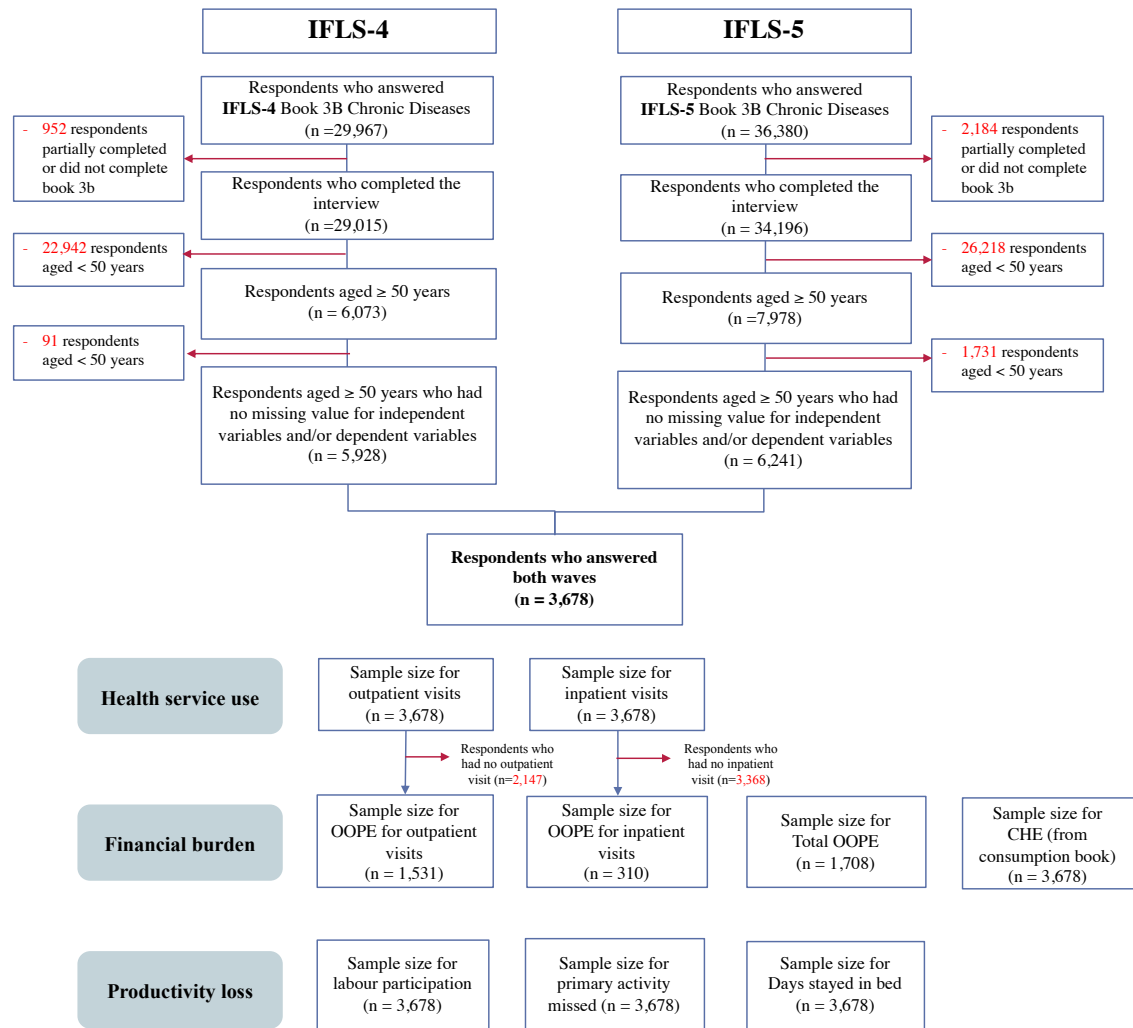


**SUPPLEMENTAL MATERIAL**

**Figure S1. Sample flowchart**



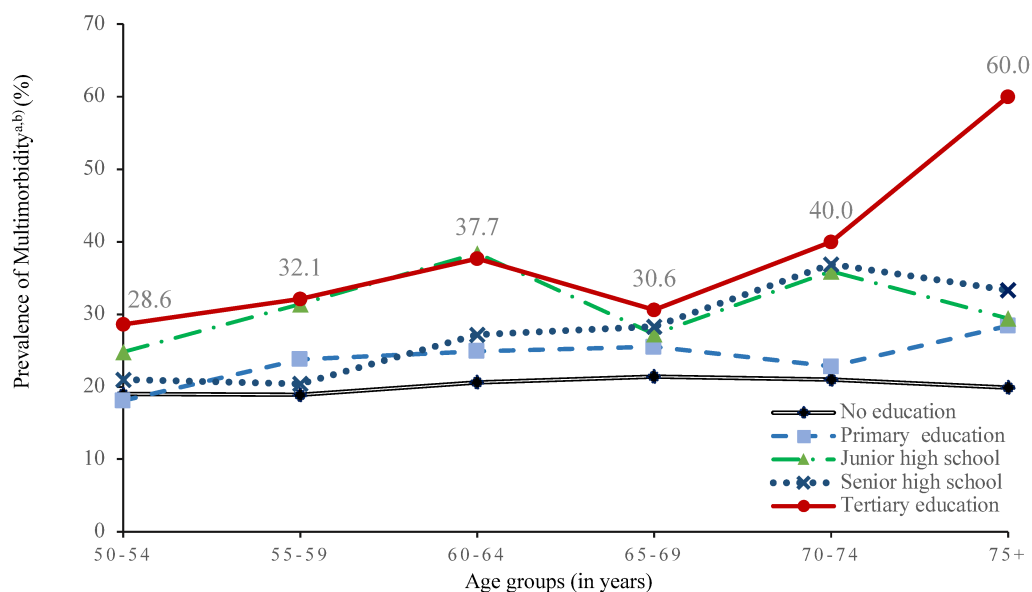
**Table S1. List of variables for 2007 & 2014 IFLS analysis**

| Variables                          | Type                | Measurement  | Source of measurement  |
|------------------------------------|---------------------|--|--|
| <b>Dependent variables:</b>        |                     |  |  |
| 1) Health service use              |                     |  |  |
| Outpatient care                    | Binary              | 0. No<br>1. Yes                                    | RJ00: In the last 4 weeks have you visited a public hospital- <i>puskesmas</i> -private hospital-clinic-health worker or doctor's practice or been visited by a health worker or doctor? |
|                                    | Numerical           | Number of days                                     | RJ02: How many times did you visit / been visited by [...] during the last 4 weeks?  |
| Inpatient care                     | Binary              | 0. No<br>1. Yes                                    | RN00: During the past 12 months have you ever received patient care at a hospital- <i>puskesmas</i> -clinic-or other?  |
|                                    | Numerical           | Number of days                                     | RN02: How many times have you received inpatient care at [...] during the past 12 months?  |
| 2) Productivity loss               |                     |  |  |
| Labour participation               | Binary              | 0. No<br>1. Yes                                    | TK06a: Did you work/try to work/help to earn income for pay for at least 1 hour during the past week?  |
|                                    | Numerical           | Number of days                                     |  |
| Activity missed due to poor health | Numerical           | Number of days                                     | KK02a: During the last 4 weeks-how many days of your primary daily activities did you miss due to poor health?   |
| Stayed in bed                      | Numerical           | Number of days                                     | KK02b: In the last 4 weeks-how many days have you stayed in bed due to poor health?  |
| 3) Financial burden                |                     |  |  |
| OOPE of outpatient care            | Numerical           | International Dollars                              | RJ02b: How much did you pay out of pocket for outpatient care at [...] during the past 4 weeks?  |
| OOPE of inpatient care             | Numerical           | International Dollars                              | RN02b: How much did you pay out of pocket for inpatient care at [...] during the past 12 months?   |
| Annual Total OOPE                  | Numerical           | International Dollars                              | Annual total OOPE for outpatient and inpatient visits  |
| Catastrophic health expenditure    | Binary              | 0. No<br>1. Yes                                    | Book KS: "How much money spent by all household members for medical costs during the past year?"   |
| <b>Main independent variable</b>   |                     |  |  |
| Number of NCDs                     | Numerical           | Total number of chronic conditions related to NCDs | Book IIIB: CD06a – CD06r: Have a doctor/paramedic/nurse/ midwife ever told you that you had [list of chronic diseases]   |
|                                    | Categorical ordinal | 2. No<br>3. 1 NCD<br>4. 2 NCDs                     |  |

| Variables  | Type                | Measurement   | Source of measurement   |
|--|---------------------|---|---|
| Multimorbidity   | Binary              | 5. 3+ NCDs<br>0. No<br>1. Yes (had 2 or more chronic conditions related to NCDs)          | Book IIIB:<br>CD06a – CD06r: Have a doctor/paramedic/nurse/ midwife ever told you that you had [list of chronic diseases]   |
| List of chronic diseases included in the main analysis:<br>Hypertension, diabetes, asthma, heart attack/coronary heart diseases, liver disease, stroke, cancer, arthritis/rheumatism, hypercholesterolemia, and depression/mental illness.   |                     |   |   |
| List of chronic diseases in 2007 IFLS (Wave 4): Hypertension, diabetes, asthma, heart attack/coronary heart diseases, liver disease, stroke, cancer, arthritis/rheumatism, hypercholesterolemia, and depression/mental illness.  |                     |   |   |
| List of chronic diseases in 2014 IFLS (Wave 5): Hypertension, diabetes, asthma, heart attack/coronary heart diseases, liver disease, stroke, cancer, arthritis/rheumatism, hypercholesterolemia, mental illness, prostate diseases, kidney diseases (excluding malignancy), digestive diseases, and memory-related diseases. |                     |   |   |
| <b>Covariates</b>  |                     |   |   |
| Age (in years)   | Categorical ordinal | 0. 40-49 years<br>1. 50-59 years<br>2. 60-69 years<br>3. 70-79 years<br>4. 80+            | Book IIIA:<br>Age: How old are you?   |
| Sex  | Binary              | 0. Male<br>1. Female  | Book IIIA:<br>Sex: (identified by interviewers)   |
| Ethnicity  | Categorical nominal | 0. Javanese<br>1. Sundanese<br>2. Others  |   |
| Marital status   | Binary              | 0. Unmarried/Divorce<br>1. Married or living together                                     | Book IIIA<br>HR00b: Are you currently married?  |
| Education  | Categorical ordinal | 0. None<br>1. Elementary school<br>2. Junior high school<br>3. High school<br>4. Tertiary | Book IIIA:<br>DL06: What is the highest education level attended?<br>DL07: What is the highest grade completed at school.   |
| Occupation   | Categorical nominal | 0. None<br>1. Casual worker<br>2. Self-employed<br>3. Government/private worker           | Book IIIA:<br>TK06a: Did you work/try to work/help to earn income for pay for at least 1 hour during the past week?<br>TK15: Which category best describes the work you did in your last job? |
| Health insurance status  | Binary              | 0. Uninsured (Not covered by any insurance)<br>1. Insured                                 | Book IIIB:<br>AK01: Are you the policy holder/primary beneficiary of health benefits-health insurance?  |
| Per capita expenditure   | Categorical ordinal | 0. Q1 (lowest)<br>1. Q2<br>2. Q3<br>3. Q4<br>4. Q5 (highest)                              | Book KS   |
| Residency  | Binary              | 0. Rural<br>1. Urban  | Book T-2:<br>SC06: (identified by interviewers)   |
| Region   | Categorical nominal | 0. Java-Bali<br>1. Sumatra<br>2. Nusa Tenggara<br>3. Kalimantan<br>4. Sulawesi            | Book T-2:<br>SC01: province (identified by interviewers)  |

**Table S2. Sample characteristics by number of NCDs**

| Characteristics       | 2007 (n=3,678)        |                      |                           | 2014 (n=3,678)        |                      |                           |
|-----------------------|-----------------------|----------------------|---------------------------|-----------------------|----------------------|---------------------------|
|                       | Zero NCD<br>(n=1,272) | One NCD<br>(n=1,605) | Multimorbidity<br>(n=801) | Zero NCD<br>(n=1,052) | One NCD<br>(n=1,751) | Multimorbidity<br>(n=875) |
| Sex                   |                       |                      |                           |                       |                      |                           |
| Male                  | 44.2 (41.5–46.9)      | 41.7 (39.1–44.5)     | 14.1 (12.3–16.1)          | 34.7 (32.1–37.3)      | 45.9 (43.2–48.7)     | 19.3 (17.3–21.6)          |
| Female                | 28.9 (26.7–31.3)      | 44.2 (41.7–46.7)     | 26.9 (24.8–29.2)          | 24.6 (22.5–26.8)      | 51.1 (48.6–53.6)     | 24.3 (22.3–26.4)          |
| Age                   |                       |                      |                           |                       |                      |                           |
| 50 – 60 years         | 39.9 (37.55–42.2)     | 40.3 (38.0–42.6)     | 19.9 (18.1–21.8)          | 36.4 (33.0–39.9)      | 40.1 (36.6–43.7)     | 23.5 (20.7–26.7)          |
| 61 – 70 years         | 32.3 (29.1–35.6)      | 45.9 (42.5–49.3)     | 21.9 (19.2–24.8)          | 30.2 (27.7–32.9)      | 48.2 (45.4–51.0)     | 21.6 (19.4–23.9)          |
| 71+ years             | 23.9 (19.2–29.3)      | 50.9 (45.2–56.6)     | 25.2 (20.6–30.4)          | 22.0 (19.4–25.0)      | 56.6 (53.2–59.8)     | 21.4 (18.8–24.2)          |
| Marital status        |                       |                      |                           |                       |                      |                           |
| Not currently married | 25.6 (22.5–29.0)      | 48.3 (44.6–52.0)     | 26.1 (23.0–29.4)          | 23.8 (21.2–26.5)      | 52.9 (49.9–56.0)     | 23.3 (20.9–25.9)          |
| Currently married     | 39.5 (37.4–41.6)      | 41.2 (39.1–43.4)     | 19.3 (17.7–21.1)          | 32.4 (30.2–34.6)      | 46.3 (44.0–48.7)     | 21.3 (19.5–23.2)          |
| Educational level     |                       |                      |                           |                       |                      |                           |
| No education          | 24.8 (32.5–37.2)      | 44.8 (42.3–47.2)     | 20.4 (18.5–22.5)          | 29.6 (27.4–31.9)      | 52.4 (50.0–54.8)     | 18.0 (16.2–19.8)          |
| Primary               | 40.5 (36.9–44.2)      | 39.8 (36.2–46.3)     | 19.7 (17.0–22.7)          | 28.6 (25.3–32.1)      | 47.5 (43.7–51.3)     | 24.0 (20.9–27.3)          |
| Junior high school    | 34.4 (28.3–41.1)      | 39.6 (33.4–46.3)     | 25.9 (20.5–32.3)          | 31.6 (25.6–38.3)      | 32.1 (26.1–38.7)     | 36.3 (30.2–43.0)          |
| Senior high school    | 35.9 (30.2–42.1)      | 43.6 (37.5–49.8)     | 20.5 (15.8–25.9)          | 28.9 (23.4–35.0)      | 41.6 (35.6–48.0)     | 29.5 (24.1–35.5)          |
| Tertiary              | 23.7 (16.2–33.2)      | 41.9 (32.1–52.4)     | 34.4 (25.2–44.8)          | 23.0 (15.8–32.2)      | 35.7 (27.0–45.5)     | 41.2 (31.6–51.6)          |
| Ethnicity             |                       |                      |                           |                       |                      |                           |
| Javanese              | 37.0 (34.5–39.6)      | 43.6 (41.0–46.2)     | 19.4 (17.4–21.5)          | 29.7 (27.4–32.1)      | 50.6 (48.1–53.2)     | 19.7 (17.8–21.8)          |
| Sundanese             | 30.4 (25.9–35.2)      | 40.5 (35.7–45.5)     | 29.1 (24.8–33.9)          | 23.5 (19.6–27.9)      | 49.3 (44.3–54.2)     | 27.3 (23.1–31.8)          |
| Others                | 37.0 (34.2–39.9)      | 43.4 (40.5–46.3)     | 19.6 (17.4–22.0)          | 31.7 (29.0–34.7)      | 44.6 (41.6–47.7)     | 23.6 (21.2–26.2)          |
| Insurance coverage    |                       |                      |                           |                       |                      |                           |
| No                    | 36.5 (34.4–38.6)      | 43.2 (41.1–45.4)     | 20.3 (18.6–22.1)          | 31.1 (28.9–33.5)      | 50.2 (47.7–52.7)     | 18.7 (16.9–20.7)          |
| Yes                   | 34.2 (30.9–37.7)      | 42.5 (39.1–46.0)     | 23.2 (20.4–26.4)          | 26.7 (24.3–29.2)      | 46.8 (44.1–49.6)     | 26.4 (24.2–28.9)          |
| Type of work          |                       |                      |                           |                       |                      |                           |
| Unemployed            | 22.5 (19.6–25.6)      | 46.2 (42.6–49.8)     | 31.4 (28.1–34.9)          | 19.6 (17.4–22.1)      | 50.4 (47.5–53.3)     | 29.9 (27.4–32.6)          |
| Casual                | 41.8 (37.6–46.1)      | 41.3 (37.2–45.6)     | 16.9 (13.9–20.4)          | 36.5 (31.6–41.6)      | 49.7 (44.6–54.8)     | 13.8 (10.7–17.6)          |
| Self-employed         | 41.1 (38.4–43.9)      | 42.1 (39.4–44.8)     | 16.8 (14.9–18.9)          | 34.2 (31.5–37.0)      | 48.4 (45.4–51.3)     | 17.4 (15.4–19.7)          |
| Government/private    | 34.8 (29.8–40.2)      | 43.0 (37.7–48.4)     | 22.2 (18.0–27.1)          | 39.6 (33.0–46.5)      | 39.4 (32.9–46.3)     | 21.0 (15.8–27.4)          |
| Household expenditure |                       |                      |                           |                       |                      |                           |
| Q1 (the lowest)       | 39.9 (36.0–43.9)      | 44.1 (40.1–48.1)     | 15.8 (13.0–18.9)          | 30.9 (27.5–34.6)      | 55.6 (51.8–59.3)     | 13.5 (11.1–16.2)          |
| Q2                    | 39.6 (35.7–43.6)      | 42.4 (38.6–46.4)     | 17.9 (15.1–21.2)          | 31.6 (27.9–35.5)      | 49.5 (45.4–53.6)     | 18.9 (15.9–22.3)          |
| Q3                    | 36.4 (32.5–40.5)      | 43.1 (39.1–47.2)     | 20.5 (17.4–24.0)          | 31.4 (27.7–35.3)      | 46.5 (42.5–50.6)     | 22.1 (18.9–25.7)          |
| Q4                    | 31.7 (27.9–35.7)      | 44.6 (40.5–48.7)     | 23.6 (20.3–27.3)          | 27.0 (23.3–31.1)      | 47.8 (43.4–52.1)     | 25.3 (21.9–29.0)          |
| Q5 (the highest)      | 28.8 (24.9–33.0)      | 40.5 (36.3–44.9)     | 30.4 (26.5–34.7)          | 23.1 (19.6–27.0)      | 40.7 (36.5–45.0)     | 36.2 (32.2–40.5)          |
| Residency             |                       |                      |                           |                       |                      |                           |
| Rural                 | 38.7 (36.3–41.1)      | 43.2 (40.8–45.7)     | 18.1 (16.3–20.1)          | 31.0 (28.6–33.5)      | 52.1 (49.4–54.7)     | 16.9 (15.1–19.0)          |
| Urban                 | 31.2 (28.7–33.7)      | 42.7 (40.1–45.4)     | 26.1 (23.8–28.6)          | 27.3 (25.1–29.6)      | 45.0 (42.5–47.5)     | 27.7 (25.5–30.0)          |
| Island                |                       |                      |                           |                       |                      |                           |
| Java-Bali             | 36.5 (34.4–38.7)      | 41.9 (39.7–44.1)     | 21.6 (19.9–23.5)          | 29.7 (27.7–31.7)      | 49.3 (47.1–51.5)     | 21.1 (19.3–22.9)          |
| Sumatra               | 34.6 (31.0–38.4)      | 45.9 (42.0–49.8)     | 19.6 (16.7–22.8)          | 27.9 (24.6–31.6)      | 45.4 (41.6–49.4)     | 26.6 (23.3–30.2)          |
| Nusa Tenggara         | 44.0 (37.7–50.5)      | 41.6 (35.3–48.1)     | 14.5 (10.6–19.5)          | 31.4 (25.7–37.7)      | 54.1 (47.6–60.5)     | 14.5 (10.5–19.6)          |
| Kalimantan            | 25.2 (19.2–32.4)      | 56.9 (49.0–64.4)     | 17.9 (12.7–24.5)          | 23.4 (17.6–30.6)      | 42.4 (35.0–50.1)     | 34.2 (27.4–41.7)          |
| Sulawesi              | 30.0 (23.3–37.6)      | 50.4 (42.6–58.2)     | 19.6 (14.1–26.6)          | 26.7 (20.3–34.2)      | 49.7 (41.8–57.5)     | 23.7 (17.6–31.0)          |
| Overall (N, %)        | 1,272 (35.9)          | 1,605 (43.0)         | 801 (21.0)                | 1,052 (29.2)          | 1,751 (48.7)         | 875 (22.0)                |

**Figure S2. Prevalence of multimorbidity by age group and level of education**

<sup>a)</sup> respondents who reported that they had 2 or more chronic conditions related to noncommunicable diseases (NCDs). <sup>b)</sup> Pooled sample of Wave 4 and Wave 5.

**Table S3. Intraclass correlation coefficients (ICC) on multimorbidity, health service use and labour participation**

|                   | Multimorbidity | Any outpatient visit | Any inpatient visit | 10% of total household expenditure | 25% of total household expenditure | 40% of non-food expenditure | Labour participation |
|-------------------|----------------|----------------------|---------------------|------------------------------------|------------------------------------|-----------------------------|----------------------|
| <b>Individual</b> |                |                      |                     |                                    |                                    |                             |                      |
| Variance (SE)     | 1.09 (0.25)    | 0.10 (0.18)          | 0.57 (0.74)         | 0 (0)                              | 0 (0)                              | 0 (0)                       | 1.22 (0.30)          |
| ICC (SE)          | 0.34 (0.03)    | 0.14 (0.03)          | 0.25 (0.12)         | 0.25 (0.03)                        | 0.48 (0.04)                        | 0.69 (0.04)                 | 0.48 (0.03)          |
| <b>Household</b>  |                |                      |                     |                                    |                                    |                             |                      |
| Variance (SE)     | 0.64 (0.20)    | 0.43 (0.14)          | 0.54 (0.57)         | 1.13 (0.20)                        | 3.08 (0.55)                        | 7.29 (1.3)                  | 1.70 (0.28)          |
| ICC (SE)          | 0.13 (0.40)    | 0.11 (0.04)          | 0.12 (0.12)         | 0.25 (0.03)                        | 0.48 (0.04)                        | 0.69 (0.04)                 | 0.28 (0.04)          |
| <b>District</b>   |                |                      |                     |                                    |                                    |                             |                      |
| Variance (SE)     | 0 (0)          | 0 (0)                | 0 (0)               | 0 (0)                              | 0 (0)                              | 0 (0)                       | 0.07 (0.04)          |
| ICC (SE)          | 0 (0)          | 0 (0)                | 0 (0)               | 0 (0)                              | 0 (0)                              | 0 (0)                       | 0.01 (0.01)          |

**Note:**

All models are controlled for study variables, including sex, age, marital status, education, ethnicity, insurance coverage, type of work, per capita expenditure (PCE), residency, and region. SE: standard error. ICC: intraclass correlation

**Table S4. Robustness check: descriptive summary and factors associated with multimorbidity (cross-sectional analysis of 2014 IFLS)**

| Characteristics          | Weighted %<br>Of sample | Zero NCD<br>(%, 95% CI) | One NCD<br>(%, 95% CI) | Two NCDs<br>(%, 95% CI) | Three or more<br>NCDs<br>(%, 95% CI) | Multimorbidity <sup>b</sup><br>(%, 95% CI) | aOR (95% CI)        |
|--------------------------|-------------------------|-------------------------|------------------------|-------------------------|--------------------------------------|--|---------------------|
| Sex                      |                         |                         |                        |                         |                                      |  |                     |
| Female                   | 51.9                    | 24.8 (22.3, 26.3)       | 46.1 (44.4, 47.8)      | 18.8 (17.5, 20.1)       | 10.3 (9.3, 11.4)                     | 29.1 (27.6, 30.6)                          | 1                   |
| Male                     | 48.1                    | 36.5 (34.7, 38.3)       | 42.0 (40.2, 43.9)      | 14.0 (12.8, 15.4)       | 7.4 (6.5, 8.4)                       | 21.5 (20.0, 23.0)                          | 0.68*** (0.59–0.78) |
| Age                      |                         |                         |                        |                         |                                      |  |                     |
| 50 – 60 years            | 56.2                    | 35.3 (33.7, 37.1)       | 41.0 (39.3, 42.7)      | 15.2 (14.0, 16.5)       | 8.5 (7.6, 9.5)                       | 23.7 (22.8, 25.2)                          | 1                   |
| 61 – 70 years            | 25.6                    | 26.5 (24.4, 28.8)       | 45.4 (42.9, 47.9)      | 17.7 (15.9, 19.6)       | 10.4 (9.0, 11.9)                     | 28.1 (25.6, 30.3)                          | 1.23*** (1.10–1.42) |
| 71+ years                | 18.2                    | 20.8 (18.6, 23.3)       | 52.2 (49.4, 55.1)      | 18.8 (16.7, 21.0)       | 8.2 (6.8, 9.8)                       | 26.9 (24.6, 29.5)                          | 1.85 (0.99–1.42)    |
| Marital status           |                         |                         |                        |                         |                                      |  |                     |
| Not currently married    | 28.2                    | 24.7 (22.7, 26.8)       | 46.9 (44.6, 49.2)      | 19.3 (17.5, 21.2)       | 9.1 (8.0, 10.5)                      | 28.4 (26.4, 30.5)                          | 1                   |
| Currently married        | 71.8                    | 32.7 (31.3, 34.1)       | 43.1 (41.6, 44.6)      | 15.4 (14.4, 16.5)       | 8.8 (8.0, 9.7)                       | 24.2 (23.0, 25.5)                          | 1.05 (0.89–1.21)    |
| Educational level        |                         |                         |                        |                         |                                      |  |                     |
| No education             | 53.3                    | 31.3 (29.7, 33.0)       | 47.7 (45.9, 49.4)      | 14.1 (13.0, 15.4)       | 6.9 (6.1, 7.8)                       | 21.0 (19.7, 22.4)                          | 1                   |
| Primary                  | 23.8                    | 30.0 (27.6, 32.4)       | 42.8 (40.2, 45.4)      | 18.2 (16.3, 20.3)       | 9.0 (7.7, 10.6)                      | 27.2 (25.0, 29.6)                          | 1.35*** (1.16–1.57) |
| Junior high school       | 7.8                     | 30.9 (27.0, 35.1)       | 34.8 (30.7, 39.1)      | 20.2 (16.9, 23.9)       | 14.2 (11.4, 17.5)                    | 34.4 (30.3, 38.6)                          | 1.66*** (1.33–2.06) |
| Senior high school       | 10.0                    | 30.4 (26.9, 34.1)       | 38.7 (35.0, 42.6)      | 18.0 (15.3, 21.1)       | 12.8 (10.4, 15.7)                    | 30.9 (27.4, 34.5)                          | 1.23 (0.99–1.53)    |
| Tertiary                 | 5.1                     | 22.8 (18.5, 27.8)       | 38.7 (33.5, 44.2)      | 24.4 (20.0, 29.4)       | 14.1 (10.6, 18.4)                    | 38.4 (33.3, 43.9)                          | 1.77*** (1.33–2.36) |
| Ethnicity                |                         |                         |                        |                         |                                      |  |                     |
| Javanese                 | 56.3                    | 31.3 (29.7, 33.0)       | 45.7 (44.0, 47.5)      | 15.2 (14.0, 16.5)       | 7.7 (6.8, 8.6)                       | 22.9 (21.5, 24.4)                          | 1                   |
| Sundanese                | 15.5                    | 22.9 (20.1, 25.9)       | 43.4 (40.0, 46.8)      | 21.1 (18.4, 24.0)       | 12.1 (10.6, 15.1)                    | 33.7 (30.6, 37.0)                          | 1.53*** (1.28–1.83) |
| Others                   | 28.2                    | 32.7 (30.8, 34.7)       | 41.5 (39.4, 43.5)      | 16.5 (15.1, 18.0)       | 9.3 (8.2, 10.6)                      | 25.8 (24.1, 27.6)                          | 1.04 (0.89–1.22)    |
| Had any health insurance |                         |                         |                        |                         |                                      |  |                     |
| No                       | 53.9                    | 32.4 (30.8, 34.1)       | 46.2 (44.4, 47.9)      | 14.3 (13.1, 15.5)       | 7.1 (6.3, 8.1)                       | 21.4 (20.1, 22.9)                          | 1                   |
| Yes                      | 46.1                    | 28.1 (26.5, 29.8)       | 41.8 (40.0, 43.6)      | 19.0 (17.7, 20.5)       | 11.0 (9.9, 12.2)                     | 30.0 (28.4, 31.7)                          | 1.22*** (1.23–1.57) |
| Type of work             |                         |                         |                        |                         |                                      |  |                     |
| Unemployed               | 30.6                    | 19.8 (18.1, 21.7)       | 44.2 (42.0, 46.4)      | 21.3 (19.6, 23.2)       | 14.6 (13.2, 16.3)                    | 36.0 (33.9, 38.1)                          | 1                   |
| Casual                   | 15.6                    | 36.1 (33.0, 39.4)       | 45.5 (42.2, 48.7)      | 13.3 (11.3, 15.7)       | 5.0 (3.8, 6.6)                       | 18.4 (16.0, 21.0)                          | 0.50*** (0.41–0.62) |
| Self-employed            | 39.8                    | 34.6 (32.7, 36.6)       | 44.4 (42.4, 46.4)      | 14.5 (13.2, 16.0)       | 6.4 (5.5, 7.5)                       | 21.0 (19.4, 22.7)                          | 0.57*** (0.49–0.66) |
| Government/private       | 14.0                    | 35.2 (32.0, 38.6)       | 41.9 (38.6, 45.4)      | 15.0 (12.8, 17.5)       | 7.8 (6.2, 9.9)                       | 22.8 (20.1, 25.8)                          | 0.50*** (0.40–0.62) |
| Household expenditure    |                         |                         |                        |                         |                                      |  |                     |
| Q1 (the lowest)          | 21.3                    | 33.2 (30.7, 35.9)       | 49.3 (46.5, 52.1)      | 12.7 (11.0, 14.6)       | 4.8 (3.7, 6.1)                       | 17.5 (15.5, 19.6)                          | 1                   |
| Q2                       | 20.9                    | 33.5 (30.8, 36.2)       | 45.0 (42.3, 47.9)      | 15.6 (13.7, 17.7)       | 5.8 (4.6, 7.3)                       | 21.5 (19.2, 23.8)                          | 1.28** (1.05–1.58)  |
| Q3                       | 19.8                    | 31.7 (29.1, 34.4)       | 43.7 (41.0, 46.5)      | 6.0 (4.0, 18.1)         | 8.6 (7.2, 10.3)                      | 24.6 (22.2, 27.1)                          | 1.46*** (1.19–1.78) |
| Q4                       | 19.5                    | 28.8 (26.3, 31.5)       | 41.5 (38.7, 44.3)      | 18.8 (16.7, 21.1)       | 10.9 (9.3, 12.7)                     | 19.7 (27.2, 32.3)                          | 1.80*** (1.47–2.20) |
| Q5 (the highest)         | 18.5                    | 24.0 (21.7, 26.5)       | 40.5 (37.8, 43.3)      | 19.9 (17.8, 22.2)       | 15.5 (13.5, 17.6)                    | 35.4 (32.8, 38.1)                          | 2.03*** (1.65–2.50) |
| Residency                |                         |                         |                        |                         |                                      |  |                     |
| Rural                    | 48.9                    | 33.3 (31.5, 35.1)       | 46.4 (44.5, 48.3)      | 14.2 (12.9, 15.5)       | 6.1 (5.2, 7.0)                       | 20.3 (18.8, 21.8)                          | 1                   |
| Urban                    | 51.3                    | 27.7 (26.2, 29.2)       | 42.0 (40.3, 43.7)      | 19.0 (17.4, 20.0)       | 11.6 (10.6, 12.7)                    | 30.3 (28.8, 31.9)                          | 1.37*** (1.19–1.56) |
| Island                   |                         |                         |                        |                         |                                      |  |                     |
| Java-Bali                | 78.6                    | 30.3 (28.9, 31.7)       | 44.7 (43.2, 46.2)      | 16.0 (15.0, 17.1)       | 9.0 (8.2, 9.9)                       | 25.1 (23.8, 26.4)                          | 1                   |
| Sumatra                  | 14.0                    | 30.6 (28.2, 33.1)       | 41.1 (38.5, 43.7)      | 19.1 (17.1, 21.2)       | 9.2 (7.8, 10.8)                      | 28.3 (26.0, 30.7)                          | 1.34*** (1.14–1.58) |
| Nusa Tenggara            | 2.4                     | 37.2 (32.9, 41.7)       | 47.2 (42.7, 51.7)      | 13.3 (10.5, 16.6)       | 2.3 (1.2, 4.1)                       | 15.6 (12.6, 19.1)                          | 0.62*** (0.46–0.83) |
| Kalimantan               | 2.4                     | 24.3 (19.7, 29.5)       | 41.5 (36.1, 47.2)      | 22.9 (18.6, 27.9)       | 11.3 (8.2, 15.3)                     | 34.2 (29.1, 39.7)                          | 2.02*** (1.53–2.67) |
| Sulawesi                 | 2.6                     | 33.6 (28.7, 38.9)       | 44.7 (39.4, 50.0)      | 14.2 (10.9, 18.4)       | 7.5 (5.2, 10.6)                      | 21.7 (17.7, 26.4)                          | 0.87 (0.64–1.18)    |
| Overall Sample           | 100                     | 30.4 (29.3, 31.6)       | 44.1 (42.9, 45.4)      | 16.5 (15.6, 17.4)       | 8.9 (8.2, 9.6)                       | 25.4 (24.3, 26.5)                          |                     |

<sup>a</sup> Weighted sample size<sup>b</sup> We defined multimorbidity if the respondents reported that they had 2 or more chronic conditions related to NCDs. Chronic diseases in IFLS included hypertension, diabetes mellitus, asthma, chronic heart diseases, mental health issue, stroke, liver diseases, cancer/malignancies, liver, arthritis, high cholesterol, prostate illness kidney diseases, digestive system diseases.

aOR: adjusted odds ratio

\*\*\* p&lt;0.01, \*\* p&lt;0.05

**Table S5. Robustness check: The effect of multimorbidity on health service use (cross-sectional analysis of 2014 IFLS)**

| Variables                             | Health service use        |                                  |                           |                                  |
|---------------------------------------|---------------------------|----------------------------------|---------------------------|----------------------------------|
|                                       | Outpatient                |                                  | Inpatient                 |                                  |
|                                       | Any visit<br>aOR (95% CI) | Number of visits<br>IRR (95% CI) | Any visit<br>aOR (95% CI) | Number of visits<br>IRR (95% CI) |
| Number of NCDs (ref. no NCD)          |                           |                                  |                           |                                  |
| Single NCD                            | 1.54*** (1.30–1.82)       | 1.50*** (1.24–1.81)              | 1.73** (1.17–2.56)        | 2.03*** (1.36–3.03)              |
| Two NCDs                              | 2.77*** (2.29–3.36)       | 2.68*** (2.15–3.34)              | 3.47*** (2.31–5.21)       | 4.03*** (2.66–6.08)              |
| Three or more NCDs                    | 4.51*** (3.61–5.63)       | 3.85*** (3.06–4.84)              | 6.85*** (4.45–10.52)      | 8.78*** (5.73–13.45)             |
| Sex (ref. Male)                       |                           |                                  |                           |                                  |
| Female                                | 1.26*** (1.09–1.45)       | 1.18** (1.02–1.35)               | 0.93 (0.72–1.22)          | 0.81 (0.62–1.07)                 |
| Age (ref. 50 – 60 years)              |                           |                                  |                           |                                  |
| 61 – 70 years                         | 1.01 (0.87–1.18)          | 0.93 (0.80–1.08)                 | 1.23 (0.91–1.65)          | 1.23 (0.88–1.72)                 |
| 71+ years                             | 1.03 (0.85–1.25)          | 1.01 (0.84–1.21)                 | 1.42 (1.02–2.00)          | 1.53** (1.01–2.32)               |
| Marital status (ref. Not married)     |                           |                                  |                           |                                  |
| Currently married                     | 1.09 (0.93–1.27)          | 1.04 (0.90–1.21)                 | 1.07 (0.80–1.41)          | 0.93 (0.70–1.25)                 |
| Educational level (ref. No education) |                           |                                  |                           |                                  |
| Primary                               | 0.94 (0.80–1.10)          | 0.87* (0.74–1.01)                | 1.02 (0.75–1.39)          | 0.96 (0.69–1.35)                 |
| Junior high school                    | 1.02 (0.80–1.31)          | 1.07 (0.76–1.52)                 | 0.72 (0.45–1.14)          | 0.82 (0.47–1.44)                 |
| Senior high school                    | 0.87 (0.68–1.10)          | 0.80* (0.64–1.00)                | 0.69 (0.44–1.08)          | 0.63* (0.39–1.00)                |
| Tertiary                              | 0.99 (0.73–1.33)          | 0.79 (0.55–1.13)                 | 0.58* (0.33–1.02)         | 0.55* (0.30–1.00)                |
| Ethnicity (ref. Javanese)             |                           |                                  |                           |                                  |
| Sundanese                             | 0.93 (0.77–1.13)          | 0.97 (0.81–1.17)                 | 1.17 (0.84–1.63)          | 1.21 (0.82–1.79)                 |
| Others                                | 1.06 (0.89–1.25)          | 0.99 (0.84–1.17)                 | 0.78 (0.56–1.08)          | 0.87 (0.62–1.22)                 |
| Insurance coverage (ref. No)          |                           |                                  |                           |                                  |
| Yes                                   | 1.20*** (1.06–1.37)       | 1.25*** (1.10–1.44)              | 2.28*** (1.77–2.95)       | 2.19*** (1.66–2.89)              |
| Type of work (ref. Unemployed)        |                           |                                  |                           |                                  |
| Casual                                | 0.73*** (0.59–0.90)       | 0.73*** (0.60–0.89)              | 0.41*** (0.25–0.67)       | 0.35*** (0.22–0.55)              |
| Self-employed                         | 0.77*** (0.66–0.90)       | 0.77*** (0.66–0.90)              | 0.64*** (0.47–0.87)       | 0.64*** (0.46–0.90)              |
| Government/private                    | 0.70*** (0.56–0.88)       | 0.75*** (0.60–0.93)              | 0.43*** (0.28–0.66)       | 0.53*** (0.30–0.94)              |
| Per capita expenditure (ref. Q1)      |                           |                                  |                           |                                  |
| Q2                                    | 1.36*** (1.10–1.68)       | 1.40*** (1.14–1.73)              | 0.86 (0.57–1.31)          | 0.76 (0.48–1.18)                 |
| Q3                                    | 1.50*** (1.21–1.85)       | 1.71*** (1.35–2.17)              | 1.16 (0.78–1.72)          | 1.29 (0.80–2.05)                 |
| Q4                                    | 1.93*** (1.56–2.38)       | 1.75*** (1.44–2.14)              | 1.24 (0.83–1.85)          | 1.35 (0.87–2.08)                 |
| Q5                                    | 1.87*** (1.50–2.33)       | 2.02*** (1.63–2.51)              | 2.06*** (1.38–3.06)       | 1.98*** (1.32–2.96)              |
| Residency (ref. Rural)                |                           |                                  |                           |                                  |
| Urban                                 | 0.94 (0.82–1.08)          | 0.98 (0.86–1.13)                 | 0.93 (0.71–1.21)          | 1.03 (0.79–1.34)                 |
| Region (ref. Java-Bali)               |                           |                                  |                           |                                  |
| Sumatra                               | 0.72*** (0.60–0.86)       | 0.86 (0.72–1.03)                 | 1.32 (0.96–1.82)          | 1.46** (1.04–2.06)               |
| Nusa Tenggara                         | 0.84 (0.63–1.12)          | 0.84 (0.63–1.12)                 | 1.83** (1.09–3.06)        | 1.87** (1.08–3.25)               |
| Kalimantan                            | 0.81 (0.59–1.11)          | 0.85 (0.62–1.14)                 | 1.46 (0.82–2.58)          | 1.4 (0.81–2.42)                  |
| Sulawesi                              | 0.54*** (0.39–0.75)       | 0.53*** (0.39–0.71)              | 1.45 (0.81–2.60)          | 1.59 (0.85–2.98)                 |

Chronic diseases in IFLS5 included hypertension-diabetes mellitus-asthma-chronic heart diseases-mental health issue-stroke-liver diseases-cancer/malignancies-liver-arthritis-high cholesterol-prostate illness kidney diseases-digestive system diseases.

aOR: adjusted odds ratio, IRR: incidence rate ratio, NCD: noncommunicable disease

\*\*\* p<0.01, \*\* p<0.05

**Table S6. Robustness check: The effect of multimorbidity on catastrophic health expenditure (cross-sectional analysis of 2014 IFLS)**

| Variables                             | Catastrophic health expenditure    |                                    |                             |
|---------------------------------------|------------------------------------|------------------------------------|-----------------------------|
|                                       | 10% of total household expenditure | 25% of total household expenditure | 40% of non-food expenditure |
|                                       | aOR (95% CI)                       | aOR (95% CI)                       | aOR (95% CI)                |
| Number of NCDs (ref. no NCD)          |                                    |                                    |                             |
| Single NCD                            | 1.25 (0.94–1.66)                   | 1.18 (0.67–2.09)                   | 1.58 (0.98–2.57)            |
| Two NCDs                              | 2.03*** (1.48–2.79)                | 2.10** (1.12–3.93)                 | 2.39*** (1.38–4.14)         |
| Three or more NCDs                    | 2.24*** (1.57–3.20)                | 2.09** (1.06–4.12)                 | 2.17** (1.18–4.01)          |
| Sex (ref. Male)                       |                                    |                                    |                             |
| Female                                | 0.87 (0.68–1.12)                   | 0.74 (0.43–1.27)                   | 0.90 (0.59–1.37)            |
| Age (ref. 50 – 60 years)              |                                    |                                    |                             |
| 61 – 70 years                         | 1.24 (0.96–1.60)                   | 1.34 (0.82–2.20)                   | 1.42 (0.94–2.14)            |
| 71+ years                             | 1.32 (0.96–1.81)                   | 1.06 (0.53–2.13)                   | 1.48 (0.88–2.51)            |
| Marital status (ref. Not married)     |                                    |                                    |                             |
| Currently married                     | 1.44** (1.08–1.91)                 | 1.69* (0.91–3.17)                  | 1.94*** (1.20–3.14)         |
| Educational level (ref. No education) |                                    |                                    |                             |
| Primary                               | 1.14 (0.88–1.48)                   | 1.31 (0.79–2.17)                   | 1.46 (0.98–2.18)            |
| Junior high school                    | 1.11 (0.76–1.63)                   | 1.28 (0.67–2.46)                   | 1.12 (0.63–1.98)            |
| Senior high school                    | 0.73 (0.49–1.08)                   | 0.52 (0.22–1.23)                   | 0.45** (0.21–0.97)          |
| Tertiary                              | 0.74 (0.43–1.27)                   | 0.22 (0.05–1.01)                   | 0.12** (0.02–0.66)          |
| Ethnicity (ref. Javanese)             |                                    |                                    |                             |
| Sundanese                             | 0.87 (0.64–1.18)                   | 1.09 (0.62–1.89)                   | 0.83 (0.51–1.35)            |
| Others                                | 0.79 (0.60–1.04)                   | 0.65 (0.36–1.18)                   | 0.47*** (0.28–0.78)         |
| Insurance coverage (ref. No)          |                                    |                                    |                             |
| Yes                                   | 1 (0.81–1.25)                      | 1.07 (0.71–1.61)                   | 1.02 (0.72–1.44)            |
| Type of work (ref. Unemployed)        |                                    |                                    |                             |
| Casual                                | 0.66** (0.46–0.95)                 | 0.56 (0.27–1.16)                   | 0.56 (0.31–1.04)            |
| Self-employed                         | 0.70*** (0.53–0.91)                | 0.44*** (0.24–0.79)                | 0.54*** (0.34–0.85)         |
| Government/private                    | 0.57*** (0.39–0.83)                | 0.41** (0.19–0.88)                 | 0.46** (0.23–0.91)          |
| Per capita expenditure (ref. Q1)      |                                    |                                    |                             |
| Q2                                    | 0.96 (0.65–1.43)                   | 1.05 (0.47–2.35)                   | 1.24 (0.67–2.33)            |
| Q3                                    | 1.42 (0.99–2.02)                   | 1 (0.46–2.17)                      | 1.08 (0.58–2.01)            |
| Q4                                    | 1.59** (1.11–2.27)                 | 2.37** (1.15–4.86)                 | 2.18*** (1.21–3.92)         |
| Q5                                    | 2.53*** (1.76–3.62)                | 2.44** (1.18–5.05)                 | 2.75*** (1.51–5.02)         |
| Residency (ref. Rural)                |                                    |                                    |                             |
| Urban                                 | 1.01 (0.80–1.26)                   | 0.87 (0.56–1.37)                   | 0.94 (0.65–1.35)            |
| Region (ref. Java-Bali)               |                                    |                                    |                             |
| Sumatra                               | 0.94 (0.71–1.24)                   | 0.94 (0.55–1.60)                   | 1.36 (0.88–2.09)            |
| Nusa Tenggara                         | 0.81 (0.48–1.37)                   | 1.49 (0.59–3.76)                   | 1.57 (0.68–3.66)            |
| Kalimantan                            | 1.13 (0.69–1.84)                   | 1.5 (0.59–3.83)                    | 1.56 (0.71–3.47)            |
| Sulawesi                              | 1.02 (0.60–1.73)                   | 0.4 (0.08–2.07)                    | 1.18 (0.45–3.10)            |

Chronic diseases in IFLS5 included hypertension-diabetes mellitus-asthma-chronic heart diseases-mental health issue-stroke-liver diseases-cancer/malignancies-liver-arthritis-high cholesterol-prostate illness kidney diseases-digestive system diseases.

aOR: adjusted odds ratio, IRR: incidence rate ratio, NCD: noncommunicable disease

\*\*\* p<0.01, \*\* p<0.05



**Table S7. Robustness check: The effect of multimorbidity on productivity loss (cross-sectional analysis of 2014 IFLS)**

| Variables                         | Productivity loss                    |  |                                    |
|-----------------------------------|--------------------------------------|--|------------------------------------|
|                                   | Labour participation<br>aOR (95% CI) | Days primary activity missed<br>IRR (95% CI) | Days stayed in bed<br>IRR (95% CI) |
| Number of NCDs (ref. no NCD)      |                                      |  |                                    |
| Single NCD                        | 0.76*** (0.65–0.89)                  | 1.48*** (1.29–1.70)                          | 1.32** (1.01–1.72)                 |
| Two NCDs                          | 0.54*** (0.45–0.65)                  | 2.42*** (2.09–2.80)                          | 2.18*** (1.60–2.97)                |
| Three or more NCDs                | 0.32*** (0.26–0.40)                  | 3.29*** (2.79–3.87)                          | 2.80*** (2.02–3.88)                |
| Sex (ref. Male)                   |                                      |  |                                    |
| Female                            | 0.31*** (0.27–0.35)                  | 1.05 (0.94–1.18)                             | 1.22 (0.97–1.54)                   |
| Age (ref. 50 – 60 years)          |                                      |  |                                    |
| 61 – 70 years                     | 0.40*** (0.34–0.46)                  | 0.97 (0.86–1.10)                             | 0.93 (0.72–1.21)                   |
| 71+ years                         | 0.15*** (0.13–0.18)                  | 1.19** (1.03–1.37)                           | 1.78*** (1.33–2.36)                |
| Marital status (ref. Not married) |                                      |  |                                    |
| Currently married                 | 1.22*** (1.05–1.41)                  | 1.07 (0.95–1.20)                             | 0.93 (0.72–1.21)                   |
| Primary                           | 1.08 (0.92–1.26)                     | 1.02 (0.90–1.17)                             | 1.03 (0.81–1.32)                   |
| Junior high school                | 0.64*** (0.51–0.81)                  | 1.02 (0.85–1.22)                             | 1.01 (0.64–1.61)                   |
| Senior high school                | 0.61*** (0.49–0.76)                  | 0.73*** (0.60–0.89)                          | 0.73 (0.46–1.15)                   |
| Tertiary                          | 1.09 (0.79–1.48)                     | 0.59*** (0.43–0.83)                          | 0.37*** (0.19–0.71)                |
| Ethnicity (ref. Javanese)         |                                      |  |                                    |
| Sundanese                         | 0.69*** (0.57–0.83)                  | 1.25*** (1.10–1.43)                          | 1.70*** (1.29–2.24)                |
| Others                            | 0.72*** (0.61–0.86)                  | 0.93 (0.81–1.07)                             | 1.34** (1.01–1.77)                 |
| Insurance coverage (ref. No)      |                                      |  |                                    |
| Yes                               | 0.91 (0.80–1.04)                     | 1.02 (0.92–1.13)                             | 0.87 (0.71–1.06)                   |
| Type of work (ref. Unemployed)    |                                      |  |                                    |
| Casual                            |                                      | 0.51*** (0.43–0.60)                          | 0.28*** (0.20–0.39)                |
| Self-employed                     | n/a                                  | 0.55*** (0.49–0.63)                          | 0.33*** (0.26–0.42)                |
| Government/private                |                                      | 0.44*** (0.37–0.54)                          | 0.22*** (0.14–0.33)                |
| Per capita expenditure (ref. Q1)  |                                      |  |                                    |
| Q2                                | 1.25** (1.03–1.52)                   | 1.02 (0.88–1.19)                             | 1.11 (0.82–1.51)                   |
| Q3                                | 1.17 (0.96–1.43)                     | 1.12 (0.95–1.32)                             | 0.8 (0.59–1.09)                    |
| Q4                                | 0.96 (0.79–1.17)                     | 0.95 (0.81–1.12)                             | 0.89 (0.66–1.21)                   |
| Q5                                | 1.07 (0.86–1.32)                     | 1.02 (0.86–1.20)                             | 0.83 (0.61–1.14)                   |
| Residency (ref. Rural)            |                                      |  |                                    |
| Urban                             | 0.57*** (0.50–0.65)                  | 1 (0.90–1.12)                                | 0.88 (0.72–1.09)                   |
| Region (ref. Java-Bali)           |                                      |  |                                    |
| Sumatra                           | 1.04 (0.87–1.23)                     | 1.12 (0.97–1.29)                             | 1.03 (0.78–1.36)                   |
| Nusa Tenggara                     | 1.17 (0.89–1.54)                     | 1.14 (0.92–1.42)                             | 0.91 (0.59–1.40)                   |
| Kalimantan                        | 1.42** (1.02–1.99)                   | 1.16 (0.91–1.48)                             | 0.73 (0.48–1.10)                   |
| Sulawesi                          | 0.59*** (0.43–0.79)                  | 1.39** (1.07–1.81)                           | 1.05 (0.70–1.59)                   |

Chronic diseases in IFLS5 included hypertension-diabetes mellitus-asthma-chronic heart diseases-mental health issue-stroke-liver diseases-cancer/malignancies-liver-arthritis-high cholesterol-prostate illness kidney diseases-digestive system diseases.

aOR: adjusted odds ratio, IRR: incidence rate ratio, NCD: noncommunicable disease

\*\*\* p<0.01, \*\* p<0.05

**Table S8. Sensitivity analysis: the effect of multimorbidity on health service use**  
Obesity (BMI  $\geq 25$  kg/m<sup>2</sup> as obese) is included in the clustering of multimorbidity

| Variables                                  | Health service use      |              |                                |              |                         |              |                                |       |
|--|-------------------------|--------------|--------------------------------|--------------|-------------------------|--------------|--------------------------------|-------|
|  | Outpatient              |              |                                |              | Inpatient               |              |                                |       |
|  | Any visit <sup>a)</sup> |              | Number of visits <sup>b)</sup> |              | Any visit <sup>a)</sup> |              | Number of visits <sup>b)</sup> |       |
| aOR (95% CI)                               | p values                | IRR (95% CI) | p values                       | aOR (95% CI) | p values                | IRR (95% CI) | p values                       |       |
| Number of NCDs (ref. no NCD)               |                         |              |                                |              |                         |              |                                |       |
| Single NCD                                 | 1.18 (0.98–1.43)        | 0.086        | 1.24 (1.04–1.50)               | 0.020        | 1.16 (0.79–1.70)        | 0.451        | 1.16 (0.79–1.70)               | 0.488 |
| Two NCDs                                   | 1.82 (1.47–2.25)        | 0.000        | 1.83 (1.50–2.25)               | 0.000        | 1.78 (1.18–2.69)        | 0.006        | 1.78 (1.18–2.69)               | 0.002 |
| Three or more NCDs                         | 3.27 (2.55–4.19)        | 0.000        | 2.85 (2.26–3.60)               | 0.000        | 2.73 (1.76–4.25)        | 0.000        | 2.73 (1.76–4.25)               | 0.000 |
| Period (ref.2007)                          |                         |              |                                |              |                         |              |                                |       |
| 2014                                       | 1.33 (1.15–1.53)        | 0.000        | 1.29 (1.12–1.49)               | 0.000        | 1.72 (1.29–2.29)        | 0.000        | 1.72 (1.29–2.29)               | 0.000 |
| Sex (ref. Male)                            |                         |              |                                |              |                         |              |                                |       |
| Female                                     | 1.19 (1.00–1.41)        | 0.049        | 1.13 (0.96–1.33)               | 0.139        | 0.91 (0.67–1.24)        | 0.537        | 0.91 (0.67–1.24)               | 0.413 |
| Age (ref. 50 – 60 years)                   |                         |              |                                |              |                         |              |                                |       |
| 61 – 70 years                              | 1.06 (0.90–1.26)        | 0.475        | 1.05 (0.89–1.23)               | 0.588        | 1.09 (0.79–1.50)        | 0.603        | 1.09 (0.79–1.50)               | 0.332 |
| 71+ years                                  | 1.20 (0.96–1.50)        | 0.109        | 1.15 (0.93–1.41)               | 0.187        | 1.58 (1.07–2.33)        | 0.020        | 1.58 (1.07–2.33)               | 0.020 |
| Marital status (ref. Not married)          |                         |              |                                |              |                         |              |                                |       |
| Currently married                          | 1.09 (0.92–1.31)        | 0.323        | 1.15 (0.97–1.36)               | 0.105        | 1.05 (0.77–1.44)        | 0.742        | 1.05 (0.77–1.44)               | 0.962 |
| Educational level (ref. No education)      |                         |              |                                |              |                         |              |                                |       |
| Primary                                    | 1.06 (0.88–1.27)        | 0.556        | 0.97 (0.82–1.16)               | 0.760        | 1.09 (0.78–1.51)        | 0.630        | 1.09 (0.78–1.51)               | 0.796 |
| Junior high school                         | 1.04 (0.78–1.40)        | 0.777        | 1.11 (0.85–1.46)               | 0.441        | 1.18 (0.73–1.92)        | 0.498        | 1.18 (0.73–1.92)               | 0.105 |
| Senior high school                         | 1.01 (0.76–1.35)        | 0.954        | 0.94 (0.72–1.23)               | 0.636        | 0.78 (0.47–1.29)        | 0.335        | 0.78 (0.47–1.29)               | 0.147 |
| Tertiary                                   | 1.18 (0.79–1.76)        | 0.427        | 0.84 (0.57–1.23)               | 0.371        | 0.94 (0.50–1.78)        | 0.858        | 0.94 (0.50–1.78)               | 0.495 |
| Ethnicity (ref. Javanese)                  |                         |              |                                |              |                         |              |                                |       |
| Sundanese                                  | 0.91 (0.72–1.16)        | 0.456        | 0.92 (0.74–1.15)               | 0.486        | 0.90 (0.59–1.37)        | 0.628        | 0.90 (0.59–1.37)               | 0.944 |
| Others                                     | 1.02 (0.85–1.24)        | 0.802        | 0.92 (0.77–1.09)               | 0.313        | 0.91 (0.65–1.28)        | 0.603        | 0.91 (0.65–1.28)               | 0.557 |
| Insurance coverage (ref. No)               |                         |              |                                |              |                         |              |                                |       |
| Yes  | 1.48 (1.27–1.73)        | 0.000        | 1.57 (1.36–1.81)               | 0.000        | 2.02 (1.52–2.69)        | 0.000        | 2.02 (1.52–2.69)               | 0.000 |
| Type of work (ref. Unemployed)             |                         |              |                                |              |                         |              |                                |       |
| Casual                                     | 0.77 (0.61–0.97)        | 0.025        | 0.66 (0.53–0.82)               | 0.000        | 0.48 (0.30–0.79)        | 0.003        | 0.48 (0.30–0.79)               | 0.001 |
| Self-employed                              | 0.83 (0.70–0.99)        | 0.041        | 0.76 (0.64–0.89)               | 0.001        | 0.60 (0.43–0.83)        | 0.002        | 0.60 (0.43–0.83)               | 0.001 |
| Government/private                         | 0.74 (0.56–0.98)        | 0.034        | 0.67 (0.52–0.88)               | 0.004        | 0.61 (0.36–1.02)        | 0.061        | 0.61 (0.36–1.02)               | 0.242 |
| Per capita household expenditure (ref. Q1) |                         |              |                                |              |                         |              |                                |       |
| Q2   | 1.48 (1.17–1.86)        | 0.001        | 1.50 (1.20–1.87)               | 0.000        | 1.26 (0.80–2.01)        | 0.322        | 1.26 (0.80–2.01)               | 0.500 |
| Q3   | 1.71 (1.35–2.15)        | 0.000        | 1.74 (1.39–2.17)               | 0.000        | 1.77 (1.14–2.76)        | 0.012        | 1.77 (1.14–2.76)               | 0.003 |
| Q4   | 1.70 (1.34–2.16)        | 0.000        | 1.77 (1.41–2.22)               | 0.000        | 1.44 (0.90–2.31)        | 0.131        | 1.44 (0.90–2.31)               | 0.092 |
| Q5   | 1.79 (1.39–2.31)        | 0.000        | 1.98 (1.56–2.51)               | 0.000        | 2.67 (1.68–4.26)        | 0.000        | 2.67 (1.68–4.26)               | 0.000 |
| Residency (ref. Rural)                     |                         |              |                                |              |                         |              |                                |       |
| Urban                                      | 0.87 (0.74–1.02)        | 0.093        | 0.92 (0.79–1.07)               | 0.258        | 0.96 (0.72–1.28)        | 0.775        | 0.96 (0.72–1.28)               | 0.689 |
| Region (ref. Java-Bali)                    |                         |              |                                |              |                         |              |                                |       |
| Sumatra                                    | 0.83 (0.67–1.03)        | 0.094        | 1.03 (0.85–1.26)               | 0.736        | 1.21 (0.84–1.75)        | 0.294        | 1.21 (0.84–1.75)               | 0.322 |
| Nusa Tenggara                              | 0.69 (0.48–0.99)        | 0.043        | 0.62 (0.44–0.87)               | 0.006        | 1.24 (0.69–2.22)        | 0.467        | 1.24 (0.69–2.22)               | 0.707 |
| Kalimantan                                 | 1.04 (0.71–1.50)        | 0.851        | 1.31 (0.94–1.83)               | 0.115        | 0.99 (0.50–1.97)        | 0.982        | 0.99 (0.50–1.97)               | 0.764 |
| Sulawesi                                   | 0.72 (0.48–1.07)        | 0.107        | 0.68 (0.47–0.99)               | 0.043        | 0.52 (0.22–1.22)        | 0.134        | 0.52 (0.22–1.22)               | 0.055 |

<sup>a)</sup> Multilevel logistic regression model

<sup>b)</sup> Multilevel negative binomial regression model

Obesity (BMI  $\geq 25$  kg/m<sup>2</sup> as obese) is included in the clustering of multimorbidity

aOR: adjusted odds ratio, IRR: Incidence rate ratio, NCD: noncommunicable disease

**Table S9. Sensitivity analysis: the effect of multimorbidity on catastrophic expenditure**  
Obesity (BMI  $\geq 25$  kg/m<sup>2</sup> as obese) is included in the clustering of multimorbidity

| Variables                                  | Catastrophic health expenditure                  |          |  |          |   |          |
|--|--|----------|--|----------|---|----------|
|  | 10% of total household expenditure <sup>a)</sup> |          | 25% of total household expenditure <sup>a)</sup> |          | 40% of non-food expenditure <sup>a)</sup> |          |
|  | aOR (95% CI)                                     | p values | aOR (95% CI)                                     | p values | aOR (95% CI)                              | p values |
| Number of NCDs (ref. no NCD)               |  |          |  |          |   |          |
| Single NCD                                 | 1.12 (0.84–1.51)                                 | 0.434    | 0.89 (0.54–1.47)                                 | 0.642    | 0.93 (0.62–1.41)                          | 0.743    |
| Two NCDs                                   | 1.23 (0.88–1.72)                                 | 0.235    | 1.27 (0.74–2.17)                                 | 0.382    | 1.22 (0.77–1.91)                          | 0.396    |
| Three or more NCDs                         | 1.66 (1.12–2.45)                                 | 0.011    | 0.99 (0.50–1.94)                                 | 0.976    | 1.08 (0.63–1.88)                          | 0.773    |
| Period (ref.2007)                          |  |          |  |          |   |          |
| 2014                                       | 1.37 (1.09–1.74)                                 | 0.008    | 1.21 (0.81–1.81)                                 | 0.351    | 1.16 (0.84–1.62)                          | 0.367    |
| Sex (ref. Male)                            |  |          |  |          |   |          |
| Female                                     | 0.92 (0.72–1.19)                                 | 0.528    | 1.00 (0.64–1.54)                                 | 0.991    | 1.01 (0.70–1.45)                          | 0.949    |
| Age (ref. 50 – 60 years)                   |  |          |  |          |   |          |
| 61 – 70 years                              | 1.18 (0.91–1.53)                                 | 0.207    | 1.47 (0.95–2.29)                                 | 0.085    | 1.49 (1.03–2.16)                          | 0.033    |
| 71+ years                                  | 1.08 (0.77–1.53)                                 | 0.651    | 0.87 (0.45–1.67)                                 | 0.672    | 1.37 (0.83–2.25)                          | 0.218    |
| Marital status (ref. Not married)          |  |          |  |          |   |          |
| Currently married                          | 1.54 (1.15–2.05)                                 | 0.003    | 1.66 (1.01–2.71)                                 | 0.044    | 1.82 (1.21–2.72)                          | 0.004    |
| Educational level (ref. No education)      |  |          |  |          |   |          |
| Primary                                    | 0.93 (0.70–1.23)                                 | 0.607    | 0.87 (0.53–1.44)                                 | 0.596    | 0.88 (0.59–1.31)                          | 0.530    |
| Junior high school                         | 0.88 (0.57–1.35)                                 | 0.555    | 1.04 (0.51–2.09)                                 | 0.921    | 0.67 (0.35–1.28)                          | 0.227    |
| Senior high school                         | 0.85 (0.55–1.29)                                 | 0.442    | 1.05 (0.53–2.07)                                 | 0.885    | 0.82 (0.45–1.47)                          | 0.500    |
| Tertiary                                   | 0.39 (0.18–0.84)                                 | 0.016    | 0.13 (0.02–0.96)                                 | 0.045    | 0.18 (0.04–0.75)                          | 0.018    |
| Ethnicity (ref. Javanese)                  |  |          |  |          |   |          |
| Sundanese                                  | 0.83 (0.57–1.21)                                 | 0.339    | 1.64 (0.91–2.95)                                 | 0.099    | 1.17 (0.71–1.94)                          | 0.529    |
| Others                                     | 0.75 (0.56–1.02)                                 | 0.069    | 0.96 (0.57–1.60)                                 | 0.872    | 0.72 (0.47–1.10)                          | 0.129    |
| Insurance coverage (ref. No)               |  |          |  |          |   |          |
| Yes  | 0.94 (0.74–1.20)                                 | 0.613    | 0.83 (0.54–1.27)                                 | 0.388    | 0.80 (0.56–1.15)                          | 0.227    |
| Type of work (ref. Unemployed)             |  |          |  |          |   |          |
| Casual                                     | 0.62 (0.42–0.91)                                 | 0.016    | 0.59 (0.31–1.14)                                 | 0.116    | 0.56 (0.33–0.95)                          | 0.032    |
| Self-employed                              | 0.64 (0.47–0.87)                                 | 0.005    | 0.65 (0.41–1.03)                                 | 0.068    | 0.66 (0.45–0.97)                          | 0.033    |
| Government/private                         | 0.61 (0.38–0.97)                                 | 0.038    | 0.77 (0.37–1.61)                                 | 0.488    | 0.63 (0.33–1.22)                          | 0.169    |
| Per capita household expenditure (ref. Q1) |  |          |  |          |   |          |
| Q2   | 1.11 (0.74–1.65)                                 | 0.619    | 1.40 (0.66–2.94)                                 | 0.379    | 1.54 (0.85–2.77)                          | 0.151    |
| Q3   | 1.46 (0.99–2.15)                                 | 0.058    | 1.74 (0.85–3.58)                                 | 0.130    | 1.67 (0.93–2.99)                          | 0.086    |
| Q4   | 2.01 (1.34–3.01)                                 | 0.001    | 2.58 (1.27–5.26)                                 | 0.009    | 2.42 (1.36–4.31)                          | 0.003    |
| Q5   | 3.27 (2.10–5.11)                                 | 0.000    | 4.64 (2.29–9.38)                                 | 0.000    | 4.71 (2.66–8.34)                          | 0.000    |
| Residency (ref. Rural)                     |  |          |  |          |   |          |
| Urban                                      | 0.99 (0.74–1.31)                                 | 0.936    | 0.85 (0.52–1.40)                                 | 0.526    | 0.88 (0.59–1.32)                          | 0.550    |
| Region (ref. Java-Bali)                    |  |          |  |          |   |          |
| Sumatra                                    | 0.82 (0.58–1.16)                                 | 0.257    | 0.78 (0.43–1.41)                                 | 0.411    | 1.12 (0.70–1.78)                          | 0.633    |
| Nusa Tenggara                              | 0.70 (0.37–1.35)                                 | 0.287    | 1.22 (0.39–3.77)                                 | 0.730    | 0.87 (0.33–2.29)                          | 0.772    |
| Kalimantan                                 | 0.86 (0.46–1.59)                                 | 0.632    | 0.77 (0.26–2.30)                                 | 0.637    | 0.96 (0.40–2.26)                          | 0.918    |
| Sulawesi                                   | 0.83 (0.43–1.61)                                 | 0.584    | 1.00 (0.36–2.79)                                 | 0.994    | 1.08 (0.44–2.63)                          | 0.864    |

<sup>a)</sup> Multilevel logistic regression model

Obesity (BMI  $\geq 25$  kg/m<sup>2</sup> as obese) is included in the clustering of multimorbidity  
aOR: adjusted odds ratio, NCD: noncommunicable disease

**Table S10. Sensitivity analysis: the effect of multimorbidity on productivity loss**Obesity (BMI  $\geq 25$  kg/m<sup>2</sup> as obese) is included in the clustering of multimorbidity

| Variables                                  | Productivity loss                  |          |  |          |                                  |          |
|--|------------------------------------|----------|--|----------|----------------------------------|----------|
|  | Labour participation <sup>a)</sup> |          | Days primary activity missed <sup>b)</sup> |          | Days stayed in bed <sup>b)</sup> |          |
|  | aOR (95% CI)                       | p values | IRR (95% CI)                               | p values | IRR (95% CI)                     | p values |
| Number of NCDs (ref. no NCD)               |                                    |          |  |          |                                  |          |
| Single NCD                                 | 0.66 (0.54–0.82)                   | 0.000    | 1.16 (0.99–1.36)                           | 0.063    | 1.10 (0.82–1.48)                 | 0.533    |
| Two NCDs                                   | 0.45 (0.35–0.58)                   | 0.000    | 1.70 (1.41–2.04)                           | 0.000    | 1.37 (0.98–1.92)                 | 0.065    |
| Three or more NCDs                         | 0.37 (0.27–0.49)                   | 0.000    | 2.21 (1.76–2.76)                           | 0.000    | 2.16 (1.44–3.25)                 | 0.000    |
| Period (ref. 2007)                         |                                    |          |  |          |                                  |          |
| 2014                                       | 0.76 (0.65–0.89)                   | 0.001    | 1.54 (1.35–1.75)                           | 0.000    | 1.44 (1.13–1.85)                 | 0.004    |
| Sex (ref. Male)                            |                                    |          |  |          |                                  |          |
| Female                                     | 0.22 (0.17–0.27)                   | 0.000    | 0.96 (0.83–1.11)                           | 0.555    | 0.90 (0.68–1.20)                 | 0.480    |
| Age (ref. 50 – 60 years)                   |                                    |          |  |          |                                  |          |
| 61 – 70 years                              | 0.36 (0.29–0.44)                   | 0.000    | 1.02 (0.89–1.18)                           | 0.758    | 1.15 (0.87–1.52)                 | 0.336    |
| 71+ years                                  | 0.10 (0.08–0.13)                   | 0.000    | 1.17 (0.97–1.41)                           | 0.094    | 1.77 (1.24–2.52)                 | 0.002    |
| Marital status (ref. Not married)          |                                    |          |  |          |                                  |          |
| Currently married                          | 1.49 (1.22–1.82)                   | <0.0001  | 1.18 (1.01–1.37)                           | 0.032    | 0.96 (0.72–1.29)                 | 0.809    |
| Educational level (ref. No education)      |                                    |          |  |          |                                  |          |
| Primary                                    | 0.90 (0.72–1.13)                   | 0.372    | 0.92 (0.79–1.07)                           | 0.269    | 1.03 (0.77–1.38)                 | 0.851    |
| Junior high school                         | 0.41 (0.29–0.58)                   | <0.0001  | 0.91 (0.71–1.16)                           | 0.438    | 0.68 (0.42–1.10)                 | 0.118    |
| Senior high school                         | 0.43 (0.30–0.61)                   | <0.0001  | 0.64 (0.50–0.83)                           | 0.001    | 0.65 (0.40–1.04)                 | 0.073    |
| Tertiary                                   | 0.56 (0.34–0.92)                   | 0.021    | 0.52 (0.36–0.75)                           | <0.0001  | 0.42 (0.20–0.88)                 | 0.022    |
| Ethnicity (ref. Javanese)                  |                                    |          |  |          |                                  |          |
| Sundanese                                  | 0.48 (0.36–0.65)                   | <0.0001  | 1.39 (1.14–1.70)                           | 0.001    | 1.51 (1.03–2.21)                 | 0.035    |
| Others                                     | 0.80 (0.63–1.01)                   | 0.059    | 1.13 (0.97–1.33)                           | 0.123    | 1.13 (0.84–1.53)                 | 0.425    |
| Insurance coverage (ref. No)               |                                    |          |  |          |                                  |          |
| Yes  | 0.82 (0.69–0.98)                   | 0.032    | 1.13 (0.99–1.29)                           | 0.077    | 1.13 (0.88–1.46)                 | 0.329    |
| Type of work (ref. Unemployed)             |                                    |          |  |          |                                  |          |
| Casual                                     | N/A                                | N/A      | 0.69 (0.57–0.84)                           | <0.0001  | 0.41 (0.28–0.60)                 | <0.0001  |
| Self-employed                              | N/A                                | N/A      | 0.68 (0.58–0.79)                           | <0.0001  | 0.51 (0.38–0.69)                 | <0.0001  |
| Government/private                         | N/A                                | N/A      | 0.60 (0.47–0.76)                           | <0.0001  | 0.56 (0.35–0.90)                 | 0.017    |
| Per capita household expenditure (ref. Q1) |                                    |          |  |          |                                  |          |
| Q2   | 1.36 (1.06–1.75)                   | 0.016    | 1.03 (0.85–1.24)                           | 0.769    | 0.97 (0.68–1.38)                 | 0.848    |
| Q3   | 1.27 (0.98–1.64)                   | 0.071    | 1.17 (0.97–1.42)                           | 0.095    | 1.11 (0.78–1.59)                 | 0.557    |
| Q4   | 1.13 (0.86–1.47)                   | 0.383    | 1.05 (0.86–1.29)                           | 0.602    | 0.99 (0.68–1.43)                 | 0.944    |
| Q5   | 1.35 (1.01–1.80)                   | 0.043    | 1.26 (1.02–1.55)                           | 0.032    | 0.89 (0.60–1.33)                 | 0.577    |
| Residency (ref. Rural)                     |                                    |          |  |          |                                  |          |
| Urban                                      | 0.42 (0.34–0.52)                   | <0.0001  | 0.92 (0.80–1.06)                           | 0.239    | 0.69 (0.52–0.90)                 | 0.006    |
| Region (ref. Java-Bali)                    |                                    |          |  |          |                                  |          |
| Sumatra                                    | 0.91 (0.70–1.20)                   | 0.519    | 1.14 (0.95–1.38)                           | 0.162    | 1.10 (0.78–1.55)                 | 0.573    |
| Nusa Tenggara                              | 0.68 (0.44–1.04)                   | 0.077    | 0.86 (0.64–1.15)                           | 0.309    | 1.15 (0.66–2.00)                 | 0.629    |
| Kalimantan                                 | 1.22 (0.75–1.99)                   | 0.418    | 0.86 (0.63–1.17)                           | 0.329    | 0.92 (0.51–1.67)                 | 0.794    |
| Sulawesi                                   | 0.34 (0.21–0.55)                   | <0.0001  | 1.05 (0.76–1.46)                           | 0.754    | 1.07 (0.58–1.98)                 | 0.826    |

<sup>a)</sup> Multilevel logistic regression model<sup>b)</sup> Multilevel negative binomial regression model

aOR: adjusted odds ratio, IRR: incidence rate ratio, NCD: noncommunicable disease