

Supplementary File 3. Logistic regression comparing early and later EIP recipients ( $n= 2,761$ )

Predictors	Received EIP later
	Adjusted odds ratio [95% CI]
Age	1.02 [1.01, 1.03]**
Male	1.41 [1.06, 1.88]*
Education	Reference
Some college or below	2.35 [1.67, 3.30]***
Associate/Bachelor degree	1.28 [0.82, 2.01]
Advanced degree	
Work Status	Reference
Half/full-time	1.19 [0.74, 1.91]
Self-employed	1.44 [1.01, 2.05]*
Not working	
Marital status	Reference
Single	0.67 [0.44, 1.01]
D/S/W <sup>a</sup>	0.58 [0.42, 0.82]**
Married/LWP <sup>b</sup>	
Personal income	1.00 [1.00, 1.00]**
State of residence	Reference
Northeast	0.40 [0.23, 0.68]**
Midwest	2.04 [1.36, 3.06]**
South	1.14 [0.72, 1.81]
West	
Veteran status	0.28 [0.16, 0.50]***
COVID-19 status	Reference
Untested	0.77 [0.18, 3.27]
Positive	0.99 [0.70, 1.39]
Negative	
Financial distress score	1.16 [0.93, 1.44]
# of medical conditions	1.06 [0.98, 1.14]
History of PTSD	0.33 [0.15, 0.70]**
History of anxiety disorder	0.78 [0.55, 1.11]
History of alcohol use disorder	1.93 [1.15, 3.24]*
Positive screen for COVID-19 era-related stress symptoms	1.22 [0.76, 1.95]
Past 2-week suicidal ideation	1.70 [1.13, 2.57]*
Positive screen for AUD	0.83 [0.60, 1.13]
Any illicit drug use in past month	5.72 [4.33, 7.56]***

\* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$ <sup>a</sup> D/S/W= Divorced/separated/widowed<sup>b</sup> LWP= Living with partner