The Sharp Difference: It's Flat. A Medley of SES Gradients in Health Among Hispanics

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Abstract

Numerous studies have revealed an Hispanic health paradox, in which health and mortality outcomes for U.S. Hispanics are better than one would expect based on socioeconomic status (SES). Less well understood is the SES gradient in health among Hispanics, which tends to be flatter than among non-Hispanics, may be nonexistent or even downward sloping, and is also flatter in countries of origin. Previous investigations have focused on mortality and on self-reports, and they have highlighted the role of immigrant status. In this study, I extend the analysis of the Hispanic SES gradient to the broad array of subjective and objective health outcomes and behaviors in the U.S. Health and Retirement Study, a biennial panel with retrospective data on migration and health that includes 1,700 Hispanics, half foreign born. Flatter SES gradients are the remarkably consistent finding especially in self-reported health metrics. Gradients in objective measures resemble those of non-Hispanics.

Introduction

Hispanics in the U.S. typically have lower socioeconomic status (SES) than non-Hispanic whites, yet they also enjoy health and mortality outcomes that are better than one would expect given their SES. This is the well-known Hispanic health paradox (Elo et al., 2004; Palloni and Arias, 2004; Markides and Eschbach, 2011). Although it is partly associated with the high percentage of foreign born among U.S. Hispanics, the paradox in mortality cannot be fully explained by issues of data quality related either to selective migration or measurement errors in ethnicity (Riosmena, Wong and Palloni, 2013; Hayward et al.,

2014). But the paradox also appears not to extend to self-reported disability, where Hispanics look more like non-Hispanic blacks than whites (Hayward et al., 2014), and Crimmins et al. (2007) find no Hispanic paradox in biological risk factors.

As reviewed by Riosmena and Dennis (2012*b*), recent studies have also revealed a second paradox, a flatter SES gradient in health and mortality among U.S. Hispanics compared to that found among non-Hispanic whites (Goldman et al., 2006; Turra and Goldman, 2007). This paradox is less well understood because it has not yet been researched as thoroughly. Goldman et al. (2006) find especially weak SES gradients among Mexican immigrants but are unable to identify the elements of national origin or immigration that may be operative. Turra and Goldman (2007) report that the flatter SES gradient in mortality, which was most apparent among Mexican Americans, exclusively benefits the lower end of the distribution. Riosmena and Dennis (2012*a*) report flatter SES gradients in self-reported smoking and obesity among Mexican migrants that are indistinguishable from those found among nonmigrants, supportive of an "importation hypothesis." Rosero-Bixby and Dow (2009) report that mortality actually rose with SES in the Costa Rican Study on Longevity and Healthy Aging, while SES gradients across an array of objective and subjective health conditions and behaviors had mixed signs and slopes. Recently, Rosero-Bixby and Dow (2014) compare SES gradients in mortality between the U.S. and Costa Rica, they reveal concentrated disadvantage at the low end of the U.S. distribution, reminiscent of the insights provided by Turra and Goldman (2007).

In this paper, I examine the SES gradient in health and mortality among Hispanics in the U.S. Health and Retirement Study (HRS), a biennial panel survey of 17,000 Americans over age 50 that asks a broad array of questions about health status, measures mortality well with good longitudinal tracking, and as of 2006 also collects biomarkers and physical measures. In the 2008 wave, the HRS surveyed 1,654 Hispanics, of whom 1,104 identified as Mexican American and 893 were foreign born.

Preliminary results reveal remarkably consistent patterns of flatter SES gradients in self-reports of health status, disability, and healthy behaviors. Among physical measures and biomarkers, however, the SES gradient more often appears not to be significantly different for Hispanics.

The rich structure of the HRS will allow for further disaggregation and hypothesis testing. In particular, we know the year of arrival for immigrants, and we also know details of family and kinship structure. Some geographic and residential data is available in the public file, but community influences on health are likely to be a focus of future research with the restricted file. Testable hypotheses include whether the SES gradient differs by immigrant status or by Hispanic sub-ethnicity; whether the flatness of the gradient reflects less disadvantage at the lower end or less advantage at the higher end; and whether the SES gradient in the risk of either becoming disabled or dying during the panel may be flatter for Hispanics. I plan to conclude preliminary analysis by the end of the year. The following sections briefly outline the data set and present some preliminary findings.

The Health and Retirement Study

Hispanics in the HRS

The U.S. Health and Retirement Study is a representative biennial panel of Americans aged 50 and over. In its 2006 wave, HRS surveyed about 18,500 individuals, roughly 1,710 of whom were Hispanic and 461 of whom were foreign born. The 2008 wave contained similar numbers.

Hispanics have been oversampled in the HRS since its inception, although few of the oldest members of the study are Hispanic. Of the 13,534 individuals in the original HRS cohort aged 51–61 at baseline in 1992, there were 1,269 Hispanics, or 9.3 percent. The original AHEAD cohort aged 70 and older in 1993 was only 5.8 percent Hispanic, and the cohort added in 1998 to bridge the gap was only 6.2 percent Hispanic. But younger cohorts added in 1998 and later have tended to be more Hispanic, with a high of 20 percent among the 1954–1959 birth cohort added in 2010.

Biomarkers in the HRS

Starting with its 2006 wave, a rotating half of all respondents were asked to submit physical measures like grip strength and biomarkers such as blood pressure and genetic information. Use of the biomarkers data is restricted by the HRS, and the 2006 and 2008 data are distributed separately after successful application. These data include the following five biomarkers:

- Glycosylated hemoglobin or **A1c**, a summary measure of blood sugar over roughly the past 120 days that is often used as an indicator of diabetes

- **Total cholesterol**, which is associated with cardiovascular disease, heart attack, stroke, kidney or artery disease, and other conditions

- High-density lipoprotein or **HDL** cholesterol, also called "good" cholesterol, associated with fewer vascular conditions

- C-reactive protein or **CRP**, an indicator of systemic inflammation. Chronic elevation of CRP is associated with cardiovascular disease, hypertension, and diabetes, and it can also indicate allostatic load, the wear and tear of stress

- **Cystatin C**, a marker of kidney function and potentially of cardiovascular disease

In addition to these metrics of blood composition in the restricted file, the public data release includes several physical measures collected during the same face-to-face interview. Of particular interest are these:

- **Systolic blood pressure** (up to 3 readings)

- **Diastolic blood pressure** (up to 3 readings)

- **Pulse** (up to 3 readings)

- **Height** and **weight**, yielding **BMI**

- **Waist circumference**

- **Peak expiratory flow**, a measure of lung health

- **Grip strength**

- **Balance** and **walking** tests

A separate restricted file contains genetic information, which I do not analyze.

Preliminary analysis

An initial pass at understanding the SES gradient in health among Hispanics is a simple hypothesis test in the following regression framework. Let H_{it} be an indicator of good health or healthy behavior for individual i at time t, and consider a linear model of H_{it} as a function of demographic characteristics and years of education, $educ_i$, a good measure of SES over the life course:

$$
\begin{aligned}
H_{it} \;=\; & \alpha + \beta_m male_i + \beta_b black_i + \beta_a age_{it} + \beta_e educ_i + \beta_h Hisp_i \\
& + \gamma\; educ_i \times Hisp_i + \epsilon_{it},
\end{aligned}
\tag{1}
$$

where the parameter of primary interest is γ, the coefficient on the interaction between a dichotomous indicator of Hispanic status, $Hisp_i$, and years of education. The coefficient β_h is also interesting because it represents the (change in the) "intercept" rather than the (change in the slope) associated with Hispanic status. Our prior that SES is protective suggests that we should find the coefficient on education, $\beta_e > 0$, and if the Hispanic SES gradient is flatter, we expect $\gamma < 0$. When H_{it} indexes poor health, these signs are reversed. We also want to test the linear combination $\beta_e + \gamma$, which is the SES gradient for Hispanics, and previous literature suggests it could be either positive or negative depending on the choice of health measure.

Tables 1 through 7 present regression results grouped according to the nature of the dependent variable. Table 4 is noteworthy because it shows SES gradients in physical measures and biomarkers; the other tables show patterns in self-reported indexes of health and healthy behaviors.

Discussion

TBD

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Table 1: Subjective health status

Independent variables	Dependent variables				
	Self-reported health (1=excellent, 5=poor)	Self-reported health before age 16 (1=excellent, 5=poor)	Does health limit work activity?	Has back problems?	Expected remaining years of life
Hispanic	0.0297	0.1476**	-0.2667***	-0.1827***	0.4345
	(0.0689)	(0.0726)	(0.0346)	(0.0321)	(0.5967)
Years of education	-0.0961***	-0.0408***	-0.0282***	-0.0164***	0.3825***
	(0.0030)	(0.0035)	(0.0014)	(0.0014)	(0.0231)
Hispanic x Years of educ	0.0194***	0.0015	0.0196***	0.0117***	-0.1069**
	(0.0064)	(0.0068)	(0.0031)	(0.0030)	(0.0532)
black or African American	0.3133***	0.0174	0.0473***	-0.0640***	1.6973***
	(0.0233)	(0.0244)	(0.0105)	(0.0108)	(0.1753)
male	-0.0203	-0.0437**	-0.0278***	-0.0663***	-1.2054***
	(0.0160)	(0.0180)	(0.0073)	(0.0075)	(0.1168)
Age in years	0.0136***	0.0034***	0.0066***	-0.0006	-0.5645***
	(0.0008)	(0.0009)	(0.0004)	(0.0004)	(0.0060)
Constant	3.0974***	2.0878***	0.2470***	0.6527***	52.6389***
	(0.0732)	(0.0842)	(0.0345)	(0.0354)	(0.5548)
Observations	18,052	11,977	15,868	16,766	15,129
R-squared	0.1255	0.0285	0.0566	0.0137	0.4099

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Table 2: Behaviors 1

Dependent variables

Independent variables	Smokes now	Ever smoked	Cigarettes per day	Drinks alcohol	Days per week drinks alcohol	Drinks per day when drinks	Binge drinking days of last 90
Hispanic	-0.1851***	-0.2308***	-4.7065***	0.1151***	0.4231***	-0.0370	-1.6179***
	(0.0217)	(0.0315)	(0.4253)	(0.0309)	(0.1293)	(0.0829)	(0.4717)
Years of education	-0.0158***	-0.0145***	-0.3093***	0.0342***	0.1143***	0.0237***	-0.0583***
	(0.0010)	(0.0014)	(0.0188)	(0.0014)	(0.0057)	(0.0037)	(0.0208)
Hispanic x Years of educ	0.0109***	0.0132***	0.2508***	-0.0149***	-0.0711***	-0.0025	0.0889**
	(0.0020)	(0.0029)	(0.0396)	(0.0029)	(0.0120)	(0.0077)	(0.0438)
black or African American	0.0015	-0.0177*	-1.0804***	-0.1360***	-0.4999***	-0.1912***	-0.6764***
	(0.0073)	(0.0107)	(0.1440)	(0.0105)	(0.0438)	(0.0281)	(0.1599)
male	0.0233***	0.2179***	0.7388***	0.1382***	0.6427***	0.5317***	1.7095***
	(0.0050)	(0.0073)	(0.0988)	(0.0072)	(0.0301)	(0.0193)	(0.1098)
Age in years	-0.0068***	-0.0024***	-0.1211***	-0.0053***	-0.0047***	-0.0184***	-0.0573***
	(0.0002)	(0.0003)	(0.0047)	(0.0003)	(0.0014)	(0.0009)	(0.0052)
Constant	0.7936***	0.8341***	14.2611***	0.3941***	-0.1843	1.4129***	5.1658***
	(0.0230)	(0.0334)	(0.4509)	(0.0328)	(0.1373)	(0.0880)	(0.5009)
Observations	17,969	17,973	17,955	18,069	18,045	18,031	17,978
R-squared	0.0508	0.0535	0.0462	0.1005	0.0708	0.0726	0.0210

Standard errors in parentheses

*** $p<0.01$, ** $p<0.05$, * $p<0.1$

Table 3: Behaviors 2

Dependent variables

Independent variables	Vigorous exercise (1=every day, 5=never)	Moderate exercise (1=every day, 5=never)	Light exercise (1=every day, 5=never)	Self-reported BMI	Objective BMI	Got a flu shot since last wave	Got a prostate exam since last wave
Hispanic	-0.3366***	-0.3299***	-0.0825	-0.3732	-1.2768***	-0.0740**	-0.0126
	(0.0820)	(0.0858)	(0.0726)	(0.3745)	(0.4692)	(0.0304)	(0.0444)
Years of education	-0.0694***	-0.0702***	-0.0367***	-0.1559***	-0.1711***	0.0112***	0.0186***
	(0.0036)	(0.0038)	(0.0032)	(0.0164)	(0.0203)	(0.0013)	(0.0018)
Hispanic x Years of educ	0.0340***	0.0349***	0.0202***	0.0357	0.1312***	-0.0010	-0.0021
	(0.0076)	(0.0080)	(0.0067)	(0.0347)	(0.0429)	(0.0028)	(0.0041)
black or African American	0.1210***	0.2462***	0.3148***	1.6068***	1.2838***	-0.1405***	0.0260
	(0.0278)	(0.0290)	(0.0246)	(0.1255)	(0.1542)	(0.0103)	(0.0161)
male	-0.3635***	-0.2561***	0.3010***	0.1992**	0.0125	-0.0183***	0.5658***
	(0.0191)	(0.0199)	(0.0169)	(0.0860)	(0.1028)	(0.0071)	(0.1769)
Age in years	0.0203***	0.0226***	0.0292***	-0.1197***	-0.1016***	0.0130***	0.0051***
	(0.0009)	(0.0009)	(0.0008)	(0.0041)	(0.0052)	(0.0003)	(0.0005)
Constant	3.6953***	2.3249***	0.9046***	37.6543***	37.9974***	-0.3726***	-0.4104**
	(0.0870)	(0.0911)	(0.0770)	(0.3936)	(0.4819)	(0.0322)	(0.1828)
Observations	18,052	18,061	18,066	17,793	13,066	17,604	7,256
R-squared	0.0843	0.0799	0.1100	0.0614	0.0407	0.1002	0.0322

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Table 4: Physical measures and biomarkers

Independent variables	Average pulse	Average systolic BP	Average diastolic BP	Peak expiratory flow	Hemoglobin A1c	HDL cholesterol	Total cholesterol	C-Reactive Protein	Cystatin-C
				Dependent variables					
Hispanic	-1.2712	0.4722	-1.3677	17.4082**	0.2817***	-0.5408	-13.5081***	-2.1420***	-0.0712*
	(0.9019)	(1.5893)	(0.9175)	(8.0559)	(0.0814)	(1.3967)	(3.4811)	(0.7621)	(0.0432)
Years of education	-0.1927***	-0.4951***	-0.1335***	8.3087***	-0.0268***	0.5736***	-0.0254	-0.2156***	-0.0143***
	(0.0388)	(0.0684)	(0.0395)	(0.3446)	(0.0035)	(0.0609)	(0.1517)	(0.0333)	(0.0019)
Hispanic x Years of educ	0.1300	0.1232	0.1280	-2.0754***	0.0079	-0.0138	1.1591***	0.1638**	0.0058
	(0.0829)	(0.1461)	(0.0843)	(0.7389)	(0.0075)	(0.1282)	(0.3185)	(0.0698)	(0.0040)
black or African American	1.8630***	5.7491***	2.1640***	-25.7154***	0.3762***	1.4006***	-4.1262***	2.3160***	0.0739***
	(0.2951)	(0.5201)	(0.3002)	(2.6059)	(0.0272)	(0.4711)	(1.1719)	(0.2584)	(0.0147)
male	-1.1921***	4.3885***	0.3880*	138.1901***	0.0551***	-10.1983***	-14.1738***	-0.4583***	0.0046
	(0.1978)	(0.3486)	(0.2012)	(1.7552)	(0.0180)	(0.3116)	(0.7732)	(0.1698)	(0.0096)
Age in years	-0.1412***	0.3918***	-0.1635***	-4.4516***	0.0029***	-0.0696***	-0.6404***	-0.0016	0.0140***
	(0.0099)	(0.0175)	(0.0101)	(0.0878)	(0.0009)	(0.0158)	(0.0390)	(0.0085)	(0.0005)
Constant	82.2837***	108.5713***	91.4183***	497.5271***	5.9191***	56.1270***	251.2383***	7.3996***	0.3401***
	(0.9257)	(1.6313)	(0.9417)	(8.1901)	(0.0840)	(1.4538)	(3.6129)	(0.7924)	(0.0450)
Observations	13,591	13,591	13,591	13,596	12,289	10,176	11,762	11,926	11,828
R-squared	0.0238	0.0647	0.0249	0.4344	0.0390	0.1081	0.0530	0.0135	0.0815

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Table 5: Mental health

Independent variables	Felt depressed last week	Felt like everything was an effort last week	Restless sleep last week	Felt lonely last week	Felt sad last week	Could not get going last week	Felt happy last week	Enjoyed life last week	CESD mental health score
				Dependent variables					
Hispanic	0.0631**	-0.1203***	-0.0658**	0.0246	0.0294	-0.2213***	-0.0376	-0.0801***	-0.1650
	(0.0253)	(0.0296)	(0.0315)	(0.0261)	(0.0274)	(0.0284)	(0.0238)	(0.0191)	(0.1355)
Years of education	-0.0219***	-0.0325***	-0.0186***	-0.0171***	-0.0174***	-0.0232***	0.0061***	0.0050***	-0.1412***
	(0.0011)	(0.0013)	(0.0014)	(0.0011)	(0.0012)	(0.0012)	(0.0010)	(0.0008)	(0.0059)
Hispanic x Years of educ	0.0021	0.0161***	0.0072**	0.0051**	0.0047*	0.0165***	-0.0010	0.0033*	0.0486***
	(0.0023)	(0.0027)	(0.0029)	(0.0024)	(0.0025)	(0.0026)	(0.0022)	(0.0018)	(0.0125)
black or African American	0.0629***	0.1602***	-0.0336***	0.0576***	0.0131	0.0166*	-0.0205***	0.0339***	0.2604***
	(0.0083)	(0.0097)	(0.0103)	(0.0086)	(0.0090)	(0.0093)	(0.0078)	(0.0063)	(0.0445)
male	-0.0445***	-0.0166**	-0.0759***	-0.0647***	-0.0916***	-0.0485***	0.0252***	0.0260***	-0.3924***
	(0.0057)	(0.0067)	(0.0071)	(0.0059)	(0.0062)	(0.0064)	(0.0054)	(0.0043)	(0.0305)
Age in years	-0.0009***	-0.0009***	-0.0028***	0.0021***	-0.0011***	0.0014***	0.0017***	0.0013***	-0.0054***
	(0.0003)	(0.0003)	(0.0003)	(0.0003)	(0.0003)	(0.0003)	(0.0003)	(0.0002)	(0.0015)
Constant	0.5003***	0.7132***	0.7528***	0.2629***	0.5220***	0.4353***	0.6710***	0.7532***	3.7603***
	(0.0261)	(0.0306)	(0.0325)	(0.0270)	(0.0283)	(0.0293)	(0.0246)	(0.0198)	(0.1400)
Observations	16,812	16,794	16,817	16,811	16,805	16,795	16,784	16,802	16,826
R-squared	0.0554	0.0729	0.0239	0.0432	0.0398	0.0312	0.0105	0.0149	0.0672

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Table 6: Self-reported doctors' diagnoses

Independent variables	Doctor diagnosed: High BP	Doctor diagnosed: Diabetes	Doctor diagnosed: Cancer	Doctor diagnosed: Lung problems	Doctor diagnosed: Heart problems	Doctor diagnosed: Stroke	Doctor diagnosed: Psychiatric problems	Doctor diagnosed: Arthritis	Doctor diagnosed: Sum of 8 conditions
Hispanic	-0.0591*	0.0831***	-0.0799***	-0.1837***	-0.2202***	-0.0990***	-0.0665***	-0.2074***	-0.9211***
	(0.0314)	(0.0259)	(0.0227)	(0.0196)	(0.0276)	(0.0173)	(0.0244)	(0.0307)	(0.0900)
Years of education	-0.0117***	-0.0103***	0.0022**	-0.0110***	-0.0103***	-0.0057***	-0.0132***	-0.0143***	-0.0831***
	(0.0014)	(0.0011)	(0.0010)	(0.0009)	(0.0012)	(0.0008)	(0.0011)	(0.0014)	(0.0040)
Hispanic x Years of educ	0.0054*	-0.0004	0.0044**	0.0100***	0.0118***	0.0076***	0.0054**	0.0116***	0.0592***
	(0.0029)	(0.0024)	(0.0021)	(0.0018)	(0.0026)	(0.0016)	(0.0023)	(0.0028)	(0.0084)
black or African American	0.1737***	0.1165***	-0.0310***	-0.0413***	-0.0194**	0.0316***	-0.0509***	0.0014	0.1847***
	(0.0106)	(0.0088)	(0.0077)	(0.0066)	(0.0094)	(0.0058)	(0.0082)	(0.0104)	(0.0305)
male	-0.0130*	0.0378***	0.0114**	-0.0062	0.0747***	0.0204***	-0.0940***	-0.1318***	-0.0605***
	(0.0073)	(0.0060)	(0.0053)	(0.0045)	(0.0064)	(0.0040)	(0.0057)	(0.0071)	(0.0209)
Age in years	0.0075***	0.0011***	0.0048***	0.0007***	0.0085***	0.0035***	-0.0026***	0.0090***	0.0350***
	(0.0003)	(0.0003)	(0.0003)	(0.0002)	(0.0003)	(0.0002)	(0.0003)	(0.0003)	(0.0010)
Constant	0.1929***	0.2153***	-0.2078***	0.2088***	-0.2142***	-0.1000***	0.5624***	0.2290***	0.7826***
	(0.0333)	(0.0275)	(0.0241)	(0.0208)	(0.0293)	(0.0183)	(0.0258)	(0.0326)	(0.0956)
Observations	18,044	18,056	18,060	18,055	18,056	18,062	18,055	18,057	18,075
R-squared	0.0512	0.0272	0.0249	0.0141	0.0632	0.0295	0.0288	0.0726	0.1112

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1

Table 7: Disability

Independent variables	Reports memory problems this wave	Sum of some difficulty or more on 5 ADLs	Sum of some difficulty or more on 3 ADLs	Sum of some difficulty or more on 3 IADLs	Sum of some difficulty or more on 5 IADLs	Sum of some difficulty or more on 5 mobility questions	Sum of some difficulty or more on 4 large muscle activities	Sum of some difficulty or more on 5 gross motor activities	Sum of some difficulty or more on 3 fine motor activities
Hispanic	0.0072	0.0657	0.0598	-0.0781**	-0.1954***	-0.5115***	-0.4145***	-0.1714**	0.0332
	(0.0103)	(0.0636)	(0.0404)	(0.0362)	(0.0620)	(0.0943)	(0.0839)	(0.0741)	(0.0373)
Years of education	-0.0016***	-0.0377***	-0.0221***	-0.0230***	-0.0453***	-0.0957***	-0.0769***	-0.0610***	-0.0209***
	(0.0005)	(0.0028)	(0.0018)	(0.0016)	(0.0027)	(0.0042)	(0.0037)	(0.0033)	(0.0016)
Hispanic x Years of educ	-0.0003	0.0016	-0.0005	0.0080**	0.0178***	0.0407***	0.0381***	0.0173**	0.0002
	(0.0010)	(0.0059)	(0.0038)	(0.0034)	(0.0058)	(0.0088)	(0.0078)	(0.0069)	(0.0035)
black or African American	0.0070**	0.2073***	0.1263***	0.0621***	0.1462***	0.2077***	0.0969***	0.1983***	0.0973***
	(0.0034)	(0.0216)	(0.0137)	(0.0122)	(0.0210)	(0.0320)	(0.0284)	(0.0251)	(0.0126)
male	-0.0010	-0.1056***	-0.0486***	-0.0213**	-0.1099***	-0.3514***	-0.3699***	-0.2131***	-0.0344***
	(0.0024)	(0.0148)	(0.0094)	(0.0084)	(0.0144)	(0.0219)	(0.0195)	(0.0172)	(0.0087)
Age in years	0.0020***	0.0216***	0.0138***	0.0140***	0.0259***	0.0348***	0.0173***	0.0270***	0.0112***
	(0.0001)	(0.0007)	(0.0004)	(0.0004)	(0.0007)	(0.0010)	(0.0009)	(0.0008)	(0.0004)
Constant	-0.0938***	-0.6069***	-0.4317***	-0.4929***	-0.8144***	0.1588	1.2865***	-0.4207***	-0.2750***
	(0.0108)	(0.0675)	(0.0428)	(0.0384)	(0.0658)	(0.1001)	(0.0890)	(0.0786)	(0.0396)
Observations	17,542	18,067	18,067	18,064	18,066	18,061	18,064	18,069	18,068
R-squared	0.0221	0.0855	0.0817	0.0935	0.1134	0.1254	0.0782	0.1088	0.0681

Standard errors in parentheses
*** p<0.01, ** p<0.05, * p<0.1