

Supplementary Tables

Digital Engagement Scale (DES) Validation Study

Note. Tables are formatted for submission as supplementary material. Values are rounded for display. DES = Digital Engagement Scale; HRS = Health and Retirement Study; EFA = exploratory factor analysis; CFA = confirmatory factor analysis; WLSMV = weighted least squares mean- and variance-adjusted estimator.

Table S1

Sample flow for the DES measurement analyses

Analytic step	n
Matched RAND wave 16 + FAT 2022	45,234
Valid survey weight	13,128
Age 51+	12,903
Listwise complete on all 31 items (eligible pool)	3,306
EFA half (random 50%)	1,653
CFA hold-out half (50%)	1,653

Note. The structural item pool includes respondents with complete data on the 31 candidate digital-activity items.

Table S2

Item screening statistics for the 31 candidate HRS digital-activity items

Item variable	Item wording	n	M	SD	Skew	Kurtosis	Floor (%)	Item-rest r	Flag
Act_Game_R	Play games or do puzzles	1,653	3.13	1.67	-0.15	-1.64	29.52	0.33	ok
Act_HealthInfo_R	Get health information	1,653	2.91	1.15	-0.05	-0.68	14.82	0.53	ok
Act_News_R	Get news and other information updates	1,653	3.86	1.46	-1.07	-0.33	16.21	0.57	ok
Act_LocalEvents_R	Get information about local events	1,653	3.05	1.41	-0.20	-1.23	23.47	0.54	ok
Act_Ideas_R	Search for ideas, such as recipes, patterns, or tips about travel, home renovations, or repairs	1,653	3.17	1.34	-0.33	-1.05	18.39	0.66	ok
Act_Directions_R	Get directions or traffic information	1,653	3.01	1.28	-0.22	-0.96	19.78	0.63	ok
Act_Weather_R	Check the weather	1,653	4.24	1.17	-1.71	2.04	7.74	0.48	ok
Act_HomeAssist_R	Use a home assistant, such as Amazon Echo, Alexa, or Google Home	1,653	2.14	1.57	0.86	-0.96	61.16	0.38	ok
Act_Videos_R	Watch videos on sites like YouTube or Netflix	1,653	3.26	1.51	-0.41	-1.28	24.32	0.55	ok
Act_Music_R	Listen to music, radio stations, or podcasts	1,653	3.64	1.46	-0.80	-0.77	17.36	0.53	ok
Act_ReadBooks_R	Read books	1,653	2.70	1.55	0.25	-1.45	35.15	0.33	ok
Act_Reminders_R	Use as an alarm clock, timer, or calendar for reminders	1,653	3.69	1.52	-0.82	-0.84	18.87	0.55	ok
Act_Notes_R	Write notes, take surveys, or fill out forms	1,653	2.88	1.37	0.03	-1.23	23.05	0.59	ok
Act_Browse_R	Visit websites or surf the internet	1,653	3.75	1.52	-0.91	-0.71	18.94	0.69	ok
Online_Shop_R	Make a purchase or shop online	1,653	2.56	1.10	-0.04	-0.95	23.71	0.62	ok
Online_Banking_R	Do banking, pay bills, send or receive money	1,653	2.94	1.28	-0.34	-0.97	24.20	0.55	ok
Online_Groceries_R	Order food or groceries for pickup or delivery	1,653	1.68	1.04	1.25	0.32	64.67	0.37	ok
Online_Ride_R	Request a ride via an app, such as Uber or Lyft	1,653	1.27	0.61	2.61	7.37	80.28	0.32	non-normal (WLSMV justified)
Online_Travel_R	Manage travel or hotel stays online	1,653	1.60	0.73	1.21	1.77	51.66	0.52	ok
Online_Tickets_R	Buy tickets or reserve a table at a restaurant online	1,653	1.56	0.76	1.17	0.71	58.62	0.53	ok
Online_Photos_R	Take or share photos and videos	1,653	2.88	1.24	-0.21	-1.04	21.66	0.58	ok
Online_Fitness_R	Track steps, exercise, or personal fitness	1,653	2.29	1.61	0.69	-1.23	55.72	0.44	ok
Online_Health_R	Talk to a doctor or other medical professional, make medical appointments, order prescriptions, or receive personal health care advice	1,653	2.37	0.94	0.19	-0.32	20.45	0.30	weak item-total
Online_Jobs_R	Apply for jobs online	1,653	1.14	0.56	4.78	24.29	92.26	0.16	non-normal (WLSMV justified)
Online_Insurance_R	Buy or manage insurance online	1,653	1.37	0.67	1.92	3.68	72.47	0.35	ok
Online_Messaging_R	Send or receive instant messages, text	1,653	4.06	1.36	-1.38	0.54	12.95	0.63	ok

Item variable	Item wording	n	M	SD	Skew	Kurtosis	Floor (%)	Item-rest r	Flag
	messages, or emails								
Online_Blogs_R	Write or read blogs, reviews, ratings, or comments online	1,653	2.62	1.51	0.22	-1.46	39.20	0.59	ok
Online_Social_R	Access a social network site, such as Facebook, Twitter, or Instagram	1,653	3.15	1.74	-0.22	-1.71	34.85	0.48	ok
Online_ProfNet_R	Use other social media, such as LinkedIn, to network with people	1,653	1.47	0.99	2.19	3.93	76.53	0.39	non-normal (WLSMV justified)
Online_MsgApps_R	Use WhatsApp, Snapchat, or similar apps to network with people	1,653	1.64	1.23	1.73	1.53	74.71	0.27	weak item-total
Online_VideoChat_R	Connect face-to-face with family using an app, such as FaceTime or Skype	1,653	2.30	1.25	0.48	-0.96	38.29	0.45	ok

Note. Statistics are from the EFA calibration sample. Items were reverse-coded so that higher values indicate more frequent digital engagement.

Table S3*Item retention decisions for the candidate item pool*

Item variable	Item wording	Final domain / status	Decision	Rationale
Act_Game_R	Play games or do puzzles	Dropped	Dropped	EFA max loading 0.327; no interpretable factor home
Act_HealthInfo_R	Get health information	Informational	Retained	Retained in final scale
Act_News_R	Get news and other information updates	Informational	Retained	Retained in final scale
Act_LocalEvents_R	Get information about local events	Informational	Retained	Retained in final scale
Act_Ideas_R	Search for ideas, such as recipes, patterns, or tips about travel, home renovations, or repairs	Informational	Retained	Retained in final scale
Act_Directions_R	Get directions or traffic information	Dropped	Dropped	EFA 0.412 on Informational; dropped for conceptual purity
Act_Weather_R	Check the weather	Informational	Retained	Retained in final scale
Act_HomeAssist_R	Use a home assistant, such as Amazon Echo, Alexa, or Google Home	Dropped	Dropped	EFA max loading 0.271; below minimum loading threshold
Act_Videos_R	Watch videos on sites like YouTube or Netflix	Dropped	Dropped	Cross-loads (0.354/0.209); no clean factor
Act_Music_R	Listen to music, radio stations, or podcasts	Dropped	Dropped	EFA 0.582 but entertainment/leisure; outside Informational concept
Act_ReadBooks_R	Read books	Dropped	Dropped	EFA 0.587; reading books distinct from information-seeking
Act_Reminders_R	Use as an alarm clock, timer, or calendar for reminders	Dropped	Dropped	EFA 0.597; personal productivity, not information-seeking
Act_Notes_R	Write notes, take surveys, or fill out forms	Dropped	Dropped	EFA 0.615; personal productivity, not information-seeking
Act_Browse_R	Visit websites or surf the internet	Dropped	Dropped	CFA loading 0.887 anomalous hub item; cross-load 0.332
Online_Shop_R	Make a purchase or shop online	Transactional	Retained	Retained in final scale
Online_Banking_R	Do banking, pay bills, send or receive money	Transactional	Retained	Retained in final scale
Online_Groceries_R	Order food or groceries for pickup or delivery	Dropped	Dropped	CFA loading 0.553; pulls Transactional AVE < 0.50
Online_Ride_R	Request a ride via an app, such as Uber or Lyft	Transactional	Retained	Retained in final scale
Online_Travel_R	Manage travel or hotel stays online	Transactional	Retained	Retained in final scale
Online_Tickets_R	Buy tickets or reserve a table at a restaurant online	Transactional	Retained	Retained in final scale
Online_Photos_R	Take or share photos and videos	Social_Communication	Retained	Retained in final scale
Online_Fitness_R	Track steps, exercise, or personal fitness	Dropped	Dropped	EFA 0.396; below 0.40 threshold
Online_Health_R	Talk to a doctor or other medical professional, make medical appointments, order prescriptions, or receive personal health care advice	Dropped	Dropped	EFA max 0.328; diffuse cross-loads across factors
Online_Jobs_R	Apply for jobs online	Dropped	Dropped	CFA loading 0.423; low variance in 51+; Professional factor dropped
Online_Insurance_R	Buy or manage insurance online	Dropped	Dropped	CFA loading 0.529; pulls Transactional AVE < 0.50
Online_Messaging_R	Send or receive instant messages, text messages, or emails	Social_Communication	Retained	Retained in final scale
Online_Blogs_R	Write or read blogs, reviews, ratings, or comments online	Social_Communication	Retained	Retained in final scale
Online_Social_R	Access a social network site, such as Facebook, Twitter, or Instagram	Social_Communication	Retained	Retained in final scale
Online_ProfNet_R	Use other social media, such as LinkedIn, to network with people	Dropped	Dropped	Professional factor failed psychometric criteria; dropped with factor
Online_MsgApps_R	Use WhatsApp, Snapchat, or similar apps to network with people	Dropped	Dropped	CFA loading 0.428; held Social AVE 0.446 (<0.50)
Online_VideoChat_R	Connect face-to-face with family using an app, such as FaceTime or Skype	Dropped	Dropped	Cross-loads Professional(0.325)/Social(0.420); ambiguous

Note. Items were retained based on conceptual relevance, factor loading patterns, cross-loadings, and contribution to reliability and model fit.

Table S4*Response distribution for the retained 14 DES items*

Domain	Item	Daily	Several times a week	At least once a month	At least once a year	Never/not relevant
Informational	Get health information.	8.4	21.2	37.9	18.1	14.4
Informational	Search for ideas such as recipes, patterns, or tips about travel, home renovations, or repairs.	17.5	29.1	24.9	10.2	18.3
Informational	Get information about local events.	18.2	23.7	25.4	9.3	23.3
Informational	Get news and other information updates (such as sport results).	47.9	23.0	10.3	3.3	15.5
Informational	Check the weather.	57.7	24.9	7.1	1.8	8.5
Social-Communication	Write or read blogs, reviews, ratings, or comments online.	14.5	19.0	18.1	8.8	39.7
Social-Communication	Send or receive instant messages, text messages, or emails.	55.2	22.3	7.6	1.7	13.2
Social-Communication	Take or share photos and videos.	7.7	27.4	31.3	12.0	21.7
Social-Communication	Access a social network site like Facebook, Twitter, or Instagram.	36.2	17.5	7.5	4.0	34.7
Transactional	Do banking, pay bills, send or receive money.	8.4	28.2	35.7	3.5	24.3
Transactional	Request a ride via an app (such as Uber, Lyft).	0.2	1.0	4.0	14.8	79.9
Transactional	Make a purchase or shop online.	2.2	17.9	37.4	18.5	24.0
Transactional	Buy tickets (sports, movies, concert) or reserve a table at a restaurant online.	0.3	0.9	12.1	28.9	57.9
Transactional	Manage travel or hotel stays online.	0.4	1.2	8.0	38.4	51.9

Note. Cell values are percentages. Response categories are shown after reverse coding labels were restored for readability.

Table S5*Exploratory factor analysis fit indices for two- to five-factor solutions*

Factors	RMSEA	TLI	BIC	RMSR
2	0.092	0.734	3110.59	0.056
3	0.085	0.774	2091.83	0.047
4	0.078	0.810	1258.07	0.039
5	0.074	0.828	864.02	0.034

Note. EFA used weighted least squares extraction with oblimin rotation. Lower RMSEA, BIC, and RMSR indicate better fit; higher TLI indicates better fit.

Table S6*Eigenvalues for the 31-item candidate pool*

Factor number	Eigenvalue
1	11.048
2	2.132
3	1.514
4	1.361
5	1.166
6	1.057
7	0.933
8	0.916
9	0.865
10	0.779
11	0.720
12	0.688
13	0.660
14	0.618
15	0.608
16	0.576
17	0.525
18	0.511
19	0.491
20	0.456
21	0.439
22	0.403
23	0.381
24	0.352
25	0.339
26	0.301
27	0.286
28	0.246
29	0.237
30	0.215
31	0.178

Note. Eigenvalues are reported for the candidate item correlation matrix.

Table S7*Full exploratory factor loadings for the retained 14-item DES*

Domain	Item	Informational	Social-Communication	Transactional
Informational	Get news and other information updates (such as sport results).	0.84	-0.05	0.06
Informational	Get information about local events.	0.77	-0.02	-0.01
Informational	Check the weather.	0.69	0.06	-0.13
Informational	Get health information.	0.51	0.09	0.07
Informational	Search for ideas such as recipes, patterns, or tips about travel, home renovations, or repairs.	0.46	0.30	0.09
Social-Communication	Access a social network site like Facebook, Twitter, or Instagram.	-0.04	0.81	-0.13
Social-Communication	Send or receive instant messages, text messages, or emails.	0.07	0.75	0.09
Social-Communication	Take or share photos and videos.	-0.02	0.67	0.11
Social-Communication	Write or read blogs, reviews, ratings, or comments online.	0.12	0.59	0.10
Transactional	Manage travel or hotel stays online.	-0.00	-0.01	0.86
Transactional	Buy tickets (sports, movies, concert) or reserve a table at a restaurant online.	0.05	-0.01	0.82
Transactional	Make a purchase or shop online.	0.09	0.31	0.44
Transactional	Request a ride via an app (such as Uber, Lyft).	-0.09	0.07	0.60
Transactional	Do banking, pay bills, send or receive money.	0.10	0.27	0.33

Note. Loadings are from the retained item set in the EFA calibration sample. Values are rounded to two decimals.

Table S8*Confirmatory factor analysis model comparison and sensitivity analyses*

Model	Chi-square	df	p	CFI	TLI	RMSEA	SRMR
1-factor baseline	1163.58	77	< .001	0.896	0.877	0.092	0.090
3-factor (primary, 14 items)	456.70	74	< .001	0.963	0.955	0.056	0.053
2nd-order 3-factor	456.70	74	< .001	0.963	0.955	0.056	0.053
Sensitivity: +MsgApps (15)	474.90	87	< .001	0.964	0.956	0.052	0.054
Sensitivity: Instr +Groceries	541.07	87	< .001	0.959	0.950	0.056	0.056

Note. CFA was conducted in the independent hold-out sample using WLSMV estimation for ordered-categorical indicators.

Table S9*Standardized CFA loadings for the final 14-item DES*

Domain	Item	Loading	SE	z	p
Informational	Get news and other information updates	0.753	0.022	34.80	< .001
Informational	Get information about local events	0.704	0.020	35.44	< .001
Informational	Check the weather	0.619	0.029	21.64	< .001
Informational	Get health information	0.665	0.022	30.73	< .001
Informational	Search for ideas, such as recipes, patterns, or tips about travel, home renovations, or repairs	0.803	0.017	46.76	< .001
Social-Communication	Access a social network site, such as Facebook, Twitter, or Instagram	0.599	0.027	21.86	< .001
Social-Communication	Send or receive instant messages, text messages, or emails	0.859	0.022	39.68	< .001
Social-Communication	Take or share photos and videos	0.740	0.019	38.73	< .001
Social-Communication	Write or read blogs, reviews, ratings, or comments online	0.733	0.021	35.71	< .001
Transactional	Manage travel or hotel stays online	0.816	0.016	50.06	< .001
Transactional	Buy tickets or reserve a table at a restaurant online	0.784	0.018	42.97	< .001
Transactional	Make a purchase or shop online	0.807	0.019	42.51	< .001
Transactional	Request a ride via an app, such as Uber or Lyft	0.527	0.034	15.44	< .001
Transactional	Do banking, pay bills, send or receive money	0.620	0.024	25.76	< .001

Note. All loadings were statistically significant at $p < .001$.

Table S10
Reliability and convergent validity indices for DES dimensions

Domain	Items	Ordinal alpha	Omega	Split-half	CR	AVE	Minimum loading	Maximum loading	AVE interpretation
Informational	5	0.848	0.850	0.898	0.836	0.506	0.619	0.803	Meets threshold
Social-Communication	4	0.837	0.841	0.911	0.825	0.545	0.599	0.859	Meets threshold
Transactional	5	0.836	0.841	0.890	0.840	0.519	0.527	0.816	Meets threshold

Note. Ordinal alpha, omega, composite reliability, and split-half reliability are reported. AVE = average variance extracted; CR = composite reliability.

Table S11*Discriminant validity evidence: Fornell-Larcker matrix*

Factor	Informational	Social-Communication	Transactional
Informational	0.712	0.783	0.655
Social-Communication	0.783	0.739	0.707
Transactional	0.655	0.707	0.720

Note. Diagonal entries are square roots of AVE; off-diagonal entries are latent factor correlations.

Table S11b*Discriminant validity evidence: HTMT ratios*

Factor pair	HTMT	Pass .85	Pass .90
Informational — Social Communication	0.786	Pass	Pass
Informational — Transactional	0.658	Pass	Pass
Social Communication — Transactional	0.712	Pass	Pass

Note. HTMT values below .85 support discriminant validity.

Table S12
Measurement invariance grouping specifications

Grouping variable	Groups used in invariance testing	Reason for grouping
Gender	Male; Female	Full analytic structure used
Age group	51-64; 65-74; 75+	Full analytic structure used
Education	High school or less; Some college or higher	Collapsed because finer categories produced sparse or zero response cells in ordered item categories
Race/ethnicity	Non-Hispanic White; Non-Hispanic Black; Hispanic/Other	Collapsed because finer categories produced sparse or zero response cells in ordered item categories
Household income	Below \$75,000; \$75,000 or higher	Collapsed because finer categories produced sparse or zero response cells in ordered item categories

Note. Education, race/ethnicity, and income were collapsed because some finer-grained subgroups produced sparse or zero response cells across ordered item categories.

Table S13

Ordered-categorical measurement invariance fit statistics

Grouping variable	Model	Chi-square	df	CFI	TLI	RMSEA	SRMR	Delta CFI	Delta RMSEA
Gender	Configural	777.86	148	0.967	0.960	0.051	0.050	—	—
Gender	Threshold	840.29	190	0.966	0.968	0.046	0.050	-0.001	-0.005
Gender	Loading	753.98	201	0.971	0.974	0.041	0.052	0.005	-0.005
Gender	Residual	753.98	201	0.971	0.974	0.041	0.052	0.000	0.000
Age group	Configural	921.33	222	0.961	0.953	0.053	0.058	—	—
Age group	Threshold	1327.72	306	0.944	0.950	0.055	0.058	-0.018	0.002
Age group	Loading	1194.27	328	0.952	0.960	0.049	0.062	0.009	-0.006
Age group	Residual	1194.27	328	0.952	0.960	0.049	0.062	0.000	0.000
Education	Configural	801.15	148	0.961	0.952	0.052	0.053	—	—
Education	Threshold	1117.60	190	0.944	0.946	0.054	0.053	-0.017	0.003
Education	Loading	1003.62	201	0.952	0.956	0.049	0.056	0.008	-0.005
Education	Residual	1003.62	201	0.952	0.956	0.049	0.056	0.000	0.000
Race/ethnicity	Configural	958.81	222	0.959	0.950	0.055	0.053	—	—
Race/ethnicity	Threshold	1134.35	306	0.954	0.959	0.050	0.053	-0.005	-0.005
Race/ethnicity	Loading	986.29	328	0.964	0.970	0.043	0.054	0.009	-0.007
Race/ethnicity	Residual	986.29	328	0.964	0.970	0.043	0.054	0.000	0.000
Household income	Configural	797.05	148	0.963	0.954	0.052	0.055	—	—
Household income	Threshold	1198.52	190	0.942	0.945	0.057	0.055	-0.021	0.005
Household income	Loading	1073.62	201	0.950	0.955	0.051	0.057	0.008	-0.005
Household income	Residual	1073.62	201	0.950	0.955	0.051	0.057	0.000	0.000

Note. Delta CFI and Delta RMSEA are calculated relative to the immediately preceding invariance model in the sequence.

Table S14*Measurement invariance chi-square difference tests*

Grouping variable	Model	df	Chi-square	Delta chi-square	Delta df	p
Gender	Configural	148	558.82	—	—	—
Gender	Threshold	190	617.53	85.07	42	< .001
Gender	Loading	201	666.61	22.85	11	0.019
Gender	Residual	201	666.61	0.00	0	—
Age group	Configural	222	677.86	—	—	—
Age group	Threshold	306	1012.80	447.03	84	< .001
Age group	Loading	328	1120.36	50.81	22	< .001
Age group	Residual	328	1120.36	0.00	0	—
Education	Configural	148	602.39	—	—	—
Education	Threshold	190	863.77	339.25	42	< .001
Education	Loading	201	913.55	24.33	11	0.011
Education	Residual	201	913.55	0.00	0	—
Race/ethnicity	Configural	222	751.58	—	—	—
Race/ethnicity	Threshold	306	925.13	235.81	84	< .001
Race/ethnicity	Loading	328	982.40	27.79	22	0.183
Race/ethnicity	Residual	328	982.40	0.00	0	—
Household income	Configural	148	603.15	—	—	—
Household income	Threshold	190	938.35	428.37	42	< .001
Household income	Loading	201	987.06	24.19	11	0.012
Household income	Residual	201	987.06	0.00	0	—

Note. Chi-square difference tests are reported for completeness; interpretation emphasized practical changes in fit indices because chi-square tests are sensitive to large samples.

Table S15
Weighted descriptive statistics for DES dimension scores

Dimension	n	M	SD
Informational	3,551	3.56	0.91
Social-Communication	3,551	3.31	1.08
Transactional	3,551	2.07	0.63
Overall DES	3,551	2.96	0.71

Note. Dimension scores were calculated as the mean of retained items within each domain. Descriptive statistics incorporate HRS respondent-level weights.

Table S16*Weighted mean DES scores by sociodemographic characteristics*

Characteristic	Group	n	Overall DES	Informational	Social-Communication	Transactional
Gender	Male	1,475	2.88 (0.71)	3.49 (0.88)	3.13 (1.05)	2.06 (0.65)
Gender	Female	2,076	3.03 (0.71)	3.63 (0.93)	3.47 (1.07)	2.07 (0.61)
Age group	51-64	1,147	3.15 (0.59)	3.67 (0.77)	3.65 (0.86)	2.22 (0.59)
Age group	65-74	1,324	3.02 (0.68)	3.67 (0.86)	3.35 (1.03)	2.11 (0.62)
Age group	75+	1,080	2.57 (0.78)	3.23 (1.07)	2.75 (1.19)	1.78 (0.60)
Education	Less than high school	379	2.21 (0.80)	2.75 (1.13)	2.35 (1.21)	1.55 (0.54)
Education	High school	1,753	2.84 (0.71)	3.46 (0.93)	3.22 (1.11)	1.93 (0.60)
Education	Some college	272	3.10 (0.60)	3.70 (0.73)	3.56 (0.99)	2.14 (0.58)
Education	College degree	692	3.20 (0.61)	3.80 (0.77)	3.57 (0.91)	2.30 (0.59)
Education	Postgraduate/other	455	3.22 (0.56)	3.85 (0.69)	3.52 (0.88)	2.35 (0.56)
Household income	< \$40,000	1,418	2.65 (0.79)	3.27 (1.06)	2.93 (1.20)	1.79 (0.62)
Household income	\$40,000-\$74,999	860	2.95 (0.69)	3.58 (0.89)	3.30 (1.07)	2.03 (0.59)
Household income	\$75,000-\$149,999	761	3.11 (0.58)	3.71 (0.74)	3.49 (0.93)	2.20 (0.56)
Household income	\$150,000+	512	3.28 (0.56)	3.82 (0.71)	3.71 (0.82)	2.39 (0.58)
Race/ethnicity	Non-Hispanic White	2,289	3.00 (0.70)	3.61 (0.88)	3.37 (1.06)	2.10 (0.62)
Race/ethnicity	Non-Hispanic Black	623	2.76 (0.75)	3.37 (0.98)	3.04 (1.12)	1.93 (0.63)
Race/ethnicity	Hispanic	473	2.61 (0.77)	3.18 (1.04)	2.88 (1.14)	1.83 (0.66)
Race/ethnicity	Non-Hispanic Other	160	3.06 (0.67)	3.64 (0.89)	3.49 (1.02)	2.15 (0.64)

Note. Values are M (SD). Weighted estimates use HRS respondent-level weights. Higher scores indicate more frequent digital engagement.

Table S17*Survey-weighted multiple linear regression predicting overall DES score*

Predictor	B	SE	Beta	t	p
Constant	3.827	0.099	—	38.80	< .001
Age	-0.024	0.001	-0.286	-19.10	< .001
Female	0.212	0.021	0.148	10.11	< .001
Education level	0.152	0.009	0.268	17.15	< .001
Income level	0.112	0.011	0.172	10.63	< .001

Note. N = 3,551. Dependent variable is the overall DES score. Female was coded 1 = female and 0 = male. Education and income were modeled as ordered categorical variables. Model R-squared = 0.253.