

# **Assessing the Impact of Remittances on Schooling: The Mexican Experience \***

## **ABSTRACT**

This paper analyzes the impact of remittances on child human capital in Mexico. During the 90's and in particular after the "tequila crisis" Mexican workers increased remittances sent to home from the United States. I analyze the effect of such increasing source of income on child human capital decisions. Contrary to Hanson and Woodruff (2003) results obtained from Census data indicate a positive and small effect of remittances on schooling only for children living in cities with fewer than 2,500 inhabitants with mothers with a very low level of education. However its magnitude is not substantial.

**Author Keywords:** Remittances, Schooling, International Migration

**JEL Codes:** F22, J24, O15

## **INTRODUCTION**

Remittances have two characteristics: i) their volume has been increasing in recent years and ii) they have low volatility relative to private capital.

According to the World Bank (2003), remittances have become a rising source of external funding for developing countries, reaching 80 billion dollars in 2002. In addition, remittances are the second largest source of foreign capital in developing countries, next to foreign direct investment. Latin America is the region that receives the highest amount of remittances, 31.5 % of the total in 2002, according to the IMF Balance of Payment Yearbook (2003). Mexico, which is the largest Latin American economy and has borders with the U.S., has

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also been receiving a growing amount of remittances. In 2001, Mexico was the second largest recipient of remittances in the entire world.

An important characteristic of remittances is that they are less volatile than private capital flows. For example, after the Asian crisis that took place in 1997, private funds sent to developing countries were drastically reduced. Nevertheless, at the same time an increase in remittances recipients was observed.

Table 1 shows the percentage of remittance-receiving households (RRHs) and remittance share in monetary income from 1992 to 2002. There is an increase in the percentage of RRHs at a national level. Remittances became an increasing source of household income in the period of reference. Furthermore, remittances shares in income level have doubled between 1992 and 2002.

A significant fraction of these remittances are sent to low income families. A very interesting and still open question is whether this increasing source of income has an impact on human capital accumulation decisions.

The literature finds an ambiguous relationship between remittances and schooling. On one hand, by relaxing the household's liquidity constraints, remittances allow an investment in education. On the other hand, Hanson and Woodruff (2003) argue that the migration of the household head can disrupt the family life and have a negative impact on children school performance. Therefore, the effect of remittances on schooling is still an empirical question not accurately answered by the literature yet.

This study analyzes the impact of remittances on children's educational level in Mexico. By considering the measure of schooling across individuals, I will analyze whether the variation in received remittances across households is positively correlated with changes in

schooling. In particular, I want to find out whether children who live in remittance-receiving households complete more years of school than other children who live in homes that do not receive such remittances.

Two data sources have been used in this article, the 2000 Census and the Income and Expenditure Household Surveys. Because of the endogeneity of the remittances I have used an instrumental variable analysis in the estimation.

Contrary to the results obtained by Hanson and Woodruff (2003) from the Census, this study indicates a positive and small effect of remittances on schooling only for children ranging from 10 to 13 years of age, living in cities with fewer than 2,500 inhabitants with mothers with a very low education level.

## **CHARACTERISTICS OF REMITTANCE-RECEIVING HOUSEHOLDS**

Elementary and high school education is mandatory in Mexico, but there is strong compliance with that regulation only for the first years of education. Because of the mandatory schooling issue, there is no significant variation in schooling levels in small children, which is the reason why I will be excluding from this study the children under the age of 10 (attending 1<sup>st</sup> to 4<sup>th</sup> grade). Therefore, I will only consider children attending at least 5<sup>th</sup> grade. I will also exclude children older than 13 years old, since in rural areas they can be potentially considered as part of the labor force. The data about historical migration rates has been extracted from Woodruff and Zenteno.

### *Stylized Facts*

This article concentrates only on one aspect of human capital: schooling. However, for a better understanding of the global impact of remittances it is necessary to describe the characteristics of RRHs.

### *RRHs and Remittances Income Share*

Table 2 shows the percentage of households that received remittances, and Table 3 presents the remittance share in the monetary income from 1992 to 2002.

There is an increase in the percentage of RRHs at the national level. Remittances became an increasing source of household income in the 90's and in the beginning of 2000. Furthermore, remittances shares in income level doubled between 1992 and 2002.

We should take into consideration two observations: First, the rise in remittances in 1996 could be explained by the peso crisis that took place in 1994. After the 70% peso devaluation December 22, 1994, the Mexican economy experienced a sharp contraction. After falling more than 6% in 1995 in the aftermath of the peso crisis, the GDP in Mexico grew by 5% in 1996. The Mexican economy enters 1997 in the midst of an economic recovery that began to pick up steam in mid-1996. Second, the US recession in 2000 could have determined the slower increase in remittances between 2000 and 2002.

While migration and remittances flows are important for the country as a whole, there is an important disparity across regions. The percentage of all households receiving remittances ranges from 1.6 in the Gulf region to 15.1 in the Center South region in 2002. Only in three out of nine regions the percentage of RRHs is higher than 10%; and these are all central regions. Also, there is a high concentration of remittances income share by geographic location.

In Table 4 the information is presented for areas with more than 2500 individuals (urban areas) or fewer than 2500 (rural areas).

The raise was particularly remarkable for rural households, because once the geographical location of households is considered, the percentage of RRHs in rural areas increases from 6.2% in 1992 to 12.6% in 2002 and from 2.9 to 3.6 in urban areas. This means that

while the increase in the percentage of RRHs in rural areas is 100%, in urban areas is only 24%. Furthermore, the rate of growth of remittances income share is higher in rural areas than in urban areas, although the difference (between them) is smaller. Such difference is growing twice as fast in rural areas than in urban areas; this shows that there is a trend in the increase of remittances only in communities with fewer than 2500 inhabitants.

Given the higher income share of remittances in areas with fewer than 2500 inhabitants and the lower educational level, if there is any effect of remittance on schooling, it is more likely to be found in such areas. That is why, it is important to analyze in detail the effect of schooling on remittances in very small cities.

### *Remittances and Income Distribution*

In order to characterize the RRHs, it is important to determine the position of the RRHs in the income distribution. Table 5 shows the percentage of RRHs falling in each quartile of the income distribution.

In urban regions, poor households are statistically more likely to receive remittances. In 2002, 4.3% of the households in the lowest quartile received funds from abroad, contrary to the 2.2% of the households from the highest quartile. What is more relevant for this study, is that the income share of remittances is statistically significantly higher for poorer households.

Surprisingly, in rural areas there is a positive relation between the percentages of households receiving remittances and the corresponding ranking in the income distribution without remittances. In rural areas, poor households are less likely to receive remittances.

In addition, the share of income from remittances is smaller for people in the first quartile for the income distribution. A feasible explanation is that migration has an implicit cost and requires a

minimum of human capital (for example, a person might need to read and write in Spanish). Therefore, lowest income people could not migrate and they receive less remittance. This situation is more likely to occur in rural areas where the poverty rate is higher and the educational achievements are lower than those found in urban areas.

### *Schooling*

Finally, Table 6 presents the distribution of households by residence area and by adult female schooling level.

RRHs in urban areas are over-represented in the lowest level of education (school dropout). I found remarkable that schooling levels across RRHs and non-RRHs are similar in rural areas.

In both rural and urban areas there is an under-representation of households with college degree, consequently I can conclude that schooling is another important characteristic of the RRHs.

## **REMITTANCES AND SCHOOLING**

### *Theoretical Issues*

Becker (1974) investment in education model states that families take into consideration their education rate of return and its cost, in order to choose the optimal education level for their children. Differences in completed schooling across individuals can be explained by arguing different reasons. For example, economy-wide conditions, individual specific factors (such as ability) or location-specific factors might be the explanation.

In addition, if families have financial constraints they will not be capable to borrow resources to finance their children education and the level of schooling will be lower than the optimal. By relaxing the household's liquidity constraints, remittances from abroad allow to make an investment in education. This can be critical for households

located in small cities where the opportunity cost of a child being at home is high; for example in the case of a child helping in agricultural activities and integrating the labor force. Therefore, in this specific situation there is a positive impact of remittances on schooling. Also, in order to better describe the budget constraint of the households I must take into consideration the size of the household, since it is important to control the number of children at home due to the allocation of resources that parents must decide how to distribute among them.

In theory, however, there is an ambiguous relationship between remittances and schooling. Also migration can have a negative effect on schooling since the removal of the head of the household can disrupt the family life and have a negative impact on the children school performance. That is the reason why, assessing the impact of remittances on schooling is an issue that must be resolved empirically.

### *Estimation Issues*

There are three important problems that I must point out while trying to assess whether a variation in the degree of schooling is a function of remittance receipt across households. The first issue is the endogeneity of remittances. To control for endogeneity of receiving remittances will be the critical estimation issue. For example, it is possible that some households receive remittances because they have specific characteristics that make them more likely to send a migrant abroad. I have used the historical migration rate as an instrumental variable. Historical migration captures network effects such as job referrals to migrants increasing their economic benefits for migrating. Therefore, there is a positive correlation between network effects and receiving remittances. Munshi (2003) identifies network effects that provide job referrals among Mexican workers in the U.S.

labor market. That is why historical migration becomes a potential good instrument and by using it an exogenous instrument is being taken into consideration.

I have used the interaction of the instrumental variables with mother and households characteristics in order to obtain the variation across households, because the instrument variables is onstant among individuals living in the same area.

The second issue is attempting to be flexible in the estimation, given the ambiguous theoretical relationship between the variables of interest. In order to accomplish this, I plan to create specific cells for child gender, child age, mother education, and location size.

For each child gender, child age, mother education, and location size cell, I estimated the following equation:

$$Y = \beta_0 + \beta_1 R + \beta_2 A + \beta_i X_i + \varepsilon$$

Y: highest grade completed by a child. R: remittances receipt. A: absent headed household. X: non-spanish speaker, marital status, sanitation, water and other control variables.

The interesting question that I will ask in this article is, if a shift from a non-absent headed household with no remittances to an absent headed household with remittances increases children education. The answer to this counterfactual question involves testing  $H_0) \beta_1 + \beta_2 = 0$  in the previous equation.

The third issue is the potential under-reporting of remittances. I expect the amount of remittances reported not to be an adequate indicator of remittances recipient. This can be explained by the fact that people receive remittances trough different means and not always remember correctly the amount of remittances received in each transaction. In addition to using the amount of remittances as a covariate, I defined an indicator variable in the case that the household reports to receive any kind of transfer from abroad

regardless of the amount. Also, as robustness check I defined an indicator variable if the household has a family member abroad. I expect households to be less likely to under-report relatives abroad than the amount of remittances received.

### *Instrumental Variables Analysis*

The data I used for the econometric analysis is from a 10% sub sample of the Mexico census (2.2 million individuals). The Mexico census is the only sample of households that is nationally representative at the state level.

In order to save space, I only reported the relevant test  $H_0) \beta_1 + \beta_2 = 0$  for each cell. I also included indicator covariates in the regression for the following variables: oldest child, more than 6 children in the household, 4 or 5 children in the household, children under 6, married mother, home ownership, native (indigenous) language (non Spanish speaker), water, electricity and sanitation access, and participation in social programs like PROGRESA. In addition, I have also included state controls as global domestic product per capita.

In Table 7, I have used an indicator variable for remittance receipt and for absent headed household. Table 7 shows the results while considering instrumental variables to control for the possible endogeneity of remittances. The most remarkable finding in Table 7 is a positive and significant effect of remittances on schooling, but this only happens for children with mothers who have a very low level of education and are living in cities with fewer than 2500 inhabitants. In particular, the effect is positive for households where the mother has less than two years of education. Besides, there are a few differences across gender, since for boys, for example, the coefficient is positive

only for mothers without any education. Also, the relationship seems stronger for girls than for boys.

Table 7 also shows the results for areas between 2500 inhabitants and 15000. I do not observe a significant impact of remittances on schooling in such areas, so I can conclude that even though there is an effect of remittances on schooling, this is only for children living in areas with fewer than 2500 inhabitants.

This result is in contrast with Hanson and Woodruff (2003) who find a positive effect of remittances on schooling regardless of the size of the area where the household is located. This can be explained for the reason that such authors assume linearity in the following variables: location size, mother education and child age. By considering child gender, child age, mother education, and location size cells, I have conducted a more flexible estimation.

Also, I can conclude that the results in communities between 2500 and 15000 inhabitants are quite different from the results obtained in communities with fewer than 2500 people. The coefficients on Table 7 are significantly different from one another. Therefore, the practice of Hanson and Woodruff (2003) of pooling the data for both communities is not acceptable.

I can conclude that remittances are important for schooling only in areas with fewer than 2500 inhabitants. In most of the regressions, the magnitude of the effect is positive but not significantly higher than in the ordinary least square estimation. However, its magnitude is still not substantial.

## **CONCLUSIONS**

This article examines the impact of remittances upon human capital decisions. I have posed the question whether girls and boys living in households that receive remittances systematically complete

more years of schooling than those children living in households that do not receive any remittances.

Contrary to Hanson and Woodruff (2003) the results obtained from the Census data indicate a positive and small and statistically significant effect of remittances on schooling only for children living in cities with fewer than 2,500 inhabitants with mothers who have a very low level of education. I have found that children who live in remittance-receiving households complete more years of schooling than other children. However, the magnitude of this effect is not substantial, so I cannot conclude that the effect is statistically significant for more than one year.

In addition, given the statistically significant and positive effect of remittances on schooling, there is a role for reinforcing policies that reduce remittances transaction cost.

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**Table 1. Percentage of RRHs and Remittance Income Shares**

<b>Mexico</b>						
	<b>1992</b>	<b>1994</b>	<b>1996</b>	<b>1998</b>	<b>2000</b>	<b>2002</b>
% of RRHs	3.7	3.4	5.7	5.7	5.3	5.7
	-0.18	-0.16	-0.2	-0.23	-0.22	-0.18
Remittance Income Shares	0.9	0.9	2.4	2	1.9	1.7
	-0.09	-0.09	-0.13	-0.14	-0.14	-0.1

Standard errors in parentheses

Source: Institute of Statistics, Geography and Informatics

**Table 2. Percentage of Household Receiving Remittances**

<b>By Region</b>						
<b>Region</b>	<b>1992</b>	<b>1994</b>	<b>1996</b>	<b>1998</b>	<b>2000</b>	<b>2002</b>
Center	4.8	9.4	8.6	9.8	9.3	14.2
	(0.74)	(1.04)	(0.63)	(0.78)	(1.06)	(0.89)
North Center	11.8	17.3	15.6	11.2	9.0	15.1
	(1.18)	(1.03)	(1.30)	(1.13)	(1.07)	(0.96)
South Center	1.4	0.6	2.7	3.0	2.7	2.3
	(0.21)	(0.13)	(0.38)	(0.37)	(0.41)	(0.25)
Gulf	1.7	0.8	3.2	3.1	3.6	1.6
	(0.46)	(0.23)	(0.45)	(0.57)	(0.40)	(0.29)
North	5.7	4.0	4.7	6.4	5.8	3.8
	(0.65)	(0.45)	(0.52)	(0.73)	(0.68)	(0.40)
Center Pacific	8.8	5.6	12.0	8.8	9.7	10.1
	(0.92)	(0.74)	(0.89)	(0.98)	(0.99)	(0.78)
North Pacific	2.6	2.6	4.5	5.5	6.5	6.4
	(0.47)	(0.46)	(0.57)	(0.63)	(0.72)	(0.53)
South Pacific	2.5	3.0	5.6	7.0	5.7	7.5
	(0.56)	(0.61)	(0.62)	(0.89)	(0.79)	(0.62)
Southeast	2.0	0.1	1.5	0.9	1.0	1.6
	(0.51)	(0.13)	(0.33)	(0.34)	(0.39)	(0.36)
Mexico	3.7	3.4	5.7	5.7	5.3	5.7
	(0.18)	(0.16)	(0.20)	(0.23)	(0.22)	(0.18)

Standard errors in parentheses

Source: Institute of Statistics, Geography and Informatics

<b>Table 3. Remittance Income Shares</b>						
<b>By Region</b>						
<b>Region</b>	<b>1992</b>	<b>1994</b>	<b>1996</b>	<b>1998</b>	<b>2000</b>	<b>2002</b>
Center	1.8 (0.47)	4.0 (0.70)	4.9 (0.48)	4.6 (0.55)	4.3 (0.74)	4.3 (0.51)
North Central	3.3 (0.65)	4.9 (0.59)	6.9 (0.91)	4.3 (0.73)	3.3 (0.67)	3.9 (0.52)
South Central	0.3 (0.10)	0.1 (0.05)	1.3 (0.27)	0.8 (0.20)	0.9 (0.23)	0.7 (0.15)
Gulf	0.4 (0.23)	0.5 (0.18)	0.9 (0.25)	1.3 (0.37)	1.7 (0.27)	0.9 (0.23)
North	0.9 (0.27)	0.9 (0.21)	1.7 (0.32)	1.9 (0.41)	1.6 (0.36)	1.0 (0.21)
Central Pacific	2.1 (0.47)	2.6 (0.51)	5.0 (0.60)	2.6 (0.54)	3.1 (0.58)	2.6 (0.41)
North Pacific	0.3 (0.17)	0.4 (0.19)	1.8 (0.37)	2.7 (0.45)	2.0 (0.41)	1.5 (0.26)
South Pacific	1.5 (0.44)	0.9 (0.33)	3.4 (0.49)	3.0 (0.60)	2.6 (0.53)	3.7 (0.44)
Southeast	1.1 (0.37)	0.02 (0.05)	0.7 (0.22)	0.3 (0.21)	0.3 (0.23)	0.4 (0.18)
All	0.9 (0.09)	0.9 (0.09)	2.4 (0.13)	2.0 (0.14)	1.9 (0.14)	1.7 (0.10)
Standard errors in parentheses						
Source: Institute of Statistics, Geography and Informatics						

<b>Table 4. Percentage RRHs and Remittance Income Shares</b>						
<b>Urban and Rural Areas</b>						
	<b>1992</b>	<b>1994</b>	<b>1996</b>	<b>1998</b>	<b>2000</b>	<b>2002</b>
<b>ALL</b>						
% of RRHs	3.7 (0.18)	3.4 (0.16)	5.7 (0.20)	5.7 (0.23)	5.3 (0.22)	5.7 (0.18)
Remittance Income Shares	0.9 (0.09)	0.9 (0.09)	2.4 (0.13)	2.0 (0.14)	1.9 (0.14)	1.7 (0.10)
<b>URBAN</b>						
% of RRHs	2.9 (0.21)	2.2 (0.17)	4.2 (0.22)	4.0 (0.25)	4.0 (0.24)	3.6 (0.17)
Remittances Income Shares	0.6 (0.10)	0.6 (0.09)	1.7 (0.14)	1.4 (0.15)	1.5 (0.15)	1.0 (0.09)
<b>RURAL</b>						
% of RRHs	6.2 (0.37)	7.3 (0.37)	10.0 (0.44)	10.5 (0.49)	9.9 (0.52)	12.6 (0.48)
Remittance Income Shares	2.7 (0.25)	4.0 (0.28)	6.4 (0.36)	6.7 (0.40)	5.5 (0.40)	6.5 (0.36)
Standard errors in parentheses						
Source: Institute of Statistics, Geography and Informatics						

**Table 5. Percentage of RRHs by Income Distribution  
Urban and Rural Areas**

Urban. Quartile	1992	1994	1996	1998	2000	2002
1	3.8 (0.24)	3.4 (0.20)	4.4 (0.22)	4.0 (0.25)	4.0 (0.24)	4.3 (0.18)
2	2.7 (0.20)	2.6 (0.18)	3.9 (0.21)	4.1 (0.25)	4.2 (0.24)	4.2 (0.18)
3	2.5 (0.20)	1.5 (0.14)	4.7 (0.23)	4.4 (0.26)	4.5 (0.25)	3.8 (0.17)
4	2.7 (0.20)	1.3 (0.13)	3.9 (0.21)	3.3 (0.23)	3.2 (0.22)	2.2 (0.13)
Rural. Quartile	1992	1994	1996	1998	2000	2002
1	3.4 (0.28)	2.9 (0.24)	5.6 (0.34)	3.7 (0.30)	5.8 (0.41)	7.4 (0.38)
2	6.2 (0.37)	7.5 (0.37)	8.8 (0.41)	6.9 (0.41)	8.2 (0.48)	9.8 (0.43)
3	6.2 (0.37)	8.4 (0.39)	11.4 (0.46)	12.6 (0.53)	12.1 (0.57)	16.1 (0.54)
4	8.9 (0.44)	10.1 (0.43)	14.4 (0.51)	20.2 (0.64)	15.5 (0.63)	16.8 (0.54)

Standard errors in parentheses

Source: Institute of Statistics, Geography and Informatics

**Table 6. Remittances by Schooling**

	1992		2000	
Urban	Non RRH	RRH	Non RRH	RRH
School Dropout	25.4 (0.84)	46.8 (4.78)	18.8 (0.67)	37.2 (3.41)
School	20.2 (0.77)	21.6 (3.94)	18.5 (0.66)	28.4 (3.18)
High School Dropout	32.6 (0.90)	25.7 (4.19)	35.4 (0.82)	19.2 (2.78)
High School	9.1 (0.55)	0.5 (0.69)	9.8 (0.51)	7.5 (1.86)
Some College	3.6 (0.36)	3.0 (1.64)	4.3 (0.35)	1.2 (0.75)
College	9.2 (0.56)	2.3 (1.43)	13.2 (0.58)	6.5 (1.74)
Rural	Non RRH	RRH	Non RRH	RRH
School Dropout	68.8 (1.34)	65.5 (3.59)	61.2 (1.20)	56.7 (3.19)
School	16.6 (1.07)	25.5 (3.29)	23.1 (1.04)	28.0 (2.89)
High School Dropout	11.3 (0.91)	8.6 (2.12)	12.4 (0.81)	14.5 (2.27)
High School	2.3 (0.43)	0.1 (0.21)	2.0 (0.34)	0.3 (0.34)
Some College	0.4 (0.19)	0.0 (0.10)	0.4 (0.15)	0.1 (0.16)
College	0.6 (0.22)	0.3 (0.42)	0.9 (0.23)	0.4 (0.43)

Standard errors in parentheses

Source: Institute of Statistics, Geography and Informatics

**Table 7. Instrumental Variable Regression: Dependent Variable Child Schooling**  
**Instrument: Historical Migration**

Relevant hypotheses:  $H_0: \beta_1 + \beta_2 = 0$ , 95% confidence interval and p-values in parentheses

**Regions with fewer than 2500 inhabitants**

	Boys by Age				Girls by Age			
	10	11	12	13	10	11	12	13
Mother Schooling								
0	0.754 [ 0.18 , 1.31 ] (0.01)	1.410 [ 0.65 , 2.16 ] (0.00)	1.109 [ 0.35 , 1.85 ] (0.00)	0.602 [ -0.36 , 1.57 ] (0.22)	3.013 [ 1.66 , 4.35 ] (0.00)	3.204 [ 1.88 , 4.52 ] (0.00)	2.752 [ 1.33 , 4.17 ] (0.00)	3.308 [ 2.05 , 4.55 ] (0.00)
1	0.925 [ -0.26 , 2.11 ] (0.12)	1.314 [ -0.98 , 3.61 ] (0.26)	1.277 [ -0.22 , 2.77 ] (0.10)	0.948 [ -0.35 , 2.25 ] (0.16)	2.259 [ 0.81 , 3.70 ] (0.02)	1.819 [ 0.87 , 2.76 ] (0.00)	2.340 [ 0.42 , 4.25 ] (0.02)	1.583 [ 0.12 , 3.03 ] (0.03)
2	1.855 [ 0.71 , 2.99 ] (0.00)	1.438 [ 0.30 , 2.56 ] (0.02)	1.426 [ 0.45 , 2.39 ] (0.00)	1.413 [ 0.46 , 2.36 ] (0.00)	2.580 [ 1.39 , 3.76 ] (0.00)	2.793 [ 1.73 , 3.85 ] (0.00)	2.549 [ 1.48 , 3.60 ] (0.00)	1.426 [ 0.47 , 2.37 ] (0.00)
3	0.001 [ -1.04 , 1.04 ] (1.00)	0.660 [ -0.46 , 1.78 ] (0.25)	2.612 [ 1.46 , 3.76 ] (0.00)	-0.062 [ -0.80 , 0.67 ] (0.87)	1.671 [ 0.93 , 2.40 ] (0.00)	1.766 [ 0.92 , 2.60 ] (0.00)	0.820 [ 0.05 , 1.58 ] (0.04)	0.652 [ -0.12 , 1.42 ] (0.08)

**Regions between 2500 inhabitants and 15000**

	Boys by Age				Girls by Age			
	10	11	12	13	10	11	12	13
Mother Schooling								
0	0.119 [ -0.90 , 1.14 ] (0.23)	1.505 [ -0.05 , 3.06 ] (0.06)	0.376 [ -0.99 , 1.74 ] (0.59)	0.040 [ -1.25 , 1.33 ] (0.95)	1.128 [ 0.03 , 2.22 ] (0.04)	2.667 [ 1.22 , 4.10 ] (0.00)	1.320 [ -0.13 , 2.77 ] (0.08)	1.772 [ -0.26 , 3.40 ] (0.12)
1	1.261 [ -0.48 , 3.00 ] (0.16)	1.574 [ -0.49 , 3.64 ] (0.14)	-0.507 [ -2.72 , 1.72 ] (0.65)	2.930 [ -1.11 , 6.97 ] (0.15)	4.666 [ -2.30 , 11.64 ] (0.19)	1.174 [ -0.48 , 2.82 ] (0.16)	0.621 [ -1.60 , 2.85 ] (0.58)	1.466 [ -1.51 , 4.44 ] (0.33)
2	1.227 [ -0.23 , 2.68 ] (0.10)	0.813 [ -1.01 , 2.63 ] (0.38)	-0.457 [ -1.86 , 0.95 ] (0.52)	-0.810 [ -2.44 , 0.82 ] (0.33)	1.924 [ 0.17 , 3.67 ] (0.03)	1.472 [ -0.16 , 3.10 ] (0.08)	1.273 [ -0.51 , 3.06 ] (0.16)	1.279 [ -1.03 , 3.59 ] (0.28)
3	1.323 [ -0.11 , 2.75 ] (0.07)	-0.499 [ -2.18 , 1.18 ] (0.56)	0.272 [ -0.92 , 1.47 ] (0.66)	-0.424 [ -2.12 , 1.27 ] (0.62)	0.656 [ -0.16 , 1.47 ] (0.12)	0.733 [ -1.01 , 2.48 ] (0.41)	0.258 [ -1.06 , 1.58 ] (0.70)	-0.399 [ -1.65 , 0.85 ] (0.53)

p-values in parentheses based on heteroskedasticity robust standard errors