Table 1 Tobit regression

|  |  |  |  |
| --- | --- | --- | --- |
|  | (1) | (3) | (5) |
| VARIABLES | Model 1 | Model 2 | Model 3 |
|  |  |  |  |
| Logarithm of Income | 1.811\*\*\* | 1.837\*\*\* | 2.086\*\*\* |
|  | (0.140) | (0.151) | (0.161) |
| Logarithm of Total Insurance Expenditures | 0.150\*\*\* | 0.148\*\*\* | 0.106\*\*\* |
|  | (0.0178) | (0.0178) | (0.0176) |
| Cigar = 1, have some expenditures on Cigarettes | 1.484\*\*\* | 1.466\*\*\* | 1.089\*\*\* |
|  | (0.242) | (0.242) | (0.239) |
| at least a Household member above 65 = 1, At least one is above 65 | 2.078\*\*\* | 2.153\*\*\* | 2.140\*\*\* |
|  | (0.231) | (0.240) | (0.228) |
| Household Head Education Level = 3, Third School | -0.514 | -0.509 | -1.002 |
|  | (1.197) | (1.196) | (1.250) |
| Household Head Education Level = 4, Diploma | -0.366 | -0.363 | -0.574\*\* |
|  | (0.253) | (0.253) | (0.246) |
| Household Head Education Level = 5, Bachelor | 1.145\* | 1.144\* | 0.279 |
|  | (0.643) | (0.643) | (0.625) |
| Household Head Education Level = 6, Master and PHD | -1.155\*\*\* | -1.098\*\*\* | -1.041\*\*\* |
|  | (0.304) | (0.307) | (0.297) |
| Household Size |  | 0.0607 | 0.0887 |
|  |  | (0.0700) | (0.0718) |
| urban = 1, Urban |  | -0.287\* | -0.296\* |
|  |  | (0.164) | (0.159) |
|  |  |  |  |
| Constant | -32.67\*\*\* | -33.22\*\*\* | -35.19\*\*\* |
|  | (2.784) | (2.940) | (3.161) |
|  |  |  |  |
| Observations | 36,998 | 36,998 | 36,998 |
| Province FE | NO | NO | YES |

Robust standard errors in parentheses

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

Notes: Healthcare Expenditures in 1401 is the dependent variable in all Models.

Table 2 – marginal effects atmean

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | | Delta-method | | | |
|  | dy/dx | std. | | err. | t | P>t | | [95% | conf. | interval] |
| loginc | 2.086 | 0.161 | | 12.950 | 0.000 | 1.770 | | 2.401 |
| logins | 0.106 | 0.018 | | 6.040 | 0.000 | 0.072 | | 0.141 |
|  | | |
| cigar | | |
| have some expenditures on Cigarettes | 1.089 | 0.239 | | 4.570 | 0.000 | 0.622 | | 1.557 |
|  | | |
| A65 | | |
| At least one is above 65 | 2.140 | 0.228 | | 9.380 | 0.000 | 1.693 | | 2.587 |
|  | | |
| edulevel | | |
| Third School | -1.002 | 1.250 | | -0.800 | 0.423 | -3.452 | | 1.448 |
| Diploma | -0.574 | 0.246 | | -2.330 | 0.020 | -1.056 | | -0.091 |
| Bachelor | 0.279 | 0.625 | | 0.450 | 0.655 | -0.945 | | 1.504 |
| Master and PHD | -1.041 | 0.297 | | -3.500 | 0.000 | -1.623 | | -0.458 |
|  | | |
| hhsize | 0.089 | 0.072 | | 1.240 | 0.217 | -0.052 | | 0.229 |
|  | | |
| urban | | |
| Urban | -0.296 | 0.159 | | -1.860 | 0.063 | -0.608 | | 0.016 |
|  | | |
|  |  |  | |  |  |  | |  |
|  | | | | | | | | |