Supplementary Table B: Regression Results for Financial Toxicity based on survey results

|  |  |
| --- | --- |
|  | Dependent variable: COST Score |
|  | (1) | (2) |
| Variables | Coeff. | P value | Coeff. | P value |
| Medical Condition |  |  |  |  |
| NPC (reference breast cancer) | 0.90(3.36) | 0.79 |  |  |
| Treatment |  |  |  |  |
| Chemotherapy | 3.72(3.88) | 0.34 |  |  |
| Requiring inpatient stay | 4.23(2.64) | 0.19 | 4.47(2.26) | 0.05 |
| Clinical trial participant | -2.77(3.04) | 0.12 |  |  |
| Direct medical expenses |  |  |  |  |
| Subsidies |  |  |  |  |
|  PG and/or CSC | -4.99(3.87) | 0.37 |  |  |
|  MediFund | -3.91(3.34) | 0.20 | -3.18(2.74) | 0.25 |
| Used family member’s Medisave | 0.05(0.07) | 0.25 |  |  |
| Direct non-medical expenses |  |  |  |  |
| Formal caregiver | -7.44(4.22) | 0.08 | -7.40(3.70) | 0.05 |
| Socio-demographics |  |  |  |  |
| Age | 0.16(0.15) | 0.31 |  |  |
| Race (reference Chinese) |  |  |  |  |
|  Malay | -0.03(2.87) | 0.99 |  |  |
|  Indian | -3.60(6.43) | 0.58 |  |  |
|  Others | 0.52(5.37) | 0.92 |  |  |
| Married | 1.36(2.95) | 0.65 |  |  |
| Secondary & below education | -6.17(2.94) | 0.04 | -4.36(2.25) | 0.06 |
| HDB flat residence | -9.40(4.22) | 0.03 | -8.26(3.40) | 0.02 |
| Indirect costs |  |  |  |  |
| Patient’s employment affected | -4.50(3.51) | 0.21 | -2.81(2.42) | 0.25 |
| Household member(s) worked less | -1.78(2.64) | 0.50 | -1.76(2.34) | 0.46 |
| Household member(s) worked more | -5.68(3.36) | 0.10 | -6.08(3.10) | 0.05 |
| Household member(s) earned less | 0.48(2.66) | 0.86 |  |  |
| Household finances & living arrangement |  |  |  |  |
| Changed living arrangement |  |  |  |  |
|  Financial reason | -1.91(3.21) | 0.52 | 5-3.38(2.87) | 0.24 |
|  Caregiving reason | -1.66(3.80) | 0.66 | -1.80(3.22) | 0.58 |
| Incurred debt | -0.06(0.07) | 0.40 |  |  |
| Constant term | 21.01(11.12) | 0.07 | 31.30(3.26) | <0.001 |
|  |  |  |
| Observations | 74 | 75 |
| R-squared | 0.427 | 0.346 |
| Adjusted R-squared | 0.179 | 0.244 |

Standard errors in parentheses.

Specification 1 contains all the variables listed in Equation 1, except that due to the low utilisation of CAM and the possibility of recall bias for the transport mode used for hospital visit, these two variables were not included. Based on the adjusted R-squared, its explanatory power is relatively lower compared to Specification 2, which was obtained after systematically dropping the variables with coefficients that were small in magnitude or highly insignificant.