

	Payday	Pawnshop	Auto-title loan ^a	Overdraft ^b	Adverse experience with credit card ^c
Schedule unpredictability index					
One exposure					
Main model	0.003 (0.018)	0.031 [†] (0.011)	0.033 [*] (0.016)	0.051 (0.031)	0.075 [*] (0.031)
Full model	0.003 (0.018)	0.030 [†] (0.011)	0.032 [*] (0.016)	0.049 (0.030)	0.073 [*] (0.030)
% Explained	5.7%	1.5%	0.9%	4.0%	2.7%
Two exposures					
Main model	0.013 (0.016)	0.033 [†] (0.009)	0.039 [†] (0.014)	0.069 [†] (0.026)	0.085 [†] (0.029)
Full model	0.012 (0.016)	0.032 [†] (0.009)	0.038 [†] (0.014)	0.063 [*] (0.025)	0.077 [†] (0.029)
% Explained	5.6%	5.0%	3.4%	9.2%	8.4%
Three exposures					
Main model	0.006 (0.016)	0.053 [†] (0.009)	0.035 [*] (0.014)	0.109 [†] (0.026)	0.104 [†] (0.029)
Full model	0.005 (0.016)	0.050 [†] (0.009)	0.033 [*] (0.014)	0.098 [†] (0.026)	0.093 [†] (0.028)
% Explained	21.6%	5.5%	5.9%	10.1%	10.1%
Four exposures					
Main model	0.021 (0.017)	0.073 [†] (0.012)	0.046 [†] (0.016)	0.128 [†] (0.027)	0.131 [†] (0.033)
Full model	0.018 (0.017)	0.068 [†] (0.012)	0.043 [†] (0.016)	0.112 [†] (0.027)	0.116 [†] (0.032)
% Explained	9.5%	6.3%	7.8%	13.1%	11.4%
Five or six exposures					
Main model	0.044 (0.023)	0.144 [†] (0.024)	0.056 [†] (0.018)	0.205 [†] (0.031)	0.176 [†] (0.032)
Full model	0.041 (0.024)	0.130 [†] (0.024)	0.052 [†] (0.018)	0.184 [†] (0.031)	0.157 [†] (0.032)
% Explained	5.2%	3.7%	7.3%	10.0%	10.7%
Volatility					
Main model	—	—	—	—	—
Full model	0.010 (0.008)	0.023 [†] (0.007)	0.017 [*] (0.007)	0.087 [†] (0.012)	0.074 [†] (0.014)

Notes: $N = 39,788$. Models include all controls and use robust standard errors (shown in parentheses). a. Sample conditional on having a car. b. Sample conditional on being banked. c. Sample conditional on having a credit card. * $p < 0.05$; † $p < 0.01$.

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