A New Hue of the "Cell Phone-Only" Landscape: Demographic Characteristics of Landline Cord Cutters New to Cell Phone-Only

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ABSTRACT

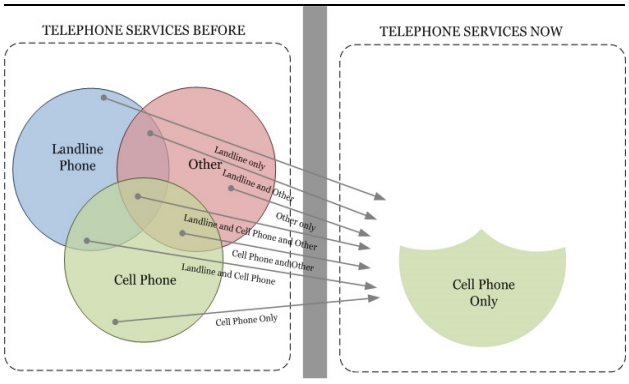
A growing number of Americans with diverse telephone service histories are considering giving up their household landline phone access and planning to use cell phones exclusively. While previous studies on cell phone-only individuals have documented consistent trends in demographics such as in age (younger), place (urban), residency ownership (rent) and income (lower), little is known about the demographics of those who are cutting the landline telephone cord in favor of cell phone-only status. In this paper, we draw upon data obtained from adult members of the Gallup Panel, who are recruited using random-digit-dial (RDD) sample drawn from a landline telephone frame, but who have since switched their household telephone service from a landline to a cell phone. Specifically, we compare and contrast demographic characteristics of these individuals with the cell phone-only prevalence estimates from the National Health Interview Survey (NHIS) as a frame of reference. Results indicate that panel members who are cell phone-only are less racially and ethnically diverse, and are more likely to own their homes and to be married than typical cell phone-only adults. Furthermore, members who have disconnected their landline service in the last 12 months tend to be older and are more likely to be married than those who have been cell phone-only longer.

1 INTRODUCTION

The demographic distribution of cell phone-only individuals (i.e., those who are accessible by cell phone and who are living in households with no landline) in the United States is fairly well-known, having been documented by a number of studies (Blumberg and Luke 2006; Steeh, Buskirk, and Callegaro 2007; Tucker, Brick, and Meekins 2007). From these studies and some others (Keeter 2006; Pew 2006), we know that prevalence of cell phone-only status is highest among those who are young, single, renters, urbanites, less educated, less affluent, and more liberal on some political questions than among those of contrasting demographic characteristics. However, less attention has been paid to other attributes of cell phone-only individuals. In particular, little is known about the transition from landline to cell phone-only status and the ways in which these individuals who are new to this status differ demographically from those who have been cell phone-only longer. Using data from the Gallup Panel, this paper attempts to present a demographic portrait of members who have reported using only a cell phone service in their household and disconnecting their landline phone service within the past year.

Understanding the diverse and sometimes complex telephone service histories of cell phone-only individuals is a challenge in itself. A part of it has to do with recognizing that these individuals belonged to a former group of landline-only or landline and cell phone owners who now have switched from a landline phone to a cell phone, or in other words, have "cut the cord." Consider a simple schematic illustration of cell phone-only status of individuals as shown in Figure 1. As is evident in this figure, an individual's current cell phone-only status can stem from various combinations of previous statuses,[1] including the status of not having any type of phone service. In this paper, we focus our analysis specifically on those who previously had landline phone service. To date, no study has closely examined the phenomenon of individuals switching from using a landline phone to only a cell phone. Specifically, the demographic profile of previous landline users who have become cell phone-only users has received little, if any, attention in research.

Figure 1. Illustration of Cell Phone-Only Status



[1] Individuals can be subscribed to a landline, cell phone, or any other type of telephone service (such as paid broadband phone service (e.g., Vonage) or Internet telephone service (ex. Skype)) before becoming cell phone-only. This figure is a simplified illustration of what usually are complex and diverse telephone service histories of individuals.

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Studying the demographic profile of these individuals extends the telephone survey literature in several ways. First, the evolving composition of the cell phone-only population is of great interest to many in the survey research community. As noted earlier, cell phone-only status has predominantly been the domain of younger, less affluent, less educated, and more mobile adults. If we observe that new entrants into cell phone-only status depart from the mold, there may be implications for noncoverage bias in future landline surveys. Second, this line of research could potentially be used as a leading indicator of changes in the composition of the cell phone-only population. The demographic profile of those switching from using a landline to only cell phone could potentially inform noncoverage adjustments for surveys featuring only a landline sample.

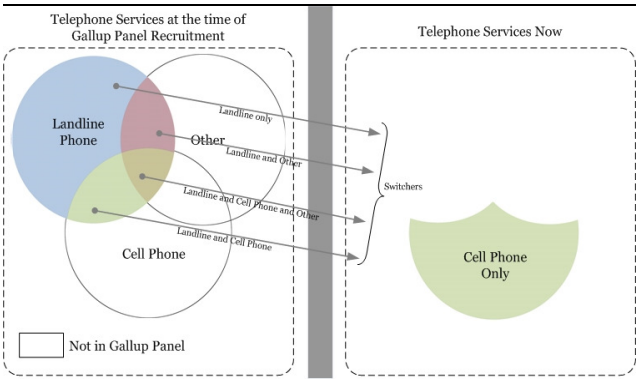
The data we bring to bear on this topic have notable strengths as well as limitations. The data come from a panel design, specifically the Gallup Panel, which has the advantage of facilitating measurement of telephone status at two points in time. First, the landline service of panel members was established (i.e., validated) at the time of recruitment into the panel, which was based on landline RDD sampling. The second measurement was a survey administered to a subsample of the panel that featured questions about telephone usage and disconnection of landline phone service. This repeated-measures design yields unique data on respondents' telephone service history. A change in telephone status reported after recruitment makes it possible to detect individuals' landline to cell phone-only service switching behavior.

A central limitation of using Gallup Panel data for this analysis, however, is that ideally, we would like to make inference to the entire U.S. cell phone-only population; but Gallup Panel's recruitment is based on landline RDD sampling. Consequently, there is a disconnect between the population of interest and the sampling frame used in this study. Hence, in this paper, we do not attempt to make direct inferences to the greater cell phone-only population. Another complication is that cumulative recruitment and panel survey cooperation rates are relatively low (see section 2.3). The Gallup Panel data is thus subject to potential issues of noncoverage and nonresponse at different stages of panel recruitment. We attempt to mitigate these issues by benchmarking the Gallup Panel data to the Current Population Survey (CPS) in order to identify areas of over and under coverage across various demographic segments.

In light of the above-mentioned strengths and limitations and in keeping with this study's exploratory purpose, we use the data from the Gallup Panel to examine a variety of demographic characteristics of members who have reported using only a cell phone service in their households. These members also have reported if they disconnected their landline phone service within the past 12 months. To facilitate conversation, we label the group of Gallup Panel cell phone-only members who disconnected their landline phone service within the past 12 months as *"Recent Switchers*" and those who did not as *"Not-Recent Switchers"*. In this way, we wish to consider the temporal side of switching behavior in an attempt to yield some insights into how the phenomenon of switching to cell phone-only has evolved over the past one year. Figure 2 shows the nature of landline to cell phone-only transitions measurable in the Gallup Panel.

In the sections that follow, we present the recruitment methodology of the Gallup Panel. Next, we briefly describe a mixed-mode panel study conducted to identify Recent Switchers and Not-Recent Switchers. We then discuss an attempt to use National Health Interview Survey (NHIS) data to explore the transitioning from landline to cell phone-only service status. Our data analysis effort involves two components. In the first component of the data analysis, we explore a variety of demographic characteristics of Recent Switchers and Not-Recent Switchers. In this analysis we include benchmark estimates for the entire cell phone-only population derived from the NHIS. These benchmark figures highlight some baseline differences between the Gallup Panel and the general public that should be kept in mind in interpreting the findings from this paper. Then, in the second component of the data analysis, we use logistic regression to identify influential drivers of switching and recency of switching. Finally, we discuss conclusions from this study and provide recommendations for future avenues of research.

Figure 2. Illustration of Cell Phone-Only Status for Gallup Panel



2 THE GALLUP PANEL RECRUITMENT METHODOLOGY AND RESPONSE RATE: A CLOSER LOOK

2.1 Panel Recruitment Process

The Gallup Panel recruits its panel members on the phone using an RDD frame of landline telephone numbers. Respondents answer a short survey about presidential approval and other current event topics and then are asked to partici-

pate in additional surveys as a member of the Gallup Panel. Those who agree are mailed a "welcome packet questionnaire," which invites them and up to three additional household members (aged 13 and over) to join the panel and also asks each household member a short set of demographic questions. Upon returning this welcome packet information to Gallup, the household is officially enrolled in the panel. If any key demographic items in the welcome packet questionnaire are missing, such as gender or date of birth, a Gallup interviewer contacts the household to collect the missing information.

2.2 Panel Obligation

Once enrolled, members are not required to spend a specific, predetermined amount of time on the panel. Instead, they are encouraged to remain members as long as they are willing and interested. However, they must agree to participate in an average of three surveys per month. The surveys are either administered by an interviewer (over the phone) or are self-administered (either by mail or the Web, depending on the respondent's access to the Internet). There are no monetary incentives for participating on the Gallup Panel, though several token thank-you gifts are sent throughout the year.

2.3 Panel Recruitment Response Rate

In general, the response rates for any individual cross-sectional survey conducted through the Gallup Panel range between 50% to 70%, depending on the length of the survey field period. However, panel recruitment has lower overall response rates than cross-sectional surveys because there are multiple stages where nonresponse is introduced. Therefore, in order to calculate the AAPOR (American Association of Public Opinion Research) or CASRO (Council of American Survey Research Organizations) panel recruitment response rate, one must take into account all of the phases of recruitment. Since its inception, the Gallup Panel's initial RDD recruitment (i.e., respondents who agree to join the panel) has a response rate of approximately 27%. Then, approximately 55% of those who agree to join the Gallup Panel ultimately return their welcome packet questionnaire (i.e., after a nonresponse follow-up) and are officially enrolled in the panel. Historically, the cumulative panel recruitment response rate (factoring in all stages of response) has been approximately 15%.

3 METHODS

3.1 Survey Data Collection

Data for the present analysis come from a mixed-mode panel survey conducted by the Gallup Panel during June and July of 2007. The survey was entitled "Education Survey" and was sent to a random sample of active adult Gallup Panel members (aged 18 and older) assigned to receive either mail or Web surveys. To determine the extent of any demographic sampling bias, the sample was compared to a national data from the Current Population Survey (CPS), Census 2000. Table 1 reports the distributions of demographic characteristics of the Education Survey sample and the expected distributions obtained from CPS. As one can see from this table, the sample is marginally representative with respect of region (south) and gender and is positively skewed toward older, highly educated, white, and married respondents. Considering the exploratory nature of our research and the underlying population of interest (i.e., cell phone-only), we consider the above-noted benchmark deviations as less of a concern. At the same time, it is important to note that the interpretation of the results from this study must consider the magnitude of these deviations which represent segments of the population that are over or under-represented in the sample.

The purpose of the survey was to obtain panel members' attitudes, opinions, and beliefs about several pressing educational issues. The survey questionnaire included topics on primary, secondary, and postsecondary education, with a few other topics. In the end, respondents rated their overall interest in the questions and provided any comments and suggestions. In total, 60,694 surveys (52.5% mail) were sent out to active adult panel members. After a three-week field period, the survey received a total of 43,056 responses (49.3% mail) at a net AAPOR RR1 response rate of 70.9%.

3.2 Survey Questionnaire Design

The survey questionnaires were designed using principles from the Total Design Method for self-administered questionnaires (Dillman 2007). The mail questionnaire was laid out in different sections so that related items were in proximity to each other. A booklet-size questionnaire was prepared for the mail survey, which is the case with most of the Gallup Panel mail surveys. The Web questionnaire consisted of multiple pages in order to facilitate faster downloading of each page. The wording, sequence, response categories, and skip patterns for survey questions in each mode were identical. Also, the layouts of the mail and Web questionnaires were designed to look as similar as possible.

No advance letter or email was sent to either mail or Web panelists. While the mail panelists received the survey in a prepaid envelope, an e-mail was sent to the Web panelists explaining the purpose of the survey and a link to the survey Web site. While all Web panelists were referred to the same Web site, each individual e-mail invitation contained a unique, randomly generated access code required to take the survey. This ensured that access was provided to authorized e-mail recipients. Respondents were allowed to suspend the Web survey and return later to complete it at the point

where they left off. Once the survey was completed, the used access code became invalid and could not be used for any other Gallup Panel surveys. Two reminder e-mails were sent. The first was dispatched seven days after the survey launch, and the second was sent seven days before the survey ended. No reminder letters or postcards were sent to the mail panelists in order to reduce postage costs. Lastly, both the mail and Web surveys were designed to last approximately for 15 minutes.

3.3 Survey Measures

In the last segment of the Education Survey, panel members were asked about telephone services[2] in their household. In particular, they were asked if their household had a residential/landline, cellular or mobile, or broadband service. Respondents were then asked if they or someone else in their household had disconnected their residential landline phone service in the past 12 months. In our analysis, we define Recent Switchers as those who gave a "No" and "Yes," respectively, to landline and cell phone items (i.e., in Question 33), and also reported disconnecting a landline within the past 12 months (i.e., in Question 34). On the other hand, Not-Recent Switchers are defined as those who gave a "No" and "Yes", respectively to landline and cell phone items, and also reported not disconnecting a landline within the past 12 months. Note that responses to the broadband item are not considered in this analysis because we think it is quite possible that the suspiciously high prevalence rate (19%) for this item is the result of many respondents misinterpreting and confusing this item with broadband internet service. Table 2 shows the bivariate distribution of responses for Recent Switchers and Not-Recent Switchers across survey modes (mail and Web). Even though survey mode is not the focus of our investigation, it is considered in this particular analysis because differences across modes were found to be substantial, if unsurprising. A significant difference in the unweighted distribution of responses across modes was observed ($\chi^2(4) = 1970.01$, $p < .001$). The overall incidence of Gallup Panel respondents switching to cell phone-only status is fairly low (8%). In total, 4% of the respondents were identified as Recent Switchers and an equal proportion were identified as Not-Recent Switchers.

3.4 Exploring Measures from the NHIS

The Gallup Panel data provide unique insights into the phenomenon of switching from using a landline phone to only a cell phone. While these data are rare and valuable, due to noncoverage and nonresponse properties of the panel, we sought to supplement the Gallup Panel analysis with data from a separate and more rigorous study such as NHIS. The NHIS is based on a national area probability sample and in-person data collection. It covers persons with all types of telephone service as well as those with no phone service at all.

Specifically, we sought to determine what information could be gleaned from the NHIS about persons switching from landline service to cell phone-only. We did not have lofty expectations, given that the NHIS items are designed to measure current service, rather than service at a previous point in time. The most promising item that was asked was *"Not including cell phones, (have you/has your family) been without telephone service for more than one week during the past 12 months?"* We refer to this as the "landline interruption" item (Keeter 1995). Unfortunately, in many cases, responses to the landline interruption item could not be reconciled with those to other telephone service questions. This raises doubts as to whether the NHIS item actually measured the construct of interest to our investigation.

We identified 3,202 respondents in the 2006 NHIS who belonged to cell phone-only families. By definition, a family without a landline phone should report being "without landline service more than one week during the past 12 months" assuming they have been cell phone-only for at least one week. Curiously, 90% of the 1,157 cell-only respondents who were administered the target item indicated that they had no such interruptions in landline service. Given this substantial inconsistency in the data, we decided to abandon this analysis of NHIS data.

4 RESULTS

4.1 Profile of Recent Switchers and Not-Recent Switchers

Next, we compare the demographic characteristics between Recent Switchers and Not-Recent Switchers. To provide a frame of reference, we contrast these descriptive measures with the cell phone-only prevalence estimates from the NHIS. Looking first at differences between Recent Switchers and Not-Recent Switchers, as presented in Table 3, we found that these two groups differed significantly on some characteristics. Compared with Recent Switchers, the Not-Recent Switchers tend to be younger ($\chi^2(6) = 129.4$, $p<.001$) and are less likely to be married ($\chi^2(1) = 34.9$, $p<.001$). There is also a significant region component to this variability. Western and Midwestern Recent Switchers were somewhat more likely to have disconnected their landline service recently, relative to those in other parts of the country ($\chi^2(3) = 24.8$, $p<.001$). On other demographic characteristics, the distributions of these two groups were comparable. In sum, while the list of demographic characteristics analyzed here is certainly not exhaustive, the analysis over-

[2] Please refer to the Appendix section for the actual question.

all revealed limited but significant demographic variation between Recent Switchers and Not-Recent Switchers.

As previously mentioned, the Gallup Panel data are hamstrung in their generalizability to the cell phone-only population due to the fact that members were recruited by landline RDD and the cumulative response rate is quite low. Therefore, it would be inappropriate to make direct inference from Gallup Panel cell phone-only respondents (i.e., Recent and Not-Recent Switchers) to the entire cell phone-only population. In order to gauge the magnitude of this disjuncture, we also report the characteristics of the entire cell phone-only population as measured in the NHIS. The NHIS estimates for the entire cell phone-only population are presented in the far-right column of Table 3. For the most part, comparing the demographic profiles of Switchers and cell phone-only from NHIS reveals that Switchers are generally older and less racially and ethnically diverse than typical cell phone-only adults. They are also more likely to have characteristic associated with age, owning their home, being married, and having a higher income – relative to the general cell phone-only population. These baseline differences between the Gallup Panel and the NHIS estimates are not surprising in light of their different sample designs. They signal that Gallup Panel cell phone-only results should be interpreted with caution and not directly extrapolated to the entire cell phone-only population.

4.2 Predictors of Switching and Recency in Switching

In the next stage of the analysis, we identify the most influential demographic factors of switching (i.e., those who are Recent/Not-Recent Switchers) and recency in switching (i.e., those who are Recent Switchers). While these two telephone statuses are obviously related, the reason we analyze separately is to see if there are any demographic differences that may be the result of common underlying mechanisms and unique in each status. We use two logistic regression models: one for predicting switching and the other for predicting recency in switching. The parameters of the final model for predicting switching are shown in Table 4, and for predicting recency in switching in Table 5. As the results of the model given in Table 4 show, gender, age, race, region, income, home ownership, and marital status are significant predictors of switching. All in all, young, male, white, non homeowners, and non-married respondents are more likely to switch relative to their respective counterparts.

For predicting recency in switching, gender, age, marital status, and region are important predictors (see Table 5). Recent Switchers are more likely to be female, older, and married. This comes as sharp contrast to the finding from the previous model about age where Switchers are more likely to be younger. In sum, the analysis of temporal element of switching hints toward the possibility that the demographic segments of cell phone-only is evolving, and that the resulting diversity in age and marital status could change the currently perceived mold of the cell phone-only group consisting of young and single/not-married individuals.

5 CONCLUSION

The Gallup Panel survey presented a unique opportunity to explore the characteristics of individuals switching from using a landline phone service to only a cell phone service. Results indicate that Switchers as these individuals are called are generally older, less racially and ethnically diverse, more likely to own their home, and more likely to be married than typical cell phone-only adults. Furthermore, Switchers who disconnected their landline service in the last 12 months tend to be older and are more likely to be married than those who have been cell phone-only longer. While findings from this study may not be representative of the entire cell phone-only population for reasons mentioned earlier, they do, however, offer some unique insights into an understudied aspect of the cell phone-only phenomenon. Future research should focus on identifying and determining the degree to which other demographic attributes also influence switching from using a landline phone service to only a cell phone service.

6 REFERENCES

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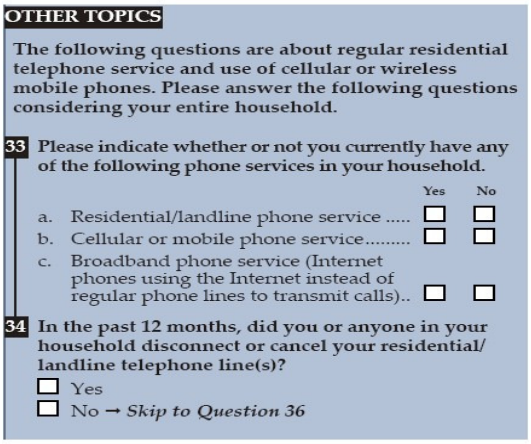
7 APPENDIX

7.1 Questions used for Identifying Landline to Recent Cell Phone-Only Switchers

In the Gallup Panel Education survey, cell phone-only respondents were identified from responses to two questions in particular (33 and 34). Figure 3 is an illustration of those questions from the mail portion of the survey.

Figure 3. Illustration of Questions used for Identifying Recent and Not-Recent Switchers.



OTHER TOPICS

The following questions are about regular residential telephone service and use of cellular or wireless mobile phones. Please answer the following questions considering your entire household.

33 **Please indicate whether or not you currently have any of the following phone services in your household.**

	Yes	No
a. Residential/landline phone service	☐	☐
b. Cellular or mobile phone service.....	☐	☐
c. Broadband phone service (Internet phones using the Internet instead of regular phone lines to transmit calls)..	☐	☐

34 **In the past 12 months, did you or anyone in your household disconnect or cancel your residential/ landline telephone line(s)?**

☐ Yes
☐ No → *Skip to Question 36*

7.2 Weighting Methodology

The Gallup Panel data is weighted for two reasons: First, to correct for disproportionalities in selection probabilities at the sampling stage; second, to compensate for nonrandom nonresponse and noncoverage across major demographic categories (age, gender, education, race, ethnicity, and region). The initial step is to correct for disproportionate geographic sampling based on telephone exchanges. Different strata exist based on ethnic density (high/low), racial density (high/low), median income (high/medium/low), and state (i.e., oversamples have been added to the panel in Iowa and Nebraska to allow for specific research projects in those states). The strata are non-overlapping and are defined by survey sampling's exchange level demographics (as defined by Census tracts that are then mapped back using telephone listings for listed telephone number to telephone exchanges). The initial base weight proportionalizes the interviewed sample to match the relative size of each stratum. This initial base weight is then divided by the number of phone lines (landline telephones) to account for the difference in probability of selection between households with a single phone and those with more than one telephone. Post-stratification weights are then computed using iterative proportional fitting (raking) to account for differences between the interviewed population and U.S. adult population targets provided by the Current Population Survey conducted by the U.S. Census Bureau for the Bureau of Labor Statistics. The weighting categories include race (white only, black only, and all other races, including multiple races), Census region (Northeast, Midwest, South, and West), gender (male/female), age (18-24, 25-34, 35-44, 45-54, 55+), education (high school or less, some college, bachelors degree or more), and ethnicity. Where data were missing (e.g. no race given by respondent) the modal category was imputed for purposes of weighting. Each variable is corrected and the process automated to repeat iteratively until the weights converge and all targets are matched. Finally, the weights are trimmed to limit the variation introduced by weighting. A maximum weight of 6 was permitted for any individual. The weights are then normalized so that the sum of the weights is equivalent to the actual number of cases.

Table 1. Demographic Characteristics of Gallup Panel Education Survey Sample Compared Against CPS

		Gallup Panel Education Survey (Un-weighted) %	Adult U.S. Population (March 2007 CPS) %
Gender			
	Male	44	48
	Female	56	52
Age			
	18-24	3	13
	25-34	8	18
	35-44	15	19
	45-54	22	20
	55-64	26	15
	65+	27	16
Race			
	White only	87	82
	Black only	8	12
Ethnicity			
	Hispanic	3	13
Marital status			
	Married	67	56
Employment Status			
	In the labor force	60	67
	Not in the labor force	40	33
Education			
	Less than High School Diploma	5	15
	High School Diploma or Equivalent	14	32
	Some College	24	19
	Associate Degree	9	8
	Bachelor's Degree or Beyond	49	26
Census region			
	Northeast	15	19
	Midwest	31	22
	South	35	36
	West	19	23

Note: Gallup Panel Education Survey (N) = 60,694.

Table 2. Current Telephone Service Reported by Gallup Panel Members

	Mail Respondents	Web Respondents	Total
	%	%	%
Landline only	21	6	14
Landline and Cell Phone	73	81	77
Cell Phone-Only			
- Recent Switchers	2	6	4
- Not-Recent Switchers	2	5	4
No phone	2	2	2
	100	100	100
(n)	(21,220)	(21,836)	(43,056)

Note: All figures based on weighted[3] data.

[3] More information about the weighting methodology is provided in the Appendix section.

Table 3. Demographic Characteristics of Telephone Publics by Study

	Gallup Panel			NHIS
	Recent Switchers	Not-Recent Switchers	All Switchers	Cell Phone-Only
	%	%	%	%
Gender				
Male	50	53	52	54
Female	50	47	48	46
Age				
18-24	13	37	25	30
25-34	31	31	31	33
35-44	26	13	19	17
45-54	19	9	14	12
55-64	7	4	6	5
65-74	4	4	4	2
75+	1	2	2	0
Race				
White only	84	81	82	79
Black only	9	11	10	13
Ethnicity				
Hispanic	15	7	11	17
Marital status				
Married	57	37	47	35
Home ownership				
Own home	71	74	72	34
Income				
Under $25,000	10	13	11	38
$25,000 to $34,999	11	8	10	17
$35,000 to $74,999	43	38	40	33
$75,000+	37	41	39	13
Census region				
Northeast	16	20	18	13
Midwest	28	23	25	24
South	31	38	35	44
West	24	20	22	20
(n)	(1,296)	(893)	(2,189)	(3,202)

Note: All figures based on weighted data.

Table 4. Logistic Regression Model for Predicting Switching (n = 43,056)

	Estimate	S.E.	Odds Ratio
Gender: Male	0.19**	0.06	1.21
Age: 18-24	1.90***	0.13	6.70
Age: 25-34	1.50***	0.09	4.47
Age: 35-44	1.03***	0.08	2.81
Age: 45-54	0.55***	0.08	1.73
Age: 55+ (reference cell)			
Race: White	0.74*	0.35	2.09
Region: Northeast	0.36***	0.09	1.43
Region: Midwest	0.13	0.08	1.14
Region: South	0.20*	0.08	1.22
Region: West (reference cell)			
Income: Under $25,000	-0.52***	0.12	0.59
Income: $25,000 to $34,999	-0.22	0.11	0.80
Income: $35,000 to $49,999	-0.21*	0.09	0.81
Income: $50,000 to $74,999	-0.05	0.07	0.95
Income: $75,000+ (reference cell)			
Home Ownership: Own home	-0.51***	0.08	0.60
Marital Status: Married	-0.34***	0.07	0.71

Note: *p <.05; **p <.01; ***p <.001; (two-tailed).

Table 5. Logistic Regression Model for Predicting Recency in Switching (n = 2,189)

	Estimate	S.E.	Odds Ratio
Gender: Male	-0.25**	0.09	0.78
Age: 18-24	-1.41***	0.21	0.24
Age: 25-34	-0.40**	0.13	0.67
Age: 35-44	0.03	0.13	1.03
Age: 45-54	0.28*	0.13	1.32
Age: 55+ (reference cell)			
Marital Status: Married	0.35***	0.10	1.41
Region: Northeast	-0.58***	0.15	0.56
Region: Midwest	0.08	0.14	1.09
Region: South	-0.37**	0.13	0.69
Region: West (reference cell)			

Note: *p <.05; **p <.01; ***p <.001; (two-tailed).