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Ownership Effects in Dictator Games: Evidence from an Experimental Study

Cuong Viet Nguyen ¹

Linh Hoang Vu ²

Abstract

In this study, we tested the effect of time delays on sharing behavior. We conducted a dictator game to examine whether dictators change their sharing behaviors if they have more time between receiving and sharing money. When the response time was 2 hours, the sharing behavior of dictators was similar to sharing behavior in a standard game without time delay. However, if the dictators kept their received money for a week, they were remarkably less likely to share the money. This finding provides suggestive evidence of the ownership effect in sharing behavior.

JEL classification: C70; D63; D64.

Keywords: Dictator games, endowment, experiment, time delay

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1. Introduction

Dictator games are commonly used to study people's sharing behavior. According to a meta-study of Engel's (2011) dictator game, 64% of dictators share a piece of the pie that they receive with anonymous recipients, with an average share of 28%. There are several reasons why dictators share. Sharing behavior may come from framing and context effects (e.g., Camerer and Thaler, 1995; List, 2007; Bardsley, 2008; Zizzo, 2010; Exley, 2016). People's utility is assumed to be a function of social preferences, such as altruism and fairness (e.g., Fehr and Schmidt, 1999; Fisman et al., 2007). There is an influential view that people care not only about their own outcomes but also about inequality between people. The dictators share their pies because they prefer justice and equality (Fehr and Schmidt, 1999; Nguyen, 2019)..

The time gap between receiving and making a sharing decision can affect the sharing behavior in several ways. Firstly, the money recipients need time to understand the rules of the game, to think carefully and decide. Secondly, there could be an endowment effect; i.e., people are more likely to retain a good that they own than to acquire the same object when they do not own it (Kahneman et al. 1990, Kahneman et al, 1991, Shu & Peck 2011; Hossain and List, 2012). Our hypothesis is that the longer the dictators keep the money, the more attached the money is to the dictators and therefore, the less money they are willing to share. To test this hypothesis, we conducted dictator games for students in a university in Vietnam, in which the money recipients (dictators) had different time delays between receiving and sharing money. Specifically, one group of dictators was allowed to have 2 hours to make their decision to share money with anonymous recipients and the other group of dictators was given 1 week to make their sharing decisions.

Our results show that 86.8% of the dictators in the standard game without a time delay shared a portion of the money they received. Delaying the time to transfer money by 2 hours reduced the sharing rate to 78.9%, but the difference in the sharing rate between the no-delay game and the 2-hour delay game was not statistically significant. When dictators had a 1-week delay, their sharing rate substantially decreased, to 55.6%. This rate is statistically significantly lower than the rates in the dictator games with no delay and a 2-hour delay. Among sharing dictators, those with a 1-week delay shared 33.9% of their received money, while those without a delay and those with a 2-hour delay shared 45.7% and 43.9% of their received money, respectively. Thus delaying the time to transfer by 2 hours was not enough to change the sharing behavior of dictators, but delaying by one week induced people to share substantially less money. Our findings suggest that keeping money for longer will make dictators believe that the money they receive is their own money, not merely a lucky gain from a game. As a result of the endowment effect, these dictators are less likely to distribute their wealth.

Our study contributes to the literature of dictator games in several ways. One important question in game theory is whether “fairness” is intuitive. Several authors have tried to answer this question by studying the relationship between the response time and a player’s “fair” decision; i.e. cooperation in a public good or sharing in a dictator game. A number of authors have found that average contributions in a public good game are higher under time pressure, compared to those with more response time (Cappelletti et al. 2011, Grimm and Mengel 2011, Rand et al. 2012). Similarly, Rubinstein (2007) studied several strategic games and found that fair decision making is linked with fast response. However, the results are less clear in dictator games. Cappelen et al. (2016) found a strong correlation between the response time and selfishness in the dictator game, thus affirming the “fairness

is intuitive” hypothesis. In contrast, Piovesan and Wengström (2009) found a negative correlation between response time and selfishness in a modified dictator game and Andersen et al. (2017) found that reflection time did not change the behavior of dictators. Both Piovesan and Wengström (2009) and Cappelen et al. (2016) measured reaction time in seconds as the time period between the moment the screen with the options appeared and the moment the subjects clicked on their preferred option. To our knowledge, the study by Andersen et al. (2017) is the only study on the dictator game that allowed a time delay of a full day for reflection and making a decision. In addition, our study uses two delay periods: 2 hours and 1 week. While the 2-hour period allowed the participants not be pressured to decide fast and to have some time to think about their decision, the 1-week period was designed to test the endowment effect in a dictator game, which had not been studied before.

While there are a few studies on the effects of time delays in strategic games, most studies were conducted in developed Western countries. Meta-studies on dictator games have yielded different results between developing and developed countries. Engel (2011) summarized the findings from dictator games over the past 25 years in 131 papers and found that dictators gave more when they were from developing countries or indigenous societies. Cochard et. al. (2021) performed meta-regressions on 144 observations of simple dictator games and found that people from more developed countries tended to give less. Thus, our study also contributes to the empirical results on the relationship between time discounting and altruism in a developing Asian country, where the resources are more constrained and the cultural values are quite different from Western countries.

This paper is structured into 4 sections. The second section describes the experimental design in this study. The third section presents and discusses the experimental results. Finally, the fourth section presents our conclusions.

2. Experiment design

This study's experiments were conducted in December of 2017. Third-year students (around the age of 21) from the Trade Union University in Hanoi, Vietnam, took part in the experiments. Students can be a representative subject pool for research on social behavior, according to Exadaktylos et al. (2013). The experiments were explained to the students, and they were asked to participate on a voluntary basis. Students in the chosen classrooms were all enthusiastic and agreed to participate in the experiments.

There were 294 students acting as dictators. We conducted experiments during lecture periods. To save time during the experiment, groups of 10 students, selected according to the class student list, were asked to enter another large classroom. The remaining students remained in the classroom to hear the lecture. Students returned to the classroom after finishing the exercise. Each experiment lasted around 10-15 minutes.

Each student had their own seat and desk in the game room. They were not allowed to speak to each other during or after the game. The dictator game instructions were then provided to the students. They each received money in an envelope and then distributed a portion of it to other students whom they didn't know. There were three amounts of money including 20, 30 and 40 thousand VND.¹ The amounts of money were randomly assigned to the students and the numbers of students receiving amounts of 20, 30 and 40 thousand VND were 99, 101, and 94, respectively (see Table 1 for summary). The students decided how much money they would give to anonymous students in other classrooms, placed the money in the envelope, and returned it to the experimenter, who later distributed the envelopes to

¹ One US dollar was approximately equivalent to 22,500 VND in December 2017. Twenty, 30 and 40 thousand VND are equivalent to 0.9, 1.3, and 1.8 US dollars, respectively. In terms of purchasing power parity (PPP), one PPP US dollar is around equivalent to 6,700 VND. Thus, the endowment is equivalent to 3, 4.5, and 6 PPP US dollars, respectively.

the recipients. The dictators kept the remainder of the money. They just returned the empty envelope if they did not wish to share the money.

In this study, we conducted two straightforward treatments. Dictators were randomly assigned to three groups. The control group played the standard dictator game, in which dictators are required to share the money they receive within 5 minutes. The first treatment group included dictators who were required to share after 2 hours. These dictators received money, returned to lectures, and after 2 hours they returned the envelope containing the shared money to the experimenters. In the second treatment group, dictators were required to share money after 1 week. We randomly selected groups of 10 students for the treatment groups. Thus, the number of students in each treatment group was 90. The remaining students played the standard dictator game. Table 1 summarizes the number of dictators in the different treatment and control groups.

3. Results and dicussion

This section discusses whether delaying decisions about sharing can affect the sharing behaviors of dictators. As mentioned, the dictators were randomly assigned into two treatment groups and one control group. We examined whether the three groups were similar in several observed characteristics using a balancing test. We first regressed dummy variables indicating the treatment variables on several exogenous variables using data from all the dictators. Table A.1 in the Appendix reports the regression results. The first dependent variable was a dummy variable indicating dictators in the treatment group with a 2-hour delay, and the second variable was a dummy variable indicating dictators in the treatment group with a 1-week delay. The explanatory variables included the amount of money received by the dictators, an urban dummy for dictators' home areas, gender, the participant's

score in the university entrance exam, and the education levels of the fathers or mothers of dictators.² Table A.1 shows that none of the explanatory variables were statistically significant at the conventional levels, indicating the randomness of the treatment groups.

Running a regression of the exogenous variables on the treatment variable is a common technique for conducting balance tests, as suggested by Pei et al. (2019). We ran regressions of the above exogenous variables on variables indicating the treatment groups. The estimated coefficients of the treatment groups in these regressions are reported in Table A.2 in the Appendix. Neither of the two variables denoting the treatment groups were statistically significant at the 10% level in any of the regressions.

Panel A of Figure 1 shows that 86.8% of the dictators in the standard game with no time delay shared a portion of their received money. Delaying the time to transfer money by 2 hours reduced the sharing rate to 78.9%. However, the difference in the sharing rate between the no-delay game and the 2-hour delay game was not statistically significant at the conventional levels. When the time delay was 2 weeks, the sharing rate substantially decreased, to 55.6%. This rate was statistically significantly lower than the rate in the dictator games with no delay and a 2-hour delay. Panel B of Figure 1 shows that a longer delay time also induced dictators to share less money. Among sharing dictators, those with a 1-week delay shared 33.9% of their received money, while those without a delay and those with a 2-hour delay shared 45.7% and 43.9% of their received money, respectively.

Figure 2 presents the density and cumulative distribution of dictators by their proportion of shared money. Panel A presents the density of the distribution of all the dictators by the proportion of shared money. Dictators who did not share money had a sharing

² For each student, we used whichever parent (mother or father) had the highest educational level.

proportion equal to zero. Panel A shows that dictators with a 1-week delay had a higher density at zero. Panel B graphs the cumulative proportion of the dictators by the proportion of shared money. The cumulative curve of dictators with a 1-week delay was above the cumulative curves of other dictators, indicating that at a lower proportion of shared money, the proportion of sharing dictators in the 1-week delay game tend to be higher than that in the no-delay and 2-hour delay games. Put differently, at a given proportion of the sharing dictators, the 1-week delay dictators have a lower proportion of shared money than the no-delay and 2-hour delay dictators.

Table 2 presents the amount of received and shared money in more detail. On average, dictators with different time delays received a similar amount of around 30 thousand VND (column 1 of Table 2). Among sharing dictators, those in the no-delay game, the 2-hour delay game and the 1-week delay game shared 12.9, 12.6 and 9.6 thousand VND, respectively (column 2 of Table 2). The last two columns of Table 2 present the amount of transferred money and the share of transferred money for all dictators (including both sharing and non-sharing dictators).³

Table 2 indicates that there were no statistically significant differences between the 2-hour delay and no-delay groups in terms of either values or proportion. This result is similar to that of Anderson et al. (2017), who found no effect of a full day's reflection time in the dictator and cheating games. However, dictators gave less after a 1-week delay, indicating the endowment effect of "owning" the money after a certain period of time.

Table 3 presents the regression of the sharing variables on the treatment variables, controlling for the amount of received money. It shows a similar outcome to Figure 1 and

³ Table A.3 in the Appendix presents the summary statistics for the sharing behaviors of dictators with regard to the amount of received money.

Table 2. There were no significant differences in sharing behaviors between dictators in the standard game without time delay and those in the game with the 2-hour delay. A 1-week delay reduced the probability of sharing, as well as the amount of shared money. Thus delaying the time to transfer by 2 hours is not enough to change the sharing behavior of dictators, but delaying by 1 week makes people less likely to share money. Two hours are assumed to be long enough for dictators to think and make sharing decisions carefully. A 1-week delay allows dictators not only to have time to think about the sharing decision carefully but also to experience the endowment or ownership effect. Keeping money longer will make dictators feel that the money received is not just a lucky amount from the game but really their own money. As a result, the endowment effect makes dictators less likely to share the money.

For a robustness check, we controlled for additional variables in regressions of the sharing variables. Table A.4 in the Appendix shows a very similar result to those reported in Table 3. Dictators in the 1-week delay game shared less money than those in the standard game and the 2-hour delay game. Table A.4 also shows that urban and gender variables do not affect the sharing behaviors of dictators.

Finally, we examined whether the effect of a time delay was different between urban and rural students, male and female students, and dictators receiving different amounts of money. Overall, we did not find heterogeneous effects across different groups. However, we found a higher effect of a 1-week delay on the probability of sharing in male students than in female students, indicating that compared with female students, males are less likely to share in a 1-week delay game.

4. Conclusion

In previous laboratory game experiments, participants often had little time to make a decision. In this study, we tested whether time delays affected participant's sharing decisions. We found that having 2 hours to think carefully did not affect the decision. However, when participants had 1 week before making a decision, they were less willing to share and gave less if they did share. The results are robust to different model specifications. Our findings indicate that while there is no significant difference between "intuitive" and "deliberate" decisions in sharing behavior in the dictator game, there could be an endowment effect; holding the money for a long period makes the participants less altruistic. It would be interesting to expand this line of research to see how a long delay period affects participants in different game settings; for example, how time delays affect decisions about sharing lottery winnings with relatives, friends or a charitable organization.

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Tables and Figures

Table 1. The number of dictators by decision time

Money received by dictators (thousand VND)	Time between money receipt and money transfer			Total
	Control group: No delays	Treatment group 1: 2-hour delay	Treatment group 2: 1-week delay	
	(1)	(2)	(3)	
20	39	30	30	99
30	41	30	30	101
40	34	30	30	94
Total	114	90	90	294

Note: This table reports the number of students who participated in the experiments, the amount of received money, and the time delays. There were 294 students, who were given 20, 30 and 40 thousand VND in the dictator game. From the 294 students, we selected 90 students who played the dictator game with a 2-hour delay and 90 students who played with a 1-week delay. The remaining students played the standard dictator game without a time delay.

Table 2. Summary statistics

Time between money receipt and money transfer	Average money received (thousand VND)	Amount of money transferred (sample of sharing dictators)	Amount of money transferred (sample of all dictators)	Share of moneys transferred (sample of all dictators)
	(1)	(2)	(3)	(4)
Control group: No delay	29.6 (0.7)	12.9 (0.8)	11.2 (0.8)	39.7 (2.7)
Treatment group 1: 2-hour delay	30.0 (0.9)	12.6 (0.9)	9.9 (0.9)	34.6 (3.0)
Treatment group 2: 1-week delay	30.0 (0.9)	9.6** (0.7)	5.3*** (0.6)	18.8*** (2.2)
Total	29.8 (0.5)	12.0 (0.5)	9.0 (0.5)	31.7 (1.6)

Note: This table reports the average money received and the average money that dictators shared with recipients for each of the time delays. It also reports the proportion of shared money across all the dictators. Robust standard errors are presented in parentheses.

*** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$: denote the significance level of t-statistics testing differences in the mean of variables between the treatment group and control group.

Table 3. OLS regressions of sharing variables

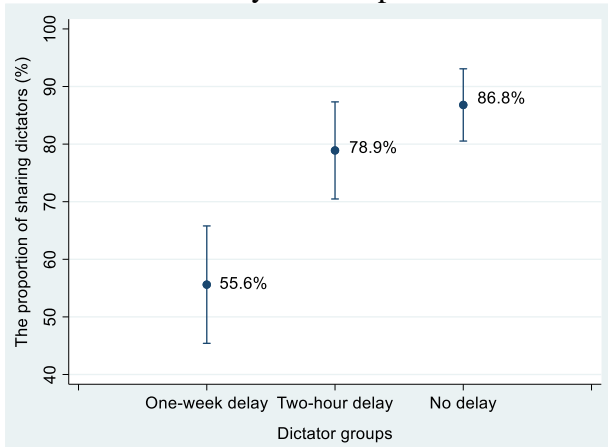
Explanatory variables	Dependent variables				
	Dictators gave money (yes=1, no=0)	Amount of money transferred (sample of sharing dictators)	Share of money transferred (sample of sharing dictators)	Amount of money transferred (sample of all dictators)	Share of money transferred (sample of all dictators)
	(1)	(2)	(3)	(4)	(5)
Amount of money received by dictators	-0.0019 (0.0030)	0.1738*** (0.0598)	-0.0083*** (0.0019)	0.1094* (0.0558)	-0.0068*** (0.0019)
Control group: No delay	<i>Reference</i>				
Treatment group 1: 2-hour delay	-0.0787 (0.0540)	-0.4274 (1.1415)	-0.0103 (0.0373)	-1.2878 (1.1638)	-0.0473 (0.0393)
Treatment group 2: 1-week delay	-0.3120*** (0.0615)	-3.2451*** (1.0219)	-0.1191*** (0.0339)	-5.8989*** (1.0186)	-0.2052*** (0.0340)
Constant	0.9245*** (0.0937)	7.7711*** (1.6731)	0.7018*** (0.0624)	7.9499*** (1.6247)	0.5962*** (0.0628)
Observations	294	220	220	294	294
R-squared	0.094	0.073	0.116	0.108	0.140

Robust standard errors in parentheses

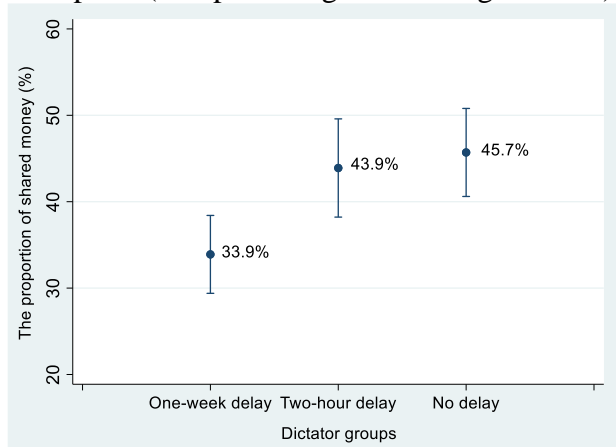
*** p<0.01, ** p<0.05, * p<0.1

Figure 1. Sharing in dictator games by decision time

Panel A. The percentage of students giving money to a recipient



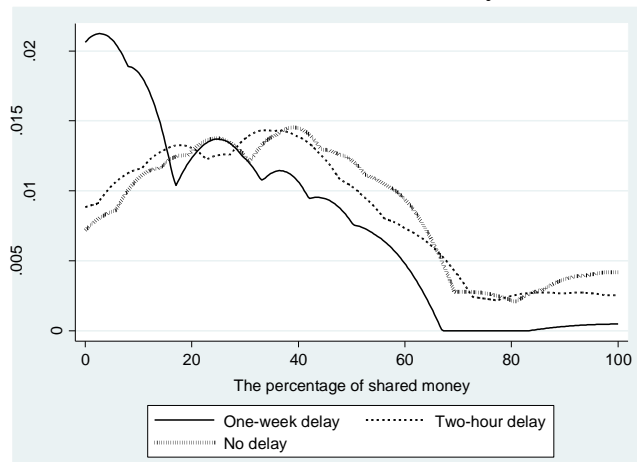
Panel B. The share of money given to the recipient (as a percentage of the original sum)



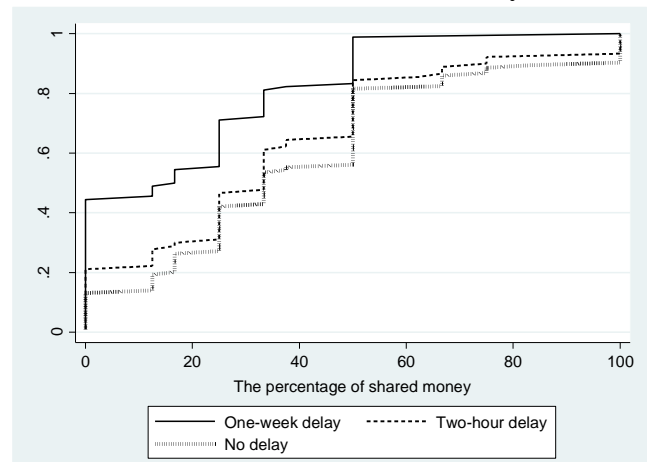
Note: The graph presents the mean and the 95% confidence interval of the sharing rate of dictators and the share of the given money among sharing dictators. The left panel presents the sharing rate among the dictators according to the time delay, while the right panel presents the proportion of shared money among the sharing dictators.

Figure 2. Distribution of students by the share of money given to the recipients

Panel A. Density distribution of dictators by the share of transferred money



Panel B. Cumulative distribution of dictators by the share of transferred money



Note: Panel A of this figure presents the density of the distribution of all the dictators by their proportion of shared money. Dictators who did not share money have a sharing proportion equal to zero. The graph shows that dictators with a 1-week delay have a higher density at zero. Panel B graphs the cumulative proportion of the dictators in terms of the proportion of shared money.

Appendix

Table A.1. OLS regressions of treatment groups

Explanatory variables	Dependent variables (dummy indicating the treatment groups)			
	Treatment group 1: 2- hour delay	Treatment group 2: 1- week delay	Treatment group 1: 2- hour delay	Treatment group 2: 1- week delay
Amount of money received by dictators	0.0007	0.0010	-0.0003	0.0026
	(0.0034)	(0.0034)	(0.0038)	(0.0036)
Urban dummy of home areas (urban=1, rural=0)	-0.0533	-0.0847	-0.0468	-0.0951
	(0.0544)	(0.0537)	(0.0654)	(0.0614)
Gender of dictator (male=1, Female=0)	-0.0477	0.0345	-0.0473	0.0137
	(0.0639)	(0.0666)	(0.0719)	(0.0721)
The score of university entrance exam			-0.0229	0.0203
			(0.0148)	(0.0137)
Education level of parents			0.0036	0.0125
			(0.0281)	(0.0267)
Constant	0.3195***	0.3055***	0.7751**	-0.1817
	(0.1066)	(0.1107)	(0.2994)	(0.2773)
Observations	294	294	247	247
R-squared	0.006	0.009	0.012	0.019

Robust standard errors in parentheses

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

Table A.2. Balancing test

Dependent variables	Treatment variables	
	Treatment group 1: 2-hour delay	Treatment group 2: 1-week delay
Amount of money received by dictators	0.2451 (1.0331)	0.2451 (1.0331)
Urban dummy of home areas (urban=1, rural=0)	-0.0954 (0.0615)	-0.0634 (0.0620)
Gender of dictator (male=1, Female=0)	0.0225 (0.0531)	-0.0415 (0.0509)
The score of university entrance exam	0.2979 (0.2218)	-0.3315 (0.2995)
Education level of parents	0.0145 (0.1753)	-0.1067 (0.1655)

Robust standard errors in parentheses
 *** p<0.01, ** p<0.05, * p<0.1

Table A.3. Summary statistics by the amount of money received

Money received by dictators (thousand VND)	Proportion of dictators sharing money	Amount of money transferred (sample of sharing dictators)	Share of money transferred (sample of sharing dictators)	Amount of money transferred (sample of all dictators)	Share of money transferred (sample of all dictators)
20	75.8 (4.3)	10.1 (0.6)	50.3 (2.8)	7.6 (0.6)	38.1 (3.0)
30	77.2 (4.2)	12.6 (0.8)	42.1 (2.6)	9.8 (0.8)	32.5 (2.6)
40	71.3 (4.7)	13.6 (1.1)	34.0 (2.7)	9.7 (1.0)	24.2 (2.5)
Total	74.8 (2.5)	12.0 (0.5)	42.4 (1.6)	9.0 (0.5)	31.7 (1.6)

Note: This table reports the average money received and the average money that dictators shares with recipients with regard to the amount of money received by the dictators. It also reports the proportion of shared money across all the dictators.

Robust standard errors in parentheses.

Table A.4. OLS regressions of sharing variables with control variables

Explanatory variables	Dependent variables				
	Dictators gave money (yes=1, no=0)	Amount of money transferred (sample of sharing dictators)	Share of money transferred (sample of sharing dictators)	Amount of money transferred (sample of all dictators)	Share of money transferred (sample of all dictators)
Amount of money received by dictators	-0.0022 (0.0030)	0.1778*** (0.0588)	-0.0081*** (0.0019)	0.1070* (0.0554)	-0.0068*** (0.0019)
Control group: No delay	<i>Reference</i>				
Treatment group 1: 2-hour delay	-0.0785 (0.0546)	-0.5452 (1.1826)	-0.0154 (0.0382)	-1.3750 (1.1895)	-0.0520 (0.0398)
Treatment group 2: 1-week delay	-0.3160*** (0.0615)	-3.3001*** (1.0291)	-0.1203*** (0.0338)	-6.0094*** (1.0173)	-0.2096*** (0.0340)
Urban dummy of home areas (urban=1, rural=0)	-0.0028 (0.0495)	-0.8015 (0.9998)	-0.0362 (0.0322)	-0.6050 (0.9402)	-0.0312 (0.0311)
Gender of dictator (male=1, Female=0)	-0.0948 (0.0598)	0.3958 (1.1059)	0.0288 (0.0402)	-0.8248 (1.0450)	-0.0082 (0.0377)
Constant	0.9574*** (0.0979)	7.9661*** (1.8097)	0.7061*** (0.0661)	8.5183*** (1.7413)	0.6141*** (0.0656)
Observations	294	220	220	294	294
R-squared	0.102	0.077	0.124	0.111	0.144

Robust standard errors in parentheses

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

Table A.5. OLS regressions of sharing variables with interactions between decision delay and explanatory variables

Explanatory variables	Dependent variables								
	Dictators gave money (yes=1, no=0)	Dictators gave money (yes=1, no=0)	Dictators gave money (yes=1, no=0)	Share of money transferred (sample of sharing dictators)	Share of money transferred (sample of sharing dictators)	Share of money transferred (sample of sharing dictators)	Share of money transferred (sample of all dictators)	Share of money transferred (sample of all dictators)	Share of money transferred (sample of all dictators)
Amount of money received by dictators	-0.0032 (0.0044)	-0.0019 (0.0031)	-0.0022 (0.0031)	-0.0083*** (0.0032)	-0.0079*** (0.0019)	-0.0083*** (0.0019)	-0.0085** (0.0033)	-0.0065*** (0.0019)	-0.0068*** (0.0019)
Control group: No delay	<i>Reference</i>								
Treatment group 1: 2-hour delay	-0.2859 (0.2120)	-0.0534 (0.0607)	-0.0845 (0.0699)	0.0313 (0.1525)	-0.0046 (0.0432)	-0.0043 (0.0467)	-0.1191 (0.1628)	-0.0279 (0.0450)	-0.0442 (0.0509)
Treatment group 2: 1-week delay	-0.2029 (0.2397)	-0.2616*** (0.0689)	-0.3208*** (0.0807)	-0.2136* (0.1180)	-0.1161*** (0.0372)	-0.0935** (0.0465)	-0.3094** (0.1313)	-0.1844*** (0.0381)	-0.1987*** (0.0473)
2-hour delay * Money received by dictators	0.0069 (0.0068)			-0.0015 (0.0049)			0.0023 (0.0051)		
1-week delay * Money received by dictators	-0.0038 (0.0078)			0.0032 (0.0039)			0.0034 (0.0041)		
2-hour delay * Male		-0.1104 (0.1348)			-0.0501 (0.0929)			-0.1051 (0.0970)	
1-week delay * Male		-0.2656* (0.1500)			-0.0163 (0.0912)			-0.1194 (0.0834)	
2-hour delay * Urban			0.0139 (0.1124)			-0.0220 (0.0813)			-0.0166 (0.0826)
1-week delay * Urban			0.0103 (0.1263)			-0.0642 (0.0675)			-0.0244 (0.0682)
Urban dummy of home areas (urban=1, rural=0)	-0.0141 (0.0503)	-0.0027 (0.0493)	-0.0099 (0.0648)	-0.0307 (0.0326)	-0.0363 (0.0324)	-0.0149 (0.0512)	-0.0300 (0.0315)	-0.0308 (0.0312)	-0.0190 (0.0530)
Gender of dictator (male=1, Female=0)	-0.0976 (0.0600)	0.0145 (0.0754)	-0.0949 (0.0600)	0.0310 (0.0403)	0.0487 (0.0613)	0.0272 (0.0407)	-0.0105 (0.0381)	0.0589 (0.0641)	-0.0082 (0.0380)
Constant	0.9920*** (0.1351)	0.9234*** (0.1026)	0.9616*** (0.1014)	0.7090*** (0.1000)	0.6972*** (0.0689)	0.7013*** (0.0699)	0.6659*** (0.1055)	0.5917*** (0.0686)	0.6087*** (0.0690)
Observations	294	294	294	220	220	220	294	294	294
R-squared	0.108	0.112	0.102	0.127	0.125	0.126	0.145	0.150	0.144

Robust standard errors in parentheses

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