

“Big Government Get Off My Back Act”:
A Policy Analysis of Missouri House Bill No. 45

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Abstract

This analysis quantifies the effect of House Bill No. 45, or the Big Government Get Off My Back Act passed in the state of Missouri. This bill was signed into effect in August 2011 and expired in 2014. The bill offers a tax deduction to small business owners who create full-time jobs and offer a competitive wage. A higher tax deduction can be applied if the employer provides an insurance premium to their employees and financially contributes to it. This research aims to measure effects from House Bill No. 45 on unemployment, job-related insurance enrollment, income, employer contribution to health insurance, and full-time employment using the difference-in-differences model. Cross-panel data obtained from the Current Population Survey was used to measure outcome variables in Missouri and selected comparison states before and after House Bill No. 45. The difference-in-differences estimator quantifies these changes for an economic interpretation. Notable results are that House Bill No. 45 is associated with an increase in policyholders of a job-related insurance policy, but did not have any effect on unemployment or full-time employment in Missouri compared to similar states during the same time period.

I. INTRODUCTION

Small businesses with fewer than 500 employees account for 99.9% of businesses in the United States and employ 48% of private, non-farm workers². As a significant part of the U.S. economy, political discourse regularly mentions the importance of protecting small business owners from unfair competition and reducing barriers of market entry. Policymakers have the challenge of creating legislation that helps small businesses evolve into meaningful contributors to the economy without the danger of harmful exploitation.

This analysis will measure the effect of Missouri House Bill No. 45 (hereby “HB 45”) to understand if it achieved the goal of creating jobs. HB 45 was passed in the state of Missouri in August, 2011. This bill grants small business owners with fewer than 50 full-time or part-time employees tax deductions for meeting either of the following criteria:

I. \$10,000 for each new full-time job that pays at least average county wage (if average county wage is higher than average state wage, state wage is substituted)

II. \$20,000 for meeting the criteria in I and additionally providing health insurance and paying at least half of the premium for all employees who opt-in.

² Office of Advocacy, 2017. *Frequently Asked Questions About Small Businesses*. Small Business Administration.

This paper examines the effect of HB 45 in Missouri on four dimensions: unemployment rate, income, employer-provided insurance rates, and full-time status. All of these outcomes have a relationship to the two conditions above. The motivation for this paper is to understand how this bill affects the behavior of small business owners. This will also show how the bill affects individuals in the labor force. Although HB 45 is a state bill that only affected Missouri, noticeable changes in outcome variables could be useful for any state entertaining similar legislation.

II. LITERATURE REVIEW

Among the literature of small businesses owners (or entrepreneurs), the definition of what a “small business” is varies. The North American Industry Classification System (NAICS) does not distinguish business sizes, but classifies all industries very precisely. NAICS is used to create uniform data that can be compared across Canada, the United States, and Mexico³. The Small Business Administration (SBA) is a United States government agency that uses the NAICS, but their own size standards to define small businesses. The SBA’s cap for employees in a small business ranges from 150 to 1,500 employees. The SBA also uses the ratio of a small business’ revenue to total industry revenue to see how dominant in their industry. These measures are used to determine which companies are eligible for assistance from the SBA. The SBA’s research-focused Office of Advocacy simply defines small businesses as having fewer than 500 employees⁴.

By the Office of Advocacy’s definition, small businesses employ 47.8 percent of private sector employees and constitute 99.9 percent of firms in the United States. Small businesses are

³ North American Industry Classification System, 2017. *United States*. Lanham Maryland: Bernan Press.

⁴ Office of Advocacy, 2017. *Frequently Asked Questions About Small Businesses*. Small Business Administration.

also credited for 61.8 percent of net new jobs created from 1993-2016⁵. Stephen J. Davis et al found that in the manufacturing industry, small businesses create and destroy a disproportionately large amount of jobs compared to larger firms. In the short run, he found net job creation (job creation minus job destruction) to be attributed to larger companies. Survival rates were also found to be shorter for small businesses, though they increase over time⁶. Early stage failure rate can be attributed partly to challenges small businesses face such as capital accumulation, competition, and market entry. This could also be an example of small businesses being created for some form of short-term gains.

The National Federation of Independent Business (NFIB) surveys small business owners to measure optimism and predict small business trends. 97 percent of NFIB memberships are small business owners with fewer than 50 employees, making it a good representative sample for this analysis. Optimism is measured by a survey asking small business owners about their expectations of the economy and their business plans. Small business owners had a sharp decrease in optimism following the Great Recession, but this has steadily increased to pre-Great Recession optimism by 2016⁷. During the run of HB 45, optimism was increasing but was still below pre-Great Recession levels. The increase of optimism could lead to more small businesses entering Missouri's economy and taking advantage of HB 45.

Another factor important to the survival of small businesses is financial knowledge. There is no degree or educational prerequisite to start a business, which means business owners can be very inexperienced. Anywhere from 11 to 33 percent of small business failures can be

⁵ Office of Advocacy, 2017. *Frequently Asked Questions About Small Businesses*. Small Business Administration.

⁶ Gerrit de Wit and Jan de Kok, 2014. *Do Small Businesses Create More Jobs?* New Evidence for Europe. *Small Business Economics*: Dordrecht 42, no. 2

⁷ William C. Dunkelberg and Holly Wade, 2015. *Overview - Small Business Optimism*. *Small Business Economic Trends*: Washington.

attributed to low financial literacy. Financially “illiterate” individuals may mismanage their business or make poor choices simply due to lack of experience and market knowledge⁸. Bills like HB 45 could have aspects about it that appeal to inexperienced small business owners, but appear problematic to experience business owners.

The literature review, although not entirely applicable to the sample selection in this analysis, suggests that small businesses are a large part of the economy, but very vulnerable compared to large businesses. Bad decisions, loss of capital, and recessions can completely end a small business, rather than just damage it.

III. Data

Sample Statistics

The data used for this analysis is extracted from the Current Population Survey⁹ (CPS) for years 2008 to 2015. The CPS is administered monthly by the United States Census Bureau of Labor Statistics (BLS) to around 60,000 households. The survey gathers individual-level data focusing on employment, occupation, and earnings, but contains a range of data that includes insurance information, education, race, age, welfare, and mobility.

Missouri is the “treatment” state in this analysis. To try and accurately measure the effect of HB 45 on Missouri, states similar in demographics and industry composition were selected to be a comparison group. The states chosen were Georgia, Ohio, Iowa, Indiana, and North Carolina. The population characteristics considered when selecting these states were age, race,

⁸ Pearl Dahmen and Eileen Rodríguez, 2014. *Financial Literacy and the Success of Small Businesses: An Observation from a Small Business Development Center*. Numeracy 7, no. 1

⁹ Sarah Flood, Miriam King, Steven Ruggles, and J. Robert Warren, 2017. *Integrated Public Use Microdata Series, Current Population Survey: Version 5.0*. [dataset]. Minneapolis: University of Minnesota, 2017.

industry of employment, education, and whether or not the individual lives in a metropolitan area. The assumption is that Missouri would follow the same trends as the comparison group in a counterfactual where HB 45 was not created. To reduce error, the comparison group needed to be similar to Missouri. If the composition of the states chosen for the comparison group were very different than Missouri, the differences measured in the analysis would be less reliable. The sample population used in this analysis is all individuals ages 18-64 in the labor force. The total number of observations are 87,029.

Table 1 shows a basic summary of demographics and industry composition for Missouri and comparison states in 2008. A noteworthy difference is that Missouri has more white citizens and compared to the pooled average for comparison states. Missouri also has more residents living in metro areas than the comparison states. Aside from this, Missouri and the comparison states are very similar in education, employment by industry, and age groups. In 2008 Missouri had 1,530 observations and the comparison group had 9,957.

	<u>Treatment</u>	<u>Comparison</u>
<u>Race/Ethnicity</u>		
White	84.71	79.75
Black	11.24	16.18
Asian	2.09	2.24
Hispanic	3.79	6.36
<u>Age</u>		
18-24	11.37	12.27
25-54	75.03	74.22
55-64	13.59	13.51
<u>Education</u>		
No School	0.13	0.15
HS Diploma	32.52	31.58
Some college	27.19	24.57
Associates Degree	4.51	5.71
Bachelor's degree	18.50	19.12
Master's degree	7.06	6.85
Doctorate degree	1.11	1.23

<u>Industry</u>		
Management	31.63	33.49
Service	15.42	14.65
Sales	24.77	22.58
Nat. Res.	10.07	10.23
Production	14.90	15.38
<u>Geography</u>		
Not in Metro Area	17.32	26.52
In Metro Area (Central City)	16.27	15.39
In Metro Area (Outside)	50.33	42.18
In Metro Area (City Unknown)	16.08	15.91
Observations	1,530	9,957

Variables

The control variables used are all indicator variables of the categories listed in Table 1. The key outcome variables are unemployment, being the policyholder of a job-related insurance policy, amount of insurance paid for by employer, total income, and full-time status. The following breakdown of outcome variables explains how they are expected to behave after HB 45 is passed and why.

Unemployment

Unemployment is an indicator variable that equals one for CPS respondents who do not work and have actively searched for a job in the past month. Respondents are also unemployed if they have been temporarily laid off from a previous position, even if they are still searching for work. This outcome is important if small business owners in Missouri were incentivized to make more jobs after the passage of HB 45, or if the rate of employment remained similar to comparison states.

Policyholders

“Policyholders” is a binary variable that equals one if the CPS respondent is a policyholder of a job-related insurance policy. This variable is expected to increase as employers take advantage of the second clause of HB 45: *\$20,000 for each new full-time job and providing health insurance and paying half the premium for all employees who opt-in*. If this condition incentivizes employers to provide health insurance, this outcome variable will increase relative to comparison states.

Employer Contribution

The CPS respondent can indicate if their employer paid all, part, or none of the premium. These three options are represented by their own individual binary variable. For example, if the employer pays none, the *none* binary variable will equal one and *part* and *none* will equal zero. The binary variables for *part* is expected to increase because the \$20,000 tax deduction is contingent on employers paying at least half of their employee’s premium. The *none* contribution variable is unclear. For example, an employer that contributes 25 percent to an employee’s premium could increase their contribution 25 percentage points more for the deduction, or end contribution altogether and save money. The *all* variable could also go either way, but is more likely to decrease as employers could reduce their contribution to 50 percentage points and still receive the deduction.

Income

Income is a continuous variable that measures the CPS respondents total wage and salary income for the previous year. The tax deductions offered in HB 45 require the employer to provide at least the county annual wage or the state average wage – whichever is higher. Income

would be expected to increase in Missouri relative to comparison states if HB 45 is widely implemented.

Full-time status

This is a binary variable that equals one if the CPS respondent was working full-time, or more specifically at least 35 hours per week. A caveat of HB 45 is that the language used does not specify that a business must create new positions for incoming employees, but that a full-time position must be filled. If there is a significant increase of individuals reporting that they work full time without a change in unemployment, this could be an indicator of small business owners increasing employee’s hours to reach full-time. If there is a decrease of individuals working full-time, then employers might be signaling that it is more cost-effective for them to cut hours and ignore this policy.

Table 2 is a comprehensive list of the outcome variables and their expected trends, along with the reasoning behind it.

Table 2

	Expected Trend	Reason
Unemployment	Decrease	HB 45 offers tax deduction for new jobs created.
Policyholders	Increase	Small business owners can receive a higher deduction for offering health insurance.
Employer Cont. (None)	Unclear	Employers may begin to contribute more, or end current contributions.
Employer Cont. (Part)	Increase	Employers who would like to gain the extra tax deductible will have to contribute at least 50 percent.
Employer Cont. (All)	Decrease/remain the same	Employers already fully contributing to employee premiums could decrease contribution to 50 percent or continue full contribution.
Income	Increase	The condition of working full-time and earning at least the country annual wage is expected to increase income.
Full-Time Status	Increase	HB 45 does not take effect unless the employee works full-time.

IV. Methodology

Part A

Table 3 shows how the difference-in-difference estimator is calculated. This example is measuring unemployment in Missouri and the comparison group of states with no added controls. Before HB 45 was passed, Missouri's unemployment was approximately 8.5 percent and the pooled unemployment for the comparison was 8.1%. In the period after HB 45 was passed, Missouri's unemployment decreased to 7.2 percent and the comparison states unemployment decreased to 7.1 percent. The third row of Table 2 shows that Missouri's unemployment decreased more than the comparison states (-1.35 percent compared to -1 percent). The DD estimator is calculating the difference between these two values to show how much *more* Missouri's unemployment decreased when compared to the comparison group of states. The result is that the difference-in-differences is -.35 percentage points and can be interpreted as Missouri's unemployment decreasing .35 more than the comparison's group post-HB 45.

Table 3

Unemployment	Treatment	Comparison
Pre-HB45 (2008-2010)	.0852189	.0812929
Post-HB45 (2011-2014)	.0717379	.071292
Difference	-.013481	-.0100009

$$DD = (-.013481) - (-.0100009) = \mathbf{-.0034801}$$

Part B

Table 4 reports results from the following difference-in-differences regressions:

$$(1) \text{Unemp}_{it} = \beta_0 + \beta_1 \text{Post}_t + \beta_2 \text{Treatment}_i + \beta_3 \text{Post}_t * \text{Treatment}_i + \varepsilon_{it}$$

$$(2) \text{Unemp}_{it} = \beta_0 + \beta_1 \text{Post}_t + \beta_2 \text{Treatment}_i + \beta_3 \text{Post}_t * \text{Treatment}_i + X\beta_4 + \varepsilon_{it}$$

Unemp is a binary outcome variable that equals one if the CPS respondent is unemployed. *Post* is a binary variable that equals one for the years 2011-2014¹⁰. *Treated* is a binary variable that equals one if the observation is for Missouri, the treatment state. The interaction term *Post*Treated* is the interaction term for *Post* and *Treated* and our difference-in-differences estimator. $X\beta_4$ is a vector of indicator control variables defined as in Table 1.

Column one of Table 4 shows the coefficients for equation (1), the regression on unemployment without controls. The row *Post* is showing the how much unemployment decreased in the comparison states. With no controls, unemployment decreased in the comparison group by 1 percentage point. This number matches the difference reported in row three of Table 3 in the “Comparison” column. The row *Treated* in Table 4 reports the difference in unemployment between Missouri and comparison states before HB 45. Missouri’s unemployment pre-HB 45 was 8.5 percent and the comparison group was 8.1 percent. The difference between the two is .4 percentage points.

Column two adds controls to the regression. It is the equivalent of equation (2) where $X\beta_4$ represents the controls. The *Post* row shows that unemployment in the comparison states decreased -1.26 percentage points after HB 45 passed. The row *Treated* shows the difference in

¹⁰ This is the “Post-HB 45” period as seen in Table 3.

unemployment between the treated state (Missouri) and comparison states with controls. The third row is the difference-in-differences estimator which captures the relative percentage point change in Missouri compared to other states. In Table 4 the difference-in-differences estimator changes from -.35 percentage points to -.45 percentage points when controls are added. Both results are insignificant, but this example shows that controls can change the value of the difference-in-differences estimator reported by the regression.

Table 4

Variables	Unemployment	Unemployment (with controls)
Post	-.0100009*** (.0037106)	-.0126249** (.003839)
Treated	.0039259 (.0053336)	.009103** (.0043256)
Diff-in-Diff	-.0034801 (.0053574)	-.0044913 (.0037927)
Cons	.0812929*** (.0053336)	.5063536*** (.0431045)

* significant at $p < 0.10$; ** significant at $p < 0.05$; *** significant at $p < 0.01$.
Standard error is reported in parenthesis.

Table 5 reports results from equation (2)¹¹ and equation (3):

$$(3) Y_{ist} = \beta_0 + \beta_1 Post_t * Treatment_i + \gamma_t + \delta_s + X_i \beta_2 + \varepsilon_{ist}$$

Equation (3) is the same as equation (2) but with the addition of fixed effects. Y_{ist} represents one of the seven outcome variables. The first fixed effect variable, γ , is the time fixed effect. This creates a binary variable for all years, with one omitted. One year must be dropped to control for multicollinearity¹². δ is the state fixed effects, and one state is omitted for the same reason. The *Post* and *Treated* variables are also dropped due to multicollinearity because they are

¹¹ It is the same equation, but substituting the independent variable $Unemp_{it}$ for any outcome variable.

¹² If an independent variable is a linear combination of other independent variables, it is perfectly collinear.

groupings of the binary year and state variables¹³. Fixed effects are an important part of the regression analysis because it de-trends and de-means the data. This brings the analysis closer to a causal relationship, but the loss of variation can lead to larger standard errors. Table 5 displays the difference in differences estimator and standard error in both the first and second column. The first column does not include state and year fixed effects, and the second column does. These regressions were executed with controls but without fixed effects.

The outcome *Policyholders* in Missouri increased 3.9 percentage points more than in comparison states. The probability for a CPS respondent’s employer paying all of the premium increased 2.4 percentage points more in Missouri than in comparison states. There is also an increase in relative rates of employers covering the entire premium for job-related health insurance in Missouri. Unemployment, income, hours worked and Employer cont. (none) were all statistically insignificant in this regression.

Table 5

	Diff-in-diff	Standard Error	Diff-in-Diff	Standard Error
Unemployment	-.0044913	.0037927	-.0043766	.003926
Income	518.8711	338.6782	544.0126	348.579
Full-time	-.0062726	.0046642	-.0063059	.0045827
Policyholder	.0368749***	.0073351	.0388584***	.0077869
Employer cont. (None)	.002109	.0020504	.002204	.0021227
Employer cont. (Part)	-.0099861*	.0055385	-.0105264*	.0057561
Employer cont. (All)	.0235301***	.0092503	.0238496***	.0039838
Fixed Effects		Yes	No	
Observations		87,029	87,029	

* significant at $p < 0.10$; ** significant at $p < 0.05$; *** significant at $p < 0.01$.
Standard error is reported in parenthesis.

¹³ If *Post* and *Treated* are included in the regression, their variation is held constant. There would be no meaningful variation for γ and δ to measure.

Table 6 is the same table of results as Table 5 but with 2011 omitted from data. This is because HB 45 was not passed until the end of August in 2011, yet the tax deductions resulting from the bill can be applied for the taxable year starting January 1st, 2011. The retroactive nature of the bill means that once it passed in August, small business owners only had from September to December to make decisions about creating more full-time jobs or providing health insurance for tax benefits. Counting the entire year of 2011 in the after period could inaccurately measure the effect of HB 45 by combining the months before (January through August) and after (September through December) HB 45 was signed into effect.

When 2011 is omitted, the effect of HB 45 on income becomes statistically significant. CPS respondents in Missouri earned an estimated \$1,780 more than comparison states after HB 45's passage.

Table 6

	<u>Without fixed effects</u>		<u>With fixed effects</u>	
	Diff-in-diff	Standard Error	Diff-in-Diff	Standard Error
Unemployment	.0012725	.0062837	.0014743	.0027549
Income	1900.245***	367.8541	1909.617***	350.8911
Full-time	-.0028333	.006233	-.0028175	.0062172
Policyholder	.0618328***	.0063625	.0621735***	.0060678
Employer cont. (None)	.006217***	.0018899	.0062999***	.0019407
Employer cont. (Part)	-.0083911	.0060811	-.0087296	.0064366
Employer cont. (All)	.0309701***	.0035806	.0313064***	.0041439
Number of Observations	87,029		87,029	

* significant at $p < 0.10$; ** significant at $p < 0.05$; *** significant at $p < 0.01$.

Standard error is reported in parenthesis.

V. Results and Interpretation

The significant outcome variables from this analysis is an increase of policyholders of a job-related insurance plan, and the employer paying for all the premium. Omitting 2011 from the data increased the significance of income and whether or not an employer pays part or none of

their employee’s premium. Using the results from the regressions excluding 2011, Table 7 shows what was predicted and what was actually observed.

Table 7

	Expected Change	Actual change
Unemployment	Decrease	Insignificant
Policyholders	Increase	Increased
Employer Cont. (None)	Unclear	Increased
Employer Cont. (Part)	Increase	Insignificant
Employer Cont. (All)	Decrease/remain the same	Increased
Income	Increase	Increased
Full-Time Status	Increase	Insignificant

Insignificant results aside, two variables behaved as expected: *Policyholders* and *Income*. It seems odd that these two variables increase but *Unemployment* does not decrease. It is also strange that *Full-Time Status* does not increase, since employees must work full time in order for HB 45 to take effect. One narrative could be that full-time workers in Missouri transferred to higher-paying jobs that were created in response to HB 45, and those employers provided and paid for health insurance. This explanation is not clearly caused by HB 45, which has a heavy emphasis on full-time employment.

Another explanation is that comparison states hired full-time employees at the same rate as Missouri, but did not provide health insurance or pay as much. This would explain why *Unemployment* and *Full-Time Status* were not significantly different in Missouri, but *Policyholders* and *Income* were. This would mean employers in Missouri do not have the capacity to influence the unemployment rate at such a significant magnitude, but incoming full-time jobs are provided health insurance.

A final reason could be that this bill is not cost-effective for the majority of small business employers, and the model is picking up outcomes due to unknown reasons. Although the bill is meant to incentivize job growth, the price of an employee's premium coupled with a wage requirement might be too expensive compared to simply hiring a full-time worker that is paid below the average wage, and not paying for their insurance.

Limitations

The first limitation to note is that prior trends were not analyzed in this paper. This would measure if outcome variables in Missouri and comparison states were following the same general trends before 2011. If outcome variables were changing in statistically significant ways before HB 45 was even introduced, then the regressions used in this analysis could be capturing those effects.

Sample data was not available to identify small business employees or employers. There were also no controls for any bills passed in comparison states that may be similar to HB 45. Other data issues involved the structure of the CPS questions. If the CPS respondent was a dependent of someone with a job-related insurance policy, they were not counted in the *Policyholders* variable. There could be an increase in dependents of a job-related insurance that is significant in Missouri, but there was insufficient data to count dependents. There is also no data to see if individuals with job-related health insurance are currently employed with that job, or if they are receiving benefits in some other way.

VI. Conclusion

HB 45 cannot confidently be treated as the causal mechanism of observed outcome variables in Missouri in 2011-2014. Although some variables were statistically significant, the computed regression results require a lot of outside explanation to make the case that HB 45 is the main contributor. According to the National Federation of Independent Business, the Big Government Get Off My Back Act was utilized by 200 companies in Missouri¹⁴. Further research was unable to confirm if this number is accurate, but assuming it is, this seems to be a small fraction of Missouri's 3.8 million-person labor force¹⁵¹⁶. Further research could be conducted to see how HB 45 affected individuals at the local level as there may be benefits too narrow to detect with this sample size and regression model. A more robust analysis could be done in the coming years, as Missouri has reinstated HB 45 for the taxable years 2016-2021.

¹⁴ "Missouri House Approves Big Government Get Off My Back Act," NFIB, February 16, 2016.

¹⁵"QuickFacts," U.S. Census Bureau QuickFacts selected: Missouri, 2016.

¹⁶ Civilian labor force aged 16+

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