|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **results** | | | | |
|  | | | | |
|  | Dependent variable: | | | |
|  |  | | | |
|  | availableCredits | | | |
|  | (1) | (2) | (3) | (4) |
|  | | | | |
| sumCreditPoint | 434.771\*\*\* | 432.590\*\*\* | 417.501\*\*\* | 421.841\*\*\* |
|  | (10.138) | (10.294) | (10.263) | (10.594) |
| age | 458.665\*\*\* | 464.252\*\*\* | 510.836\*\*\* | 519.423\*\*\* |
|  | (31.245) | (31.806) | (31.708) | (30.982) |
| regionEast of China |  | -196.394 | -102.105 | 620.870 |
|  |  | (720.970) | (717.173) | (703.306) |
| regionNorth of China |  | 11,813.140\*\*\* | 11,375.170\*\*\* | 11,368.740\*\*\* |
|  |  | (957.850) | (952.995) | (933.692) |
| regionNorthEast of China |  | -7,297.080\*\*\* | -7,672.466\*\*\* | -7,784.636\*\*\* |
|  |  | (1,090.037) | (1,084.410) | (1,056.638) |
| regionNorthWest of China |  | 947.614 | 851.192 | 1,480.659 |
|  |  | (1,050.758) | (1,045.214) | (1,020.575) |
| regionSouth of China |  | 2,050.259\*\* | 2,005.893\*\* | 3,911.312\*\*\* |
|  |  | (806.822) | (802.561) | (788.408) |
| regionSouthWest of China |  | 425.476 | -372.475 | -1,037.327 |
|  |  | (836.348) | (832.715) | (812.452) |
| genderfemale |  |  | -10,128.330\*\*\* | -9,574.624\*\*\* |
|  |  |  | (459.765) | (458.076) |
| officeDomainBuilding works |  |  |  | 3,165.882 |
|  |  |  |  | (2,328.586) |
| officeDomainEducation/Training |  |  |  | 10,283.280\*\*\* |
|  |  |  |  | (2,374.293) |
| officeDomainEntertainment service |  |  |  | -15,888.980 |
|  |  |  |  | (9,972.418) |
| officeDomainFinance/Law |  |  |  | 17,116.930\*\*\* |
|  |  |  |  | (2,371.547) |
| officeDomainIT |  |  |  | 11,134.260\*\*\* |
|  |  |  |  | (2,364.501) |
| officeDomainManufacturing |  |  |  | -1,012.767 |
|  |  |  |  | (2,220.551) |
| officeDomainMedia/Advertising |  |  |  | -11,380.170 |
|  |  |  |  | (8,722.203) |
| officeDomainMedical/Hygiene/Health care |  |  |  | 10,406.620\*\*\* |
|  |  |  |  | (2,504.594) |
| officeDomainOthers |  |  |  | 7,572.679\*\*\* |
|  |  |  |  | (2,376.535) |
| officeDomainPhysical Education/Art |  |  |  | 14,532.460\*\*\* |
|  |  |  |  | (2,619.074) |
| officeDomainPublic utilities |  |  |  | 4,112.628\* |
|  |  |  |  | (2,317.714) |
| officeDomainPublic welfare organization |  |  |  | 17,076.080\*\*\* |
|  |  |  |  | (2,304.783) |
| officeDomainRestaurant/Hotel industry |  |  |  | -2,707.574 |
|  |  |  |  | (2,345.886) |
| officeDomainRetail/Wholesale |  |  |  | 3,612.989\* |
|  |  |  |  | (2,174.324) |
| officeDomainThe energy sector |  |  |  | -1,223.926 |
|  |  |  |  | (2,687.511) |
| officeDomainThe government authority |  |  |  | -29,986.010\*\*\* |
|  |  |  |  | (3,795.688) |
| officeDomainThe real estate industry |  |  |  | -37,696.960\*\*\* |
|  |  |  |  | (2,299.207) |
| officeDomainTransportation |  |  |  | -245.258 |
|  |  |  |  | (2,344.807) |
| hasHouse | -11,665.030\*\*\* | -10,216.320\*\*\* | -10,229.010\*\*\* | -4,852.543\*\*\* |
|  | (532.823) | (554.204) | (551.275) | (555.007) |
| houseLoan | 15,217.780\*\*\* | 15,651.380\*\*\* | 16,043.620\*\*\* | 12,841.140\*\*\* |
|  | (589.371) | (599.775) | (596.870) | (585.028) |
| hasCar | -5,041.077\*\*\* | -5,664.603\*\*\* | -5,183.306\*\*\* | 2,467.677\*\*\* |
|  | (539.592) | (548.285) | (545.824) | (555.434) |
| carLoan | 12,052.080\*\*\* | 12,260.670\*\*\* | 12,699.480\*\*\* | 10,150.840\*\*\* |
|  | (799.761) | (808.659) | (804.632) | (783.783) |
| workYears3-5 years (inclusive) | -24,306.670\*\*\* | -24,441.400\*\*\* | -25,042.460\*\*\* | -12,609.450\*\*\* |
|  | (668.625) | (677.699) | (674.669) | (710.377) |
| workYears1-3 years (inclusive) | -12,422.740\*\*\* | -12,661.520\*\*\* | -13,423.680\*\*\* | -12,213.060\*\*\* |
|  | (625.065) | (633.663) | (631.263) | (631.296) |
| workYearsLess than 1 year (inclusive) | -25,729.060\*\*\* | -25,225.220\*\*\* | -25,427.720\*\*\* | -23,194.290\*\*\* |
|  | (637.331) | (646.667) | (643.314) | (640.752) |
| workYearsNo working experience | -19,226.140\*\*\* | -20,429.920\*\*\* | -20,892.660\*\*\* | -19,336.620\*\*\* |
|  | (1,874.739) | (1,895.215) | (1,885.315) | (1,858.311) |
| marriageMarried | -604.933 | -465.299 | 732.620 | 312.335 |
|  | (771.924) | (783.767) | (781.518) | (759.302) |
| marriageUnmarried | -19,993.560\*\*\* | -19,998.960\*\*\* | -17,896.700\*\*\* | -6,848.931\*\*\* |
|  | (885.724) | (896.019) | (896.377) | (901.616) |
| marriageWidowed | -5,048.261 | -6,681.070\* | -8,589.861\*\* | -9,298.706\*\* |
|  | (3,824.145) | (3,906.354) | (3,886.674) | (3,761.594) |
| Constant | 12,248.400\*\*\* | 10,838.130\*\*\* | 17,168.040\*\*\* | 5,140.163 |
|  | (2,434.477) | (2,545.884) | (2,548.678) | (3,326.807) |
|  | | | | |
| Observations | 46,744 | 45,472 | 45,472 | 44,795 |
| R2 | 0.189 | 0.193 | 0.202 | 0.248 |
| Adjusted R2 | 0.188 | 0.193 | 0.201 | 0.247 |
| Residual Std. Error | 46,264.180 (df = 46730) | 46,175.410 (df = 45452) | 45,931.360 (df = 45451) | 44,433.810 (df = 44756) |
| F Statistic | 835.892\*\*\* (df = 13; 46730) | 572.841\*\*\* (df = 19; 45452) | 574.262\*\*\* (df = 20; 45451) | 387.915\*\*\* (df = 38; 44756) |
|  | | | | |
| Note: | \*p\*\*p\*\*\*p<0.01 | | | |