Supplementary table 2. Effect of catastrophic health expenditure on solvency indicator

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|  | Odds Ratio | S.E. | P>|z| |
| CHE | 1.448 | 0.167 | 0.001 |
| Gender (Men) | 0.889 | 0.138 | 0.454 |
| Age(<39) | 40~64 | 0.859 | 0.130 | 0.321 |
|  | >65 | 0.640 | 0.094 | 0.003 |
| Educational level(Elementary school) | Middle-high school | 1.324 | 0.172 | 0.031 |
| Greater than college | 0.799 | 0.133 | 0.181 |
| Marital (married) | Divorced, bereavement, separation | 1.298 | 0.324 | 0.296 |
| Unmarried | 1.948 | 0.338 | 0.000 |
| Employment(Employee) | Employer/Self-employed | 0.456 | 0.067 | 0.000 |
| Other | 0.462 | 0.167 | 0.034 |
| Unemployed | 0.713 | 0.099 | 0.016 |
| No. of household members (1) | 2 | 1.312 | 0.213 | 0.094 |
| 3 | 1.857 | 0.383 | 0.003 |
| >4 | 1.998 | 0.484 | 0.004 |
| Type of NHI(Employee) | Employer/Self-employed | 1.723 | 0.195 | 0.000 |
| Medical aid beneficiaries | 3.450 | 0.570 | 0.000 |
| Private insurance(Insured) | Uninsured | 1.018 | 0.132 | 0.885 |
| Presence of disabled (No) | Yes | 1.121 | 0.181 | 0.477 |
| Presence of child (No) | Yes | 1.575 | 0.230 | 0.002 |
| Presence of elderly (No) | Yes | 0.633 | 0.095 | 0.002 |
| Constant | 0.089 | 0.021 | 0.000 |
| N | 4,802 |
| Log likelihood | -1595.9 |
| Pseudo R2 | 0.097 |