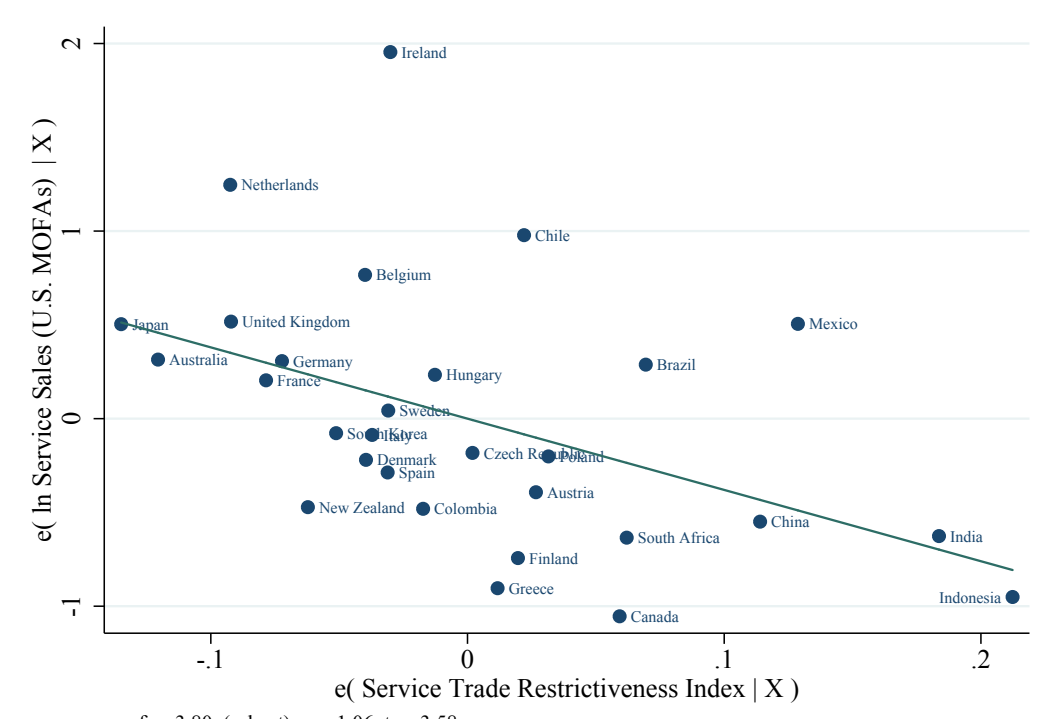

coef = -3.80, (robust) se = 1.06, t = -3.58