

Table 3 Pooled logit estimation for 2.5%

Variable	Coefficients	Marginal effects
Smoker in the household	0.4101*** (0.036)	0.0794*** (0.007)
Poor household	-0.1594*** (0.047)	-0.0295*** (0.008)
Uninsured household	0.2937** (0.117)	0.0597** (0.025)
Presence of disabled or ill member in the household	0.3737*** (0.068)	0.0763*** (0.014)
Primary education	Base category	Base category
Secondary education	0.0448 (0.043)	0.0085 (0.008)
Higher education	0.2564*** (0.050)	0.0506*** (0.010)
Not employed	Base category	Base category
Working (not self-employed)	-0.0916* (0.047)	-0.0173* (0.008)
Self-employed	-0.1598*** (0.050)	-0.0296*** (0.009)
Male	0.0582 (0.047)	0.0109 (0.008)
Household size	0.002 (0.019)	0.0005 (0.0003)
No. of preschool children in the household (< 5 yr)	0.1777*** (0.028)	0.0337*** (0.005)
No. of school aged children in the household (5-14 yr)	-0.1187*** (0.022)	-0.0225*** (0.004)
No. of older members in the household (> 65 years)	0.2068*** (0.029)	0.0392*** (0.005)

Standard errors in parentheses, *** $P < 0.01$, ** $P < 0.05$ and * $P < 0.1$.