

Table 1: Relationship Between Child Thrift and Education Level

	Child Thrift		
	<i>OLS</i>	Reg w/ Controls	<i>fe lm</i> Reg w/ Controls and Country FE
	Reg (1)	(2)	(3)
Education Level	-0.0047*** (0.0007)	-0.0038*** (0.0009)	-0.0070*** (0.0021)
Gender		0.0107*** (0.0032)	0.0038 (0.0044)
Age		0.0020*** (0.0001)	0.0011*** (0.0002)
Immigrant		-0.0103 (0.0070)	-0.0098 (0.0119)
Birth Country		-0.000000 (0.000002)	-0.000004 (0.000002)
Has Children		-0.0109*** (0.0010)	-0.0031** (0.0013)
Employment Status		-0.0072*** (0.0008)	-0.0018* (0.0010)
Income Level		0.0010 (0.0008)	-0.0010 (0.0011)
Constant	0.3186*** (0.0030)	0.2597*** (0.0110)	
Country FE			X
Observations	95,117	84,799	84,799
R <sup>2</sup>	0.0004	0.0055	0.0502
Adjusted R <sup>2</sup>	0.0004	0.0054	0.0495
Residual Std. Error	0.4591 (df = 95115)	0.4575 (df = 84790)	0.4473 (df = 84728)
F Statistic	39.7453*** (df = 1; 95115)	58.1655*** (df = 8; 84790)	

*Note:*

\*p&lt;0.1; \*\*p&lt;0.05; \*\*\*p&lt;0.01