Table 3: Lack of emergency funds – 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)	−.160	0.846	−.077	0.926	.108	0.824	.120	0.801	18.030	0.000***	15.606	0.006**
Age3 (31–35)	−.578	0.304	−.596	0.293	.634	0.245	.716	0.184	16.486	0.000***	7.157	0.067*
Age4 (36–40)	−.036	0.957	−.0302	0.965	.244	0.665	.236	0.673	18.490	0.000***	11.857	0.001**
Age5 (41–45)	−.007	0.990	.0429	0.948	−.342	0.560	−.357	0.538	17.148	0.000***	4.974	0.214
Age6 (46–50)	.527	0.428	.7740	0.254	.189	0.742	.234	0.681	16.013	0.000***	8.738	0.000***
Age7 (51–55)	1.166	0.091*	1.325	0.059*	.491	0.400	.621	0.283	19.671	0.000***	10.978	0.001**
Age8 (56–60)	−.047	0.945	.079	0.910	−.320	0.626	−.241	0.712	14.959	0.000***	2.718	0.497
Age9 (61–65)	−.663	0.340	−.471	0.506	.164	0.819	.232	0.744	−20.341	0.000***	−25.967	0.000***
Age10 (65+)	−.3000	0.707	−.178	0.826	−1.70	0.415	−1.492	0.419				
Male (1 = yes)	.537	0.043**	.719	0.009**	−.296	0.238	−.1384	0.593	−.136	0.909	3.579	0.107
Income1 (< 500¤)	(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)	
Income2 (500–749¤)	.458	0.454	.355	0.561	−.145	0.768	−.102	0.833				
Income3 (750–999¤)	.141	0.790	.023	0.965	−.966	0.071*	−.993	0.060	−51.905	0.000***	−35.488	0.000***
Income4 (1,000–1,499¤)	−.348	0.430	−.391	0.382	−.592	0.259	−.543	0.298	−53.664	0.000***	−39.958	0.000***
Income5 (1,500–1,999¤)	−.374	0.460	−.404	0.434	−1.189	0.032**	−1.166	0.033**	−56.299	0.000***	−45.921	0.000***
Income6 (2,000–2,999¤)	−1.324	0.018**	−1.220	0.031**	−1.325	0.034**	−1.281	0.039**	−55.935	0.000***	−43.443	0.000***
Income7 (3,000–3,999¤)					−1.562	0.057*	−1.396	0.088*	−54.837	0.000***	−38.233	0.000***
Income8 (4,000¤+)	−2.811	0.000***	−2.669	0.001**	−3.743	0.006**	−3.358	0.013**				
Education1	(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)	
Education2	−.184	0.949	.146	0.967	.556	0.757	1.005	0.533				
Education3	−.507	0.861	−.033	0.992	.141	0.938	.666	0.686	−2.841	0.235	13.272	0.021**
Education4	−.713	0.805	−.176	0.960	−.398	0.827	.200	0.903	−.369	0.712	16.611	0.018**
Education5	−.567	0.844	.038	0.991								
Education6	−.687	0.814	−.454	0.899	.312	0.297	.265	0.372	4.709	0.036**	12.374	0.010**
Marital_ Single	(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)	
Marital_ Cohabitant	−.241	0.570	−.273	0.528								
Marital_ Married	−.232	0.527	−.212	0.572	.030	0.927	−.028	0.931	4.521	0.049**	10.0721	0.025**
Marital_ Separated	−.517	0.628	−.259	0.819	−.371	0.580	−.336	0.608				
Marital_ Divorced	−.198	0.778	−.344	0.623	1.428	0.065*	1.586	0.036				
Marital_ Widow					.037	0.980	.082181	0.957				
Job_ Self-employed	(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)	
Job_ Full-time employee	.127	0.736	.130	0.733	.995	0.148	.918	0.175	.894	0.519	5.429	0.162
Job_ Part-time employee	−.490	0.324	−.520	0.303	1.230	0.088*	1.100	0.121	4.373	0.107	6.245	0.163
Job_ Housekeeper	.463	0.295	.354	0.433	1.564	0.151	1.316	0.219				
Job_ Full-time student	.736	0.252	.747	0.249	.088	0.914	.086	0.915				
Job_ Permanent sick	.176	0.912	.438	0.785	1.267	0.106	1.185	0.127				
Job_ Unemployed					1.465	0.063*	1.355	0.079*	3.378	0.237	11.412	0.075*
Job_ Retired	.113	0.847	.164	0.783	.492	0.576	.250	0.773	20.028	0.000***	16.090	0.003**
Mortgage (1 = yes)	−.342	0.359	−.389	0.301	−.217	0.438	−.286	0.299	−.3078	0.800	3.591	0.110
Debt1 (No debts)	(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)		(ref.group)	
Debt2 (< 3 times monthly income)	.134	0.772	.212	0.646	1.162	0.000***	1.181	0.000***	.215	0.845	.183	0.913
Debt3 (3-to-6 times monthly income)	1.23	0.023**	1.447	0.009**	.155	0.715	.093	0.827				
Debt4 (6-to-12 times monthly income)	−.370	0.295	−.287	0.423	2.350	0.000***	2.271	0.000***				
Debt5 (1-to-5 times annual income)					1.240	0.003**	1.144	0.005**				
Debt6 (> 5 times annual income)	1.409	0.037**	1.506	0.029**	1.615	0.002**	1.651	0.002**	.455	0.816	−2.184	0.559
FinLit_Debt	−.339	0.000***			−.436	0.000***			−.032	0.939		
FinLIt_Total			−.084	0.000***			−.056	0.000***			−.606	0.022**
Constant	1.326	0.653	3.213	0.377	−.177		−.4680411		31.784	0.000***	15.615	0.050*
	# Obs.	431	# Obs.	431	# Obs.	458	# Obs.	458	# Obs.	83	# Obs.	83
	Pseudo R2	0.2007	Pseudo R2	0.2190	Pseudo R2	0.2365	Pseudo R2	0.2242	Pseudo R2	0.4216	Pseudo R2	0.5988