

**Table S1.** Relations Between Covariates and Outcomes in Moderation Models (*n* = 1453)

Covariate	Moderation Model	Likelihood of Delaying or Avoiding COVID-19 Testing			Likelihood of Delaying or Avoiding COVID-19 Treatment		
		$\beta$	Z	<i>p</i>	$\beta$	Z	<i>p</i>
Relationship Status <sup>a</sup>	Simple Moderation	-0.68	-3.01	0.003	-0.49	-2.49	0.01
	Additive Multiple Moderation	-0.68	-3.01	0.003	-0.48	-2.44	0.01
Has Child(ren) <sup>b</sup>	Simple Moderation	-0.85	-1.92	0.06	-1.12	-2.76	0.01
	Additive Multiple Moderation	-0.85	-1.92	0.06	-1.12	-2.76	0.01
Education Level <sup>c</sup>	Simple Moderation	0.53	1.69	0.09	0.23	0.90	0.37
	Additive Multiple Moderation	0.53	1.68	0.09	0.22	0.87	0.39
Race/Ethnicity <sup>d</sup>	Simple Moderation	0.66	1.70	0.09	0.60	1.83	0.07
	Additive Multiple Moderation	0.66	1.70	0.09	0.60	1.84	0.07
Has Roommate(s) <sup>e</sup>	Simple Moderation	0.09	0.34	0.74	0.03	0.14	0.88
	Additive Multiple Moderation	0.09	0.34	0.74	0.03	0.13	0.89
Employment Risk <sup>f</sup>	Simple Moderation	0.45	1.53	0.12	-0.02	-0.09	0.93
	Additive Multiple Moderation	0.45	1.54	0.12	-0.02	-0.06	0.95
Age	Simple Moderation	0.06	0.52	0.60	0.09	0.91	0.36
	Additive Multiple Moderation	0.06	0.52	0.60	0.09	0.92	0.36
Income Worry <sup>g</sup>	Simple Moderation	0.30	1.19	0.23	0.46	2.10	0.04
	Additive Multiple Moderation	0.30	1.19	0.23	0.47	2.12	0.04
Health Insurance <sup>h</sup>	Simple Moderation	-0.11	-0.22	0.83	-0.39	-0.91	0.36
	Additive Multiple Moderation	-0.11	-0.22	0.83	-0.41	-0.95	0.34

<sup>a</sup> 0 = not in a relationship, 1 = in a relationship. <sup>b</sup> 0 = does not have children, 1 = has children. <sup>c</sup> 0 = no college degree, 1 = some college or higher. <sup>d</sup> 0 = non-White racial identity and/or Latinx ethnicity, 1 = White/White ethnic, non-Latinx. <sup>e</sup> 0 = no roommate, 1 = has roommate. <sup>f</sup> 0 = no change; 1 = working from home, laid off/fired, or started a new job. <sup>g</sup> 0 = no worry about income, 1 = is worried about income. <sup>h</sup> 0 = no health insurance, 1 = has health insurance.