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THE DETERMINANTS OF JOB STABILITY IN THE UAE: USING SATISFACTION VARIABLES

Abstract:

This study investigates the job stability pattern in the United Arab Emirates and the effect of satisfaction on job stability for nationals and expatriates, in both the private and public sector, for male and female workers. It investigates the micro factors that affect the employee's decision on whether to stay in a job or quit. This paper have read several paper studying the job stability pattern of different countries and we have found that this kind of pattern strongly effect the number of people unemployed and therefore effect the output of the economy. We use cross-sectional data from the survey that is conducted by the Ministry of Labor in 2013. Due to the lack of panel data, our job mobility control is proxied using the average number of jobs changed by each employee. In our investigation of job stability, we use the current job ratio. We find that job mobility increases with age, job stability increases with salary and qualifications and is greater in the private sector, by controlling for the satisfaction variables, boring unimportant jobs and the feeling of staying long affects positively, while the feeling of quitting soon gives lower number of jobs. Employees from the northern side of the country tend to have lower job ratio. While receiving assistance, satisfied with salary, satisfied benefits, and satisfaction index increases the job ratio. On the other side, we found a negative effect from low training, and hard work motivation.

Keywords:

UAE, Job Mobility, Job Stability, Job Satisfaction

JEL Classification: J01, J08, J60

1. Introduction

In many oil-rich countries, the discovery of oil has made a great contribution to development, and for some it has been the pillar of the economic growth. The United Arab Emirates during the past 43 years despite the initial low number of initial total population has experienced high population growth rates due to the large influx of expatriate labor force. This introduces the issue of how important is the labor market structure to the UAE and how does it influence the economy. It is noticed that the expatriate labor behavior is strongly affected by the homeland of the expat worker. The study of job market stability is an important issue in understanding the labor market condition and in analyzing the effects of the market on the macro economy.

The study of the stability of the job market in the micro-level is the study of the causes that make an individual in a certain economy keep his current job for a longer period as defined by Neumark (2000), with no shocks in either the supply or the demand of labor, which will also tend to influence the macro-level of the country. Job stability is defined as the length of time it takes for the entire job market in the economy to stay in a stable condition with a neutral number of transitions happening for individuals who change their job for natural reasons in a separate period of time, taking into consideration the different effects of diverse economic conditions on the job market, and how do job lengths affect the macro-economic condition of the country (Thomas et al, 2007). Job stability can differ from country to country, due to their different conditions and the different effects on the job changing patterns in the economy.

Analyzing the job stability patterns enables to understand how job stability affects both the job and the labor market, and to predict any increase or decrease in employment and unemployment rates and the fluctuations in the working-age population. Policy makers need to understand the job patterns in order to enforce policies that would allocate the labor force in a way that would contribute to economic growth. As the case in the UAE, where there is a need for Emiratis working in the private sector, studying the job stability pattern during the previous years could help analyze what causes the movement of national employees, and what could make them stay longer in the private sector and how could a shift be altered from the desire of working in a public sector to work in the private sector.

This study will focus on the job stability pattern in the UAE for both nationals and expatriates in both the private and public sector for male and female workers across different companies

and industries. It investigates the micro factors that affect the employee's decision on whether to stay in a job or quit. This study will use cross-sectional data that comes from the survey conducted in 2013 by the Ministry of Labor with the assistance of the students of the Higher College of Technology in the learning by doing program.

This article will firstly demonstrate the literature review of several articles that studied job stability patterns across several countries. Then it will introduce a background theory about the job stability and the diverse definitions and theories that relate to job stability, and will demonstrate similarities in the job stability and job security patterns in several economies. Section 3 will present the data description and methodology. Section 4 will discuss the results. Finally, Section 5 will conclude.

1. Literature review

This topic has been in the interest of several studies because of the important effect of the job stability on the economic growth. I looked at papers on job stability patterns of several countries that have been affected by the job tenure pattern in their development process. These papers also show the causes and effects that could alter a shift in the overall job length in an economy.

Different studies used different methodological approaches in identifying patterns of job stability. The type of data best determines the methodology to be used, and taking into consideration the reasons behind the job changing pattern, i.e. whether it was due to layoffs, quits, or retirement, and to know the impact that is left behind by the change in the job market structure. In addition, it is important to know the most frequent type of transitions that happened in the specific period in which the article will study the job stability pattern. The most common problem faced by several studies as noted by Rokkanen and Vusitalo (2010) is the lack of a panel data that follows the job spell over the entire period, which could allow for modeling the job duration using standard methods of survival function.

Heisz (1996) and Brochu (2013) examine the pattern of job stability in Canada for 1991-1994 and 1977-2010 respectively, using the labor force survey data. Heisz (1996) uses the changes in survival functions to examine the changes in job tenure. He finds that short-term jobs increased, and the number of long-term jobs was stable. He observed that the community

service sector enjoyed jobs, which were twice as long in duration compared to the business, and personal services jobs. Education is also associated with long-term jobs. By gender, on average females were found to keep their jobs longer than males. While older workers experience shorter jobs on average, the reasons might be the structural changes in the economy or the fact that the older the worker the closer he is to retirement with the short-term jobs bridging between the previous job and retirement.

Brochu (2013) has used the retention rates. Prior to the 1990's males had exceeded 80% retention rates, while females had achieved a peak during the 1990's and 2000's. During this period, the gender gap narrowed in the 20th century with males exceeding, and was negative in the 2000's. An important finding is the continued rise of the retention rates for low-tenured workers. By sector, the goods sector has experienced a decline in the job stability. By decomposing into groups, this paper found that education and age explain about 84.6% of job change for males and 56% for the females, while for low tenure workers both age and education don't have much of an effect.

The paper of Greg and Wadsworth (1995) uses time series cross-sectional data, from both the General household survey (GHS) and Labor Force Survey (LFS), and show that fluctuations in job tenure and security have led the unemployed to accept working for more unstable and low paid jobs. In addition, the shift toward women employment has decreased the average tenure. Moves to other jobs are clearly pro-cyclical, which causes a decrease in average tenure in an expansion. Short-term jobs have become more common since 1974. During the 1984-1993 period turnover rates between 14 to 22 percent, with temporary jobs lasting about 10% of the full time jobs, and new jobs offer as much as half the wage of the old full-time jobs. As a result, job changes among young and less skilled workers increased.

For Germany, both articles have used data from the German Socio-Economic Panel survey. Each article investigates different period. Bergemann and Mertens (2000) looked at the 1984 – 1997 period, while Winkelmann and Zimmerman (1998) looked at 1974-1994.

The findings of Bergemann and Mertens (2000) show that job stability has declined for men in West Germany during the period of investigation, the reason for which could be the increased number of layoffs. This finding is in contrast to the findings of Winkelmann and Zimmerman (1998) that job stability increased during the period 1974-1994. In detail, Bergemann and Mertens (2000) tend to show that job risk affected significantly by the period of a job, but it

does not show the same influence on the probability of quitting the job, and time-periods show no tendency towards women. The retirement programs also affect the decline in the duration. Workers between 25 and 34 years of age have a great probability of quitting, while for older workers near the age of 55 they might quit in order to retire. Similar to the findings of Winkelmann and Zimmerman (1998), being a skilled blue and white-collar worker increases the duration of the job, while career education has no such influence on job duration. Concerning job types Bergemann and Mertens (2000) show, that being at a part-time job increases the probability of quitting and decreases the risk of losing the job. Being in the construction industry, increases the hazard of being laid off, while working in a public administration reduces it. For Winkelmann and Zimmerman (1998), education does not affect job tenure, with beginners having a higher mobility and lower stability. It also show that the marital status for the women has a significance effect on job duration, and white-collar workers men experience the highest job stability.

Givord and Maurin (2004), investigate the French labor force survey data for 1982- 2000, taking into account educational attainment, job tenure, labor market status, and industry type, using the probability of transition from employment to unemployment and quick transitions. The risk of job loss is greater for workers with lower experience, and less education. However, the increase in the rate of job loss of highly experienced workers throughout the period has shown that the importance of experience has been declining.

Rokkanen and Vusitalo (2010) investigate the Finish employee pension Insurance scheme data from 1963 to 2004 to evaluate changes in job stability. This paper has used several comparison methods to monitor the pattern. By using average tenure adjusted for age and gender, another method was to compare differences in elapsed tenure between consecutive birth cohorts. Here the differences are not large except for older ages where the number of observations gets small. Differences in elapsed tenure between consecutive births cohorts was lower for the first female cohort but then remained stable for both men and women. In addition, a decrease in average age might be due to the delay of the entry age for young workers. This paper examines the risk that new entrants bring in the job market; it finds that there is a long-lasting effect. It finds that the likelihood of losing a job decreases with duration, increases with age, and decreases for younger workers if we consider the risk of unemployment.

Diebold, et al. (1994) have used the retention rates, using data from the CPS job tenure supplements during the 1980's and the 1990's in sequence as a survival function. The findings show that job retention rates for four-years have decreased while it has increased for ten years. Specifically, retention rates have decreased for the workers with less than 6 years of tenure. They find that workers with more than 6 years of tenure have unstable patterns. Workers in their twenties have experienced a decrease in the retention rates with the largest decrease four in wages. Retention rates are higher with education, lower for the African-American worker, worker in the service sector, and for blue color worker.

Schmidt (1999) uses the 1977-1996 GSS data to examine the trends in workers perceptions on their own job security using the belief of whether they will lose their job within the next 12 months, and whether it will cause them a decline in earnings or to be unemployed. The belief of losing a job is positively affected by the rate of involuntary job loss. In the 1990's involuntary job loss was high for white-collar workers, service-occupation, college graduates, or individuals with some college, and people of 55 years or older. High beliefs of job loss were examined prior to this period for all groups, except for the workers in the age from 40-54 years old who have experienced a high involuntary job loss rates and were not concerned about losing their jobs in this period.

Stewart (2002) uses the Current Population Survey from 1976 to 2001. Using separation rates to indicate job stability pattern, the transitions considered were employed to employed (EE), employed to unemployed (EU) (used to indicate the pattern of job security), and employed to out of the labor force (EN). EU rates have declined but not in a uniform pattern across different groups. The EU was more evenly distributed for women, and was more concentrated on the young age groups. EE transition rates increased sharply, and most of the transitions where among young workers. EN where predictable and showed an increase among men and a large decline among women, with an increase for less educated men and for the non-white workers and the married workers. Overall, job stability has increased slightly, EU has narrowed between age groups and EE increased slowly in the 1990's[1]. The shift from a primary husband income family to the equal or primary women income families has cause the job stability and job security to decline.

[1] Recall that this paper will only illustrate the factors that affect the employee

2. Theoretical Background

The pattern of job changing could be interpreted in terms of a model. As a normal assumption, an individual will keep changing his job until he finds the most comfortable and suitable one. Taking into consideration the firm he will work for, the firm will employ different people and lay off some of the workers in order to reach a point where the firm will be at its highest potential. To insert those two effects in a model, as defined by Thomas et al. (2007), the point in which an individual employee will feel comfortable and where the employer will gain the maximum potential is the job stability point as the model's equilibrium.

In order to analyze the movements in the job stability pattern, as any model, both sides of interest will be effected by the factors that will cause either a shift or a movement along the curve. The factor that acts as the cost in this model is the wages, as stated by Dave (1995) and other articles. The workers who experienced a lower job tenure often gain the lowest wages. But the conclusion is not clear on whether there might be causality between wages and job tenure. In addition to that, the factors that might cause an individual to reconsider staying in his job might be defined broadly in three main variables. First, the most effective factor is the economic condition of the country, since it directly affects the well-being of that specific worker; he will pursue change in order to find a better job rather than finding the optimum job. Second, it is also important to consider the individual's preferences and what will make this specific worker feel more comfortable in a job rather than the other, preferences differ for different people, preferences are mostly created by either his educational background, or his past experience, or even beliefs and the mentality of that individual. Third is the readiness of the worker to move to another job, or whether there is a better job than the one he is working in. (Thomas, et al, 2007)

Several assumptions should be taken into consideration, and examine whether they are fulfilled or not. Many papers have assumed that long-term employment relationships are common. Another important assumption to test for is that most new jobs end early, where both sides do not meet their interests. The third assumption is that the probability of ending a job period decline with the increase in the period of time an individual spent in that job. (Henry, 1998)

3. Empirical Estimation

4.1 Data

The data comes from a survey conducted by the Ministry of Labor in the UAE. This survey's main objective was to find the determinants of satisfaction of the Emiratis employed in the private sector. This survey had 906 observations in two phases during the period of 2013 and 2014. This survey includes only Emiratis working for the private and the public sector taking into consideration the demographics job characteristics, the job length, and the number of jobs an individual had, in addition to other variables that would help to explain the level of job satisfaction. The survey was conducted in several emirates, with the highest number of observations coming from Al-Sharjah and rare observations were examined from Fujairah, RAK, Al Ain, Abu Dhabi, Dhaid, and Kalba.

Descriptive statistics and correlation matrices are in the Appendix.

4.2 Methodology

This study have found that the most common measurement of the job stability is measuring the job tenure and the elapsed tenure. Both of them could be defined as the time that an individual has spent with the same employer as defined by Bergemann and Mertens (2000). These could be used as the main measurement for the comparisons. One common approach was to use the retention rates, defined as the probability that an individual will complete another year (or a specified additional period) with the same employer as defined by Brochu (2013). Another approach was to monitor the separation rates; that is the number of employees who move from one job to another directly without any unemployment spells. The transitions studied where mainly from employed to employed, employed to unemployed, and employment to out of the labor force (Stewart, 2002). The most used measurements for job security was the risk of job loss, or the probability of being laid off, or quitting.

Job Stability = B1+B2 (Characteristics) + B3 (controlling variables)

We have defined the dependent variable first by the average number of jobs, which negatively explains the job stability. Second, we have used the current job ratio from total employment. The models are controlled for the satisfaction index, security index, and satisfaction questions each.

This paper estimate two dependent variables, we estimated the average number of jobs an individual had per year, which is derived from the number of jobs an individual had and the years spent in the job market, and the second variable is the current job ratio from total employment period, which is the percentage of time spent on the current job to the total time in the job market. The characteristics controlled for where age, gender, marital status, live location, work location, education, continuing education, sector, salary range, and number of benefits. We have also controlled for security index and satisfaction index that was created by the data given. This paper also introduced the satisfaction variables independently to study the coefficients with the dependent variables.

4. Results

As given in the tables below, we have seen that the average number of jobs an individual has per year has a positive and significant affect for age, and salary, and negative for education. Current job ratio from total employment is significantly negatively affected by age. It is also found that by sector, as we move from the private to the governmental and the semi-governmental sectors we examine higher average number of jobs. Moving from Sharjah towards Abu Dhabi and Alain shows less current job ratio.

The following results could be interpreted as the older an individual the greater the experience and the number of jobs compared to a younger worker, given the time spent by the two individuals in the job market. It is also shown that employees in the governmental or semi-governmental sector tend to have lower stable jobs than the employees in the private sector, which show that a higher job mobility in the governmental and semi-governmental sectors than in the private sector. One unexpected result is that the average number of jobs increases with salary range. This could be explained by the fact that employees with higher salaries are more often have higher qualifications and tend to have more job opportunities and mobility. Also, more educated employees tend to have lower job rotation, this shows that specialized employees tend to be less mobile between jobs because of the narrowness in the number of jobs available to fit that employee. By controlling for the satisfaction variables, we have found that boring unimportant jobs and the expectation of staying long causes more job changes, while the feeling of quitting soon gives lower number of jobs.

The results regarding current job ratio are consistent with the first set of regression regarding the effects of age. Work location seems to have a negative and significant relationship that

shows that employees from the northern side of the country tend to have lower job ratio. In addition, the satisfaction variables show more significance than the first model. Here we observe positive significance of receiving assistance, satisfied with salary, satisfied benefits, and satisfaction index but when with controlling for security index. On the other side, we find negative significant variables results from low of training, and hard work motivation. The last result could be explained that the employees who tend to feel motivated at work are highly qualified and therefore are more mobile.

5. Conclusion

This study investigates the job stability pattern in the United Arab Emirates and the effect of satisfaction on job stability. The contribution to the literature to our knowledge is the first to study the job stability in the UAE, the first to examine the effect of job satisfaction on job mobility. This study have faced the problem of the lack of data that could be developed as used for future research, as these kinds of time dimensional research needs the panel data to examine the time dimension and to study the causality. We believe that future surveys based on the one studied will provide the sufficient data. This research have examined several papers studying the job stability pattern of different countries and we have found that this kind of pattern strongly effect the number of people unemployed and therefore effect the output of the economy, it also differs from different economic situation in different periods of time, and within different countries a similar pattern may have a contrast cause and effect on the country.

This paper have used the average number of jobs per year to examine the job mobility, and used the current job ratio to examine the job stability. We have found that the older workers tend to have experienced a higher mobility, which is natural to their period in the job market. We also found that private sector tend to have more stable jobs than the governmental and semi-governmental sector, since an employee tend to rotate a lot in the public sector than in the private sector. Qualifications have led to lower job stability in the UAE, were highly qualified employees tend to move more frequently and in different departments and organizations in the public sector, with qualifications being more than just educations and it might also include the soft skills and other contributions.

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1. Appendix:

Table 1

Summary Statistics:

Variables	Obs	Mean	Std. Dev.	Min	Max
Nationality	905	1	0	1	1
Employed	904	1.149336	0.6303856	1	7
Work Status	886	1.218962	0.6175598	1	5
Age	903	3.435216	1.935192	1	10
Gender	895	1.463687	0.4989585	1	2
Marital	898	1.566815	0.6233036	1	4
Live Location	902	3.199557	3.277759	1	14
Work Location	892	4.57287	4.228897	1	13
Education	903	4.099668	1.026819	1	7
Continuing Education	902	1.882483	0.7401167	1	3
Sector	886	2.063205	0.6743572	1	3
Company Type	884	8.473982	6.795042	1	25
Job Title	708	5.888418	6.41429	1	41
Current Job	880	2.713636	1.616833	1	8
Total Employedd	854	2.95082	1.780425	1	8
Different Jobs	846	1.65721	1.070636	1	10
Salary Range	902	4.862528	2.525992	1	11
benefits None	905	0.074033	0.2619696	0	1
flexible Timings	905	0.255249	0.436242	0	1
Maternity	905	0.394475	0.4890079	0	1
AnnualLeave	905	0.683978	0.4651787	0	1
Housing	905	0.313812	0.4642976	0	1
Transport	905	0.198895	0.3993896	0	1
health Insurance	905	0.489503	0.5001662	0	1
life Insurance	905	0.155801	0.3628672	0	1
Retirement	905	0.40442	0.4910508	0	1
Paid Holidays	905	0.311602	0.4634043	0	1
Education Children	905	0.175691	0.3807671	0	1
Education Self	905	0.224309	0.4173574	0	1
Bonus	905	0.361326	0.4806504	0	1
Commission	905	0.072928	0.2601623	0	1
Training Courses	905	0.521547	0.4998117	0	1
OJT	905	0.409945	0.4920951	0	1
Mentor	905	0.262983	0.4404969	0	1
Health Membership	905	0.00221	0.046984	0	1
Discounts	905	0.001105	0.0332411	0	1
welcome comfortable	905	3.865193	1.069257	1	5
isolated uncomfortable	905	2.072928	1.034358	1	5
challenging interesting	905	3.707182	1.162373	1	5

Boring unimportant tasks	905	2.313812	1.124386	1	5
Motivated work hard	905	4.039779	1.064599	1	5
only required	905	2.689503	1.294026	1	5
Confident not fired	905	3.951381	1.129776	1	5
Fired any time	905	1.869613	1.074964	1	5
Don’t know labor laws	905	2.6	1.28865	1	5
Know labor laws	905	3.490608	1.263936	1	5
Free from harassmant	905	4.154696	1.083026	1	5
Witnessed harassment	905	1.858564	1.111035	1	5
Enjoy work	905	3.885083	1.087972	1	5
Don't like job	905	2.198895	1.161799	1	5
provide assistance	905	4.00442	0.9988834	1	5
Ignore requests	905	2.083978	1.035657	1	5
Receive praise	905	3.711602	1.100949	1	5
Receive criticism	905	2.237569	1.065303	1	5
Satisfied salary	905	3.272928	1.328544	1	5
Should be paid more	905	3.681768	1.19102	1	5
Satisfied Benefits	905	3.272928	1.236246	1	5
Benefits not sufficient	905	2.949171	1.292277	1	5
can advance	905	3.504972	1.119135	1	5
can not advance	905	2.499448	1.245456	1	5
Training opportunities	905	3.78011	1.129473	1	5
No training	905	2.239779	1.163117	1	5
Stay Long	905	3.424309	1.302255	1	5
Quit soon	905	3.127072	1.419829	1	5

Table 2.1

Average number of jobs per year

	-1	-2	-3	-4	-5	-6	-7	-8	-9
VARIABLES	Reg	Reg	Reg	Reg	Reg	Reg	Reg	Reg	Reg
Age	0.418***	0.393***	0.392***	0.387***	0.385***	0.390***	0.398***	0.369***	0.363***
	[17.89]	[13.89]	[13.82]	[13.47]	[13.51]	[13.55]	[13.86]	[12.31]	[12.02]
Gender	-0.153*	-0.172*	-0.171*	-0.139	-0.056	-0.042	-0.009	0.097	0.1
	[-1.67]	[-1.86]	[-1.84]	[-1.43]	[-0.57]	[-0.42]	[-0.09]	[0.92]	[0.95]
Marital		0.145	0.145	0.155*	0.162*	0.167*	0.141	0.118	0.121
		[1.64]	[1.64]	[1.75]	[1.83]	[1.88]	[1.60]	[1.35]	[1.38]
LiveLocation			-0.004	-0.012	-0.012	-0.013	-0.021	-0.014	-0.014
			[-0.28]	[-0.70]	[-0.72]	[-0.76]	[-1.19]	[-0.80]	[-0.80]
WorkLocation				0.01	0.012	0.012	0.013	-0.005	-0.002
				[0.71]	[0.86]	[0.87]	[0.99]	[-0.35]	[-0.13]
Education					-0.167***	-0.163***	-0.179***	-0.252***	-0.250***
					[-3.65]	[-3.54]	[-3.88]	[-4.95]	[-4.92]
ContinuingEd						-0.082	-0.095	-0.089	-0.082
						[-1.27]	[-1.49]	[-1.41]	[-1.29]
Sector							0.172**	0.163**	0.164**
							[2.57]	[2.43]	[2.45]
SalaryRange								0.078***	0.083***
								[3.24]	[3.43]
Numberofbenefits									-0.019
									[-1.45]
Constant	0.933***	0.818***	0.831***	0.766***	1.319***	1.413***	1.119***	1.098***	1.145***
	[5.45]	[4.41]	[4.34]	[3.71]	[5.18]	[5.31]	[3.75]	[3.71]	[3.84]
Observations	813	807	804	792	790	788	775	774	774
R-squared	0.293	0.296	0.295	0.288	0.299	0.301	0.313	0.322	0.324

t-statistics in brackets

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

Table 2.2

current job from employment

	-1	-2	-3	-4	-5	-6	-7	-8	-9
VARIABLES	Reg	Reg	Reg	Reg	Reg	Reg	Reg	Reg	Reg
Age	-0.032***	-0.029***	-0.029***	-0.029***	-0.029***	-0.030***	-0.029**	-0.034***	-0.035***
	[-3.52]	[-2.62]	[-2.64]	[-2.65]	[-2.65]	[-2.69]	[-2.57]	[-2.85]	[-2.92]
Gender	0.038	0.042	0.042	0.02	0.024	0.023	0.021	0.038	0.039
	[1.08]	[1.17]	[1.18]	[0.54]	[0.63]	[0.59]	[0.52]	[0.91]	[0.92]
Marital		-0.018	-0.018	-0.019	-0.019	-0.02	-0.021	-0.025	-0.024
		[-0.54]	[-0.52]	[-0.57]	[-0.56]	[-0.57]	[-0.60]	[-0.71]	[-0.69]
LiveLocation			-0.003	0.005	0.005	0.005	0.005	0.006	0.006
			[-0.47]	[0.74]	[0.72]	[0.73]	[0.70]	[0.86]	[0.86]
WorkLocation				-0.011**	-0.011**	-0.011**	-0.011**	-0.014**	-0.014**
				[-2.18]	[-2.16]	[-2.16]	[-2.15]	[-2.50]	[-2.36]
Education					-0.007	-0.008	-0.008	-0.02	-0.019
					[-0.42]	[-0.47]	[-0.43]	[-0.97]	[-0.96]
ContinuingEd						0.013	0.014	0.015	0.016
						[0.51]	[0.55]	[0.58]	[0.63]
Sector							-0.012	-0.014	-0.014
							[-0.46]	[-0.52]	[-0.51]
SalaryRange								0.013	0.014
								[1.33]	[1.43]
Numberofbenefits									-0.004
									[-0.72]
Constant	1.045***	1.058***	1.066***	1.132***	1.156***	1.141***	1.166***	1.163***	1.172***
	[15.87]	[14.79]	[14.46]	[14.22]	[11.69]	[11.03]	[9.88]	[9.84]	[9.86]
Observations	813	807	804	792	790	788	775	774	774
R-squared	0.018	0.019	0.019	0.024	0.025	0.025	0.024	0.027	0.027

t-statistics in brackets

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