How the Internet Took "Plenty of Fish in the Sea," then Stocked the Waters and Gave You a Speedboat: The Effect of Internet Usage on Marriage

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Abstract

Using the internet to find a suitable partner for marriage can potentially increase partner quality by both decreasing search frictions, and increasing the likelihood of receiving "offers" for marriage. In this paper, I examine the effect that internet usage has on the number of times an individual is married is his/her lifetime and find that the results seem to imply that increased internet usage leads to increased marriage quality by decreasing total number of marriages in a person's lifetime while increasing the probability of marriage as an individual gets older.

Introduction

In this age of self-driving cars and remote-controlled drone strikes, technology plays a huge role in the day-to-day lives of nearly every person on the planet. Possibly the most important and omnipresent of these modern-day marvels is the internet. With its ability to easily and rapidly connect nearly anyone to anything or anyone else, anywhere and at any time, the internet has introduced a multitude of new opportunities for interacting with new people. This ease of access has changed one area of interpersonal interaction quite substantially: marriage.

Previous work done by Stevenson and Wolfers (2007) and Hitsch et al. (2010) have recognized the theoretical impact that the internet could have on the marriage market, however, due to limited availability of suitable data, few steps have been taken past that. One notable paper by Bellou (2014) went one step further, studying the impact broadband internet diffusion had on rates of first marriage, especially amongst young adults, however, due once again to limited data, the author was unable to examine the impact internet had on the quantity of total marriages. Rosenfeld and Thomas (2012) have also written a paper analyzing how the marriage market has been changed by the internet. Bellou (2014) provides a theoretical framework of how the internet could affect marriage rates in one of two ways: 1) The internet could decrease search frictions, allowing individuals to find suitable partners easier, increasing marriage rates, and 2) An increased influx of "offers" for a marriage/relationship due to these could cause individuals to wait longer to find a partner better suited to them, decreasing marriage rates while potentially increasing the quality of these marriages. In this paper, I examine the effect of internet on the number of times an individual has been married, starting with the model and data, then the empirical results, finding that the theoretical effects proposed by Bellou (2014) are seemingly validated. This paper finds that internet usage is negatively correlated with the number of times that an individual is married, and is organized as follows: 1) Introduction 2) Regression Model 3) Empirical Results 4) Conclusion 5) Tables, and 6) References.

Regression Model

The data I am using is from the 2014 Survey of Income and Program Participation Survey (SIPP) Social Security Administration (SSA) Supplement maintained by the Census Bureau, which is a national survey of approximately 53,000 households. This survey also details information about individuals within each household, including, but not limited to, sex, age, race/ethnicity, and education. The unit of observation for the following analysis is an individual person, and the variables of interest are detailed in Table 1, with their summary statistics shown in Table 2. The regression used is a Tobit regression due to the dependent variable, number of times married, being top-coded at a value of 4. The regression equation is as follows:

$$M_i = \beta_0 + \beta_1 I_i + \beta_2 A_i + \beta_3 S_i + \beta_4 R_{W_i} + \beta_5 R_{B_i} + \beta_6 R_{A_i} + \beta_7 H_i + \beta_8 E_{1_i} + \beta_9 E_{2_i} + \beta_{10} E_{3_i} + \beta_{11} E_{4_i} + \beta_{12} E_{5_i} + \beta_{13} E_{6_i} + \beta_{14} E_{7_i} + \beta_{15} E_{8_i} + \beta_{16} U_i + \beta_{17} C_i + \gamma_1 (I_i A_i) + \gamma_2 (S_i A_i) + \gamma_3 (R_{W_i} A_i) + \gamma_4 (R_{B_i} A_i) + \gamma_5 (R_{A_i} A_i) + \gamma_6 (H_i A_i) + \gamma_7 (E_{1_i} A_i) + \gamma_8 (E_{2_i} A_i) + \gamma_9 (E_{3_i} A_i) + \gamma_{10} (E_{4_i} A_i) + \gamma_{11} (E_{5_i} A_i) + \gamma_{12} (E_{6_i} A_i) + \gamma_{13} (E_{7_i} A_i) + \gamma_{14} (E_{8_i} A_i) + \gamma_{15} (U_i A_i) + \gamma_{16} (C_i A_i) + \varepsilon_i$$

where M_i is the number of times an individual has been married, taking a value between zero (0) and four (4), where a value of four relates to an individual who has been married four (4) or more times. I_i is the dummy variable "Internet Usage" which equals zero (0) if the individual uses the internet less than once a week or one (1) if the individual uses the internet at least once a week. A_i is the individual's age, taking a value between eighteen (18) and eighty-seven (87). S_i is the dummy variable "Sex" which takes a value of zero (0) if the individual is male or one (1) if the individual is female. Race is broken down into four (4) dummy variables equal to zero (0) for no, or one (1) for yes, for the classifications "White only (R_W)," "Black only (R_B)," "Asian only (R_A)," or, "Other Race (used as reference group)." H_i is the dummy variable "Hispanic/Latino" which equals zero (0) if the individual is not "Hispanic, Latino, or Other Spanish" or one (1) if the individual is "Hispanic, Latino, or Other Spanish." Education is broken down into eight (8) dummy variables equal to zero (0) for no, or one (1) for yes, for the classifications "Some High School, but No Graduation/Diploma (E_1)," "High School Graduate (E_2)," "Some College, but No Degree (E_3)," "Associate's Degree (E_4)," "Bachelor's Degree (E_5)," "Master's Degree (E_6)," "Professional School Degree (E_7)," and "Doctorate Degree (E_8)." An individual who answers "no (E_1 through E_8 all equal zero)," to all eight (8) of the education variables is classified as having less than a high school education. U_i is the dummy variable "Metropolitan Area" which equals zero (0) if the individual does not reside in a metropolitan area or one (1) if the individual lives in a metropolitan area. C_i is the dummy variable "Computer Usage" which equals zero (0) if the individual uses a computer less than once a week or one (1) if the individual uses a computer at least once a week. The symbol γ is used in place of β for the coefficients of the age interaction effects in an effort to make them easier to distinguish from the primary independent variables.

For the purpose of showing that increased internet usage, the null hypothesis that internet usage has no effect on number of marriages would be written as follows:

$$H_0: \beta_1 = 0$$

while the alternative hypothesis that internet usage does affect number of marriages would be written as follows:

$$H_A: \beta_1 \neq 0$$

Another outcome we are interested in showing is whether internet usage's effect on number of marriages changes depending on the age of the individual. The null hypothesis stating that internet usage's effect on number of marriages does not change with an individual's age is written as follows:

$$H_0: \gamma_1 = 0$$

while the alternative hypothesis that internet usage's effect on number of marriages does change with an individual's age is written as follows:

$$H_A: \gamma_1 \neq 0$$

The test statistic used for both sets of aforementioned null and alternative hypotheses is a T-test.

In order to more fully explain why some of the control variables that are in the regression equation, I will give examples of some "bias stories," which basically explain why not including the variable(s) would result in omitted variable bias. First, the reason why I include age (A_i) is that as an individual gets older, they have more time to get married, divorced, remarried, and so on; This leads me to expect that β_2 will be positive. Thus, by including age (A_i), I have eliminated the bias created by older individuals having more time to get married. The reason for including computer usage (C_i) is to eliminate people who either work with some technology that is technically a "computer," but do not use the internet, or simply people who use computers for non-internet tasks since such tasks would not have the connectivity and market effects that are of interest to this paper. I would expect β_{17} to take on the same sign as that of internet usage, which in this case would be negative, as computer usage is a pre-requisite for internet usage. The third example is that of individuals living in a metropolitan area. These individuals not only have more traditional venues at which they can meet potential partners, they also likely have easier access to the internet and other technology when compares to non-metropolitan individuals. Since these aforementioned advantages decrease search frictions and increase potential relationship offers, I would expect β_{16} to take to same sign as that of internet usage, which I predict to be negative. Thus, by including metropolitan area (U_i), I have eliminated the bias caused by metropolitan areas' increased resources.

Empirical Results

Now that the regression model has been detailed, I will explain the results of the regression as shown in Table 3 and how it relates to the previously mentioned null and alternative hypotheses. Table 3 shows the results of eight (8) separate Tobit regressions, the equations of which are as follows:

1) $M_i = \beta_0 + \beta_1 I_i + \varepsilon_i$
2) $M_i = \beta_0 + \beta_1 I_i + \beta_2 A_i + \varepsilon_i$
3) $M_i = \beta_0 + \beta_1 I_i + \beta_2 A_i + \beta_3 S_i + \varepsilon_i$
4) $M_i = \beta_0 + \beta_1 I_i + \beta_2 A_i + \beta_3 S_i + \beta_4 R_{W_i} + \beta_5 R_{B_i} + \beta_6 R_{A_i} + \beta_7 H_i + \varepsilon_i$
5) $M_i = \beta_0 + \beta_1 I_i + \beta_2 A_i + \beta_3 S_i + \beta_4 R_{W_i} + \beta_5 R_{B_i} + \beta_6 R_{A_i} + \beta_7 H_i + \beta_8 E_{1_i} + \beta_9 E_{2_i} + \beta_{10} E_{3_i} + \beta_{11} E_{4_i} + \beta_{12} E_{5_i} + \beta_{13} E_{6_i} + \beta_{14} E_{7_i} + \beta_{15} E_{8_i} + \varepsilon_i$
6) $M_i = \beta_0 + \beta_1 I_i + \beta_2 A_i + \beta_3 S_i + \beta_4 R_{W_i} + \beta_5 R_{B_i} + \beta_6 R_{A_i} + \beta_7 H_i + \beta_8 E_{1_i} + \beta_9 E_{2_i} + \beta_{10} E_{3_i} + \beta_{11} E_{4_i} + \beta_{12} E_{5_i} + \beta_{13} E_{6_i} + \beta_{14} E_{7_i} + \beta_{15} E_{8_i} + \beta_{16} U_i + \varepsilon_i$

7) $M_i = \beta_0 + \beta_1 I_i + \beta_2 A_i + \beta_3 S_i + \beta_4 R_{W_i} + \beta_5 R_{B_i} + \beta_6 R_{A_i} + \beta_7 H_i + \beta_8 E_{1_i} + \beta_9 E_{2_i} + \beta_{10} E_{3_i} + \beta_{11} E_{4_i} + \beta_{12} E_{5_i} + \beta_{13} E_{6_i} + \beta_{14} E_{7_i} + \beta_{15} E_{8_i} + \beta_{16} U_i + \beta_{17} C_i + \varepsilon_i$
8) $M_i = \beta_0 + \beta_1 I_i + \beta_2 A_i + \beta_3 S_i + \beta_4 R_{W_i} + \beta_5 R_{B_i} + \beta_6 R_{A_i} + \beta_7 H_i + \beta_8 E_{1_i} + \beta_9 E_{2_i} + \beta_{10} E_{3_i} + \beta_{11} E_{4_i} + \beta_{12} E_{5_i} + \beta_{13} E_{6_i} + \beta_{14} E_{7_i} + \beta_{15} E_{8_i} + \beta_{16} U_i + \beta_{17} C_i + \gamma_1 (I_i A_i) + \gamma_2 (S_i A_i) + \gamma_3 (R_{W_i} A_i) + \gamma_4 (R_{B_i} A_i) + \gamma_5 (R_{A_i} A_i) + \gamma_6 (H_i A_i) + \gamma_7 (E_{1_i} A_i) + \gamma_8 (E_{2_i} A_i) + \gamma_9 (E_{3_i} A_i) + \gamma_{10} (E_{4_i} A_i) + \gamma_{11} (E_{5_i} A_i) + \gamma_{12} (E_{6_i} A_i) + \gamma_{13} (E_{7_i} A_i) + \gamma_{14} (E_{8_i} A_i) + \gamma_{15} (U_i A_i) + \gamma_{16} (C_i A_i) + \varepsilon_i$

The primary equation of concern is the final one, number eight (8). The main differences that I will examine between these equations are those between equations one (1) and two (2) and between equations six (6), seven (7), and eight (8).

In equation one (1), the coefficient for internet usage (β_1) is negative, while after controlling for age in equation two (2), the coefficient becomes positive. This is due to the fact that as an individual gets older, he/she has more time to be married, divorced, remarried, and so on, as well as the fact that younger individuals are more likely to be frequent internet users than older individuals. Next, when looking at equations six (6), seven (7), and eight (8), one will notice that that coefficient for internet usage (β_1) goes from being positive and significant, to negative and insignificant, to negative and significant. First, we will examine the first change. This change of β_1 from positive and significant to negative and insignificant can be explained by the fact that computer usage, which was present as a control in equation seven (7) but not equation six (6), is a requirement for internet usage as one cannot use the internet at least once a week without using some form of computer to access it. The addition of computer usage as a control variable eliminates the omitted variable bias which caused internet usage's coefficient to appear positive and significant. Now to examine the second difference, that between equations seven (7) and eight (8) where β_1 changes from being negative and insignificant to negative and significant. This change is due to the inclusion of control variables for age interaction effects. These interaction effects eliminate the omitted variable bias that results from treating the impact of internet usage and other variables the same across all ages, allowing for variation as an individual grows older.

When evaluating the first null hypothesis that internet usage does not have an effect on number of marriages, written as:

$$H_0: \beta_1 = 0$$

we reject the null in favor of the alternative hypothesis that internet usage does have an effect on number of marriages, which is written as follows:

$$H_A: \beta_1 \neq 0$$

This is due to the T-statistic for β_1 (-2.64) being statistically significantly different from zero (0) at the 1% (99% confidence interval) level. When evaluating the second null hypothesis that the effect that internet usage has on number of marriages does not change with an individual's age, written as:

$$H_0: \gamma_1 = 0$$

we reject the null hypothesis in favor of the alternative hypothesis that the effect that internet usage has on number of marriages changes with an individual's age, which is written as follows:

$$H_A: \gamma_1 \neq 0$$

This is due to the T-statistic for γ_1 (2.86) being statistically significantly different from zero (0) at the 1% (99% confidence interval) level.

These results show that not only can internet usage be used to predict the number of times an individual is married, and that an individual who uses the internet at least once a week (I_i = 1) is predicted to be married 15.7% of a standard deviation fewer times than an individual who uses the internet less than once a week (I_i = 0), but also that this effect changes depending on the age of an individual. To elaborate on the last point, a one-year increase in the age of an individual who uses the internet at least once a week (I_i = 1) is predicted to increase his/her number of times married by 0.27% of a standard deviation. This shows that internet usage overall decreases the number of marriages that an individual has in his/her lifetime, with that effect shrinking as the individual gets older. This could help illustrate the theoretical benefits of internet usage previously discussed in this paper as it shows that individuals who use the internet frequently appear to be waiting longer to get married, while the internet and age interaction effect could show some evidence that the internet is helping older individuals find suitable partners easier than their non-internet using peers.

While the regression equation that I use does control for an individual's internet usage, age, sex, race/ethnicity, education, metropolitan area, computer usage, and age interaction effects, some omitted variable bias still exists. In an ideal scenario, the data would also include variables relating to how an individual met each of his/her partners and how long each marriage lasted, what each individual uses the internet for (for example, work, social media, online dating), and each individual's attitude(s) toward pre-marital sex, cohabitation before marriage, raising children, marriage, divorce, and remarriage, however no publicly available dataset of which I am aware contains this information in conjunction with the other variables used in my regression. These variables would likely affect number of times married in several ways. The first set of variables, how an individual met each of his/her partners and the duration of each marriage, would show whether those couples who meet online seem to be of "higher quality," by having longer marriage durations and less likelihood to divorce. If such a set of variables follows the theoretical framework stated earlier in this paper and expounded upon by Bellou (2014), then marriages where the individuals meet online would be expected to last longer and be less prone to dissolution than those of individuals who meet using conventional means. The second variable, which describes what the individual primarily uses the internet for, could be used to show whether an individual who actively uses the internet to find a suitable partner sees an increase in partner quality over an individual who either only passively uses the internet in a match-making capacity, or does not use the internet for match-making at all. If the results follow the theoretical model, more actively searching for a suitable partner could lead to higher partner quality in the case where such searching does not decrease the individual's

standards for compatibility. If an individual were actively using the internet in a match-making capacity because they are "desperate," partner quality would be expected to decrease with increased activity. Finally, an individual's attitude(s) toward pre-marital sex, cohabitation before marriage, raising children, marriage, divorce, and remarriage would be indispensable in terms of helping explain more of the variation observed in the number of times an individual is married, as the current regression only explains 10.24%.

Conclusion

While the internet provides everyone with a tool to improve the quality of his/her future spouse by reducing search frictions and increasing "offers" for a relationship, little research has been done on its impact on the marriage market. In this paper, I find that the data seems to back up the idea that internet usage increases marriage quality by examining the total number of times an individual has been married. While this research is a good step in the right direction, future research should focus on not just how individuals meet and its effect on their propensity to marry, divorce, or remarry, but also how their attitudes toward marriage and related subjects change the effect of meeting online versus in person.

Tables

Tables 1-3 are shown on the following three (3) pages.

Table 1: Variable Descriptions	
Variable	Description
Number of Times Married	Number of times an individual has been married. Values range from a low of zero (0) for an individual who has never married, to a high of four (4) for an individual who has married four or more times.
Internet Usage	Measures how frequently an individual uses the internet, taking a value of zero (0) if the individual uses the internet less than once a week, or one (1) if the individual uses the internet at least once per week.
Computer Usage	Measures how frequently an individual uses a computer, taking a value of zero (0) if the individual uses a computer less than once a week, or one (1) if the individual uses a computer at least once per week.
Sex	Indicates the sex of an individual, taking a value of zero (0) if the individual is male, or one (1) if the individual is female.
Age	Indicates the age, in years, of an individual.
Race/Ethnicity	
White	Indicates whether an individual racially identifies as "White only," taking a value of zero (0) if no, or one (1) if yes.
Black	Indicates whether an individual racially identifies as "Black only," taking a value of zero (0) if no, or one (1) if yes.
Asian	Indicates whether an individual racially identifies as "Asian only," taking a value of zero (0) if no, or one (1) if yes.
Other Race	Indicates whether an individual racially identifies as something other than "White, Black, or Asian only," taking a value of zero (0) if no, or one (1) if yes.
Hispanic/Latino	Indicates whether an individual ethnically identifies as "Hispanic, Latino, or other Spanish," taking a value of zero (0) if no, or one (1) if yes.
Level of Education	
Some High School, but No Graduation/Diploma	Indicates whether an individual's highest level of academic achievement is "Some High School, but No Graduation/Diploma," taking a value of zero (0) if no, or one (1) if yes.
High School Graduate	Indicates whether an individual's highest level of academic achievement is "High School Graduate," taking a value of zero (0) if no, or one (1) if yes.
Some College, but No Degree	Indicates whether an individual's highest level of academic achievement is "Some College, but No Degree," taking a value of zero (0) if no, or one (1) if yes.
Associate's Degree	Indicates whether an individual's highest level of academic achievement is "Associate's Degree," taking a value of zero (0) if no, or one (1) if yes.
Bachelor's Degree	Indicates whether an individual's highest level of academic achievement is "Bachelor's Degree," taking a value of zero (0) if no, or one (1) if yes.
Master's Degree	Indicates whether an individual's highest level of academic achievement is "Master's Degree," taking a value of zero (0) if no, or one (1) if yes.
Professional School Degree	Indicates whether an individual's highest level of academic achievement is "Professional School Degree," taking a value of zero (0) if no, or one (1) if yes.
Doctorate Degree	Indicates whether an individual's highest level of academic achievement is "Doctorate Degree," taking a value of zero (0) if no, or one (1) if yes.
Metropolitan Status of Residence	Indicates whether an individual lives in an area designated as "Metropolitan," taking a value of zero (0) if no, or one (1) if yes.
Age Interaction Effects	Indicates whether any of the above variables change their level of impact based on the age of an individual. Constructed by taking the product of an individual's age and the value of his/her corresponding variable. (For example, an individual's "Internet X Age Interaction Effect" would be equal to his/her age, multiplied by the value of his/her "Internet Usage" variable.)

Table 2: Summary Statistics

Variable	Number of Observations	Percentiles									Minimum	Maximum	Mean	Standard Deviation	Variance	Skewness	Kurtosis
		1%	5%	10%	25%	50%	75%	90%	95%	99%							
Number of Times Married	28912	0	0	0	1	1	1	2	3	4	0	4	1.020407	0.8167075	0.6670112	0.903493	4.339417
Internet Usage (=1 if more than once a week, 0 otherwise)	27613	0	0	0	1	1	1	1	1	1	0	1	0.8856336	0.3182615	0.1012904	-2.423419	6.87296
Computer Usage (=1 if more than once a week, 0 otherwise)	27613	0	0	0	1	1	1	1	1	1	0	1	0.7726433	0.4191324	0.175672	-1.301013	2.692634
Sex (=1 if female, 0 otherwise)	28912	0	0	0	0	1	1	1	1	1	0	1	0.5259754	0.4993335	0.2493339	-0.104042	1.010825
Age	28912	18	21	24	36	53	65	76	81	87	18	87	51.10926	18.54712	343.9956	-0.0475233	2.026056
Race/Ethnicity (=1 if true, 0 otherwise)																	
White	28912	0	0	0	1	1	1	1	1	1	0	1	0.8109436	0.3915602	0.1533194	-1.588256	3.522557
Black	28912	0	0	0	0	0	0	1	1	1	0	1	0.1176674	0.3222195	0.1038254	2.37316	6.63189
Asian	28912	0	0	0	0	0	0	0	0	1	0	1	0.0403985	0.1968953	0.0387678	4.668568	22.79552
Other Race	28912	0	0	0	0	0	0	0	0	1	0	1	0.0309906	0.1732952	0.0300312	5.412933	30.29984
Hispanic/Latino	28912	0	0	0	0	0	0	1	1	1	0	1	0.1291505	0.3353723	0.1124746	2.211607	5.891207
Level of Education (=1 if true, 0 otherwise)																	
Some High School, but No Graduation/Diploma	28912	0	0	0	0	0	0	0	1	1	0	1	0.0936289	0.2913168	0.0848655	2.789939	8.783759
High School Graduate	28912	0	0	0	0	0	1	1	1	1	0	1	0.2964513	0.4567003	0.2085751	0.891404	1.794601
Some College, but No Degree	28912	0	0	0	0	0	0	1	1	1	0	1	0.1992598	0.3994507	0.1595609	1.505795	3.267418
Associate's Degree	28912	0	0	0	0	0	0	0	1	1	0	1	0.0790329	0.2697948	0.0727892	3.1207	10.73877
Bachelor's Degree	28912	0	0	0	0	0	0	1	1	1	0	1	0.1715205	0.3769697	0.1421061	1.742767	4.037238
Master's Degree	28912	0	0	0	0	0	0	0	1	1	0	1	0.0817308	0.2739588	0.0750534	3.053572	10.3243
Professional School Degree	28912	0	0		0	0	0	0	0	1	0	1	0.0140772	0.1178113	0.0138795	8.249311	69.05113
Doctorate Degree	28912	0	0	0	0	0	0	0	0	1	0	1	0.0149765	0.1214607	0.0147527	7.986649	64.78657
Metropolitan Status of Residence (=1 if metropolitan area, 0 otherwise)	27674	0	0	0	1	1	1	1	1	1	0	1	0.7860085	0.4101283	0.1682052	-1.394752	2.945334

Table 3: Tobit Regression Results								
Dependent Variable: Times Married	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Internet Usage (*I*)	-0.1655777***	0.0577681***	0.0579021***	0.0367822***	0.0376273***	0.0385633***	-0.0113852	-0.1571691***
	(0.0153637)	(0.0141975)	(0.0141948)	(0.0142005)	(0.0144362)	(0.0147401)	(0.0153088)	(0.0595064)
Age (*A*)		0.0192298***	0.019189***	0.018581***	0.0186848***	0.0187232***	0.0197887***	0.0137768***
		(0.000248)	(0.0002483)	(0.000253)	(0.0002557)	(0.0002625)	(0.0002772)	(0.0020377)
Sex (*S*)			0.0292287***	0.0335835***	0.0313505***	0.0317333***	0.0323164***	0.2544934***
			(0.0088734)	(0.0088335)	(0.0088333)	(0.0090701)	(0.0090464)	(0.0270298)
White (*R_W*)				-0.0263105	-0.0217642	-0.0409541	-0.0507529*	0.2398799***
				(0.0261693)	(0.0261535)	(0.0273101)	(0.0272514)	(0.0755267)
Black (*R_B*)				-0.2333355***	-0.2309491***	-0.2545181***	-0.2435276***	-0.2714506***
				(0.028822)	(0.0287728)	(0.0300089)	(0.0299449)	(0.0838593)
Asian (*R_A*)				-0.1732897***	-0.1481178***	-0.1594443***	-0.1603713***	0.1467182
				(0.0338914)	(0.0340299)	(0.0356005)	(0.0355072)	(0.098188)
Hispanic or Latino (*H*)				-0.1016163***	-0.089322***	-0.0871319***	-0.0801228***	-0.1911344***
				(0.0135505)	(0.0142441)	(0.0146448)	(0.0146186)	(0.0393849)
Education:								
Some High School (*E_1*)					0.0497345**	0.0584644**	0.033942	-0.3332873***
					(0.0251076)	(0.0256092)	(0.0256277)	(0.0783593)
High School Graduate (*E_2*)					0.0897124***	0.0972356***	0.0525118**	-0.056955
					(0.0221391)	(0.0225722)	(0.0228351)	(0.0739648)
Some College (*E_3*)					0.0885443***	0.0964675***	0.0364407	-0.2727163***
					(0.023164)	(0.0236449)	(0.0241344)	(0.0762307)
Associate's Degree (*E_4*)					0.1863438***	0.1863285***	0.1196261***	0.1345645
					(0.026034)	(0.0265637)	(0.0271004)	(0.0885867)
Bachelor's Degree (*E_5*)					0.028296	0.0389824	-0.0308074	0.1119339
					(0.0235675)	(0.0241697)	(0.0248334)	(0.0797491)
Master's Degree (*E_6*)					0.0272687	0.0370044	-0.0384061	0.339557***
					(0.0259869)	(0.0267614)	(0.0274585)	(0.0911696)
Professional School Degree (*E_7*)					0.0902375**	0.1022652**	0.0259849	0.3617302**
					(0.0420126)	(0.0443044)	(0.0446664)	(0.1579693)
Doctorate Degree (*E_8*)					0.0244462	0.0485832	-0.0334746	0.6513082***
					(0.0410702)	(0.0429295)	(0.0433876)	(0.1535126)
Metropolitan Area (*U*)						-0.0489351***	-0.0544987***	-0.1130565***
						(0.0112601)	(0.0112406)	(0.0344359)
Computer Usage (*C*)							0.1532265***	-0.478117***
							(0.0130971)	(0.0455613)
Internet X Age Interaction (*IA*)								0.002665***
								(0.0009312)
Other Age Interaction Terms	No	No	No	No	No	No	No	Yes
Intercept	1.21749***	0.0214298	0.0079577	0.1243156***	0.0406148	0.0916695**	0.02567	0.4743996***
	(0.0144589)	(0.0202227)	(0.0206284)	(0.0323877)	(0.0388585)	(0.0405959)	(0.0408805)	(0.1135718)
Observations	27613	27613	27613	27613	27613	26444	26444	26444
Pseudo R2	0.0017	0.0823	0.0825	0.0866	0.0881	0.0881	0.0902	0.1024

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