Trauma and Religiosity

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Abstract

This research explores the impact of six different adverse life events on religiosity by utilizing a nationally representative dataset of the entire Australian population, combining information on religious importance, religious attendance, and a variety of adverse life events. We exploit the longitudinal dimension of the dataset by using fixed-effects estimations to account for time and individual variations. We found that the importance of religious beliefs increases in response to within the past year occurrence of the death of a friend, death of a relative, and personal injury. Being a victim of physical violence cause a higher increase in the importance of religious beliefs for highly religious individuals and individuals living in the most disadvantaged areas of Australia 1-3 years following the incident. On average, the results are in line with the religious coping theory.

1 Introduction

Religiosity may positively impact economic outcomes through three channels: the social-network, regulations, and psychological channels (Lehrer, 2009; POPOva, 2017). The social network channel organizes people into supportive networks. The regulation channel encourages people with moderate religious beliefs to constructive and healthy behavior. The psychological channel can provide people with promises of reward in the afterlife and can help people cope with traumatic and stressful life situations. The present paper concerns the last channel of this argument by studying the religious behavior of a nationally represented sample of Australians following 6 different adverse events using time and individual fixed-effect estimation, which we discuss in Section 4.

Since multiple investigations have found that religious coping is among the most common forms used in times of stress, this study uses the conclusion from these studies as starting point to investigate the incentives towards religion following stressful events (McCrae, 1984; Pargament et al., 2000). Thus, the present study attempts to answer the following question: do people turn to religion in time of stress? While there are some studies that tackled this question, each work has its distinctive measures of religiosity and adverse events which we discuss in Section 2.

The results of this study indicate that the importance of religious beliefs increases in response to within the past year occurrence of the death of a friend, death of a relative, and personal injury. Additionally, experiencing physical violence increases the importance of religion 1-2 years following the incident. The results are robust and consistent with the theories in the literature. Highly religious individuals respond differently to adverse events. Individuals living in the lowest disadvantaged areas in Australia also experience adverse events differently. More discussion about the results is in Section 5.

The final implication of this study can be contextualized into the long-standing debate over the economics of religion. Based on our findings, religion may be thought of as social insurance due to its temporal copping effects. In fact, political scientists, Shapiro et al. (2008) argue that the social insurance effects of religion should be accounted for in determining state welfare spending outcomes.

2 Literature Review

Some of the related works in the literature investigate the relationship between disastrous common risk and religiosity. For example, in her fantastic work that provides most of the background in this topic, Bentzen (2015) uses individual-level data across a wide range of subnational counties around the world to investigate the relationship between earthquake frequency and the Strength of Religiosity Scale (SRS). She found that district-level religiosity increases as a result of the occurrence of earthquakes. She revolves her discussion around the theory of religious coping. Similarly, Belloc et al (2016) found that earthquakes enhanced the ability of religious-political leaders in Italy to restore social order between 1000 to 1300 A.C. Additionally, Ager et al. (2017) found that counties with greater common rainfall risks have a larger share of the population organized in religious communities in the 19th century US. All of these fantastic studies provide excellent insight into the interplay between common risk and religiosity.

In a closer microeconomic level analysis, Albrecht et al (1989) found that on an aggregate level, positive life events increase the importance of one's personal beliefs and the importance of one's church. The opposite effects occur for negative life events. The results were based on a cross-sectional sample of 1,867 Mormons in the United States. The participants were asked about the occurrence of major life events within the past 12 months. These major life events were broken down into 3 categories: religious/non-religious, desirable/undesirable, experienced by self/other. The researchers acknowledge that they did not distinguish between controllable and uncontrollable life events. In our study, we overcome this limitation by including only uncountable life events. We consider this as a limitation because the absence of such a distinction between controllable and uncontrollable life events might bias the results. Some major life event (e.g. marriage) are controllable and may have endogenous effects (e.g. religiosity's change as a result of spouse's religiosity).

Another dimension of the literature exclusively investigates the relationship between Post-traumatic stress disorder (PTSD) and religiosity. Chen et al (2006) comprehensively reviewed the literature on the empirical relationship between PTSD and religiosity and found 11 works that show a significant relationship between religiosity and PTSD except one. The direction of the association is different across the studies. While many of the studies uses SRS as a measure of

religiosity, the discrepancy between each study might be due to the difference in sample size and in experimental design. Another recent work showed conflicting results as well (ter Kuile et al, 2014). While PTSD is an excellent indicator of events' severity, it only concerns events that arise from traumatic experiences. For example, sexual assault, warfare, traffic collisions, etc. We include one event in this paper (being victim of physical violence) that could potentially cause PTSD.

The present study does not necessarily concern adverse events that cause PTSD. However, all of the events included in the present study are psychological stressors according to the *Diagnostic and Statistical Manual of Mental Disorders (3th ed.; DSM–III)* definitions.

3 Data

3.1 HILDA Survey Dataset

The source of the data is The Household, Income and Labour Dynamics in Australia (HILDA) Survey, which is an on-going survey that annually collects information from a nationally represented sample of the Australian population since 2001. The survey provides extensive and comprehensive information about the sample. It includes information on personality, life events, demographics, etc. The data is only available upon request, and a Deed of Confidentially has to be signed before accessing the dataset. We use data from the years 2002 to 2014 for our analysis, and we restrict the sample to only adults that are 18 years and older. After allowing for missing values, the sample consists of n=10,088 individuals. Summary statistics about the sample is shown in Table 1.

3.2 Religiosity Variables

We assess religiosity using these two measures: (i) frequency of attendance at religious services and (ii) the importance of religion. Participants were asked "On a scale from 0 to 10, how important is religion in your life?" and "How often do you attend religious services? Please do not include ceremonies like weddings or funerals" to measure religiosity. These questions are only asked in 2004, 2007, 2010, 2014. Thus, our longitudinal analysis will only account for these years. Table 2 and 3 shows a tabulation of these two measures in 2004. It is important to note that we control for religious domination in our analysis.

One might ask how good are these measures. Recent medical research found that the importance of religion is correlated with reduction in depression, while the frequency of religious attendance is not (Miller et al., 2014). We will consider the importance of religion as the primary dependent variable for this study, and we will also use the frequency of religious attendance as an extension. Thus, the interpretation of the latter must be with caution.

3.3 Adverse Events

We focus our analysis in 6 adverse life events: the death of a spouse/child, death of a friend, death of a relative, injury of a family member, personal injury, and being a victim of physical violence. The time since the occurrence of events is considered in our main analysis. Whether the event happened 0-3, 4-6, 7-9, or 10-12 months before the survey is a factor that we include in our analysis. We use dummy variables that equal 1 when event x occurred and 0 when it did not occur. The data on adverse events are available from 2002 to 2016. Table 4-9 shows a tabulation of the 6 different adverse events and the frequency of their occurrence each year.

3.4 Exogenous Variables

Variables on religious affiliation, age, gender, educational attainment, the log of income, region, employment, long term health, and socio-economic advantage are accounted for in our model. These variables should account for demographic and socio-economic conditions that may affect their response to adverse events. For example, the new generation is less religious and less affiliated with a religion than the older generation in Australia. Thus, it is essential to include the age variable in the model specifications.

It is important to talk about The Index of Relative Socio-Economic Advantage and Disadvantage (IRSAD) that asses the relative social and economic condition of people and households within an area in Australia. The HILDA dataset transforms this index into deciles to categorize people into most disadvantaged to most advantaged. The first decile includes individuals living in the most disadvantaged areas in Australia, and the 10^{th} decile includes people living in the most advantaged areas in Australia. We created a dummy that equals 1 if the subject is in the first or second decile and equals 0 otherwise. This variable will be used to test the theory that individuals with less

economic resources tend to religious copping more than individuals with more economic resources (Pargament, 2001). We will explore this theory by interacting this dummy with our main dependent variables and their lags.

4 Estimation Method

To estimate the relationship between religiosity and adverse events, we construct a model that can be written and interpreted as follows:

$$R_{it} = \beta_0 + \beta_1 M_{it} + \beta_2 M_{i(t-1)} + \beta_3 M_{i(t-2)} + \beta_4 X_{it} + \beta_5 T_t + \varepsilon_{it} \text{ where } \varepsilon_{it} = u_i + v_{it}$$

The subscript *i* represent each specific individual in the sample, and the subscript *t* represent each specific year. R is a vector that contains the variables in religiosity. M is a vector of adverse life events. The $M_{i(t-1)}$ and $M_{i(t-2)}$ are vectors of lagged adverse life events for each individual *i* at a specific year *t*-1 and *t*-2, respectively. The X is a vector of exogenous control variables. The v_{it} is the error term.

The T_t is what controls for each year's specific effects. This would include factors such as the securitization trend in Australia. More and more people are becoming less religiously affiliated each year as shown in Table 10. The u_i term is what accounts for each individual *i*'s fixed effects such as race, personality, lifestyle, etc.

Before we fully utilize our model, we run a regression without the individual-fixed effect but with the time-fixed-effect, and we cluster the slandered errors at the individual level to account for serial correlation. We analyze the coefficients and then turn back to the full model by including for the individual fixed-effect term.

Next, we include an interaction term (Highly Religious * Event X) to investigate the response of highly religious individuals compared to the not highly religious individuals. And, we also investigate the response of individuals living in the lowest disadvantaged area compared to the individuals living in the lesser disadvantage and advantaged areas in Australia, as discussed earlier.

It is important to mention that one of the dependent variable (the frequency of attendance) is an ordinal variable. We acknowledge that an Order Logistic Regression Model would be more appropriate for this dependent variable. However, we only need to analyze and interpret this dependent variable qualitatively rather than quantitatively

5 Results and Analysis

We will call the events that occurred within the past year from the time of the survey contemporaneous events, and and the event that occurred more than a year from the time of the survey lagged events. Contemporaneous events have contemporaneous effects, and lagged events have lagged effects.

5.1 One-Way Time Fixed-Effect Estimation

Table 11 presents the results from the one-way time fixed-effects estimation. The dependent variable is the importance of religion. Column 1 represents the coefficients of the adverse events if they occurred within the past year, Column 2 represents the coefficients of the adverse events if they occurred 0-3 month before the survey, etc.

The contemporaneous events that show statistically significant effects are the death of a friend, death of relative, and death of spouse/child with the expected positive sign. The only lagged event that shows statistically significant effects is the injury of a family member with a positive sign. The contemporaneous effect with the most considerable magnitude in this estimation is the death of a spouse/child with approximately 1 point increases in the importance of religion, holding all other variables constant. The magnitude is larger if the same event occurred in the past 0-3 months with approximately 2.1 point increase in the importance of religion, holding all other variables constant. This is plausible since experiencing the death of spouse/child is rated as one of the extreme psychological stresses according to the DDSIM definitions.

Table 12 presents the results from the one-way time fixed-effects estimation of the frequency of religious attendance. The table and its columns are ordered in the same way as the previous table. Since the variable of the frequency of attendance is an ordinal variable, we will restrict our analysis to the direction rather than the magnitudes of the coefficients. The contemporaneous events that

show statistically significant effects are the death of a friend, death of a relative, and death of a spouse/child with the expected positive sign. The only lagged events that show statistically significant effects are the injury of a family member with a positive sign, and being victim of physical violence with the negative sign.

5.2 Two-Way Individual & Time Fixed-Effect Estimation

In this section, we account for individual fixed-effect along with the time fixed-effects. Not only will this permit us to account for each year's specific trends, but also for each individual fixed-effects such as lifestyle, personality, etc. In the following two estimations, the results are robust, and the tables are ordered in the same way as the previous 2 tables.

Table 13 presents the results from the two-way individual and time fixed-effects estimation of the importance of religion. Surprisingly, the contemporaneous effect from the death of a spouse/child becomes statistically insignificant, and the effect of personal injury becomes statistically significant. The lagged effect of family member injury is now statistically insignificant, while the lagged effect of being a victim of physical violence becomes statistically significant in the positive direction, which is contrary to the estimation without the individual fixed-effects.

Table 14 presents the results from the two-way individual and time fixed-effects estimation of the frequency of religious attendance. Again, there is a shift in statistical significance across the contemporaneous effects. The contemporaneous effects from the death of a friend and death of spouse/child become statistically insignificant, and the lagged effects from the injury of a family and from being a victim of physical violence become statistically insignificant. The lagged effects from the death of a relative become statistically significant with the negative sign.

The results of this section imply that individual fixed-effects are confounding factors in the one-way time-fixed effect estimation.

5.3 Two-Way Individual & Time Fixed-Effect Estimation with an Interaction Term

For ease of comparison, we exclude the less than year effects. Table 10 shows the results for both the importance of religion and frequency of attendance. The dependent variable in Column 1is the importance of religion, and the dependent variable in Column 2 is the frequency of religious attendance.

5.3.1 Socio-Economic Disadvantage

The response of experiencing adverse events for individuals living in the relatively lowest disadvantaged areas compared to the individuals living in the relatively less disadvantaged and advantaged areas in Australia are presented in Table 15. The results indicate that individuals living in the relatively lowest disadvantaged areas experience higher positive change in the importance of religion following the death of a friend, and experience a lower negative change following the death of a relative. This result is in odds with the theory that disadvantaged individuals are more likely to turn to religion in time of stress (Pargament, 2001).

5.3.2 High Religious Importance (>= 6)

Table 16 shows that people who reported 6 or more in the importance of religion scale experience an increase of 2.1 (=1.3 + 0.8) points in religious importance after 1-3 years from the incident of physical violence compared to otherwise, holding all else constant. They also experience a reduction in religious attendance 1-2 years following the personal injury.

5.3.3 High Religious Frequency (About once a Week or More)

Table 17 illustrates that the difference in lagged effects from being a victim of physical violence is statistically significant in both measures of religiosity; however, both measures show different signs. The importance of religion increase by approximately 2.3 points 1-2 years following the incident for highly religious individuals compared to otherwise, holding all else constant. On the other hand, religious attendance frequency decreases 1-2 years following the incident for highly religious individuals compared to otherwise, holding all else constant. These results are not with odds with the literature since we already suggested that the importance of religion is the associated psychological buffering factor following a trauma.

5.4 Summary of the Results

We will summarize the findings for each event separately to ease concluding. The following are the results from the regression equations, and we will focus exclusively on summarizing the results when the dependent variable is the importance of religion:

I. Death of a Friend: the contemporaneous occurrence of this event increased the importance of religion in the time FE and the time and individual FE estimations. Individuals in the 1st or 2nd deciles of the relatively disadvantaged index experience a larger increase in the importance of religion compared to individuals living in rest of the deciles following the contemporaneous occurrence of this event. Individuals who attend religious services less than once a week in 2004 experience an increase in the importance of religion, and people who reported less than a 6 in the importance of religion scale in 2004 experience an increase in the importance of religion following the contemporaneous occurrence of this event.

II. Death of a Relative: the contemporaneous occurrence of this event increased the importance of religion in the time FE and the time and individual FE estimations. Individuals in the 1st or 2nd deciles of the relatively disadvantaged index experience a decrease in the importance of religion compared to individuals living in rest of the deciles following the contemporaneous occurrence of this event.

III. Death of a Spouse/Child: the contemporaneous occurrence of this event increased the importance of religion only in the time FE. The lagged occurrence of this event decreases the importance of religion for individuals in the 1st or 2nd deciles of the relatively disadvantaged index compared to individuals living in the rest of the deciles. Individuals who attend religious services once a week or more in 2004 experience a decrease in the importance of religion following the contemporaneous occurrence of this event compared to individuals that attend religious services less.

IV. Injury of a Family Member: the lagged occurrence of this event increases the importance of religion in the time FE estimation.

V. Personal Injury: the contemporaneous occurrence of this event increased the importance of religion in the time and individual FE estimation. Individuals who attend religious services less than once a week in 2004 experience a decrease in the importance of religion,

and people who reported less than a 6 in the importance of religion scale in 2004 experience a decrease in the importance of religion following the lagged occurrence of this event.

VI. Victim of Physical Violence: the lagged occurrence of this event increased the importance of religion in the time and individual FE estimation. Individuals in the 1st or 2nd deciles of the relatively disadvantaged index experience a larger increase in the importance of religion compared to individuals living in rest of the deciles following the lagged occurrence of this event. Individuals who attend religious services more than once a week in 2004 experience an increase in the importance of religion, and people who reported more than or equal to 6 in the importance of religion scale in 2004 experience a higher increase in the importance of religion following the lagged occurrence of this event.

6 Discussion

Based on the results above, on average, the contemporaneous/recent death of a friend, death of a relative, and personal injury cause an increase in the importance of religion, holding all else constant. However, the contemporaneous/recent death of a relative causes a decrease in the importance of religion for individuals in the 1st or 2nd deciles of the relatively disadvantaged index compared to individuals living in rest of the deciles. These findings suggest that, on average, individuals turn to religious coping following the contemporaneous/recent death of a friend, death of a relative, and personal injury. However, individuals with fewer economics resources turn away from religious coping following the contemporaneous/recent death relative. Thus, Pargament (2001) theory is violated.

Additionally, the contemporaneous/recent death of a spouse/child causes a decrease in the importance of religion for individuals who attend religious services once a week or more in 2004 compared to individuals that participate in religious services less. Thus, individuals that participate in religious services more frequently are more likely to practice negative religious coping following the contemporaneous/recent death of a spouse/child than individuals that participate in religious services less. Negative religious coping is associated with higher levels of depression and stress-related growth (Pargament et al., 1998).

Finally, on average, the lagged effects of being a victim of physical violence causes an increase in the importance of religion, holding all else constant. The increase in the importance of religion is higher for individuals who attend religious services once a week or more in 2004 compared to individuals that attend religious services less, for individuals who reported more than or equal to 6 in the importance of religion scale in 2004 compared to individuals who reported less, and for individuals in the 1st or 2nd deciles of the relatively disadvantaged index compared to individuals living in rest of the deciles. The physical violence event, in particular, is the most likely event - among the other 5 – that could potentially cause PTSD since it involves experiencing hideous events such as assault, sexual harassment, rape, terrorism, that their effects could persist over time. Thus, the finding is supportive of religious coping theory for this event as well, but it is only supportive of its lagged effects.

7 Limitations

First, even though the two measures of religiosity work very well across religious dominations, they are not the ideal measures. A better measurement scale would be the Strength of Religiosity Scale (SRS) developed by Inglehart et al. (2003), which includes six indicators of religiosity. Using indicators could tell us more about the true extent of the effect of adverse events on religiosity.

Second, we include many demographic variables that could be endogenous with religiosity. For example, religiosity might predict income and educational attainment since more religious individuals tend to be hard working (Guiso et al., 2003). However, the reason to include educational attainment is to account for endogenous effects that might be due to education and income based on the modernization theory, which suggests that education and economic development lead to less religiousness.

Third, we included a socio-economic dummy variable that =1 if subject lives in the 1^{st} or 2^{nd} deciles of the relatively disadvantaged index, but we did not include a dummy for individuals living in the less disadvantaged and the advantaged areas of Australia. The absence of additional socio-economic advantage dummies could cause bias in the results since individuals in the less disadvantaged and advantage areas are two different groups of people, and they may respond differently to adverse events.

8 Conclusion

This research shows that among the six adverse events discussed, three events increases the importance of religion: the death of a relative, death of a friend, and personal injury in our most general results. The results suggest that, on average, the theory of religious coping holds. The research also shows how highly religious individuals and individuals living in the most disadvantaged areas in Australia experience adverse events differently following a trauma.

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Appendix

Table 1: Descriptive Statistics in 2004

Variable	Obs	Mean	Std.Dev.
Importance of religion	10,596	3.772	3.469
Frequency of religious attendance	10,666	2.73	2.182
All events	10,639	.377	.485
Death of friend	10,591	.116	.321
Death of relative	10,594	.116	.32
Death of spouse/child	10,579	.011	.105
Injury of family member	10,579	.17	.375
Personal injury	10,583	.089	.285
Victim of physical violence	10,568	.016	.124
No religion	10,655	.264	.441
Uniting Church	10,655	.086	.28
Other religion	10,655	.013	.113
Other Christian	10,655	.136	.343
Judaism	10,655	.003	.057
Buddhism	10,655	.015	.12
Islam	10,655	.007	.084
Hinduism	10,655	.005	.074
Catholic	10,655	.234	.423
Anglican	10,655	.223	.416
Grad diploma, grad certificate	11,687	.048	.214
Postgrad - masters or doctorate	11,687	.032	.175
Bachelor or honors	11,687	.128	.334
Adv. diploma, diploma	11,687	.088	.283
Cert III or IV	11,687	.195	.396
Year 12	11,687	.154	.361
Year 11 and below	11,687	.356	.479
New South Wales	12,526	.31	.462
Victoria	12,526	.248	.432
Queensland	12,526	.194	.396
South Australia	12,526	.095	.293
Western Australia	12,526	.098	.297
Tasmania	12,526	.031	.173
Northern Territory	12,526	.006	.08
Australian Capital Territory	12,526	.018	.133
Male	12,526	.481	.5

Female	12,526	.519	.5
Long term health condition	11,691	.271	.445
Employed	11,691	.64	.48
Unemployed	11,691	.029	.167
Not in the labor force	11,691	.332	.471
Financial year gross wages & salary	8,649	35,235.75	33,887.12
Log [Financial year gross wages & salary]	7,891	10.207	1.077
Age	12,526	45.447	17.339
Relative socio-economic disadvantage	12,526	.202	.402

Table 2: Tabulation of Frequency of Religious Attendance (2004)

Frequency	Freq.	Percent
[1] Never	4,941	46.32
[2] Less than once a year	1,459	13.68
[3] About once a year	1,170	10.97
[4] Several times a year	1,130	10.59
[5] About once a month	312	2.93
[6] 2 or 3 times a month	311	2.92
[7] About once a week	983	9.22
[8] Several times a week	321	3.01
[9] Every day	39	0.37
Total	10,666	100.00

Table 3: Tabulation of Importance of Religion (2004)

Importance of Religion	Freq.	Percent
0 [One of the least important thing in my life]	2,873	27.11
1	1,158	10.93
2	965	9.11
3	680	6.42
4	476	4.49
5	1,079	10.18
6	557	5.26
7	672	6.34
8	698	6.59
9	472	4.45
10 [One of the most important thing in my life]	966	9.12
Total	10,596	100.00

Table 4: Number of Deaths of a Friend each Year

Year	1	Total
2002	1,316	11,216
2003	1,273	10,919
2004	1,232	10,591
2005	1,139	10,620
2006	1,225	10,789
2007	1,144	10,528
2008	1,143	10,310
2009	1,181	10,722
2010	1,378	11,228
2011	1,639	14,427
2012	1,827	14,483
2013	1,532	14,463
2014	1,784	14,644
Total	17,813	154,940

Table 5: Number of Deaths of a Relative each Year

Year	1	Total
2002	1,263	11,211
2003	1,198	10,920
2004	1,225	10,594
2005	1,230	10,615
2006	1,171	10,790
2007	1,112	10,535
2008	1,122	10,317
2009	1,207	10,723
2010	1,278	11,219
2011	1,697	14,433
2012	1,947	14,493
2013	1,725	14,471
2014	1,812	14,645
Total	17,987	154,966

Table 6: Number of Deaths of Spouse/Child each Year

Year	1	Total
2002	129	11,208
2003	105	10,910
2004	118	10,579
2005	101	10,610
2006	100	10,775
2007	90	10,535
2008	88	10,295
2009	89	10,726
2010	83	11,217
2011	137	14,417
2012	165	14,476
2013	112	14,469
2014	119	14,646
Total	1,436	154,863

Table 7: Number of Injuries of a Family Member each Year

Year	1	Total
2002	1,951	11,200
2003	1,978	10,912
2004	1,795	10,579
2005	1,756	10,587
2006	1,750	10,769
2007	1,571	10,506
2008	1,582	10,287
2009	1,624	10,708
2010	1,632	11,201
2011	2,250	14,409
2012	2,377	14,466
2013	2,233	14,455
2014	2,145	14,627
Total	24,644	154,706

Table 8: Number of Personal Injuries each Year

Year	1	Total
2002	975	11,215
2003	1,005	10,911
2004	945	10,583
2005	981	10,598
2006	954	10,775
2007	856	10,521
2008	829	10,310
2009	920	10,712
2010	1,012	11,222
2011	1,318	14,426
2012	1,390	14,471
2013	1,294	14,447
2014	1,426	14,638
Total	13,905	154,829

Table 9: Number of Victims of Physical Violence each Year

Year	1	Total
2002	223	11,207
2003	193	10,899
2004	166	10,568
2005	158	10,606
2006	171	10,780
2007	147	10,514
2008	171	10,300
2009	158	10,727
2010	165	11,213
2011	200	14,406
2012	208	14,468
2013	183	14,447
2014	188	14,653
Total	2,331	154,788

Table 10: Number of People Not Religiously Affiliated by Year

Year	Affiliated	Not-Affiliated	Total
2004	7,847	2,808	10,655
2007	7,511	2,990	10,501
2010	7,464	3,784	11,248
2014	9,227	5,461	14,688
Total	32,049	15,043	47,092

Table 11: Time Fixed-Effect Estimation of the Importance of Religion

	(1) Past Year	(2) 0-3 Months	(3) 4-6 Months	(4) 7-9 Months	(5) 10-12 Months
Death of friend	0.145*	0.158	0.131	0.039	0.049
	(0.081)	(0.119)	(0.156)	(0.187)	(0.197)
Death of relative	0.153**	0.163	0.104	0.350**	-0.045
	(0.070)	(0.115)	(0.135)	(0.147)	(0.142)
Death of spouse/child	1.034**	2.118**	0.102	0.753	0.784
	(0.427)	(0.943)	(0.702)	(0.882)	(1.024)
Injury of family member	0.043	0.015	0.176	-0.089	-0.150
	(0.063)	(0.095)	(0.120)	(0.135)	(0.127)
Personal injury	-0.035	-0.019	0.120	-0.194	-0.059
	(0.086)	(0.151)	(0.164)	(0.190)	(0.179)
Victim of physical violence	-0.005	-0.022	0.144	-0.412	0.196
	(0.242)	(0.344)	(0.581)	(0.547)	(0.553)
Death of friend (1-2 years prior)	0.001	0.034	0.032	0.034	0.037
	(0.085)	(0.084)	(0.084)	(0.084)	(0.085)
Death of friend (2-3 years prior)	0.089	0.087	0.090	0.097	0.095
	(0.080)	(0.080)	(0.081)	(0.080)	(0.080)
Death of relative (1-2 years prior)	-0.052	-0.036	-0.034	-0.035	-0.029
	(0.069)	(0.068)	(0.068)	(0.068)	(0.069)
Death of relative (2-3 years prior)	0.020	0.023	0.027	0.026	0.026
	(0.068)	(0.068)	(0.068)	(0.068)	(0.068)
Death of spouse/child (1-2 years prior)	-0.147	-0.009	-0.003	-0.044	-0.076
	(0.280)	(0.270)	(0.269)	(0.270)	(0.289)
Death of spouse/child (2-3 years prior)	-0.089	-0.100	-0.104	-0.083	-0.112
	(0.310)	(0.305)	(0.306)	(0.304)	(0.307)
Injury of family member (1-2 years prior)	0.107*	0.129**	0.121**	0.128**	0.143**
	(0.061)	(0.061)	(0.061)	(0.061)	(0.062)
Injury of family member (2-3 years prior)	0.029	0.037	0.034	0.037	0.043

	(0.061)	(0.061)	(0.061)	(0.061)	(0.061)
Personal injury (1-2 years prior)	-0.036	-0.034	-0.038	-0.029	-0.030
	(0.087)	(0.086)	(0.086)	(0.086)	(0.088)
Personal injury (2-3 years prior)	0.127	0.118	0.123	0.127	0.123
	(0.088)	(0.088)	(0.088)	(0.088)	(0.088)
Victim of physical violence (Past 1-2 years)	0.004	0.009	0.004	0.014	0.002
	(0.207)	(0.207)	(0.208)	(0.205)	(0.209)
Victim of physical violence (2-3 years prior)	-0.190	-0.183	-0.188	-0.170	-0.192
	(0.184)	(0.184)	(0.183)	(0.184)	(0.185)
_cons	2.653***	2.660***	2.650***	2.658***	2.662***
	(0.327)	(0.327)	(0.327)	(0.327)	(0.327)
Obs.	17296	17315	17315	17315	17315
R-squared	0.356	0.355	0.355	0.355	0.355

Standard errors are in parenthesis
*** p<0.01, ** p<0.05, * p<0.1

Table 12: Time Fixed-Effect Estimation of the Frequency of Attendance at Religious Services

	(1) Past Year	(2) 0-3 Months	(3) 4-6 Months	(4) 7-9 Months	(5) 10-12 Months
Death of friend	0.112**	0.077	0.091	0.030	0.073
	(0.052)	(0.079)	(0.100)	(0.125)	(0.125)
Death of relative	0.025	0.037	-0.046	0.172*	-0.093
	(0.044)	(0.077)	(0.079)	(0.093)	(0.087)
Death of spouse/child	0.474*	0.702	0.094	0.773	0.412
	(0.277)	(0.701)	(0.436)	(0.658)	(0.584)
Injury of family member	0.004	-0.008	0.043	-0.075	-0.036
	(0.040)	(0.060)	(0.078)	(0.085)	(0.080)
Personal injury	-0.043	0.027	0.110	-0.148	-0.158
	(0.053)	(0.093)	(0.112)	(0.108)	(0.105)
Victim of physical violence	-0.040	-0.055	0.284	-0.292	0.004
	(0.137)	(0.197)	(0.338)	(0.327)	(0.242)
Death of friend (1-2 years prior)	0.027	0.047	0.046	0.046	0.046
	(0.054)	(0.053)	(0.053)	(0.054)	(0.054)
Death of friend (2-3 years prior)	0.043	0.046	0.047	0.050	0.048
	(0.050)	(0.050)	(0.050)	(0.050)	(0.050)
Death of relative (1-2 years prior)	-0.055	-0.051	-0.051	-0.051	-0.043
	(0.044)	(0.043)	(0.043)	(0.043)	(0.044)
Death of relative (2-3 years prior)	0.035	0.035	0.036	0.036	0.035
	(0.042)	(0.042)	(0.042)	(0.042)	(0.042)
Death of spouse/child (1-2 years prior)	-0.058	0.006	0.010	-0.022	-0.025
	(0.181)	(0.177)	(0.177)	(0.179)	(0.186)
Death of spouse/child (2-3 years prior)	-0.098	-0.098	-0.099	-0.088	-0.108
	(0.167)	(0.166)	(0.166)	(0.166)	(0.167)
Injury of family member (1-2 years prior)	0.070*	0.073*	0.072*	0.073*	0.078**
	(0.039)	(0.038)	(0.038)	(0.038)	(0.039)
Injury of family member (2-3 years	-0.003	-0.001	-0.002	-0.001	0.002

prior)					
	(0.039)	(0.039)	(0.039)	(0.039)	(0.039)
Personal injury (1-2 years prior)	0.062	0.055	0.052	0.058	0.069
	(0.054)	(0.054)	(0.054)	(0.054)	(0.055)
Personal injury (2-3 years prior)	0.079	0.077	0.079	0.082	0.078
	(0.056)	(0.056)	(0.056)	(0.056)	(0.056)
Victim of physical violence (Past 1-2 years)	-0.261**	-0.266**	-0.278**	-0.262**	-0.257**
	(0.116)	(0.112)	(0.114)	(0.112)	(0.115)
Victim of physical violence (2-3 years prior)	-0.256**	-0.267***	-0.276***	-0.258**	-0.273***
	(0.102)	(0.101)	(0.102)	(0.101)	(0.101)
_cons	2.325***	2.331***	2.328***	2.330***	2.330***
	(0.218)	(0.218)	(0.218)	(0.218)	(0.218)
Obs.	17427	17446	17446	17446	17446
R-squared	0.302	0.302	0.302	0.302	0.302

Standard errors are in parenthesis
*** p<0.01, ** p<0.05, * p<0.1

Table 13: Individual and Time Fixed-Effect Estimation of the Importance of Religion

	(1) Past Year	(2) 0-3 Months	(3) 4-6 Months	(4) 7-9 Months	(5) 10-12 Months
Death of friend	0.107*	0.151	-0.099	-0.020	0.312**
	(0.061)	(0.093)	(0.117)	(0.134)	(0.141)
Death of relative	0.042	0.198**	0.099	0.010	-0.076
	(0.055)	(0.084)	(0.122)	(0.121)	(0.100)
Death of spouse/child	0.488	0.328	0.656	0.048	0.068
	(0.355)	(0.529)	(0.605)	(0.414)	(0.655)
Injury of family member	0.020	-0.062	0.122	-0.061	0.035
	(0.049)	(0.075)	(0.086)	(0.115)	(0.095)
Personal injury	0.018	0.028	0.316***	-0.216	-0.095
	(0.068)	(0.131)	(0.120)	(0.149)	(0.148)
Victim of physical violence	0.074	0.277	0.459	-0.306	0.133
	(0.234)	(0.359)	(0.413)	(0.563)	(0.596)
Death of friend (1-2 years prior))	0.043	0.061	0.057	0.061	0.037
	(0.065)	(0.065)	(0.065)	(0.065)	(0.068)
Death of friend (2-3 years prior)	0.038	0.039	0.036	0.038	0.032
	(0.066)	(0.067)	(0.066)	(0.066)	(0.066)
Death of relative (1-2 years prior)	-0.065	-0.062	-0.059	-0.059	-0.054
	(0.052)	(0.051)	(0.051)	(0.051)	(0.052)
Death of relative (2-3 years prior)	-0.055	-0.057	-0.050	-0.050	-0.053
	(0.054)	(0.054)	(0.054)	(0.054)	(0.054)
Death of spouse/child (1-2 years prior)	-0.022	0.055	0.034	0.043	0.045
	(0.202)	(0.195)	(0.192)	(0.198)	(0.198)
Death of spouse/child (2-3 years prior)	-0.135	-0.130	-0.128	-0.125	-0.129
	(0.252)	(0.251)	(0.248)	(0.252)	(0.252)
Injury of family member (Past 1-2 years)	0.055	0.063	0.062	0.064	0.063
	(0.048)	(0.048)	(0.048)	(0.048)	(0.048)
Injury of family member (2-3 years prior)	0.020	0.020	0.022	0.021	0.021

	(0.047)	(0.047)	(0.047)	(0.047)	(0.047)
Personal injury (1-2 years prior)	-0.106	-0.096	-0.096	-0.091	-0.086
	(0.066)	(0.065)	(0.066)	(0.066)	(0.067)
Personal injury (2-3 years prior)	-0.074	-0.076	-0.071	-0.074	-0.076
	(0.076)	(0.076)	(0.076)	(0.076)	(0.076)
Victim of physical violence (1-2 years prior)	0.297*	0.285*	0.285*	0.302*	0.299*
	(0.173)	(0.170)	(0.172)	(0.172)	(0.175)
Victim of physical violence (2-3 years prior)	-0.051	-0.029	-0.044	-0.032	-0.044
	(0.197)	(0.196)	(0.197)	(0.196)	(0.196)
_cons	3.703***	3.712***	3.675***	3.670***	3.661***
	(0.428)	(0.428)	(0.430)	(0.429)	(0.429)
Obs.	17296	17315	17315	17315	17315
R-squared	0.051	0.051	0.052	0.050	0.051

Standard errors are in parenthesis
*** p<0.01, ** p<0.05, * p<0.1

Table 14: Individual and Time Fixed-Effect Estimation of the Frequency of Attendance at Religious Services

	(1) Past Year	(2) 0-3 Months	(3) 4-6 Months	(4) 7-9 Months	(5) 10-12 Months
Death of friend	0.039	-0.002	0.087	0.076	0.051
	(0.037)	(0.051)	(0.070)	(0.078)	(0.098)
Death of relative	0.090***	0.128***	0.079	0.100	0.023
	(0.032)	(0.049)	(0.068)	(0.067)	(0.061)
Death of spouse/child	0.074	-0.337	0.124	0.320	0.125
	(0.202)	(0.608)	(0.266)	(0.248)	(0.655)
Injury of family member	-0.015	-0.004	0.068	-0.054	-0.077
	(0.030)	(0.046)	(0.059)	(0.062)	(0.059)
Personal injury	-0.011	0.009	-0.003	0.017	0.008
	(0.040)	(0.072)	(0.073)	(0.076)	(0.083)
Victim of physical violence	-0.017	0.099	0.314	-0.351	-0.071
	(0.149)	(0.212)	(0.317)	(0.321)	(0.446)
Death of friend (1-2 years prior)	0.043	0.051	0.049	0.048	0.047
	(0.036)	(0.036)	(0.036)	(0.036)	(0.036)
Death of friend (2-3 years prior)	0.011	0.013	0.010	0.012	0.010
	(0.036)	(0.036)	(0.036)	(0.036)	(0.036)
Death of relative (1-2 years prior)	-0.050	-0.043	-0.043	-0.043	-0.044
	(0.033)	(0.033)	(0.033)	(0.033)	(0.033)
Death of relative (2-3 years prior)	-0.065**	-0.065**	-0.063**	-0.064**	-0.063**
	(0.030)	(0.030)	(0.030)	(0.030)	(0.030)
Death of spouse/child (1-2 years prior)	0.023	0.042	0.036	0.013	0.024
	(0.164)	(0.160)	(0.159)	(0.161)	(0.168)
Death of spouse/child (2-3 years prior)	-0.091	-0.096	-0.095	-0.088	-0.098
	(0.084)	(0.083)	(0.083)	(0.084)	(0.083)
Injury of family member (1-2 years prior)	0.020	0.025	0.022	0.025	0.031
	(0.030)	(0.030)	(0.030)	(0.030)	(0.030)
Injury of family member (2-3 years	0.031	0.032	0.030	0.030	0.033

prior)					
	(0.029)	(0.029)	(0.029)	(0.029)	(0.029)
Personal injury (1-2 years prior)	0.042	0.041	0.040	0.039	0.039
	(0.042)	(0.042)	(0.042)	(0.042)	(0.043)
Personal injury (2-3 years prior)	0.040	0.041	0.045	0.043	0.043
	(0.041)	(0.041)	(0.041)	(0.041)	(0.041)
Victim of physical violence (1-2 years prior)	-0.011	-0.014	-0.018	-0.003	-0.005
	(0.098)	(0.096)	(0.097)	(0.097)	(0.097)
Victim of physical violence (2-3 years prior)	-0.103	-0.100	-0.104	-0.101	-0.102
	(0.110)	(0.109)	(0.109)	(0.109)	(0.109)
_cons	2.710***	2.702***	2.694***	2.689***	2.697***
	(0.306)	(0.306)	(0.306)	(0.306)	(0.306)
Obs.	17427	17446	17446	17446	17446
R-squared	0.038	0.038	0.038	0.038	0.037

Standard errors are in parenthesis
*** p<0.01, ** p<0.05, * p<0.1

Table 15: Individual and Time Fixed-Effect Estimation with Interaction (Disadvantaged)

	(1) Importance of Religion	(2) Frequency of Attendance
Death of friend	0.055	0.054
	(0.064)	(0.039)
Death of relative	0.085	0.091**
	(0.058)	(0.035)
Death of spouse/child	0.544	0.079
	(0.357)	(0.219)
Injury of family member	0.017	0.000
	(0.051)	(0.032)
Personal injury	-0.038	-0.054
	(0.071)	(0.040)
Victim of physical violence	-0.145	0.002
	(0.193)	(0.150)
Death of friend (1-2 years prior)	0.010	0.025
	(0.071)	(0.040)
Death of friend (2-3 years prior)	0.056	-0.013
	(0.073)	(0.041)
Death of relative (1-2 years prior)	-0.049	-0.054
	(0.054)	(0.037)
Death of relative (2-3 years prior)	-0.087	-0.065**
	(0.058)	(0.033)
Death of spouse/child (1-2 years prior)	-0.045	0.039
	(0.197)	(0.173)
Death of spouse/child (2-3 years prior)	0.111	-0.079
	(0.251)	(0.101)
Injury of family member (1-2 years prior)	0.050	0.033
	(0.051)	(0.032)
Injury of family	0.014	0.024

member (2-3 years prior)		
	(0.050)	(0.030)
Personal injury (1-2 years prior)	-0.124*	0.050
	(0.070)	(0.045)
Personal injury (2-3 years prior)	-0.031	0.047
	(0.079)	(0.044)
Victim of physical violence (1-2 years prior)	0.241	0.013
	(0.166)	(0.098)
Victim of physical violence (2-3 years prior)	-0.208	-0.186
	(0.212)	(0.131)
Interaction: Death of friend	0.334*	-0.088
	(0.172)	(0.103)
Interaction: Death of relative	-0.335**	-0.011
	(0.170)	(0.078)
Interaction: Death of spouse/child	-1.100	0.124
	(1.436)	(0.286)
Interaction: Injury of family member	0.061	-0.080
	(0.149)	(0.098)
Interaction: Personal injury	0.367	0.310**
	(0.242)	(0.138)
Interaction: Victim of physical violence	0.886	-0.067
	(0.813)	(0.448)
Interaction: Death of friend (1-2 years prior)	0.220	0.105
	(0.164)	(0.084)
Interaction: Death of friend (2-3 years prior)	-0.053	0.156*
	(0.168)	(0.082)
Interaction: Death of relative (1-2	-0.073	0.036

years prior)		
	(0.169)	(0.088)
Interaction: Death of relative (2-3 years prior)	0.252	-0.001
	(0.169)	(0.089)
Interaction: Death of spouse/child (1-2 years prior)	0.234	-0.340
	(0.902)	(0.288)
Interaction: Death of spouse/child (2-3 years prior)	-1.237*	0.067
	(0.711)	(0.164)
Interaction: Injury of family member (1-2 years prior	0.058	-0.106
	(0.150)	(0.085)
Interaction: Injury of family member (2-3 years prior)	0.079	0.054
	(0.146)	(0.091)
Interaction: Personal injury (1-2 years prior)	0.034	-0.073
	(0.193)	(0.113)
Interaction: Personal injury (2-3 years prior)	-0.374	-0.057
	(0.250)	(0.123)
Interaction: Victim of physical violence (1-2 years prior)	0.744	-0.153
	(1.177)	(0.506)
Interaction: Victim of physical violence (2-3 years prior)	0.818*	0.426*
	(0.497)	(0.257)
_cons	3.716***	2.713***
	(0.423)	(0.307)
Obs.	17296	17427
R-squared	0.057	0.041

Standard errors are in parenthesis

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

Table 16: Individual and Time Fixed-Effect Estimation with Interaction (High Religious Importance)

	(1) Importance of Religion	(2) Frequency of Attendance
Death of friend	0.131**	0.026
	(0.060)	(0.035)
Death of relative	0.021	0.067**
	(0.055)	(0.031)
Death of spouse/child	0.484	0.028
	(0.407)	(0.199)
Injury of family member	0.026	-0.012
	(0.049)	(0.030)
Personal injury	0.037	-0.020
	(0.070)	(0.040)
Victim of physical violence	0.140	-0.008
	(0.239)	(0.161)
Death of friend (1-2 years prior)	0.016	0.029
	(0.064)	(0.036)
Death of friend (2-3 years prior)	0.017	0.006
	(0.065)	(0.037)
Death of relative (1-2 years prior)	-0.041	-0.050
	(0.053)	(0.033)
Death of relative (2-3 years prior)	-0.037	-0.044
	(0.055)	(0.030)
Death of spouse/child (1-2 years prior)	0.001	0.006
	(0.229)	(0.194)
Death of spouse/child (2-3 years prior)	-0.223	-0.077
	(0.240)	(0.088)
Injury of family member (1-2 years prior)	0.054	0.016
	(0.048)	(0.029)
Injury of family member (2-3 years	-0.008	0.012

prior)		
	(0.046)	(0.028)
Personal injury (1-2 years prior)	-0.117*	0.078*
	(0.065)	(0.043)
Personal injury (2-3 years prior)	-0.057	0.056
	(0.073)	(0.042)
Victim of physical violence (1-2 years prior)	0.140	-0.066
	(0.147)	(0.095)
Victim of physical violence (2-3 years prior)	-0.092	-0.125
	(0.191)	(0.107)
Highly Religious	1.158***	0.375***
	(0.102)	(0.072)
Interaction: Death of friend	-0.058	0.119
	(0.229)	(0.178)
Interaction: Death of relative	0.205	0.245
	(0.218)	(0.172)
Interaction: Death of spouse/child	-0.354	0.152
	(0.822)	(0.673)
Interaction: Injury of family member	-0.148	-0.049
	(0.181)	(0.148)
Interaction: Personal injury	-0.127	0.186
	(0.271)	(0.188)
Interaction: Victim of physical violence	-0.480	0.091
	(0.768)	(0.356)
Interaction: Death of friend (1-2 years prior)	0.195	0.076
	(0.263)	(0.160)
Interaction: Death of friend (2-3 years prior)	0.041	0.024
	(0.257)	(0.194)
Interaction: Death	-0.178	0.076

of relative (1-2 years prior)		
	(0.203)	(0.152)
Interaction: Death of relative (2-3 years prior)	0.018	-0.230
	(0.206)	(0.154)
Interaction: Death of spouse/child (1-2 years prior)	-0.365	-0.090
	(0.556)	(0.435)
Interaction: Death of spouse/child (2-3 years prior)	1.756	0.043
	(1.325)	(0.348)
Interaction: Injury of family member (1-2 years prior	-0.087	0.021
	(0.172)	(0.131)
Interaction: Injury of family member (2-3 years prior)	-0.009	0.095
	(0.176)	(0.135)
Interaction: Personal injury (1-2 years prior)	0.192	-0.370**
	(0.302)	(0.188)
Interaction: Personal injury (2-3 years prior)	0.291	-0.054
	(0.288)	(0.181)
Interaction: Victim of physical violence (1-2 years prior)	1.333**	0.370
	(0.580)	(0.385)
Interaction: Victim of physical violence (2-3 years prior)	0.842*	0.384
	(0.507)	(0.513)
_cons	2.178***	2.169***
	(0.409)	(0.295)
Obs.	17296	17300
R-squared	0.098	0.056

Standard errors are in parenthesis
*** p<0.01, ** p<0.05, * p<0.1

Table 17: Individual and Time Fixed-Effect Estimation with Interaction (High Religious Frequency)

	(1) Importance of Religion	(2) Frequency of Attendance
Death of friend	0.110*	0.059
	(0.062)	(0.036)
Death of relative	0.050	0.080***
	(0.057)	(0.031)
Death of spouse/child	0.578	0.152
	(0.375)	(0.216)
Injury of family member	0.024	-0.014
	(0.050)	(0.030)
Personal injury	0.039	0.009
	(0.070)	(0.040)
Victim of physical violence	0.046	-0.008
	(0.233)	(0.148)
Death of friend (1-2 years prior)	0.041	0.044
	(0.067)	(0.036)
Death of friend (2-3 years prior)	0.022	-0.007
	(0.068)	(0.034)
Death of relative (1-2 years prior)	-0.067	-0.054
	(0.053)	(0.033)
Death of relative (2-3 years prior)	-0.045	-0.043
	(0.056)	(0.030)
Death of spouse/child (1-2 years prior)	-0.069	0.046
	(0.202)	(0.169)
Death of spouse/child (2-3 years prior)	-0.184	-0.065
	(0.261)	(0.084)
Injury of family member (1-2 years prior)	0.054	0.009
	(0.050)	(0.029)
Injury of family member (2-3 years	0.008	0.014

prior)		
	(0.047)	(0.028)
Personal injury (1-2 years prior)	-0.097	0.054
	(0.068)	(0.042)
Personal injury (2-3 years prior)	-0.079	0.045
	(0.077)	(0.040)
Victim of physical violence (1-2 years prior)	0.280	0.040
	(0.172)	(0.096)
Victim of physical violence (Past 2-3 years)	-0.069	-0.123
	(0.200)	(0.107)
Highly Religious	0.208*	0.779***
	(0.118)	(0.115)
Interaction: Death of friend	0.137	-0.194
	(0.349)	(0.310)
Interaction: Death of relative	-0.384	0.195
	(0.237)	(0.324)
Interaction: Death of spouse/child	-1.167**	-1.161***
	(0.479)	(0.308)
Interaction: Injury of family member	-0.047	-0.023
	(0.224)	(0.256)
Interaction: Personal injury	-0.429	-0.435
	(0.278)	(0.269)
Interaction: Victim of physical violence		
Interaction: Death of friend (1-2 years prior)	0.099	-0.011
	(0.356)	(0.269)
Interaction: Death of friend (2-3 years prior)	0.311	0.270
	(0.318)	(0.309)
Interaction: Death	0.102	-0.086

of relative (1-2 years prior)		
	(0.212)	(0.211)
Interaction: Death of relative (2-3 years prior)	-0.248	-0.337
	(0.251)	(0.216)
Interaction: Death of spouse/child (1-2 years prior)	-0.276	-0.594
	(0.491)	(0.426)
Interaction: Death of spouse/child (2-3 years prior)	-0.296	-0.595
	(0.474)	(0.456)
Interaction: Injury of family member (1-2 years prior	-0.056	0.179
	(0.237)	(0.235)
Interaction: Injury of family member (2-3 years prior)	0.330	0.290
	(0.302)	(0.267)
Interaction: Personal injury (1-2 years prior)	-0.165	-0.374
	(0.259)	(0.232)
Interaction: Personal injury (2-3 years prior)	0.498	-0.023
	(0.452)	(0.325)
Interaction: Victim of physical violence (1-2 years prior)	2.282***	-1.856***
	(0.514)	(0.464)
Interaction: Victim of physical violence (2-3 years prior)	1.493	1.271
	(0.977)	(0.840)
_cons	3.537***	2.275***
	(0.422)	(0.283)
Obs.	17281	17427
R-squared	0.054	0.068

Standard errors are in parenthesis
*** p<0.01, ** p<0.05, * p<0.1