	(1)
III DI ADI DA	(1)
VARIABLES	casp
height	
vol	0.501
	(1.146)
v1volrate	4.951
	(16.16)
v1volrate2	-8.392
	(43.14)
ageint	-0.0133
	(0.00899)
gender	-0.00353
	(0.0861)
$yedu_av$	0.115**
	(0.0437)
$_{\rm Jsphus\_3}$	6.209***
	(0.450)
$_{\rm Jsphus\_4}$	4.870***
	(0.588)
$_{\rm Jsphus\_5}$	3.844***
	(0.351)
$_{\rm LIsphus\_6}$	2.132***
	(0.288)
averageGDP	0.0978*
	(0.0479)
avGDP2	-0.000236
	(0.000140)
Constant	27.12***
	(3.636)
Observations	46,485
R-squared	0.186
height Robust standard errors in parentheses	
	1, ** p<0.05, * p<0.1