Table 2: Over-indebtedness – results of the logistic regression

	Italy				Sweden				Spain			
Variables	**Coeff.**	**P-value**	**Coeff.**	**P-value**	**Coeff.**	**P-value**	**Coeff.**	**P-value**	**Coeff.**	**P-value**	**Coeff.**	**P-value**
Age1 (18–24)	(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)	
Age2 (25–30)	1.206	0.373	1.394	0.308	1.147	0.017**	1.253	0.011**				
Age3 (31–35)	−.221	0.850	−.1761	0.880	.562	0.341	.749	0.215	−70.978	0.994	−75.060	0.996
Age4 (36–40)	.967	0.369	1.060	0.327	1.035	0.085*	1.219	0.048**	−70.944	0.994	−74.446	0.996
Age5 (41–45)	.745	0.504	.829	0.459	2.127	0.000***	2.347	0.000***				
Age6 (46–50)	.926	0.398	1.075	0.332	1.587	0.007**	1.915	0.002**	−71.550	0.994	−75.202	0.996
Age7 (51–55)	.251	0.824	.429	0.705	1.815	0.002**	2.238	0.000***	−68.763	0.994	−72.172	0.996
Age8 (56–60)	1.120	0.325	1.258	0.273	1.516	0.020**	1.909	0.005**	−85.925	1.000	−90.979	0.996
Age9 (61–65)	−.472	0.711	−.333	0.795	2.037	0.004**	2.382	0.000***				
Age10 (65+)	1.53	0.224	1.679	0.188	4.267	0.010**	4.443	0.006**	−123.590	1.000	−141.530	0.992
Male (1 = yes)	.250	0.521	.292	0.456	.224	0.345	.473	0.058*	3.063	0.118	3.644	0.082
Income1 (< 500¤)	(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)	
Income2 (500–749¤)	.447	0.632	.355	0.707	−.320	0.454	−.320	0.456				
Income3 (750–999¤)	−.671	0.463	−.771	0.403	−.515	0.301	−.587	0.242				
Income4 (1,000–1,499¤)	−.062	0.932	−.086	0.905	−1.242	0.012**	−1.242	0.012**	−36.719	0.995	−39.215	0.997
Income5 (1,500–1,999¤)	−.121	0.873	−.159	0.834	−.861	0.093*	−.948	0.066*	−3.023	0.169	−3.743	0.097
Income6 (2,000–2,999¤)	.004	0.996	.025	0.975	−.834	0.148	−.867	0.135	−4.284	0.130	−4.840	0.088*
Income7 (3,000–3,999¤)					−.870	0.263	−.720	0.359	−22.586	.	−34.503	.
Income8 (4,000¤+)					−1.994	0.031**	−1.930	0.042**				
Education1	(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)	
Education2	14.922	0.000***	14.164	0.000***	17.589	0.000***	17.100	0.000***				
Education3	15.234	0.000***	14.523	0.000***	17.605	0.000***	17.175	0.000***				
Education4	13.993	0.000***	13.282	0.000***	17.885	0.000***	17.571	0.000***	18.187	0.997	19.051	0.998
Education5	14.986	0.000***	14.345	0.000***	17.601	0.000***	17.380	0.000***	−.707	0.751	−1.391	0.551
Education6	15.671	0.000***	14.909	0.000***					−1.255	0.605	−1.827	0.421
Marital_ Single	(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)	
Marital_ Cohabitant	−.820	0.207	−.801	0.219	.047	0.871	.0567	0.847	−.320	0.871	.143	0.947
Marital_ Married	−.775	0.115	−.767	0.121	−.011	0.971	−.062	0.096*	−1.154	0.558	−.680	0.737
Marital_ Separated					−1.642	0.070*	−1.523	0.622				
Marital_ Divorced	−1.493	0.246	−1.591	0.221	−.001	0.998	.333	0.297				
Marital_ Widow												
Job_ Self-employed	(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)	
Job_ Full-time employee	.607	0.244	.638	0.223	.746	0.288	.737	0.438	−.769	0.705	.315	0.849
Job_ Part-time employee					.631	0.392	.578	0.925				
Job_ Housekeeper	.840	0.176	.831	0.181	.166	0.870	−.097	0.192				
Job_ Full-time student	−.439	0.741	−.375	0.777	.854	0.292	1.079	0.432				
Job_ Permanent sick					.829	0.284	.620	0.406				
Job_ Unemployed					.747	0.332	.648	0.826	−19.862	0.997	−19.191	0.997
Job_ Retired	−.018	0.983	.005	0.995	.001	0.999	−.200	0.360	51.791	1.000	66.447	.
Mortgage (1 = yes)	1.559	0.000***	1.591	0.000***	−.258	0.349	−.254	0.360	.329	0.830	1.086	0.502
FinLit_Debt	−.078	0.540			−.450	0.000***			−.773	0.290		
FinLit_Total			−.0300	0.180			−.087	0.000***			−.1480	0.132
Constant	−17.828	0.000***	−16.277	0.000***	−19.134	0.000***	−18.33845	0.000***	75.191	0.993	80.007	0.995
	# Obs.	386	# Obs.	386	# Obs.	515	# Obs.	515	# Obs.	65	# Obs.	65
	Pseudo R2	0.1411	Pseudo R2	0.0498	Pseudo R2	0.1076	Pseudo R2	0.1293	Pseudo R2	0.5333	Pseudo R2	0.5555