and coding of the focal variables used in the analysis

|  |  |  |
| --- | --- | --- |
| **Variables (LASA label)** | **Questionnaire item** | **Response options and coding** |
| Social loneliness  (ilosoc) | 5 items of the 11-item De Jong Gierveld Loneliness Scale (Tilburg*, et al.* 2004)  Response options:  1=no  2=more or less  3=yes | Range of summary variable: 0-5  Coding:  1=yes, more or less  0=no  Distribution:  0=no loneliness, 60.6%  1, 18.2%  2, 9.6%  3, 5.4%  4, 3.9%  5=severe loneliness, 2.2% |
| Emotional loneliness  (iloemo) | 6 items of the 11-item De Jong Gierveld Loneliness Scale (Tilburg*, et al.* 2004) | Range of summary variable: 0-6  Coding:  1=yes, more or less  0=no  Distribution:  0=no loneliness, 63.4%  1, 14.7%  2, 7.7%  3, 5.7%  4, 3.4%  5, 2.7  6=severe loneliness, 2.2% |
| Subjective debt burden  (iqloanb) | How difficult is it for your household to repay these loans? | Response options and coding:  1=keeping up, no difficulties, 97.7%  2=keeping up, struggle from time to time, 1.7%  3=keeping up, constant struggle, 0.3%  4=falling behind further and further, 0.2%  5=we are so far behind that we have real problems, 0.1% |
| Subjective debt burden missing | Indicator variable | Coding:  1=value is missing  0=value not missing |
| Objective debt burden  (DTI ratio) | Monthly debt repayment amount / monthly household income (income category midpoints plus lower bound of top category) | Range of ratio: 0-0.93  0=86.8%  >0=12.3% |

# TABLE S2:

Measurement and coding of mediator variables used in the analysis

|  |  |  |
| --- | --- | --- |
| **Variables (LASA label)** | **Questionnaire item** | **Response options and coding** |
| Social participation  (isocp46  isocp47  isocp48  isocp49  isocp50  isocp51  isocp52) | 1. Visiting a cultural institution (cinema, museum, exhibition, gallery, stage show, concert, ballet or opera)  2. Going out on an excursion (to the forest, heath, dunes, nature or amusement park, recreation, zoo or buildings of interest)  3. Participating in social cultural center, society, club or community center or club nights, billiards, card or bingo nights  4. Going out to a café, restaurant or dance hall  5. Carrying out sports activities outdoors (e.g. swimming, hiking, biking, fishing or football)  6. Attending sport events and games  7. Going shopping for pleasure | Possible/actual range of summary variable: 7-35  Response options and coding:  1=almost never  2=a few times a year  3=every month  4=a few times a month  5=every week  6=a few times a week  7=every day |
| Social participation missing | Indicator variable | Coding:  1=value is missing  0=value not missing |
| Network size  (inwsize) | Count of individuals age 18 and older with whom the respondent is in touch regularly and who are important to the respondent | Possible range: 0=80  Range in data set: 0-70 |
| Network size missing | Indicator variable | Coding:  1=value is missing  0=value not missing |
| Anxiety  (ianxint) | Hospital Anxiety Depression Scale HADS-A (Spinhoven*, et al.* 1997, Zigmund and Snaith 1983) | Possible range of summary variable: 0-21  Range in data set: 0-20  Response options and coding:  0=rarely or never  1=some of the time  2=occasionally  3=mostly or always |
| Anxiety missing | Indicator variable | Coding:  1=value is missing  0=value not missing |
| Depression  (icesdint) | Center for Epidemiologic Studies 20-item Depression Scale CES-D (Beekman*, et al.* 1997, Radloff 1977) | Possible range of summary variable: 0-60  Range in data set: 0-39  Response options and coding:  0=rarely or never  1=some of the time  2=occasionally  3=mostly or always |
| Depression missing | Indicator variable | Coding:  1=value is missing  0=value not missing |

# TABLE S3:

Measurement and coding of psychological control variables used in the analysis

|  |  |  |
| --- | --- | --- |
| **Variables (LASA label)** | **Questionnaire item** | **Response options and coding** |
| Perceived self-efficacy  (ialcos) | 12-item Bosscher and Smit (1998) General Self-Efficacy Scale (GSES-12) | Possible range: 12-60  Range in data set: 23-60  Response options and coding:  1=Strongly agree to  5=Strongly disagree |
| Perceived self-efficacy missing | Indicator variable | Coding:  1=value is missing  0=value not missing |
| Mastery  (imastry7) | 7-item Pearlin Mastery Scale (Pearlin and Schooler 1978) | Possible range: 7-35  Range in data set: 11-35  Response options and coding:  1=Strongly agree to  5=Strongly disagree |
| Mastery missing | Indicator variable | Coding  1=value is missing  0=value not missing |

# TABLE S4:

Measurement and coding of socio-demographic characteristics used in the analysis

|  |  |  |
| --- | --- | --- |
| **Variables (LASA label)** | **Questionnaire item** | **Response options and coding** |
| Gender  (sex) | Sex of respondent | Response options and coding:  Male=1  Female=0 |
| Age  (byear) | 2015-birth year of respondent | Range: 58-98  Response: open-ended response |
| Married or partnered  (imarst) | Marital status: | Response options:  1=never married  2=married  3=divorced  4=widowhood  5=registered partnership  Coding:  1=Married, partnered  0=Never married, divorced, widowhood |
| Education  (aeducat) | Education level attained (categorical) | Response options and coding:  1=Elementary not completed, 2.3%  2=Elementary, 11.7%  3=Lower vocational, 19.1%  4=Intermediate, 15.7%  5=Intermediate vocational, 19.0%  6=Secondary, 3.7%  7=Higher vocational, 19.1%  8=College, 1.3%  9=University, 8.1% |
| Household size  (inupers) | Other persons in household | Response options and coding:  0=no other person, 28.1%  1 other person, 64.7%\*  2 other persons, 4.8%  3 other persons, 1.7%  4 other persons, 0.4%  5 other persons, 0.2%  6 other persons, 0.1%  \*includes missing value replacements |
| Household size missing |  | Coding:  1=value is missing  0=value not missing |
| Paid job at present  (ijob1) | Paid job at present | Response options and coding:  1=yes  0=no |
| Paid job at present missing |  | Coding:  1=value is missing  0=value not missing |
| Monthly net household income  (iinccat) |  | Possible/actual range: 1 to 24  Response options and coding:  1=454-567 Euro, 0.2%  2=568-680 Euro, 0.1%  3=681-794 Euro, 0.4%  4=795-907 Euro, 0.5%  5=908-1,021 Euro, 2.0%  6=1,022-1,134 Euro, 4.6%  7=1,135-1,361 Euro, 4.5%  8=1,362-1,588 Euro, 7.2%  9=1,589-1,815 Euro, 7.0%  10=1,816-2,042 Euro, 8.1%  11=2,043-2,269 Euro, 7.6%  12=2,270-2,495 Euro, 16.3%\*  13=2,496-2,722 Euro, 8.0%  14=2,723-2,949 Euro, 5.2%  15=2,950-3,176 Euro, 5.0%  16=3,177-3,403 Euro, 3.7%  17=3,404-3,630 Euro, 4.0%  18=3,631-3,857 Euro, 2.5%  19=3,858-4,084 Euro, 2.1%  20=4,085-4,311 Euro, 2.6%  21=4,312-4,537 Euro, 1.5%  22=4,538-4,991 Euro, 2.1%  23=4,992-5,445 Euro, 1.1%  24=5,446 Euro or more, 3.7%  \*includes missing value replacements |
| Income category missing | Indicator variable | Coding:  1=value is missing  0=value not missing |
| Monthly net household income, midpoints | Categories 1 to 23 replaced by category midpoint  Category 24 replace by lower bound | Possible/actual range: €510.50 to €5,446 |
| Monthly debt repayment  (iqloanm) | How much money do you spend every month on debt repayment? If you don't know the exact amount, please give us your best estimate. | Range of continuous variable: €0-€2,000  Response option: open-ended amount in Euros per month |
| Number non-mortgage debts  (iqloant1  iqloant2  iqloant3  iqloant4  iqloant5  iqloant6) | Which of the following types of credit and loan do you currently have?  Please answer yes or no for each type. | Response options:  Credit card: 1=yes, 0=no  Personal loan: 1=yes, 0=no  Mortgage: 1=yes, 0=no  Short-term credit: 1=yes, 0=no  Loans from family, friends or acquaintances: 1=yes, 0=no  Other loans: 1=yes, 0=no  Coding of summary variable:  0 debt types, 93.2%  1 debt type, 5.3%  2 debt types, 1.4%  3 debt types, 0.1%  4 to 6 debt types, 0.0% |
| Homeowner  (ihowner) | Ownership of home | Response options and coding:  1=yes  0=no |
| Homeowner missing | Indicator variable | Coding:  1=value is missing  0=value not missing |

# TABLE S5:

Full results of parameter estimates (Standard Error) from OLS regression of social and emotional loneliness on subjective and objective debt burden, potential mediator variables, psychological and socio-demographic control variables, N=1,606

| Variable | (1) Social loneliness | (2) Emotional loneliness | (3) Social loneliness | (4) Emotional loneliness |
| --- | --- | --- | --- | --- |
|  | B (C.I.) | B (C.I.) | B (C.I.) | B (C.I.) |
| Subjective debt burden | 0.41\*\* (0.15, 0.67) p=0.002 | 0.12 (-0.18, 0.41)  p=0.43 | 0.36\*\* (0.12, 0.61) p=0.004 | 0.04 (-0.24, 0.31)  p=0.79 |
| Subjective debt burden missing | 0.26 (-0.25, 0.77)  p=0.32 | -0.16 (-0.74, 0.42) p=0.58 | -0.05 (-0.54, 0.44) p=0.84 | -0.53 (-1.08, 0.02) p=0.06 |
| Objective debt burden (DTI) | 0.43 (-0.49, 1.34)  p=0.36 | 0.74 (-0.30, 1.79)  p=0.16 | 0.22 (-0.64, 1.08)  p=0.62 | 0.47 (-0.50, 1.44)  p=0.35 |
| Mediator variables: |  |  |  |  |
| Social participation |  |  | -0.02\*\*\* (-0.04,  -0.01) p<0.001 | -0.01 (-0.02, 0.01) p=0.21 |
| Social participation missing |  |  | 1.19 (-0.15, 2.54)  p=0.08 | -0.80 (-2.32, 0.72) p=0.30 |
| Network size |  |  | -0.02\*\*\* (-0.03,  -0.02) p<0.001 | -0.01\*\*\* (-0.02,  -0.01) p<0.001 |
| Network size missing |  |  | -0.30 (-1.24, 0.64) p=0.53 | 0.13 (-0.93, 1.19)  p=0.81 |
| Anxiety |  |  | 0.01 (-0.02, 0.04)  p=0.35 | 0.02 (-0.01, 0.05)  p=0.24 |
| Anxiety missing |  |  | -0.06 (-2.61, 2.48) p=0.96 | 1.94 (-0.92, 4.81)  p=0.18 |
| Depression |  |  | 0.04\*\*\* (0.03, 0.06) p<0.001 | 0.08\*\*\* (0.06, 0.10) p<0.001 |
| Depression missing |  |  | -0.68 (-1.98, 0.62) p=0.31 | -0.31 (-1.77, 1.16) p=0.68 |
| Control variables: |  |  |  |  |
| Mastery | -0.06\*\*\* (-0.07,  -0.04) p<0.001 | -0.07\*\*\* (-0.09,  -0.05) p<0.001 | -0.02\* (-0.04, 0.00) p=0.01 | -0.01 (-0.03, 0.01) p=0.17 |
| Mastery missing | 0.99\* (0.11, 1.87) p=0.03 | 0.31 (-0.70, 1.32)  p=0.55 | 1.07\* (0.22, 1.93) p=0.01 | 0.29 (-0.67, 1.25)  p=0.56 |
| Self-efficacy | -0.02\* (-0.03, 0.00) p=0.01 | -0.03\*\*\* (-0.05,  -0.02) p<0.001 | 0.00 (-0.02, 0.01) p=0.51 | -0.01 (-0.03, 0.00) p=0.07 |
| Self-efficacy missing | -0.49 (-1.96, 0.98) p=0.51 | -0.65 (-2.33, 1.03) p=0.45 | -1.33 (-3.14, 0.47) p=0.15 | -0.39 (-2.43, 1.65) p=0.71 |
| Gender | 0.33\*\*\* (0.20, 0.45) p<0.001 | 0.26\*\*\* (0.12, 0.40) p<0.001 | 0.26\*\*\* (0.14, 0.38) p<0.001 | 0.25\*\*\* (0.12, 0.39) p<0.001 |
| Age | -0.01 (-0.01, 0.00) p=0.20 | 0.01 (0.00, 0.01)  p=0.29 | -0.01 (-0.02, 0.00) p=0.05 | 0.01 (0.00, 0.02)  p=0.08 |
| Married or partnered | -0.12 (-0.29, 0.06) p=0.18 | -0.68\*\*\* (-0.88,  -0.48) p<0.001 | 0.02 (-0.15, 0.18)  p=0.83 | -0.51\*\*\* (-0.70,  -0.32) p<0.001 |
| Education | 0.05\*\* (0.02, 0.08) p=0.003 | -0.02 (-0.05, 0.02) p=0.40 | 0.07\*\*\* (0.04, 0.10) p<0.001 | -0.01 (-0.04, 0.03) p=0.73 |
| Household size | -0.09 (-0.20, 0.03) p=0.14 | -0.17\* (-0.30,  -0.04) p=0.01 | -0.12\* (-0.23,  -0.01) p=0.03 | -0.20\*\* (-0.32,  -0.08) p=0.002 |
| Household size missing | 0.34 (-1.43, 2.10) p=0.71 | 0.31 (-1.70, 2.33)  p=0.76 | 0.24 (-1.43, 1.90)  p=0.78 | -0.19 (-2.06, 1.69) p=0.84 |
| Paid job at present | -0.07 (-0.23, 0.10) p=0.43 | -0.05 (-0.23, 0.14) p=0.63 | -0.04 (-0.19, 0.11) p=0.60 | 0.02 (-0.15, 0.19)  p=0.82 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Paid job at present missing | -0.28 (-1.51, 0.95) p=0.66 | 0.57 (-0.84, 1.98)  p=0.43 | -0.46 (-1.67, 0.76) p=0.46 | 0.83 (-0.54, 2.20)  p=0.23 |
| Income categories | -0.02\* (-0.03, 0.00) p=0.02 | -0.01 (-0.03, 0.01) p=0.18 | -0.01 (-0.02, 0.01) p=0.30 | 0.00 (-0.02, 0.01) p=0.59 |
| Income category missing | 0.06 (-0.21, 0.32)  p=0.67 | -0.01 (-0.31, 0.29) p=0.94 | 0.01 (-0.24, 0.26)  p=0.95 | -0.08 (-0.36, 0.21) p=0.60 |
| Number non-mortgage debts | -0.19 (-0.40, 0.02) p=0.07 | -0.21 (-0.45, 0.03) p=0.09 | -0.17 (-0.37, 0.03) p=0.09 | -0.17 (-0.39, 0.05) p=0.13 |
| Homeowner | -0.28\*\*\* (-0.42,  -0.14) p<0.001 | -0.02 (-0.17, 0.14) p=0.83 | -0.11 (-0.24, 0.03) p=0.12 | 0.16\* (0.01, 0.31) p=0.04 |
| Homeowner missing | 0.91 (-0.75, 2.56)  p=0.28 | -0.24 (-2.13, 1.65) p=0.81 | 0.68 (-0.88, 2.24)  p=0.39 | -0.10 (-1.86, 1.66) p=0.91 |
| Constant | 4.08\*\*\* (3.17, 4.98) p<0.001 | 5.22\*\*\* (4.18, 6.25) p<0.001 | 3.03\*\*\* (2.06, 4.00) p<0.001 | 2.32\*\*\* (1.23, 3.42) p<0.001 |
| F (df) | 11.47\*\*\* (20) p<0.001 | 19.16\*\*\* (20) p<0.001 | 16.97\*\*\* (28) p<0.001 | 25.46\*\*\* (28) p<0.001 |
| R2 adjusted | 0.13 | 0.19 | 0.22 | 0.30 |
| F change |  |  | 26.95\*\*\* p<0.001 | 33.36\*\*\* p<0.001 |
|  |  |  |  |  |

Note: \*\*\* p<0.001, \*\* p<0.01, \* p<0.05

# TABLE S6:

Mediation analysis: Indirect effect of subjective debt burden on social and emotional loneliness, N=1,606

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Social loneliness | Social loneliness | Emotional loneliness | Emotional loneliness |
|  | Effect (Boot S.E.) | Boot Confidence Interval | Effect (Boot S.E.) | Boot Confidence Interval |
| Total | 0.06 (0.07) | -0.05 to 0.23 | 0.08 (0.08) | -0.05 to 0.27 |
| Social participation | 0.01 (0.01) | -0.02 to 0.04 | 0.01 (0.01) | -0.01 to 0.02 |
| Network size | 0.01 (0.03) | -0.05 to 0.09 | 0.01 (0.02) | -0.02 to 0.04 |
| Anxiety | -0.01 (0.01) | -0.05 to 0.01 | -0.01 (0.01) | -0.03 to 0.01 |
| Depression | 0.04 (0.04) | -0.02 to 0.13 | 0.08 (0.07) | -0.03 to 0.23 |

# TABLE S7:

*Correlation coefficient of social loneliness and subjective debt burden with potential explanatory variables, borrower-only sample, N=258*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Variable:** | Social loneliness | Emotional  loneliness | Objective debt  burden | Subjective debt  burden |
|  | Pearson r | Pearson r | Pearson r | Pearson r |
| Social loneliness |  |  |  |  |
| Emotional loneliness | 0.51\*\*\*, p<0.001 |  |  |  |
| Objective debt burden | -0.02, p=0.70 | 0.03, p=0.61 |  |  |
| Subjective debt burden | 0.22\*\*\*, p<0.001 | 0.06, p=0.36 | 0.06, p=0.35 | -- |
|  |  |  |  |  |
| Mediator variables: |  |  |  |  |
| Social participation | -0.25\*\*\*, p<0.001 | -0.11, p=0.07 | -0.07, p=0.26 | -0.08, p=0.18 |
| Network size | -0.27\*\*\*, p<0.001 | -0.25\*\*\*, p<0.001 | 0.01, p=0.82 | -0.09, p=0.17 |
| Anxiety | 0.26\*\*\*, p<0.001 | 0.25\*\*\*, p<0.001 | 0.02, p=0.75 | 0.01, p=0.82 |
| Depression | 0.37\*\*\*, p<0.001 | 0.40\*\*\*, p<0.001 | -0.04, p=0.56 | 0.14\*, p=0.03 |

Note: \*\*\* p<0.001, \*\* p<0.01, \* p<0.05

# TABLE S8:

*Parameter estimates (Standard Error) from OLS regression of social and emotional loneliness on subjective debt burden, other predictors of loneliness, potential mediators, and socio-demographic control variables, borrower-only sample, N=258*

| **Variable** | (1) Social loneliness | (2) Emotional loneliness | (3) Social loneliness | (4) Emotional loneliness |
| --- | --- | --- | --- | --- |
|  | B (S.E.) | B (S.E.) | B (S.E.) | B (S.E.) |
| Subjective debt burden | 0.45\*\* (0.17, 0.73) p=0.002 | 0.25 (-0.06, 0.55) p=0.11 | 0.39\*\* (0.13, 0.66) p=0.004 | 0.15 (-0.14, 0.45) p=0.31 |
| Subjective debt burden missing | 0.19 (-0.37, 0.75) p=0.50 | -0.14 (-0.76, 0.48) p=0.65 | -0.10 (-0.65, 0.46) p=0.74 | -0.46 (-1.08, 0.16) p=0.14 |
| Objective debt burden (DTI) | 0.46 (-0.66, 1.58) p=0.42 | 0.72 (-0.52, 1.96) p=0.25 | 0.04 (-1.02, 1.11) p=0.93 | 0.37 (-0.81, 1.55) p=0.53 |
| Mediator variables: |  |  |  |  |
| Social participation |  |  | -0.05\*\* (-0.08,  -0.02) p=0.001 | -0.01 (-0.05, 0.02) p=0.38 |
| Social participation missing |  |  | dropped | dropped |
| Network size |  |  | -0.02\*\* (-0.03,  -0.01) p=0.005 | -0.02\*\* (-0.04, -0.01) p=0.002 |
| Network size missing |  |  | -0.28 (-2.53, 1.97) p=0.81 | -0.78 (-3.27, 1.72) p=0.54 |
| Anxiety |  |  | 0.01 (-0.07, 0.10) p=0.73 | -0.04 (-0.13, 0.05) p=0.42 |
| Anxiety missing |  |  | dropped | dropped |
| Depression |  |  | 0.04\* (0.00, 0.08) p=0.04 | 0.08\*\*\* (0.03, 0.12) p<0.001 |
| Depression missing |  |  | dropped | dropped |
| Control variables: |  |  |  |  |
| Mastery | -0.08\*\* (-0.13,  -0.03) p=0.003 | -0.10\*\*\* (-0.16,  -0.05) p<0.001 | -0.04 (-0.09, 0.01) p=0.14 | -0.05 (-0.11, 0.00) p=0.07 |
| Mastery missing | -0.58 (-2.87, 1.72) p=0.62 | -0.48 (-3.02, 2.06) p=0.71 | -0.03 (-2.21, 2.16) p=0.98 | 0.32 (-2.10, 2.74) p=0.79 |
| Self-efficacy | -0.02 (-0.05, 0.01) p=0.24 | -0.01 (-0.05, 0.02) p=0.44 | -0.01 (-0.05, 0.02) p=0.37 | -0.01 (-0.04, 0.03) p=0.72 |
| Self-efficacy missing | 0.43 (-2.98, 3.83) p=0.80 | 0.19 (-3.57, 3.95) p=0.92 | -0.52 (-3.75, 2.71) p=0.75 | -0.91 (-4.48, 2.67) p=0.62 |
| Gender | 0.31\* (0.01, 0.62) p=0.04 | 0.15 (-0.19, 0.49) p=0.39 | 0.22 (-0.08, 0.52) p=0.15 | 0.06 (-0.27, 0.39) p=0.71 |
| Age | -0.01 (-0.03, 0.02) p=0.59 | 0.00 (-0.03, 0.03) p=0.85 | 0.00 (-0.03, 0.02) p=0.82 | 0.00 (-0.03, 0.03) p=0.81 |
| Married or partnered | -0.33 (-0.87, 0.20) p=0.22 | -1.05\*\* (-1.64,  -0.46) p=0.001 | -0.15 (-0.66, 0.36) p=0.56 | -0.81\*\* (-1.38, -0.25) p=0.005 |
| Education | 0.06 (-0.02, 0.14) p=0.16 | -0.01 (-0.10, 0.08) p=0.84 | 0.10\* (0.02, 0.18) p=0.01 | 0.03 (-0.06, 0.11) p=0.57 |
| Household size | -0.10 (-0.41, 0.22) p=0.55 | -0.11 (-0.46, 0.24) p=0.55 | -0.16 (-0.45, 0.14) p=0.31 | -0.17 (-0.50, 0.16) p=0.32 |
| Household size missing | 5.57\*\* (2.23, 8.92) p=0.001 | -0.04 (-3.73, 3.65) p=0.98 | 3.63\* (0.35, 6.91) p=0.03 | -2.26 (-5.89, 1.37) p=0.22 |
| Paid job at present | -0.24 (-0.62, 0.14) p=0.22 | -0.27 (-0.69, 0.15) p=0.20 | -0.16 (-0.52, 0.20) p=0.39 | -0.21 (-0.61, 0.20) p=0.31 |
| Paid job at present missing | -0.59 (-3.02, 1.83) p=0.63 | -0.12 (-2.79, 2.56) p=0.93 | 0.08 (-3.03, 3.19) p=0.96 | 1.00 (-2.44, 4.45) p=0.57 |
| Income categories | 0.02 (-0.02, 0.07) p=0.27 | 0.02 (-0.03, 0.07) p=0.41 | 0.03 (-0.02, 0.07) p=0.22 | 0.02 (-0.03, 0.07) p=0.42 |
| Income category missing | 0.41 (-0.22, 1.04) p=0.20 | 0.16 (-0.53, 0.86) p=0.65 | 0.16 (-0.44, 0.76) p=0.60 | -0.14 (-0.80, 0.52) p=0.67 |
| Number non-mortgage debts | -0.28\* (-0.53,  -0.03) p=0.03 | -0.20 (-0.48, 0.07) p=0.14 | -0.25\* (-0.48,  -0.02) p=0.04 | -0.16 (-0.42, 0.10) p=0.21 |
| Homeowner | -0.15 (-0.63, 0.34) p=0.55 | 0.33 (-0.21, 0.87) p=0.23 | 0.00 (-0.47, 0.46) p=0.98 | 0.49 (-0.02, 1.00) p=0.06 |
| Homeowner missing | -1.58 (-3.97, 0.82) p=0.20 | -1.07 (-3.71, 1.58) p=0.43 | -1.28 (-3.55, 0.99) p=0.27 | -0.51 (-3.03, 2.00) p=0.69 |
| Constant | 4.43\*\*\* (2.07, 6.80) p<0.001 | 4.90\*\*\* (2.29, 7.52) p<0.001 | 3.57\*\* (1.13, 6.00) p=0.004 | 3.36\*\* (0.66, 6.05) p=0.01 |
|  |  |  |  |  |
| F, df | 3.24\*\*\* (20) p<0.001 | 3.56\*\*\* (20) p<0.001 | 4.44\*\*\* (25) p<0.001 | 4.65 (25) p<0.001 |
| R2 adjusted | 0.15 | 0.17 | 0.25 | 0.26 |
| F change |  |  | 7.46\*\*\*  p<0.001 | 7.17\*\*\* p<0.001 |
|  |  |  |  |  |

Note: \*\*\* p<0.001, \*\* p<0.01, \* p<0.05