

Appendix B

TABLE B1: Correlations between vulnerability and control variables

	<i>Solo Responsible</i>	<i>Solo Large HH</i>	<i>Solo Many Kids</i>	<i>Solo Persons PerRoom</i>	<i>Solo Kids PerRoom</i>	<i>Educ NHS</i>	<i>Unemployed</i>	<i>HrsWork Total Month</i>	<i>Work Earnings PerHour</i>	<i>cumW</i>	<i>Male</i>	<i>Mid</i>	<i>OtherMoney Total Month</i>	<i>Home Low Equity</i>	<i>Persons Per Room</i>	<i>Kids Per Room</i>	<i>Educ MHS</i>
<i>Solo Responsible</i>	1.000																
<i>Solo LargeHH</i>	0.775	1.000															
	0.000																
<i>Solo ManyKids</i>	0.647	0.901	1.000														
	0.000	0.000															
<i>SoloPersons PerRoom</i>	0.785	0.920	0.864	1.000													
	0.000	0.000	0.000														
<i>SoloKids PerRoom</i>	0.596	0.810	0.940	0.895	1.000												
	0.000	0.000	0.000	0.000													
<i>EducNHS</i>	0.073	0.007	-0.060	0.083	-0.022	1.000											
	0.037	0.841	0.087	0.019	0.540												
<i>Unemployed</i>	-0.101	-0.114	-0.227	-0.069	-0.197	0.307	1.000										
	0.004	0.001	0.000	0.052	0.000	0.000											
<i>HrsWork TotalMonth</i>	0.108	0.042	0.162	0.046	0.167	-0.360	-0.678	1.000									
	0.002	0.241	0.000	0.204	0.000	0.000	0.000										
<i>WorkEarnings PerHour</i>	0.085	0.180	0.272	0.089	0.192	-0.395	-0.540	0.641	1.000								
	0.017	0.000	0.000	0.014	0.000	0.000	0.000	0.000									

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TABLE B1 cont'd

	<i>Solo Respon sible</i>	<i>Solo Large HH</i>	<i>Solo Many Kids</i>	<i>Solo Persons PerRoom</i>	<i>Solo Kids PerRoom</i>	<i>Educ NHS</i>	<i>Unemployed</i>	<i>HrsWork Total Month</i>	<i>Work Earnings PerHour</i>	<i>cumW</i>	<i>Male</i>	<i>Mid</i>	<i>OtherMoney Total Month</i>	<i>Home Low Equity</i>	<i>Persons Per Room</i>	<i>Kids Per Room</i>	<i>Educ MHS</i>
<i>cumW</i>	0.047	0.090	0.099	0.027	0.035	-0.003	-0.160	-0.008	0.027	1.000							
	0.197	0.012	0.006	0.459	0.327	0.941	0.000	0.818	0.455								
<i>Male</i>	-0.164	-0.185	-0.173	-0.198	-0.169	-0.045	-0.188	0.140	0.220	0.117	1.000						
	0.000	0.000	0.000	0.000	0.000	0.200	0.000	0.000	0.000	0.001							
<i>Mid</i>	0.012	-0.037	-0.028	-0.092	-0.055	-0.003	-0.185	0.124	-0.044	0.042	-0.100	1.000					
	0.735	0.285	0.432	0.009	0.117	0.927	0.000	0.001	0.219	0.246	0.004						
<i>OtherMoney TotalMonth</i>	-0.107	-0.058	-0.029	-0.071	-0.047	-0.129	0.075	-0.064	-0.039	-0.196	-0.037	-0.053	1.000				
	0.003	0.104	0.415	0.048	0.195	0.000	0.036	0.071	0.272	0.000	0.298	0.138					
<i>Home LowEquity</i>	-0.104	0.006	0.036	0.071	0.082	0.028	0.098	-0.129	-0.041	-0.119	-0.061	-0.114	0.141	1.000			
	0.003	0.865	0.305	0.046	0.020	0.422	0.005	0.000	0.247	0.001	0.080	0.001	0.000				
<i>Persons PerRoom</i>	0.381	0.602	0.596	0.675	0.646	-0.024	-0.132	0.024	0.025	0.047	-0.182	-0.078	-0.098	0.110	1.000		
	0.000	0.000	0.000	0.000	0.000	0.504	0.000	0.513	0.494	0.189	0.000	0.028	0.006	0.002			
<i>Kids PerRoom</i>	0.390	0.637	0.786	0.717	0.852	-0.067	-0.170	0.109	0.116	0.035	-0.172	-0.114	-0.094	0.145	0.850	1.000	
	0.000	0.000	0.000	0.000	0.000	0.058	0.000	0.002	0.001	0.335	0.000	0.001	0.009	0.000	0.000		
<i>Educ MHS</i>	-0.211	-0.256	-0.200	-0.286	-0.209	-0.500	-0.072	0.322	0.157	-0.053	-0.033	-0.002	-0.011	0.048	-0.048	-0.036	1.000
	0.000	0.000	0.000	0.000	0.000	0.000	0.039	0.000	0.000	0.145	0.341	0.966	0.769	0.167	0.177	0.314	

Correlation values shown on white rows and p-values on grey rows.

TABLE B2: EUT CRRA model estimations

	Model 1	Model 2	Model 5	Model 6	Model 7	Model 8
	CRRA	CRRA	CRRA	CRRA	CRRA	CRRA
<i>r equation</i>						
SoloResponsible	-0.021	-0.195**			0.251	-0.149
SoloLargeHH	0.321***	0.247***			0.470****	0.282**
SoloManyKids	-0.428****	-0.364***			-0.652****	-0.428**
SoloPersonsPerRoom	-0.959***	-0.450*			-1.531****	-0.581*
SoloKidsPerRoom	1.365****	0.840***			1.865****	1.042**
EducNHS	0.056	-0.048			-0.082	-0.091
Unemployed	-0.027	-0.075			0.078	-0.072
HrsWorkTotalMonth	0.000	0.000			0.000	0.000
WorkEarningsPerHour	-0.012***	-0.011**			-0.009*	-0.011
Male	0.009				-0.021	
Mid	-0.180**				-0.158	
OtherMoneyTotalMonth	0.001*				0.001**	
HomeLowEquity	0.073				0.278***	
PersonsPerRoom	0.241**				0.293***	
KidsPerRoom	-0.310*				-0.327**	
EducMHS	0.097				0.015	
cumW	-0.001	-0.001	-0.001	0.000	0.000	-0.001
r_cons	0.407***	0.665****	0.448****	0.436****	0.107	0.674****
<i>μ equation</i>						
SoloResponsible			-0.088	-0.036	-0.278	-0.012
SoloLargeHH			-0.031	-0.005	-0.181	-0.007
SoloManyKids			0.015	-0.003	0.360	-0.003
SoloPersonsPerRoom			0.379	0.085	6.635	0.025
SoloKidsPerRoom			-0.051	-0.001	-0.305	0.017
EducNHS			0.065	0.027	0.110	0.031
Unemployed			0.090*	0.063**	0.208	0.060***
HrsWorkTotalMonth			0.000	0.000	0.000	0.000
WorkEarningsPerHour			0.002	0.001	-0.003	0.001
Male			0.023		0.082	
Mid			-0.029		0.065	
OtherMoneyTotalMonth			0.000		-0.003	
HomeLowEquity			-0.089		-0.246	
PersonsPerRoom			0.004		-0.148	
KidsPerRoom			0.011		0.310	
EducMHS			0.026		0.015	
cumW	-0.001	-0.001	-0.001	0.000	-0.003	0.000
μ_cons	0.138****	0.138****	0.180*	0.090***	0.358	0.063**

Notes: Model 1 estimates r as a function of vulnerability and control variables whereas Model 2 includes only on the vulnerability measures (the two models are included in Table 6). Model 5 estimates μ as a function of vulnerability (only, in Model 6) and control variables, whereas Model 7 estimates both r and μ as a function of vulnerability (only, in Model 8) and control variables.

*=pvalue<.1 **=pvalue<.05 ***=pvalue<.01 ****=pvalue<.001

N=770

TABLE B3: EUT CARA model estimations

	Model 3	Model 4	Model 9	Model 10	Model 11	Model 12
	CARA	CARA	CARA	CARA	CARA	CARA
<i>r equation</i>						
SoloResponsible	-0.001	-0.076			0.049	-0.067
SoloLargeHH	0.137***	0.114***			0.197**	0.149***
SoloManyKids	-0.208***	-0.192***			-0.279*	-0.255**
SoloPersonsPerRoom	-0.406***	-0.203*			-0.554***	-0.284*
SoloKidsPerRoom	0.655***	0.453**			0.771*	0.612**
EducNHS	0.009	-0.027			-0.061	-0.059
Unemployed	0.004	-0.015			0.050	-0.010
HrsWorkTotalMonth	0.000	0.000			0.000	0.000
WorkEarningsPerHour	-0.005***	-0.005***			-0.005**	-0.005*
Male	0.012				0.019	
Mid	-0.069**				-0.050	
OtherMoneyTotalMonth	0.001				0.000	
HomeLowEquity	0.028				0.089*	
PersonsPerRoom	0.115**				0.133***	
KidsPerRoom	-0.141*				-0.127*	
EducMHS	0.042				0.013	
cumW	-0.001	-0.001	-0.001	-0.001	-0.001	-0.001*
r_cons	0.136**	0.241****	0.166****	0.159****	0.051	0.253****
<i>μ equation</i>						
SoloResponsible			-0.123	-0.053	-0.251	-0.026
SoloLargeHH			-0.036	-0.003	-0.144	-0.016
SoloManyKids			0.028	-0.002	0.310	0.011
SoloPersonsPerRoom			0.487	0.114	5.268	0.089
SoloKidsPerRoom			-0.065	-0.006	-0.263	-0.012
EducNHS			0.073	0.032	0.065	0.027
Unemployed			0.091	0.066**	0.246	0.069**
HrsWorkTotalMonth			0.000	0.000	0.000	0.000
WorkEarningsPerHour			0.001	0.001	-0.003	0.000
Male			0.031		0.066	
Mid			-0.034		-0.003	
OtherMoneyTotalMonth			-0.001		-0.007	
HomeLowEquity			-0.110		-0.192	
PersonsPerRoom			0.011		-0.101	
KidsPerRoom			0.001		0.127	
EducMHS			0.036		0.072	
cumW	-0.001	-0.001	-0.001	-0.001	-0.002	0.000
μ_cons	0.157****	0.157****	0.226*	0.111***	0.320*	0.081**

Notes: Model 3 estimates r as a function of vulnerability and control variables whereas Model 4 includes only on the vulnerability measures (the two models are included in Table 6). Model 9 estimates μ as a function of vulnerability (only, in Model 10) and control variables, whereas Model 11 estimates both r and μ as a function of vulnerability (only, in Model 12) and control variables.

*=pvalue<.1 **=pvalue<.05 ***=pvalue<.01 ****=pvalue<.001

N=770