# Analysis Report

This report is structured as follows.

## Contents

## Sample Characteristics

The sample characteristics of the dataset reveal several key insights. Regarding couple status, 74.7% of the participants are in a couple, while 24.7% are not. Gender distribution shows 57.1% females and 42.9% males. A significant majority, 66.1%, do not have supplementary health insurance, whereas 33.6% do.

In terms of health literacy, 75.7% of the participants fall into the "less frequent" category, with only 24.0% being "more frequent" in their health literacy practices. Physical inactivity is prevalent, with 79.4% of participants reporting activity other than vigorous or moderate physical activity. Financially, 36.3% of households make ends meet with some difficulty, and 23.2% with great difficulty. Satisfaction with the national health system is moderate, with 59.9% somewhat satisfied and 10.1% very satisfied. Most participants (90.5%) were born in the country of the interview. Job situation analysis reveals that 54.2% are retired, 28.3% are working, and 13.9% are non-working. Concerning the area of residence, 39.4% live in building category 5, with the next largest group (14.5%) in category 3. Health literacy regarding help needed indicates that 62.8% never need help, while 11.0% always do. Educational levels show that 74.9% have primary education or lower, 12.2% have secondary education, and 11.6% have higher education. Marital status is predominantly in a couple (74.7%), with 11.3% widowed and 8.6% separated. Health status is predominantly less than very good (89.7%). Regarding chronic diseases, 63.4% have two or more chronic diseases. Household size is mostly composed of two members (53.7%), with single-member households making up 15.3%.

*couple or non couple*

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | non couple | 364 | 24.7 | 24.9 | 24.9 |
| | couple | 1100 | 74.7 | 75.1 | 100.0 |
| | Total | 1464 | 99.5 | 100.0 | |
| Missing | System | 8 | 0.5 | | |
| Total | | 1472 | 100.0 | | |

*feminine ou masculine*

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | sexo feminino | 840 | 57.1 | 57.1 | 57.1 |
| | sexo masculino | 632 | 42.9 | 42.9 | 100.0 |
| | Total | 1472 | 100.0 | 100.0 | |

*Has supplementary health insurance*

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | No | 973 | 66.1 | 66.3 | 66.3 |
| | Yes | 494 | 33.6 | 33.7 | 100.0 |
| | Total | 1467 | 99.7 | 100.0 | |
| Missing | System | 5 | 0.3 | | |
| Total | | 1472 | 100.0 | | |

*Recoded health literacy*

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | more frequent | 354 | 24.0 | 24.1 | 24.1 |
| | less frequent | 1115 | 75.7 | 75.9 | 100.0 |
| | Total | 1469 | 99.8 | 100.0 | |
| Missing | System | 3 | 0.2 | | |
| Total | | 1472 | 100.0 | | |

*Physical inactivity*

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Other | 1169 | 79.4 | 79.6 | 79.6 |
| | Never vigorous nor moderate physical activity | 300 | 20.4 | 20.4 | 100.0 |
| | Total | 1469 | 99.8 | 100.0 | |
| Missing | System | 3 | 0.2 | | |
| Total | | 1472 | 100.0 | | |

*Is household able to make ends meet*

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | With great difficulty | 341 | 23.2 | 23.6 | 23.6 |
| | With some difficulty | 534 | 36.3 | 37.0 | 60.6 |
| | Fairly easily | 368 | 25.0 | 25.5 | 86.1 |
| | Easily | 200 | 13.6 | 13.9 | 100.0 |
| | Total | 1443 | 98.0 | 100.0 | |
| Missing | System | 29 | 2.0 | | |
| Total | | 1472 | 100.0 | | |

*Satisfaction with national health system*

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Very satisfied | 148 | 10.1 | 10.2 | 10.2 |
| | Somewhat satisfied | 881 | 59.9 | 61.0 | 71.3 |
| | Somewhat dissatisfied | 297 | 20.2 | 20.6 | 91.8 |
| | Very dissatisfied | 118 | 8.0 | 8.2 | 100.0 |
| | Total | 1444 | 98.1 | 100.0 | |
| Missing | System | 28 | 1.9 | | |
| Total | | 1472 | 100.0 | | |

*Born in the country of interview*

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | No | 64 | 4.3 | 4.6 | 4.6 |
| | Yes | 1332 | 90.5 | 95.4 | 100.0 |
| | Total | 1396 | 94.8 | 100.0 | |
| Missing | System | 76 | 5.2 | | |
| Total | | 1472 | 100.0 | | |

*current job situation*

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | retired | 798 | 54.2 | 56.2 | 56.2 |
| | working | 416 | 28.3 | 29.3 | 85.6 |
| | Non working | 205 | 13.9 | 14.4 | 100.0 |
| | Total | 1419 | 96.4 | 100.0 | |
| Missing | System | 53 | 3.6 | | |
| Total | | 1472 | 100.0 | | |

*Area of building*

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|---|---|---|---|---|---|
| Valid | Rural | 207 | 14.1 | 14.9 | 14.9 |
| | 2 | 179 | 12.2 | 12.9 | 27.7 |
| | 3 | 213 | 14.5 | 15.3 | 43.1 |
| | 4 | 212 | 14.4 | 15.2 | 58.3 |
| | 5 | 580 | 39.4 | 41.7 | 100.0 |

|  |  |  |  |  |  |
|---|---|---|---|---|---|
| | Total | 1391 | 94.5 | 100.0 | |
| Missing | System | 81 | 5.5 | | |
| Total | | 1472 | 100.0 | | |

*Health literacy: how often help needed*

|  |  |  |  |  |  |
|---|---|---|---|---|---|
| Valid | Always | 162 | 11.0 | 11.0 | 11.0 |
| | Often | 70 | 4.8 | 4.8 | 15.8 |
| | Sometimes | 122 | 8.3 | 8.3 | 24.1 |
| | Rarely | 191 | 13.0 | 13.0 | 37.1 |
| | Never | 924 | 62.8 | 62.9 | 100.0 |
| | Total | 1469 | 99.8 | 100.0 | |
| Missing | System | 3 | 0.2 | | |
| Total | | 1472 | 100.0 | | |

*level of education*

|  |  |  |  |  |  |
|---|---|---|---|---|---|
| Valid | ensino primário ou inferior | 1103 | 74.9 | 75.9 | 75.9 |
| | ensino secundário | 179 | 12.2 | 12.3 | 88.2 |
| | ensino superior | 171 | 11.6 | 11.8 | 100.0 |
| | Total | 1453 | 98.7 | 100.0 | |
| Missing | System | 19 | 1.3 | | |
| Total | | 1472 | 100.0 | | |

*Estado civil reorganizado*

|  |  |  |  |  |  |
|---|---|---|---|---|---|
| Valid | single | 71 | 4.8 | 4.8 | 4.8 |
| | In a couple | 1100 | 74.7 | 75.1 | 80.0 |
| | separated | 126 | 8.6 | 8.6 | 88.6 |
| | widow | 167 | 11.3 | 11.4 | 100.0 |
| | Total | 1464 | 99.5 | 100.0 | |
| Missing | System | 8 | 0.5 | | |
| Total | | 1472 | 100.0 | | |

*Sphus-less than very good health*

|  |  |  |  |  |  |
|---|---|---|---|---|---|
| Valid | Very good/excellent | 151 | 10.3 | 10.3 | 10.3 |
| | Less than very good | 1321 | 89.7 | 89.7 | 100.0 |
| | Total | 1472 | 100.0 | 100.0 | |

*2+ chronic diseases (w9 version)*

|  |  |  |  |  |  |
|---|---|---|---|---|---|
| Valid | Less than 2 diseases | 539 | 36.6 | 36.6 | 36.6 |
| | 2+ chronic diseases | 933 | 63.4 | 63.4 | 100.0 |
| | Total | 1472 | 100.0 | 100.0 | |

*Household size*

|  |  |  |  |  |  |
|---|---|---|---|---|---|
| Valid | 1 | 225 | 15.3 | 15.3 | 15.3 |
| | 2 | 791 | 53.7 | 53.7 | 69.0 |
| | 3 | 285 | 19.4 | 19.4 | 88.4 |
| | 4 | 131 | 8.9 | 8.9 | 97.3 |
| | 5 | 28 | 1.9 | 1.9 | 99.2 |
| | 6 | 8 | 0.5 | 0.5 | 99.7 |
| | 7 | 4 | 0.3 | 0.3 | 100.0 |
| | Total | 1472 | 100.0 | 100.0 | |

## Outlier Evaluation

Before proceeding to statistical analyses, outliers of cognitive scores and health system use were evaluated using Z-scores. Cases surpassing the +-3.00 threshold had their respective variables removed from any subsequent analyses. 4 cases were removed from cognition scores, 12 cases from 'contact_mgf' and 24 cases from 'contact_esp'. The final sample size (listwise) was 1,330 individuals.

## Descriptive Statistics

The following table provides the descriptives for the three variables under study.

|  | Mean | Standard Error of Mean | Median | Standard Deviation |
|---|---|---|---|---|
| Z-score cognitivo total | .455 | .084 | .491 | 3.149 |
| Contacta clinico de medicina geral e familiar | 2.300 | .104 | 2.000 | 3.909 |
| Contacto com outras especialidades | 2.074 | .114 | 1.000 | 4.291 |

The distribution of cognitive scores is presented below in the form of a histogram.
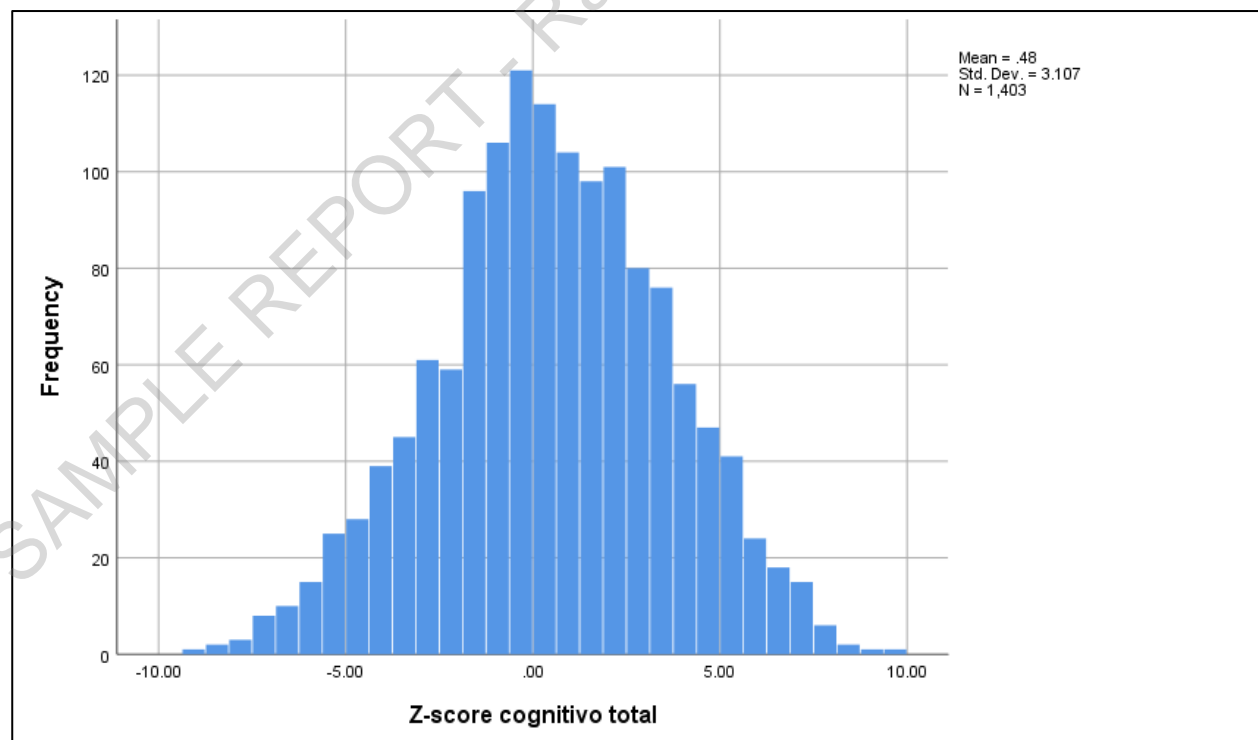
The following figures show the distribution of the health access variables.
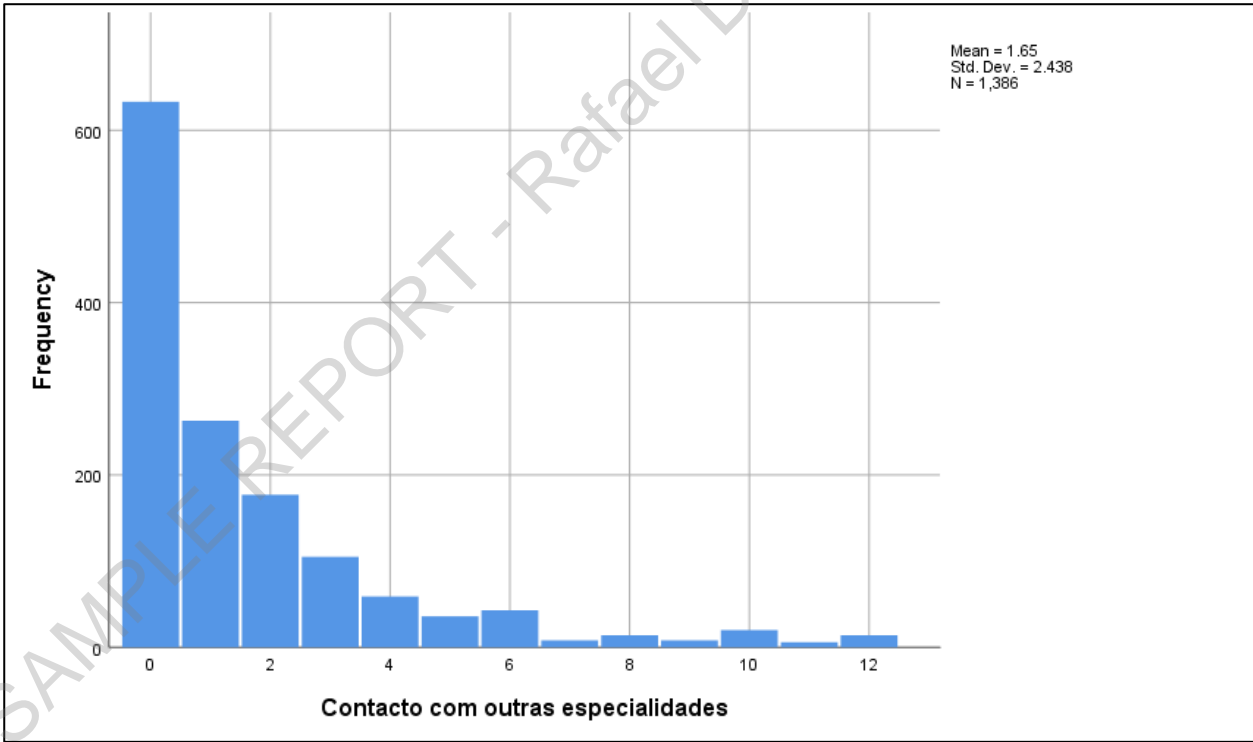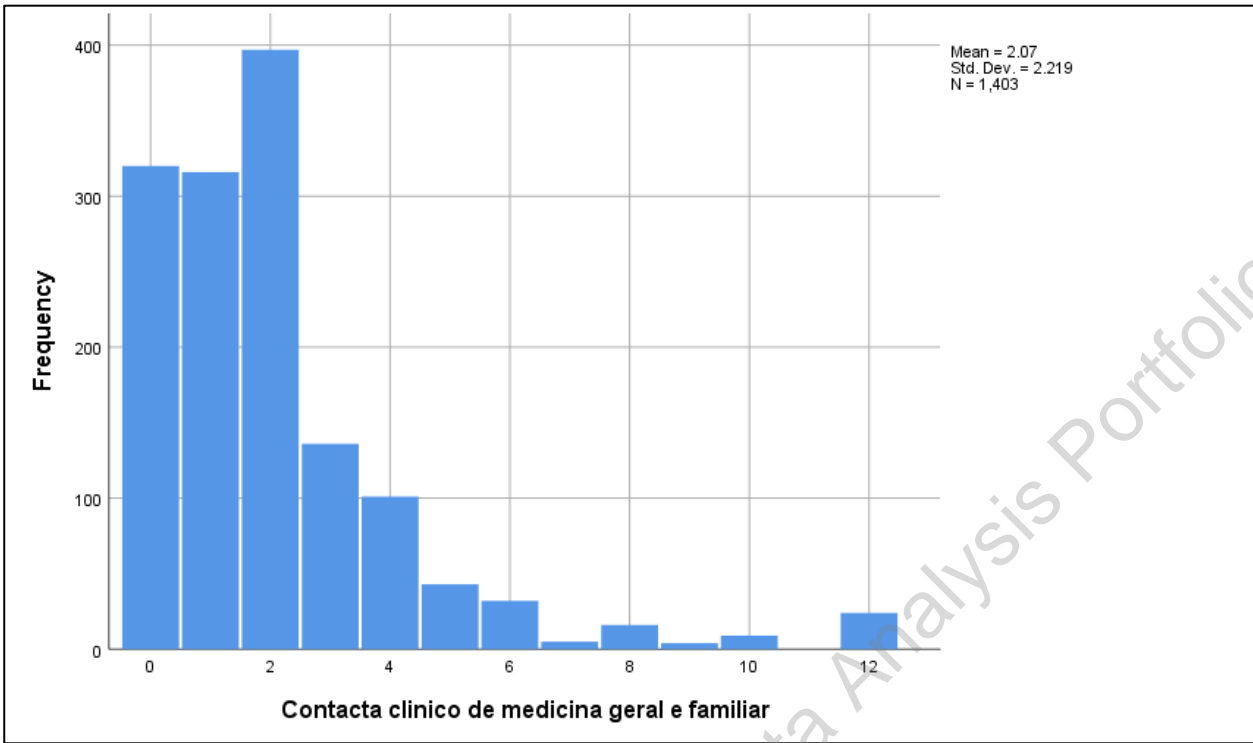




The table below disaggregates the mean scores of the three variables by many sociodemographic characteristics.

|  |  |  | Z-score cognitivo total | Contacta clinico de medicina geral e familiar | Contacto com outras especialidades |
|---|---|---|---|---|---|
| couple or non couple | non couple | Mean | .046 | 2.238 | 1.982 |
|  |  | Standard Deviation | 3.328 | 5.901 | 4.754 |
|  | couple | Mean | .592 | 2.311 | 2.111 |
|  |  | Standard Deviation | 3.077 | 3.002 | 4.147 |
| feminine ou masculine | sexo feminino | Mean | .240 | 2.356 | 2.120 |
|  |  | Standard Deviation | 3.174 | 4.396 | 4.479 |
|  | sexo masculino | Mean | .737 | 2.226 | 2.015 |
|  |  | Standard Deviation | 3.095 | 3.166 | 4.035 |
| Has supplementary health insurance | No | Mean | -.220 | 2.294 | 1.727 |
|  |  | Standard Deviation | 2.907 | 2.707 | 3.801 |
|  | Yes | Mean | 1.760 | 2.310 | 2.748 |
|  |  | Standard Deviation | 3.193 | 5.552 | 5.047 |
| Self-perceived health - us version | Excellent | Mean | 1.820 | 1.100 | 1.660 |
|  |  | Standard Deviation | 2.486 | 1.515 | 6.793 |
|  | Very good | Mean | 2.558 | 1.286 | 1.020 |
|  |  | Standard Deviation | 2.769 | 1.140 | 1.308 |
|  | Good | Mean | 1.548 | 1.728 | 1.359 |
|  |  | Standard Deviation | 3.005 | 1.914 | 2.196 |
|  | Fair | Mean | .110 | 2.553 | 2.147 |
|  |  | Standard Deviation | 2.987 | 5.073 | 4.129 |
|  | Poor | Mean | -1.115 | 3.095 | 3.319 |
|  |  | Standard Deviation | 2.924 | 3.777 | 6.174 |
| Recoded health literacy | more frequent | Mean | -1.776 | 2.879 | 2.382 |
|  |  | Standard Deviation | 3.132 | 6.318 | 5.198 |
|  | less frequent | Mean | 1.132 | 2.123 | 1.982 |
|  |  | Standard Deviation | 2.826 | 2.773 | 3.974 |
| Physical inactivity | Other | Mean | .860 | 2.201 | 1.815 |
|  |  | Standard Deviation | 2.984 | 3.994 | 3.696 |
|  | Never vigorous nor moderate physical activity | Mean | -1.156 | 2.709 | 3.137 |
|  |  | Standard Deviation | 3.271 | 3.525 | 6.051 |
|  | 0 | Mean | 2.831 | 2.374 | 3.003 |

| | | | Z-score cognitivo total | Contacta clinico de medicina geral e familiar | Contacto com outras especialidades |
|---|---|---|---|---|---|
| edu_isced=ensino primário ou inferior | | Standard Deviation | 2.821 | 6.315 | 5.810 |
| | 1 | Mean | -.272 | 2.260 | 1.783 |
| | | Standard Deviation | 2.852 | 2.637 | 3.649 |
| edu_isced=ensino secundário | 0 | Mean | .219 | 2.284 | 1.970 |
| | | Standard Deviation | 3.083 | 3.888 | 4.150 |
| | 1 | Mean | 2.400 | 2.314 | 2.861 |
| | | Standard Deviation | 2.888 | 3.710 | 5.238 |
| edu_isced=ensino superior | 0 | Mean | .109 | 2.267 | 1.934 |
| | | Standard Deviation | 3.005 | 2.810 | 3.927 |
| | 1 | Mean | 3.279 | 2.435 | 3.149 |
| | | Standard Deviation | 2.687 | 8.176 | 6.359 |
| Is household able to make ends meet | With great difficulty | Mean | -.930 | 2.537 | 1.656 |
| | | Standard Deviation | 3.020 | 2.874 | 3.922 |
| | With some difficulty | Mean | .441 | 2.506 | 2.098 |
| | | Standard Deviation | 3.026 | 5.200 | 4.568 |
| | Fairly easily | Mean | 1.034 | 2.090 | 2.205 |
| | | Standard Deviation | 3.066 | 3.222 | 3.918 |
| | Easily | Mean | 1.569 | 1.755 | 2.513 |
| | | Standard Deviation | 2.997 | 2.349 | 4.823 |
| Born in the country of interview | No | Mean | 2.191 | 2.083 | 2.450 |
| | | Standard Deviation | 2.641 | 2.644 | 6.524 |
| | Yes | Mean | .363 | 2.312 | 2.010 |
| | | Standard Deviation | 3.141 | 3.971 | 4.034 |
| current job situation | retired | Mean | -.171 | 2.322 | 2.402 |
| | | Standard Deviation | 3.198 | 2.914 | 4.596 |
| | working | Mean | 1.788 | 1.794 | 1.441 |
| | | Standard Deviation | 2.745 | 2.357 | 2.604 |
| | Non working | Mean | .034 | 3.325 | 2.268 |
| | | Standard Deviation | 2.813 | 8.005 | 5.884 |
| level of education | ensino primário ou inferior | Mean | -.272 | 2.260 | 1.783 |
| | | Standard Deviation | 2.852 | 2.637 | 3.649 |

| | | | Z-score cognitivo total | Contacta clinico de medicina geral e familiar | Contacto com outras especialidades |
|---|---|---|---|---|---|
| | ensino secundário | Mean | 2.400 | 2.314 | 2.861 |
| | | Standard Deviation | 2.888 | 3.710 | 5.238 |
| | ensino superior | Mean | 3.279 | 2.435 | 3.149 |
| | | Standard Deviation | 2.687 | 8.176 | 6.359 |
| Estado civil reorganizado | single | Mean | .303 | 1.574 | 1.191 |
| | | Standard Deviation | 3.282 | 1.839 | 2.352 |
| | In a couple | Mean | .592 | 2.311 | 2.111 |
| | | Standard Deviation | 3.077 | 3.002 | 4.147 |
| | separated | Mean | 1.256 | 2.233 | 1.742 |
| | | Standard Deviation | 2.926 | 3.075 | 3.148 |
| | widow | Mean | -.985 | 2.536 | 2.523 |
| | | Standard Deviation | 3.323 | 8.288 | 6.304 |
| Sphus-less than very good health | Very good/excellent | Mean | 2.300 | 1.223 | 1.236 |
| | | Standard Deviation | 2.688 | 1.277 | 4.075 |
| | Less than very good | Mean | .247 | 2.425 | 2.172 |
| | | Standard Deviation | 3.130 | 4.090 | 4.307 |
| 2+ chronic diseases (w9 version) | Less than 2 diseases | Mean | 1.181 | 1.642 | 1.526 |
| | | Standard Deviation | 3.041 | 2.002 | 3.769 |
| | 2+ chronic diseases | Mean | .039 | 2.688 | 2.399 |
| | | Standard Deviation | 3.136 | 4.641 | 4.543 |

The graph below shows the distribution of scores of health access by levels of financial stress.

*General and Family Medicine Contacts (Blue Boxplots):*

The median number of contacts decreases as household financial ease increases.

Households with "With great difficulty" have the highest median contacts, with a relatively wide interquartile range (IQR).

Households with "Easily" show the lowest median contacts and a narrower IQR compared to other categories.

*Specialty Contacts (Red Boxplots):*

The median number of contacts also tends to decrease as household financial ease improves.

Households with "With great difficulty" show lower median contacts compared to other categories.

The "Easily" category has a lower median number of contacts for general and family medicine contacts.
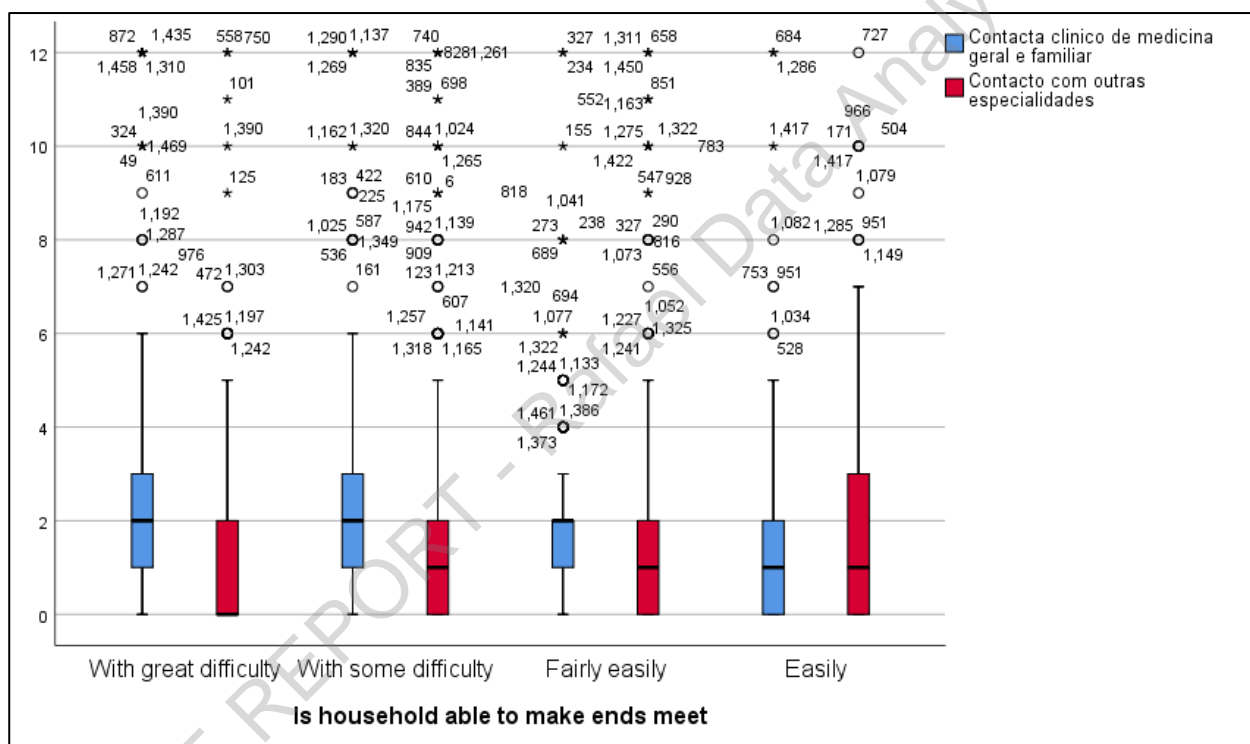
The next graph shows the means of health access by group and a 95% confidence interval around those means.
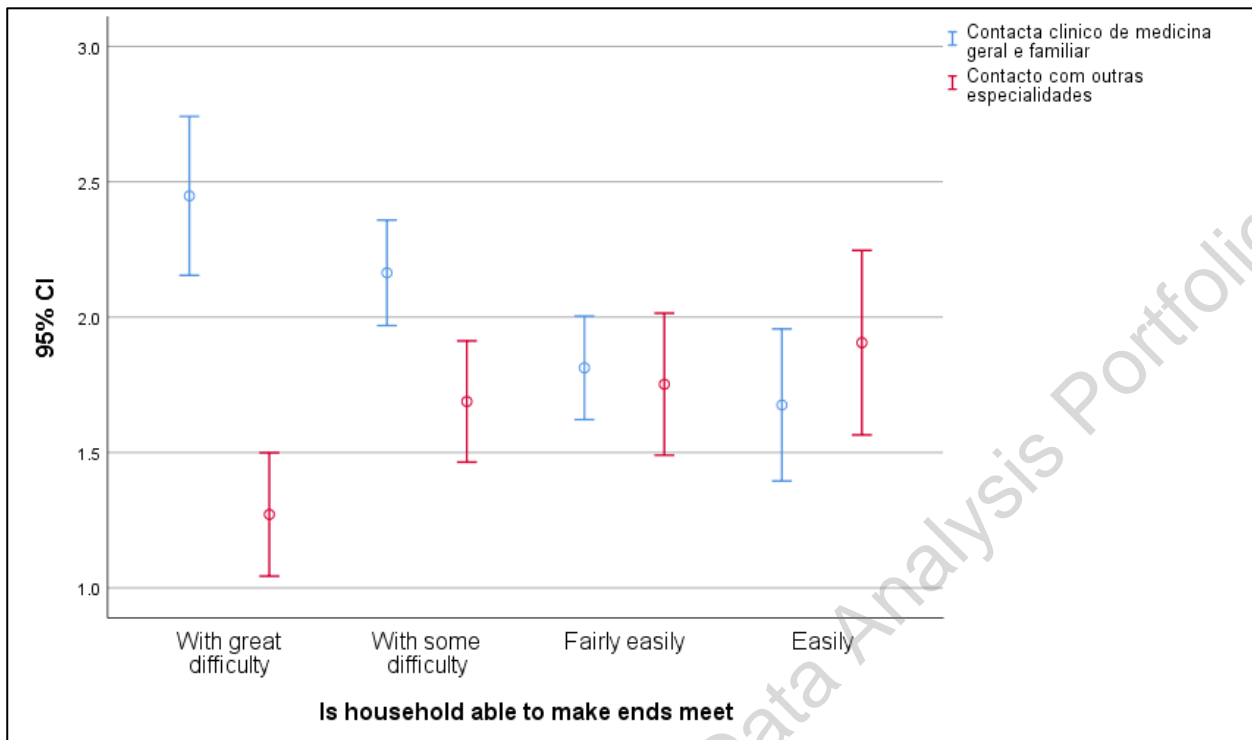


There is a clear trend indicating that households facing greater financial difficulty are more likely to contact general and family medicine services.

The trend for contacting other specialties is the opposite.

## Models – General Medicine

Poisson regression models were used to analyze the count of contacts with the health system, specifically focusing on general and family medicine clinics. The dependent variable, "Contacta clinico de medicina geral e familiar," is a count variable, making Poisson regression suitable for this analysis. The models included predictors such as financial stress (measured by the ability to make ends meet) and cognitive scores, along with their interaction to perform mediation analysis.

*No Control Variables*

The first analysis did not account for any control variables. The first model only included financial stress as independent variable. Model 2 included cognitive scores and Model 3 tested for the moderation.

| Parameter | B | Std. Error | 95% Wald Confidence Interval | | Hypothesis Test | | | Exp(B) | 95% Wald Confidence Interval for Exp(B) | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | Lower | Upper | Wald Chi-Square | df | Sig. | | Lower | Upper |
| *Model 1* | | | | | | | | | | |
| (Intercept) | 1.025 | 0.0476 | 0.932 | 1.118 | 464.247 | 1 | 0.000 | 2.787 | 2.539 | 3.059 |
| Is household able to make ends meet | -0.134 | 0.0199 | -0.173 | -0.095 | 45.570 | 1 | 0.000 | 0.874 | 0.841 | 0.909 |
| *Model 2* | | | | | | | | | | |
| (Intercept) | 1.005 | 0.0485 | 0.910 | 1.100 | 428.845 | 1 | 0.000 | 2.732 | 2.484 | 3.005 |
| Is household able to make ends meet | -0.123 | 0.0206 | -0.163 | -0.083 | 35.803 | 1 | 0.000 | 0.884 | 0.849 | 0.921 |
| Z-score cognitivo total | -0.013 | 0.0064 | -0.026 | -0.001 | 4.247 | 1 | 0.039 | 0.987 | 0.975 | 0.999 |
| *Model 3* | | | | | | | | | | |
| (Intercept) | 1.005 | 0.0485 | 0.910 | 1.100 | 429.289 | 1 | 0.000 | 2.732 | 2.484 | 3.004 |
| Is household able to make ends meet | -0.122 | 0.0207 | -0.162 | -0.081 | 34.636 | 1 | 0.000 | 0.885 | 0.850 | 0.922 |
| Z-score cognitivo total | -0.005 | 0.0156 | -0.036 | 0.025 | 0.115 | 1 | 0.735 | 0.995 | 0.965 | 1.026 |
| Is household able to make ends meet * Z-score cognitivo total | -0.004 | 0.0065 | -0.016 | 0.009 | 0.311 | 1 | 0.577 | 0.996 | 0.984 | 1.009 |

Dependent Variable: Contacta clinico de medicina geral e familiar
Model: (Intercept), Is household able to make ends meet, Z-score cognitivo total, Is household able to make ends meet * Z-score cognitivo total
a. Fixed at the displayed value.

Model 1 included only the financial stress variable. The model fit statistics indicated a deviance of 2742.983 (df = 1326, Value/df = 2.069), Pearson Chi-Square of 3062.710 (df = 1326, Value/df = 2.310), Log Likelihood of -2742.667, and AIC of 5489.334. The Omnibus test showed a likelihood ratio chi-square of 46.271 with 1 degree of freedom, significant at p < .001. Significant parameters included the intercept (B = 1.025, SE = 0.0476, p < .001) and financial stress (B = -0.134, SE = 0.0199, p < .001).

Model 2 added cognitive scores to the predictors. The model fit statistics were a deviance of 2738.741 (df = 1325, Value/df = 2.067), Pearson Chi-Square of 3060.726 (df = 1325, Value/df = 2.310), Log Likelihood of -2740.545, and AIC of 5487.091. The Omnibus test resulted in a likelihood ratio chi-square of 50.514 with 2 degrees of freedom, significant at p < .001. Significant parameters included

the intercept (B = 1.005, SE = 0.0485, p < .001), financial stress (B = -0.123, SE = 0.0206, p < .001), and cognitive scores (B = -0.013, SE = 0.0064, p = .039).

Model 3 included the interaction between financial stress and cognitive scores. The model fit statistics showed a deviance of 2738.429 (df = 1324, Value/df = 2.068), Pearson Chi-Square of 3060.868 (df = 1324, Value/df = 2.312), Log Likelihood of -2740.390, and AIC of 5488.779. The Omnibus test indicated a likelihood ratio chi-square of 50.825 with 3 degrees of freedom, significant at p < .001. Significant parameters were the intercept (B = 1.005, SE = 0.0485, p < .001) and financial stress (B = -0.122, SE = 0.0207, p < .001). The interaction term was not significant (B = -0.004, SE = 0.0065, p = .577).

These results suggest that financial stress significantly predicts the number of contacts with general and family medicine clinics, and cognitive scores also have a minor but significant impact. The interaction between financial stress and cognitive scores was not significant, indicating no moderating effect.

*With Control Variables*

A second model tested the same effects, but now controlling for sociodemographic characteristics.

Model 1 included only the financial stress variable. The model fit statistics indicated a deviance of 2563.042 (df = 1253, Value/df = 2.046), Pearson Chi-Square of 2852.989 (df = 1253, Value/df = 2.277), Log Likelihood of -2585.667, and AIC of 5193.334. The Omnibus test showed a likelihood ratio chi-square of 109.600 with 10 degrees of freedom, significant at p < .001. Significant parameters included the intercept (B = 0.273, SE = 0.2302, p = .236) and financial stress (B = -0.113, SE = 0.0220, p < .001). Significant control variables included job status (working: B = -0.141, SE = 0.0633, p = .026; non-working: B = 0.147, SE = 0.0632, p = .020), marital status (married/union: B = 0.281, SE = 0.1050, p = .007; separated/divorced: B = 0.330, SE = 0.1220, p = .007), and age (B = 0.008, SE = 0.0029, p = .008).

Model 2 added cognitive scores to the predictors. The model fit statistics were a deviance of 2562.520 (df = 1252, Value/df = 2.047), Pearson Chi-Square of 2849.926 (df = 1252, Value/df = 2.276), Log Likelihood of -2585.406, and AIC of 5194.812. The Omnibus test resulted in a likelihood ratio chi-square of 110.122 with 11 degrees of freedom, significant at p < .001. Significant parameters included the intercept (B = 0.245, SE = 0.2336, p = .295), financial stress (B = -0.116, SE = 0.0223, p < .001), job status (working: B = -0.141, SE = 0.0632, p = .026; non-working: B = 0.149, SE = 0.0632, p = .019), marital status (married/union: B = 0.275, SE = 0.1054, p = .009; separated/divorced: B = 0.323, SE = 0.1223, p = .008), and age (B = 0.008, SE = 0.0030, p = .006). Cognitive scores were not significant (B = 0.006, SE = 0.0077, p = .470).

Model 3 included the interaction between financial stress and cognitive scores. The model fit statistics showed a deviance of 2562.422 (df = 1251, Value/df = 2.048), Pearson Chi-Square of 2849.536 (df = 1251, Value/df = 2.278), Log Likelihood of -2585.357, and AIC of 5196.715. The Omnibus test indicated a likelihood ratio chi-square of 110.220 with 12 degrees of freedom, significant at p < .001. Significant parameters were the intercept (B = 0.243, SE = 0.2336, p = .298), financial stress (B = -0.116, SE = 0.0224, p < .001), job status (working: B = -0.140, SE = 0.0632, p = .027; non-working: B = 0.149, SE = 0.0633, p = .018), marital status (married/union: B = 0.276, SE = 0.1054, p = .009; separated/divorced: B = 0.325, SE = 0.1224, p = .008), and age (B = 0.008, SE = 0.0030, p = .006). Cognitive scores and their interaction with financial stress were not significant (cognitive scores: B = 0.001, SE = 0.0164, p = .950; interaction term: B = 0.002, SE = 0.0069, p = .755).

| Parameter | B | Std. Error | 95% Wald Confidence Interval | | Hypothesis Test | | | Exp(B) | 95% Wald Confidence Interval for Exp(B) | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | Lower | Upper | Wald Chi-Square | df | Sig. | | Lower | Upper |
| *Model 1* | | | | | | | | | | |
| (Intercept) | 0.273 | 0.2302 | -0.178 | 0.724 | 1.407 | 1 | 0.236 | 1.314 | 0.837 | 2.063 |
| Is household able to make ends meet | -0.113 | 0.0220 | -0.156 | -0.070 | 26.272 | 1 | 0.000 | 0.893 | 0.855 | 0.933 |
| job_sit=working | -0.141 | 0.0633 | -0.265 | -0.017 | 4.962 | 1 | 0.026 | 0.869 | 0.767 | 0.983 |
| job_sit=Non working | 0.147 | 0.0632 | 0.023 | 0.271 | 5.415 | 1 | 0.020 | 1.159 | 1.023 | 1.311 |
| edu_isced=ensino secundário | -0.076 | 0.0664 | -0.206 | 0.054 | 1.307 | 1 | 0.253 | 0.927 | 0.814 | 1.056 |
| edu_isced=ensino superior | -0.126 | 0.0725 | -0.268 | 0.016 | 3.003 | 1 | 0.083 | 0.882 | 0.765 | 1.017 |
| est_civil=Casado(a)/União de facto | 0.281 | 0.1050 | 0.075 | 0.487 | 7.177 | 1 | 0.007 | 1.325 | 1.078 | 1.628 |
| est_civil=Separado(a)/ divorciado(a) | 0.330 | 0.1220 | 0.091 | 0.569 | 7.316 | 1 | 0.007 | 1.391 | 1.095 | 1.767 |
| est_civil=Viuvo (a) | 0.087 | 0.1244 | -0.156 | 0.331 | 0.494 | 1 | 0.482 | 1.091 | 0.855 | 1.393 |
| Age during interwiw | 0.008 | 0.0029 | 0.002 | 0.013 | 6.969 | 1 | 0.008 | 1.008 | 1.002 | 1.013 |
| feminine ou masculine | -0.053 | 0.0419 | -0.135 | 0.030 | 1.574 | 1 | 0.210 | 0.949 | 0.874 | 1.030 |
| *Model 2* | | | | | | | | | | |
| (Intercept) | 0.245 | 0.2336 | -0.213 | 0.703 | 1.096 | 1 | 0.295 | 1.277 | 0.808 | 2.019 |
| Is household able to make ends meet | -0.116 | 0.0223 | -0.159 | -0.072 | 26.770 | 1 | 0.000 | 0.891 | 0.853 | 0.931 |
| Z-score cognitivo total | 0.006 | 0.0077 | -0.010 | 0.021 | 0.522 | 1 | 0.470 | 1.006 | 0.991 | 1.021 |
| job_sit=working | -0.141 | 0.0632 | -0.264 | -0.017 | 4.936 | 1 | 0.026 | 0.869 | 0.768 | 0.984 |
| job_sit=Non working | 0.149 | 0.0632 | 0.025 | 0.273 | 5.531 | 1 | 0.019 | 1.160 | 1.025 | 1.314 |
| edu_isced=ensino secundário | -0.087 | 0.0681 | -0.220 | 0.047 | 1.623 | 1 | 0.203 | 0.917 | 0.802 | 1.048 |
| edu_isced=ensino superior | -0.143 | 0.0764 | -0.293 | 0.007 | 3.505 | 1 | 0.061 | 0.867 | 0.746 | 1.007 |
| est_civil=Casado(a)/União de facto | 0.275 | 0.1054 | 0.068 | 0.481 | 6.808 | 1 | 0.009 | 1.316 | 1.071 | 1.618 |
| est_civil=Separado(a)/ divorciado(a) | 0.323 | 0.1223 | 0.084 | 0.563 | 6.990 | 1 | 0.008 | 1.382 | 1.087 | 1.756 |
| est_civil=Viuvo (a) | 0.083 | 0.1246 | -0.161 | 0.327 | 0.443 | 1 | 0.505 | 1.086 | 0.851 | 1.387 |

| Parameter | B | Std. Error | 95% Wald Confidence Interval | | Hypothesis Test | | | Exp(B) | 95% Wald Confidence Interval for Exp(B) | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | Lower | Upper | Wald Chi-Square | df | Sig. | | Lower | Upper |
| Age during interwiw | 0.008 | 0.0030 | 0.002 | 0.014 | 7.483 | 1 | 0.006 | 1.008 | 1.002 | 1.014 |
| feminine ou masculine | -0.055 | 0.0421 | -0.138 | 0.027 | 1.732 | 1 | 0.188 | 0.946 | 0.871 | 1.027 |
| *Model 3* | | | | | | | | | | |
| (Intercept) | 0.243 | 0.2336 | -0.215 | 0.701 | 1.084 | 1 | 0.298 | 1.275 | 0.807 | 2.016 |
| Is household able to make ends meet | -0.116 | 0.0224 | -0.160 | -0.072 | 26.827 | 1 | 0.000 | 0.890 | 0.852 | 0.930 |
| Z-score cognitivo total | 0.001 | 0.0164 | -0.031 | 0.033 | 0.004 | 1 | 0.950 | 1.001 | 0.969 | 1.034 |
| Is household able to make ends meet * Z-score cognitivo total | 0.002 | 0.0069 | -0.011 | 0.016 | 0.098 | 1 | 0.755 | 1.002 | 0.989 | 1.016 |
| job_sit=working | -0.140 | 0.0632 | -0.264 | -0.016 | 4.921 | 1 | 0.027 | 0.869 | 0.768 | 0.984 |
| job_sit=Non working | 0.149 | 0.0633 | 0.025 | 0.273 | 5.566 | 1 | 0.018 | 1.161 | 1.026 | 1.314 |
| edu_isced=ensino secundário | -0.089 | 0.0685 | -0.223 | 0.045 | 1.689 | 1 | 0.194 | 0.915 | 0.800 | 1.046 |
| edu_isced=ensino superior | -0.148 | 0.0781 | -0.301 | 0.005 | 3.592 | 1 | 0.058 | 0.862 | 0.740 | 1.005 |
| est_civil=Casado(a)/União de facto | 0.276 | 0.1054 | 0.069 | 0.482 | 6.835 | 1 | 0.009 | 1.317 | 1.071 | 1.620 |
| est_civil=Separado(a)/ divorciado(a) | 0.325 | 0.1224 | 0.085 | 0.565 | 7.040 | 1 | 0.008 | 1.384 | 1.089 | 1.759 |
| est_civil=Viuvo (a) | 0.084 | 0.1246 | -0.161 | 0.328 | 0.450 | 1 | 0.502 | 1.087 | 0.852 | 1.388 |
| Age during interwiw | 0.008 | 0.0030 | 0.002 | 0.014 | 7.508 | 1 | 0.006 | 1.008 | 1.002 | 1.014 |
| feminine ou masculine | -0.056 | 0.0421 | -0.138 | 0.027 | 1.748 | 1 | 0.186 | 0.946 | 0.871 | 1.027 |

Dependent Variable: Contacta clinico de medicina geral e familiar

Model: (Intercept), Is household able to make ends meet, Z-score cognitivo total, Is household able to make ends meet * Z-score cognitivo total, job_sit=working, job_sit=Non working, edu_isced=ensino secundário, edu_isced=ensino superior, est_civil=Casado(a)/União de facto, est_civil=Separado(a)/ divorciado(a), est_civil=Viuvo (a), Age during interwiw, couple or non couple, feminine ou masculine

a. Set to zero because this parameter is redundant.

b. Fixed at the displayed value.

These results suggest that financial stress significantly predicts the number of contacts with general and family medicine clinics, even when controlling for sociodemographic variables. Cognitive scores have a minor and non-significant impact, and the interaction between financial stress and cognitive scores does not significantly affect the outcome.

### **Models – Specialized Medicine**

The exact same models were performed to test the effects on specialized medicine.

*No Control Variables*

Model 1 included only the financial stress variable. The model fit statistics indicated a deviance of 3884.672 (df = 1310, Value/df = 2.965), Pearson Chi-Square of 4710.292 (df = 1310, Value/df = 3.596), Log Likelihood of -2918.952, and AIC of 5841.904. The Omnibus test showed a likelihood ratio chi-square of 35.846 with 1 degree of freedom, significant at $p < .001$. Significant parameters included the intercept (B = 0.186, SE = 0.0573, p = .001) and financial stress (B = 0.130, SE = 0.0217, $p < .001$).

Model 2 added cognitive scores to the predictors. The model fit statistics were a deviance of 3863.404 (df = 1309, Value/df = 2.951), Pearson Chi-Square of 4705.967 (df = 1309, Value/df = 3.595), Log Likelihood of -2908.318, and AIC of 5822.636. The Omnibus test resulted in a likelihood ratio chi-square of 57.113 with 2 degrees of freedom, significant at $p < .001$. Significant parameters included the intercept (B = 0.225, SE = 0.0579, $p < .001$), financial stress (B = 0.104, SE = 0.0225, $p < .001$), and cognitive scores (B = 0.033, SE = 0.0073, $p < .001$).

Model 3 included the interaction between financial stress and cognitive scores. The model fit statistics showed a deviance of 3863.403 (df = 1308, Value/df = 2.954), Pearson Chi-Square of 4706.156 (df = 1308, Value/df = 3.598), Log Likelihood of -2908.318, and AIC of 5824.635. The Omnibus test indicated a likelihood ratio chi-square of 57.115 with 3 degrees of freedom, significant at $p < .001$. Significant parameters were the intercept (B = 0.225, SE = 0.0585, $p < .001$), financial stress (B = 0.104, SE = 0.0232, $p < .001$), and cognitive scores (B = 0.033, SE = 0.0188, p = .081). The interaction term was not significant (B = 0.000, SE = 0.0072, p = .973).

| Parameter | B | Std. Error | 95% Wald Confidence Interval | | Hypothesis Test | | | Exp(B) | 95% Wald Confidence Interval for Exp(B) | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | Lower | Upper | Wald Chi-Square | df | Sig. | | Lower | Upper |
| *Model 1* | | | | | | | | | | |
| (Intercept) | 0.186 | 0.0573 | 0.074 | 0.298 | 10.552 | 1 | 0.001 | 1.205 | 1.077 | 1.348 |
| Is household able to make ends meet | 0.130 | 0.0217 | 0.088 | 0.173 | 36.075 | 1 | 0.000 | 1.139 | 1.092 | 1.189 |
| *Model 2* | | | | | | | | | | |
| (Intercept) | 0.225 | 0.0579 | 0.111 | 0.338 | 15.022 | 1 | 0.000 | 1.252 | 1.117 | 1.402 |
| Is household able to make ends meet | 0.104 | 0.0225 | 0.060 | 0.149 | 21.498 | 1 | 0.000 | 1.110 | 1.062 | 1.160 |
| Z-score cognitivo total | 0.033 | 0.0073 | 0.019 | 0.048 | 21.195 | 1 | 0.000 | 1.034 | 1.019 | 1.049 |
| *Model 3* | | | | | | | | | | |
| (Intercept) | 0.225 | 0.0585 | 0.110 | 0.340 | 14.754 | 1 | 0.000 | 1.252 | 1.116 | 1.404 |
| Is household able to make ends meet | 0.104 | 0.0232 | 0.059 | 0.150 | 20.119 | 1 | 0.000 | 1.110 | 1.060 | 1.162 |
| Z-score cognitivo total | 0.033 | 0.0188 | -0.004 | 0.070 | 3.045 | 1 | 0.081 | 1.033 | 0.996 | 1.072 |
| Is household able to make ends meet * Z-score cognitivo total | 0.000 | 0.0072 | -0.014 | 0.014 | 0.001 | 1 | 0.973 | 1.000 | 0.986 | 1.014 |

Dependent Variable: Contacto com outras especialidades
Model: (Intercept), Is household able to make ends meet, Z-score cognitivo total, Is household able to make ends meet * Z-score cognitivo total
a. Fixed at the displayed value.

*With Control Variables*

Model 1 included financial stress and sociodemographic control variables. The model fit statistics indicated a deviance of 3584.580 (df = 1237, Value/df = 2.898), Pearson Chi-Square of 4321.882 (df = 1237, Value/df = 3.494), Log Likelihood of -2725.665, and AIC of 5473.330. The Omnibus test showed a likelihood ratio chi-square of 150.464 with 10 degrees of freedom, significant at p < .001. Significant parameters included the intercept (B = 0.659, SE = 0.2642, p = .013) and job status (working: B = -0.525, SE = 0.0707, p < .001; non-working: B = -0.261, SE = 0.0779, p = .001), education (secondary: B = 0.286, SE = 0.0666, p < .001; higher: B = 0.427, SE = 0.0677, p < .001),

marital status (married/union: B = 0.384, SE = 0.1223, p = .002; widowed: B = 0.412, SE = 0.1401, p = .003), and age (B = -0.007, SE = 0.0033, p = .024).

Model 2 added cognitive scores to the predictors. The model fit statistics were a deviance of 3571.900 (df = 1236, Value/df = 2.890), Pearson Chi-Square of 4312.474 (df = 1236, Value/df = 3.489), Log Likelihood of -2719.325, and AIC of 5462.649. The Omnibus test resulted in a likelihood ratio chi-square of 163.144 with 11 degrees of freedom, significant at p < .001. Significant parameters included the intercept (B = 0.479, SE = 0.2692, p = .075), financial stress (B = 0.034, SE = 0.0248, p = .164), cognitive scores (B = 0.031, SE = 0.0087, p < .001), job status (working: B = -0.520, SE = 0.0705, p < .001; non-working: B = -0.247, SE = 0.0778, p = .001), education (secondary: B = 0.221, SE = 0.0690, p = .001; higher: B = 0.331, SE = 0.0729, p < .001), marital status (married/union: B = 0.355, SE = 0.1226, p = .004; widowed: B = 0.390, SE = 0.1402, p = .005), and gender (B = -0.107, SE = 0.0471, p = .023).

Model 3 included the interaction between financial stress and cognitive scores along with control variables. The model fit statistics showed a deviance of 3569.247 (df = 1235, Value/df = 2.890), Pearson Chi-Square of 4296.268 (df = 1235, Value/df = 3.479), Log Likelihood of -2717.998, and AIC of 5461.997. The Omnibus test indicated a likelihood ratio chi-square of 165.796 with 12 degrees of freedom, significant at p < .001. Significant parameters included the intercept (B = 0.479, SE = 0.2697, p = .076), financial stress (B = 0.042, SE = 0.0251, p = .097), cognitive scores (B = 0.059, SE = 0.0194, p = .002), job status (working: B = -0.524, SE = 0.0707, p < .001; non-working: B = -0.253, SE = 0.0780, p = .001), education (secondary: B = 0.231, SE = 0.0691, p = .001; higher: B = 0.352, SE = 0.0737, p < .001), marital status (married/union: B = 0.354, SE = 0.1225, p = .004; widowed: B = 0.391, SE = 0.1402, p = .005), and gender (B = -0.107, SE = 0.0471, p = .024). The interaction term was not significant (B = -0.012, SE = 0.0074, p = .104).

| Parameter | B | Std. Error | 95% Wald Confidence Interval | | Hypothesis Test | | | Exp(B) | 95% Wald Confidence Interval for Exp(B) | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| | | | Lower | Upper | Wald Chi-Square | df | Sig. | | Lower | Upper |
| *Model 1* | | | | | | | | | | |
| (Intercept) | 0.659 | 0.2642 | 0.142 | 1.177 | 6.230 | 1 | 0.013 | 1.934 | 1.152 | 3.246 |
| Is household able to make ends meet | 0.047 | 0.0245 | -0.001 | 0.095 | 3.667 | 1 | 0.056 | 1.048 | 0.999 | 1.100 |
| job_sit=working | -0.525 | 0.0707 | -0.664 | -0.387 | 55.156 | 1 | 0.000 | 0.591 | 0.515 | 0.679 |
| job_sit=Non working | -0.261 | 0.0779 | -0.414 | -0.108 | 11.215 | 1 | 0.001 | 0.770 | 0.661 | 0.897 |
| edu_isced=ensino secundário | 0.286 | 0.0666 | 0.155 | 0.416 | 18.397 | 1 | 0.000 | 1.331 | 1.168 | 1.516 |
| edu_isced=ensino superior | 0.427 | 0.0677 | 0.294 | 0.560 | 39.721 | 1 | 0.000 | 1.532 | 1.342 | 1.750 |
| est_civil=Casado(a)/União de facto | 0.384 | 0.1223 | 0.144 | 0.623 | 9.843 | 1 | 0.002 | 1.468 | 1.155 | 1.865 |
| est_civil=Separado(a)/ divorciado(a) | 0.117 | 0.1465 | -0.170 | 0.404 | 0.640 | 1 | 0.424 | 1.124 | 0.844 | 1.498 |
| est_civil=Viuvo (a) | 0.412 | 0.1401 | 0.137 | 0.686 | 8.633 | 1 | 0.003 | 1.509 | 1.147 | 1.986 |
| Age during interwiw | -0.007 | 0.0033 | -0.014 | -0.001 | 5.092 | 1 | 0.024 | 0.993 | 0.986 | 0.999 |
| feminine ou masculine | -0.090 | 0.0469 | -0.182 | 0.002 | 3.695 | 1 | 0.055 | 0.914 | 0.834 | 1.002 |
| *Model 2* | | | | | | | | | | |
| (Intercept) | 0.479 | 0.2692 | -0.048 | 1.007 | 3.169 | 1 | 0.075 | 1.615 | 0.953 | 2.737 |
| Is household able to make ends meet | 0.034 | 0.0248 | -0.014 | 0.083 | 1.939 | 1 | 0.164 | 1.035 | 0.986 | 1.087 |
| Z-score cognitivo total | 0.031 | 0.0087 | 0.014 | 0.048 | 12.627 | 1 | 0.000 | 1.032 | 1.014 | 1.049 |
| job_sit=working | -0.520 | 0.0705 | -0.658 | -0.382 | 54.299 | 1 | 0.000 | 0.595 | 0.518 | 0.683 |
| job_sit=Non working | -0.247 | 0.0778 | -0.400 | -0.095 | 10.105 | 1 | 0.001 | 0.781 | 0.670 | 0.909 |
| edu_isced=ensino secundário | 0.221 | 0.0690 | 0.086 | 0.357 | 10.284 | 1 | 0.001 | 1.248 | 1.090 | 1.429 |
| edu_isced=ensino superior | 0.331 | 0.0729 | 0.188 | 0.474 | 20.590 | 1 | 0.000 | 1.392 | 1.207 | 1.606 |
| est_civil=Casado(a)/União de facto | 0.355 | 0.1226 | 0.115 | 0.595 | 8.388 | 1 | 0.004 | 1.426 | 1.122 | 1.813 |
| est_civil=Separado(a)/ divorciado(a) | 0.089 | 0.1467 | -0.199 | 0.377 | 0.367 | 1 | 0.544 | 1.093 | 0.820 | 1.457 |
| est_civil=Viuvo (a) | 0.390 | 0.1402 | 0.115 | 0.665 | 7.725 | 1 | 0.005 | 1.477 | 1.122 | 1.944 |
| Age during interwiw | -0.004 | 0.0035 | -0.011 | 0.003 | 1.250 | 1 | 0.264 | 0.996 | 0.989 | 1.003 |
| feminine ou masculine | -0.107 | 0.0471 | -0.200 | -0.015 | 5.176 | 1 | 0.023 | 0.898 | 0.819 | 0.985 |
| *Model 1* | | | | | | | | | | |

| Parameter | B | Std. Error | 95% Wald Confidence Interval | | Hypothesis Test | | | Exp(B) | 95% Wald Confidence Interval for Exp(B) | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | Lower | Upper | Wald Chi-Square | df | Sig. | | Lower | Upper |
| (Intercept) | 0.479 | 0.2697 | -0.049 | 1.008 | 3.158 | 1 | 0.076 | 1.615 | 0.952 | 2.740 |
| Is household able to make ends meet | 0.042 | 0.0251 | -0.007 | 0.091 | 2.760 | 1 | 0.097 | 1.042 | 0.993 | 1.095 |
| Z-score cognitivo total | 0.059 | 0.0194 | 0.021 | 0.097 | 9.278 | 1 | 0.002 | 1.061 | 1.021 | 1.102 |
| Is household able to make ends meet * Z-score cognitivo total | -0.012 | 0.0074 | -0.027 | 0.002 | 2.644 | 1 | 0.104 | 0.988 | 0.974 | 1.002 |
| job_sit=working | -0.524 | 0.0707 | -0.663 | -0.386 | 55.017 | 1 | 0.000 | 0.592 | 0.515 | 0.680 |
| job_sit=Non working | -0.253 | 0.0780 | -0.406 | -0.100 | 10.534 | 1 | 0.001 | 0.776 | 0.666 | 0.905 |
| edu_isced=ensino secundário | 0.231 | 0.0691 | 0.096 | 0.367 | 11.205 | 1 | 0.001 | 1.260 | 1.101 | 1.443 |
| edu_isced=ensino superior | 0.352 | 0.0737 | 0.207 | 0.496 | 22.756 | 1 | 0.000 | 1.421 | 1.230 | 1.642 |
| est_civil=Casado(a)/União de facto | 0.354 | 0.1225 | 0.114 | 0.595 | 8.365 | 1 | 0.004 | 1.425 | 1.121 | 1.812 |
| est_civil=Separado(a)/ divorciado(a) | 0.083 | 0.1467 | -0.205 | 0.370 | 0.316 | 1 | 0.574 | 1.086 | 0.815 | 1.448 |
| est_civil=Viuvo (a) | 0.391 | 0.1402 | 0.117 | 0.666 | 7.793 | 1 | 0.005 | 1.479 | 1.124 | 1.947 |
| Age during interwiw | -0.004 | 0.0035 | -0.011 | 0.003 | 1.337 | 1 | 0.247 | 0.996 | 0.989 | 1.003 |
| feminine ou masculine | -0.107 | 0.0471 | -0.199 | -0.014 | 5.126 | 1 | 0.024 | 0.899 | 0.820 | 0.986 |

Dependent Variable: Contacto com outras especialidades

Model: (Intercept), Is household able to make ends meet, job_sit=working, job_sit=Non working, edu_isced=ensino secundário, edu_isced=ensino superior, est_civil=Casado(a)/União de facto, est_civil=Separado(a)/ divorciado(a), est_civil=Viuvo (a), Age during interwiw, couple or non couple, feminine ou masculine

a. Set to zero because this parameter is redundant.

b. Fixed at the displayed value.

## Conclusions for Models on General and Family Medicine Contacts

The analysis of the three models for general and family medicine contacts reveals that financial ease significantly predicts the number of contacts with these clinics, but in a negative direction. This indicates that as financial ease increases, the number of contacts with general and family medicine clinics decreases. Model 1 shows a strong negative association between financial ease and contact frequency. When cognitive scores are included in Model 2, financial ease remains a significant predictor, and cognitive scores show a minor but significant negative impact. However, in Model 3, the interaction between financial ease and cognitive scores is not significant, suggesting no moderating effect. Including sociodemographic control variables in the extended models does not alter the significance of financial ease, indicating its robust impact on general and family medicine contacts. This trend aligns with patterns seen in other areas where higher financial stability tends to correlate with decreased reliance on general medical services.

## Conclusions for Models on Specialized Medicine Contacts

The analysis of the three models for specialized medicine contacts shows that financial ease is a significant predictor of contact frequency, indicating that greater financial ease leads to more contacts with specialized medicine. Model 1 demonstrates this positive association, which persists even after adding cognitive scores in Model 2. Cognitive scores have a significant positive impact, indicating that higher cognitive scores are associated with more specialized medicine contacts. In Model 3, the interaction between financial ease and cognitive scores is not significant, suggesting no moderating effect. The inclusion of sociodemographic control variables in the extended models shows that financial ease and cognitive scores remain significant predictors, highlighting their strong influence on specialized medicine contacts. These findings reflect broader trends where increased financial stability allows individuals to access more specialized medical services, similar to the flexibility offered by platforms like Aura Poker Analytics, which allow users to tailor their strategies based on detailed analyses.