

Table1 Description of selected variables and distribution of study sample

Independent variable	Description	%
Sex	1 if female, 0 otherwise	54
Location		
Amman	Omitted group	27
Northern governorates	1 if yes, 0 otherwise	28
Southern governorates	1 if yes, 0 otherwise	26
Central governorates	1 if yes, 0 otherwise	19
Age (mean 22 years)	Continuous	
Education (mean 5 years)	Continuous	
Employment	1 if temporarily employed or unemployed, 0 otherwise	93
Marital status		
Never married	Omitted group	58
Married	1 if married, 0 otherwise	36
Widowed	1 if widowed or divorced, 0 otherwise	6
Income		
Middle class	Omitted group	22
Richest	1 if richest quintile, 0 otherwise	23
Rich	1 if rich quintile, 0 otherwise	19
Poor	1 if poor quintile, 0 otherwise	19
Poorest	1 if poorest quintile, 0 otherwise	17
Insurance	1 if insured, 0 otherwise	64 ^a
Out-of-pocket		
Total (mean JD5.8 ^b)	Continuous	
Transportation (mean JD3.9 ^b)	Continuous	
Total chronic (mean JD1.4 ^b)	Continuous	
Waiting time (mean 50 min)	Continuous	
Family size (mean 6)	Continuous	
Examination	1 if in a private room, 0 otherwise	83
Cleanliness	1 if good, 0 otherwise	76
Staff treatment	1 if good, 0 otherwise	76
Treatment time	1 if sufficient time, 0 otherwise	70
Chronic disease	1 if chronic condition, 0 otherwise	11
Regular medication	1 if taking, 0 otherwise	17

Dependent variable = health care provider (private sector = 0; Ministry of Health = 1; Royal Medical Services = 2).

^aIncludes multiple insurance.

^bJordanian dinars.