Table 3: Variables Associated with Widows' Confidence in Their Financial Situation Since Remarriage/ Cohabitation Across Lifecycle Stages

Variable	Under 50 Years (A)					Over 50 Years (B)				
	Estimate	SE	OR	95% CI of OR		Estimate	SE	OR	95% CI of OR	
				LL	UL				LL	UL
Intercept 1	1.314	1.329				−0.674	1.206			
Intercept 2	2.681	1.313				1.375	1.135			
Intercept 3	5.427***	1.352				4.235***	1.163			
Intercept 4	7.041***	1.386				5.463***	1.179			
I manage the money	0.169	0.446	1.184	0.490	2.831	0.264	0.377	1.302	0.619	2.717
Partner manages the money	1.045	0.695	2.845	0.723	11.294	1.721**	0.635	5.588	1.654	20.726
Jointly manage the money	0.267	0.397	1.306	0.601	2.855	0.585	0.335	1.794	0.931	3.467
Money discussions	0.057	0.043	1.058	0.973	1.151	0.058	0.042	1.059	0.976	1.150
Pre-marriage documents	0.178	0.107	1.195	0.971	1.477	0.074	0.090	1.077	0.902	1.287
Satisfaction with management	0.357**	0.119	1.428	1.134	1.810	0.379**	0.123	1.461	1.151	1.866
Extroversion	0.004	0.068	1.004	0.879	1.149	0.047	0.063	1.048	0.927	1.186
Agreeableness	0.049	0.106	1.050	0.852	1.293	0.113	0.097	1.120	0.927	1.356
Conscientiousness	0.104	0.094	1.110	0.924	1.336	−0.087	0.088	0.916	0.771	1.089
Emotional stability	0.138	0.085	1.148	0.973	1.356	0.031	0.082	1.031	0.879	1.212
Openness to new experience	0.030	0.099	1.030	0.848	1.251	0.026	0.094	1.026	0.853	1.235
Resilience	0.003	0.034	1.003	0.937	1.073	0.019	0.028	1.019	0.966	1.076
Regret	0.422	0.291	1.525	0.864	2.704	−0.016	0.262	0.984	0.589	1.644

Note: Intercept N = Intercept of the estimated model logit ($P(Y \leq N)$).
*** $p < 0.001$. ** $p < 0.05$. $\chi^2 A = 46.38$ ($p < 0.001$), $\chi^2 B = 48.54$ ($p < 0.001$). $R^2 A = 0.225$, $R^2 B = 0.189$.