

Model 1: Probit, using observations 1-4214 (n = 1336)

Missing or incomplete observations dropped: 2878

Dependent variable: DQAFTRDTH_1

QML standard errors

	<i>Coefficient</i>	<i>Std. Error</i>	<i>z</i>	<i>p-value</i>	
const	-0.681531	0.835686	-0.8155	0.41477	
DSEXA_1	-0.502346	0.115155	-4.3624	0.00001	***
DOP5HAPPZ_2	-0.0558228	0.111462	-0.5008	0.61649	
DOP5HAPPZ_3	-0.151861	0.140127	-1.0837	0.27848	
DOP5HAPPZ_4	-0.0151913	0.224611	-0.0676	0.94608	
DOP5HAPPZ_5	-0.862754	0.578408	-1.4916	0.13580	
DST5ECNY_2	0.281836	0.166983	1.6878	0.09145	*
DST5ECNY_3	0.479502	0.162892	2.9437	0.00324	***
DST5ECNY_4	0.660498	0.188856	3.4974	0.00047	***
DST5ECNY_5	0.870766	0.215103	4.0481	0.00005	***
DST5LIFEY_2	-0.213731	0.120857	-1.7685	0.07698	*
DST5LIFEY_3	-0.0940818	0.142488	-0.6603	0.50907	
DST5LIFEY_4	-0.348658	0.210194	-1.6587	0.09717	*
DST5LIFEY_5	-0.582719	0.33397	-1.7448	0.08102	*
DOP5FFINX_2	0.274034	0.173277	1.5815	0.11377	
DOP5FFINX_3	0.343285	0.178623	1.9218	0.05463	*
DOP5FFINX_4	0.565525	0.218884	2.5837	0.00978	***
DOP5FFINX_5	0.633605	0.509108	1.2445	0.21330	
DOPFFIX15_2	-0.0685455	0.144862	-0.4732	0.63609	
DOPFFIX15_3	-0.0312785	0.138525	-0.2258	0.82136	
DOPFFIX15_4	0.168371	0.159104	1.0582	0.28994	
DOPFFIX15_5	0.139154	0.241701	0.5757	0.56480	
DOP5CHNCA_2	0.125323	0.313168	0.4002	0.68902	
DOP5CHNCA_3	0.0606749	0.300005	0.2022	0.83972	
DOP5CHNCA_4	0.0193481	0.301028	0.0643	0.94875	
DOP5CHNCA_5	-0.0514914	0.325893	-0.1580	0.87446	
DSZHSINCM_2	0.308092	0.959798	0.3210	0.74821	
DSZHSINCM_3	-0.0540261	0.824407	-0.0655	0.94775	
DSZHSINCM_4	0.158723	0.824203	0.1926	0.84729	
DSZHSINCM_5	-0.516439	0.821082	-0.6290	0.52937	
DSZHSINCM_6	-0.287005	0.770989	-0.3723	0.70970	
DSZHSINCM_7	-0.512834	0.771509	-0.6647	0.50623	
DSZHSINCM_8	-0.445964	0.771625	-0.5780	0.56329	
DSZHSINCM_9	-0.545371	0.770679	-0.7076	0.47916	
DSZHSINCM_10	-0.216727	0.773586	-0.2802	0.77936	
DSZHSINCM_11	-0.0992681	0.775309	-0.1280	0.89812	
DSZHSINCM_12	-0.354266	0.778376	-0.4551	0.64901	
DSZHSINCM_13	-0.0683547	0.778147	-0.0878	0.93000	

DSZHSINCM_14	-0.126484	0.793237	-0.1595	0.87331	
DSZHSINCM_15	-0.208302	0.813316	-0.2561	0.79786	
DSZHSINCM_16	-1.18487	0.877491	-1.3503	0.17692	
DSZHSINCM_17	-1.40097	0.852505	-1.6434	0.10031	
DSZHSINCM_18	0.0203341	1.00444	0.0202	0.98385	
DSZHSINCM_19	-6.27423	0.798807	-7.8545	<0.00001	***
DSZINCOMA_2	-0.189596	0.19142	-0.9905	0.32195	
DSZINCOMA_3	-0.381164	0.188539	-2.0217	0.04321	**
DSZINCOMA_4	-0.34477	0.208826	-1.6510	0.09874	*
DSZINCOMA_5	-0.21492	0.23806	-0.9028	0.36663	
DSZINCOMA_6	-0.149258	0.175322	-0.8513	0.39458	
DSZINCOMA_7	-0.165134	0.186431	-0.8858	0.37574	
DSZINCOMA_8	-0.10825	0.215942	-0.5013	0.61617	
DSZINCOMA_9	-0.0795162	0.213822	-0.3719	0.70998	
DSZINCOMA_10	-0.378379	0.254659	-1.4858	0.13732	
DSZINCOMA_11	-0.119115	0.260674	-0.4570	0.64771	
DSZINCOMA_12	0.0418619	0.291774	0.1435	0.88592	
DSZINCOMA_13	-0.596125	0.327342	-1.8211	0.06859	*
DSZINCOMA_14	-0.263834	0.366026	-0.7208	0.47103	
DSZINCOMA_15	-0.173559	0.704557	-0.2463	0.80542	
DSZINCOMA_16	1.16512	0.722978	1.6116	0.10706	
DSZINCOMA_17	-5.35367	0.692255	-7.7337	<0.00001	***
DSZINCOMA_18	0.624273	0.418024	1.4934	0.13533	
DSZINCOMA_19	5.66751	0.606187	9.3495	<0.00001	***

Mean dependent var	0.210329	S.D. dependent var	0.407695
McFadden R-squared	0.085645	Adjusted R-squared	-0.004572
Log-likelihood	-628.3707	Akaike criterion	1380.741
Schwarz criterion	1702.982	Hannan-Quinn	1501.483

Number of cases 'correctly predicted' = 1064 (79.6%)

f(beta'x) at mean of independent vars = 0.408

Likelihood ratio test: Chi-square(61) = 117.716 [0.0000]

Test for normality of residual -

Null hypothesis: error is normally distributed

Test statistic: Chi-square(2) = 6.04087

with p-value = 0.0487801