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Statistics/Data analysis

User: Elisabet Miheludaki Project: UBI\_IMPACT\_OG

StataNow 18.5
MP-Parallel Edition

Statistics and Data Science

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#### Notes:

1. Unicode is supported; see <a href="help-unicode\_advice">help-unicode\_advice</a>.

2. More than 2 billion observations are allowed; see <a href="help obs advice">help obs advice</a>.

3. Maximum number of variables is set to 5,000 but can be increased; see help set maxvar.

- import excel "C:\Users\lizou\Dropbox\Empower Everyone\PHD\2023\Survey Data Analysis\373\_UBIcalculations\_UBIIMPCT.x
  (69 vars, 371 obs)
- 2 . doedit "C:\Users\lizou\Dropbox\Empower Everyone\PHD\2023\Survey Data Analysis\UBISurvey ImpactAnalysis FINAL.do"
- 3 . do "C:\Users\lizou\AppData\Local\Temp\STD6ce0\_000000.tmp"
- 4 . tabstat UBI800\_quit UBI800\_changejob UBI800\_workhourreduction UBI800\_invest UBI800\_debtrepayment UBI800\_skillsando
  - > UBI800\_shorttermconsumptionincre UBI800\_longtermconsumptionincrea UBI800\_eatingout UBI800\_healthierfood UBI800\_st
  - > UBI800 lessmoneyworries UBI800 affordkidshobbies UBI800 travelmore UBI800 savemoremoney UBI800 abletovolunteer UB
  - > thfriends UBI800\_donate UBI800\_moretaxes, save stat(mean) //tallentaa keskiarvot

	Stats	UBI80~it	UBI800~b	UBI800∼n	UBI80~st	UBI80~nt	UBI80~ge	UBI800~g	UBI8~cre	UBI800∼a	UBI80~ut	UBI8
	Mean	.0080863	.0458221	.2345013	.5336927	.309973	.2102426	.2237197	.1698113	.115903	.2614555	.334
	Stats	UBI800	UBI800	UBI8~ore	UBI80~ey	UBI800~r	UBI80~ly	UBI80~ds	UBI80~te	UBI8~xes		
-	Mean	.5660377	.1994609	.4366577	.6307278	.1832884	.3854447	.2857143	.2560647	.4043127		

- 5 . matrix means=r(StatTotal) //keskiarvot matriisiin
- 6 . tabstat UBI800 quit UBI800 changejob UBI800 workhourreduction UBI800 invest UBI800 debtrepayment UBI800 skillsando
  - > UBI800\_shorttermconsumptionincre UBI800\_longtermconsumptionincrea UBI800\_eatingout UBI800\_healthierfood UBI800\_st
  - > UBI800\_lessmoneyworries UBI800\_affordkidshobbies UBI800\_travelmore UBI800\_savemoremoney UBI800\_abletovolunteer UB
  - > thfriends UBI800\_donate UBI800\_moretaxes, save stat(sd) //tallentaa keskihajonnat

	Stats	UBI80~it	UBI800~b	UBI800~n	UBI80~st	UBI80~nt	UBI80∼ge	UBI800~g	UBI8~cre	UBI800∼a	UBI80~ut	UBI8
_	SD	.0896802	.2093815	.4242589	.4995372	.4631067	.4080311	.4172991	.375974	.3205408	.4400209	. 472
_	Stats	UBI800	LIRTRAA	IIRT8~ore	IIRT80~ev	IIRT800~r	URT80~1v	IIRT80~ds	IIRT80~+a	IIRTS~vac		
_	Jeacs	001000	001000	0010-016	OD100°-Cy	001000-1	OD100*1y	00100-03	ODIOO	OD10-7C3		
	SD	.4962891	.4001347	.4966413	.4832595	.3874253	.4873575	.452364	.4370474	.4914213		

```
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7 . matrix sds=r(StatTotal) //hajonnat matriisiin
8.
9 . matrix list means
  means[1,22]
         UBI800_quit
                      UBI800 cha~b
                                    UBI800 wor~n UBI800 inv~t UBI800 deb~t UBI800 ski~e
  Mean
           .00808625
                          .0458221
                                        .23450135
                                                      .53369272
        UBI800 hea~d
                      UBI800 sto~l UBI800 sta~s
                                                  UBI800_les~s UBI800_aff~s
  Mean
           .33423181
                         .14016173
                                       .12398922
                                                      .56603774
        UBI800 don~e
                      UBI800 mo~es
           .25606469
                         .40431267
  Mean
```

10 . matrix list sds

sds[1,22]

UBI800 mo~es

0.0861

0.2263

0.0288

0.2928

UBI800\_deb~t UBI800 quit UBI800 cha~b UBI800 wor∼n UBI800 inv~t UBI800 ski~e UBI800\_ris~g UBI800 sho~e .20938148 .42425892 .49953719 .46310672 .40803113 SD .08968023 .41729912 .375974 UBI800\_hea~d UBI800\_sav~y UBI800\_sta~s UBI800\_sto~l UBI800\_les~s UBI800\_aff~s UBI800\_tra~e UBI800\_abl~r .4966413 .49628914 .40013475 .38742528 SD .47235825 .34762355 .33001432 .48325949

.30997305

.19946092

UBI800 ris~g

UBI800\_sav~y

.22371968

.63072776

.21024259

.43665768

UBI800\_tra~e

UBI800 sho~e

UBI800\_abl~r

.16981132

.18328841

UBI800\_don~e UBI800\_mo~es SD .43704739 .49142127

11 .

12 . tetrachoric UBI800 quit UBI800 changejob UBI800 workhourreduction UBI800 invest UBI800 debtrepayment UBI800 skills > king UBI800\_shorttermconsumptionincre UBI800\_longtermconsumptionincrea UBI800\_eatingout UBI800\_healthierfood UBI80 > ness UBI800\_lessmoneyworries UBI800\_affordkidshobbies UBI800\_travelmore UBI800\_savemoremoney UBI800\_abletovoluntee > rewithfriends UBI800\_donate UBI800\_moretaxes, posdef //korrelaatiomatriisi. (obs=371)

matrix with tetrachoric correlations is not positive semidefinite; it has 1 negative eigenvalue maxdiff(corr,adj-corr) = 0.6116 (adj-corr: tetrachoric correlations adjusted to be positive semidefinite)

adj-corr UBI80~it UBI800~b UBI800~n UBI80~st UBI80~nt UBI80~ge UBI800~g UBI8~cre UBI800~a UBI80~ut UBI800~d UB UBI800 quit 1.0000 UBI800\_cha~b 0.2939 1.0000 UBI800\_wor~n 0.5223 0.3832 1.0000 UBI800\_inv~t 0.0813 0.0666 0.0157 1.0000 UBI800\_deb~t -0.4804 0.0319 -0.1705 -0.0476 1.0000 UBI800\_ski~e 0.2596 0.4201 0.1804 0.2690 0.1871 1.0000 UBI800\_ris~g 0.2526 0.5823 0.4530 0.4027 0.0554 0.3552 1.0000 UBI800\_sho~e 1.0000 -0.4624 -0.0117 -0.0446 0.1842 0.2666 0.1295 0.1010 UBI800\_lon~a -0.4868 -0.0175 -0.1222 0.1484 -0.1220 0.1554 0.2192 1.0000 0.0643 UBI800 eat~t -0.0274 0.1333 0.2799 0.4182 0.0713 0.2398 0.4533 0.5487 0.4576 1.0000 UBI800\_hea~d -0.0243 0.3076 0.2095 0.0717 0.3229 0.4238 0.3549 0.4589 0.2166 0.3166 1.0000 UBI800\_sto~l 0.0330 0.1858 -0.1170 0.1001 0.5956 0.3396 0.2444 0.1409 0.0962 0.2391 0.3280 UBI800\_sta~s 0.3333 0.5843 0.2231 0.2854 -0.0388 0.4006 0.5791 -0.0723 -0.1996 0.0500 0.1299 UBI800 les~s -0.1176 0.4313 0.1107 0.1351 0.3839 0.3289 0.3440 0.3976 0.2102 0.3533 0.5122 UBI800\_aff~s -0.4229 0.1095 -0.1617 0.0065 0.4456 0.1298 0.1802 0.3155 0.0277 0.3781 0.2473 UBI800\_tra~e -0.4379 0.2092 0.1092 0.3661 0.1883 0.2303 0.3007 0.4719 0.3257 0.4500 0.2612 UBI800\_sav~y 0.0116 0.1809 0.1452 0.4831 0.0416 0.3859 0.3141 0.2234 -0.0102 0.2435 0.2742 UBI800 abl~r 0.2691 0.4022 0.2626 0.3019 -0.0058 0.3931 0.3591 0.1567 0.0236 0.2752 0.3937 UBI800 mor~y 0.3884 0.1876 0.2709 0.1946 0.0448 0.3300 0.2396 0.1640 -0.0121 0.2702 0.4650 UBI800\_mo~ds 0.1879 0.3741 0.2860 0.2281 0.0779 0.3742 0.5009 0.3853 0.1766 0.5287 0.5248 0.4231 UBI800\_don~e 0.1196 0.4649 0.2857 0.1272 0.4907 0.4090 0.3088 -0.0162 0.3864 0.4255

-0.0291

0.2305

0.2219

0.2459

0.0824

0.2372

0.1886

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adj-corr	UBI800	UBI8~ore	UBI80∼ey	UBI800∼r	UBI80~ly	UBI80~ds	UBI80~te	UBI8~xes
UBI800 aff~s	1.0000							
UBI800_tra~e	0.2473	1.0000						
UBI800_sav~y	0.0728	0.3757	1.0000					
UBI800_abl~r	0.2727	0.1610	0.3143	1.0000				
UBI800_mor~y	0.4208	0.1538	0.1251	0.4226	1.0000			
UBI800_mo~ds	0.2748	0.4071	0.2392	0.4448	0.6033	1.0000		
UBI800_don~e	0.1665	0.3853	0.4368	0.5939	0.2788	0.4105	1.0000	
UBI800_mo~es	0.0914	0.1746	0.4446	0.2028	0.1686	0.1747	0.3874	1.0000

13 . matrix C=r(Rho)

14

15 . factormat C, n(371) mineigen(1) means(means) sds(sds) //faktorianalyysi, means ja sds-valinnat määrittelee muuttuj
 (obs=371)
 (collinear variables specified)

Factor analysis/correlation

Method: principal factors

Rotation: (unrotated)

Number of obs = 371

Retained factors = 6

Number of params = 117

Factor	Eigenvalue	Difference	Proportion	Cumulative
Factor1	6.24913	3.03102	0.2880	0.2880
Factor2	3.21810	1.25224	0.1483	0.4363
Factor3	1.96586	0.54082	0.0906	0.5269
Factor4	1.42504	0.05451	0.0657	0.5926
Factor5	1.37053	0.34999	0.0632	0.6558
Factor6	1.02054	0.09265	0.0470	0.7028
Factor7	0.92789	0.09886	0.0428	0.7456
Factor8	0.82902	0.05874	0.0382	0.7838
Factor9	0.77028	0.06374	0.0355	0.8193
Factor10	0.70654	0.10342	0.0326	0.8519
Factor11	0.60312	0.00332	0.0278	0.8797
Factor12	0.59980	0.07073	0.0276	0.9073
Factor13	0.52907	0.16280	0.0244	0.9317
Factor14	0.36627	0.04663	0.0169	0.9486
Factor15	0.31964	0.06223	0.0147	0.9633
Factor16	0.25742	0.06829	0.0119	0.9752
Factor17	0.18912	0.04164	0.0087	0.9839
Factor18	0.14748	0.03381	0.0068	0.9907
Factor19	0.11367	0.02810	0.0052	0.9959
Factor20	0.08558	0.08200	0.0039	0.9999
Factor21	0.00358	0.00426	0.0002	1.0000
Factor22	-0.00068	•	-0.0000	1.0000

LR test: independent vs. saturated: chi2(231) = 1.7e+04 Prob>chi2 = 0.0000

Factor loadings (pattern matrix) and unique variances

Variable	Factor1	Factor2	Factor3	Factor4	Factor5	Factor6	Uniqueness
UBI800 quit	0.1048	0.9126	0.1344	-0.2089	-0.2293	0.1617	0.0157
UBI800_cha~b	0.5829	0.3921	0.1703	0.1681	0.3963	-0.1568	0.2676
UBI800_wor~n	0.3541	0.5359	-0.1021	-0.3884	0.1505	-0.0790	0.3972
UBI800_inv~t	0.4469	0.0861	-0.4015	0.2134	-0.0481	0.1964	0.5452
UBI800_deb~t	0.2768	-0.5700	0.4762	0.2957	0.0739	0.2062	0.2363
UBI800_ski~e	0.6276	0.2316	0.1467	0.3273	-0.1128	0.1151	0.3979
UBI800 ris~g	0.6907	0.2915	-0.0583	-0.0036	0.4530	0.0638	0.2252
UBI800_sho~e	0.4849	-0.5418	-0.2374	-0.0941	-0.0808	-0.0547	0.3966
UBI800 lon~a	0.2061	-0.5500	-0.2164	-0.3239	0.3256	0.0628	0.3933
UBI800_eat~t	0.6225	-0.1697	-0.3882	-0.3766	0.1119	0.3885	0.1277

UBI800 hea~d	0.6892	-0.1710	0.2162	-0.1325	-0.1072	-0.1848	0.3858
UBI800_sto~l	0.4641	-0.2137	0.5769	0.0688	-0.1204	0.5493	0.0852
UBI800_sta~s	0.3593	0.4970	0.1777	0.2870	0.5174	-0.0908	0.2340
UBI800_les~s	0.6668	-0.2627	0.2497	-0.0274	0.1003	0.0356	0.4119
UBI800_aff~s	0.4062	-0.4709	0.3723	0.0723	-0.0265	-0.5045	0.2142
UBI800_tra~e	0.5364	-0.3844	-0.4184	0.0198	0.1839	-0.1299	0.3384
UBI800_sav~y	0.5135	0.0419	-0.4518	0.3992	-0.2214	-0.0981	0.3124
UBI800_abl~r	0.6259	0.2424	0.0247	0.0063	-0.2239	-0.2167	0.4517
UBI800_mor~y	0.5765	0.1140	0.2893	-0.4059	-0.4364	-0.1572	0.1910
UBI800_mo~ds	0.7586	0.0221	0.0608	-0.3788	-0.0282	-0.0271	0.2754
UBI800_don~e	0.7243	0.1139	-0.1396	0.2313	-0.2045	0.0923	0.3391
UBI800_mo~es	0.3946	0.0336	-0.3781	0.2727	-0.3419	-0.0019	0.5090

### 16 . rotate, blanks(.4)

Factor analysis/correlation

Method: principal factors

Rotation: orthogonal varimax (Kaiser off)

Number of obs = 371

Retained factors = 6

Number of params = 117

Factor	Variance	Difference	Proportion	Cumulative
Factor1	2.80711	0.03804	0.1294	0.1294
Factor2	2.76907	0.14350	0.1276	0.2570
Factor3	2.62557	0.00333	0.1210	0.3780
Factor4	2.62224	0.19868	0.1209	0.4989
Factor5	2.42356	0.42193	0.1117	0.6106
Factor6	2.00163	•	0.0923	0.7028

LR test: independent vs. saturated: chi2(231) = 1.7e+04 Prob>chi2 = 0.0000

Rotated factor loadings (pattern matrix) and unique variances

Variable	Factor1	Factor2	Factor3	Factor4	Factor5	Factor6	Uniqueness
UBI800_quit			-0.9385				0.0157
UBI800_cha~b		0.8107					0.2676
UBI800_wor~n		0.4039	-0.4380				0.3972
UBI800_inv~t				0.5648			0.5452
UBI800_deb~t			0.4951			0.7147	0.2363
UBI800_ski~e				0.4783			0.3979
UBI800_ris~g		0.7382			0.4075		0.2252
UBI800_sho~e			0.4699		0.4410		0.3966
UBI800_lon~a			0.4695		0.5963		0.3933
UBI800_eat~t					0.8855		0.1277
UBI800_hea~d	0.6414						0.3858
UBI800_sto~l						0.9234	0.0852
UBI800_sta~s		0.8567					0.2340
UBI800_les~s	0.4054					0.4229	0.4119
UBI800_aff~s	0.5793		0.6146				0.2142
UBI800_tra~e			0.4870		0.4910		0.3384
UBI800_sav~y				0.7952			0.3124
UBI800_abl~r	0.5376						0.4517
UBI800_mor~y	0.8384						0.1910
UBI800_mo~ds	0.6227				0.4772		0.2754
UBI800_don~e				0.6428			0.3391
UBI800_mo~es				0.6840			0.5090

(blanks represent abs(loading)<.4)</pre>

Factor rotation matrix

	Factor1	Factor2	Factor3	Factor4	Factor5	Factor6
Factor1	0.5435	0.4604	0.0788	0.4688	0.4251	0.2932
Factor2	-0.0144	0.4382	-0.8299	0.0805	-0.2117	-0.2601
Factor3	0.3391	0.1658	-0.0381	-0.5019	-0.4763	0.6143
Factor4	-0.4373	0.2440	0.2578	0.5728	-0.5471	0.2354
Factor5	-0.3994	0.6927	0.2958	-0.4399	0.2623	-0.1041
Factor6	-0.4886	-0.1704	-0.3868	0.0176	0.4237	0.6347

17 . predict factor1 factor2 factor3 factor4 factor5 factor6 //luo pistemuutttujat
 (option regression assumed; regression scoring)

Scoring coefficients (method = regression; based on varimax rotated factors)

Variable	Factor1	Factor2	Factor3	Factor4	Factor5	Factor6
UBI800_quit	1.04734	-0.55096	-0.82993	0.14020	0.07010	0.05299
UBI800_cha~b	0.02421	0.39963	0.13150	-0.18657	-0.14245	-0.07650
UBI800_wor∼n	-0.02223	0.22401	-0.02934	-0.24790	0.11233	-0.19821
UBI800_inv~t	-0.01229	0.00523	0.00391	0.00154	0.00090	0.00067
UBI800_deb~t	0.13311	-0.09488	0.01665	0.03546	-0.05338	0.38114
UBI800_ski~e	-0.07987	0.10336	-0.02825	0.14265	-0.12611	0.18426
UBI800_ris~g	-0.21425	0.33046	0.01879	-0.01705	0.18284	0.00845
UBI800_sho~e	0.35788	-0.24635	0.01855	0.09637	0.13109	-0.05524
UBI800_lon~a	0.18018	-0.10741	0.02191	-0.11783	0.33818	-0.04918
UBI800_eat~t	-0.22710	-0.03665	-0.09841	-0.02107	0.48488	0.09936
UBI800_hea~d	0.26826	0.01505	0.09402	-0.08196	-0.06427	-0.02471
UBI800_sto~l	-0.24582	-0.00452	-0.09666	-0.08716	0.06643	0.57767
UBI800_sta~s	-0.30484	0.46818	0.07392	0.06390	-0.04222	0.01135
UBI800_les~s	0.08482	0.05195	0.04986	-0.02940	0.06142	0.14591
UBI800_aff~s	0.69587	-0.08064	0.19465	-0.08094	-0.29510	-0.14416
UBI800_tra~e	0.22346	-0.08804	0.05799	0.19355	0.18205	-0.15402
UBI800_sav~y	-0.09861	-0.01601	0.06055	0.43656	-0.07041	-0.08761
UBI800_abl~r	0.13400	0.04459	0.00965	0.12685	-0.10881	-0.09455
UBI800_mor~y	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
UBI800_mo~ds	0.18337	0.03072	-0.01481	-0.17168	0.13315	-0.03615
UBI800_don~e	-0.02705	-0.06048	-0.10755	0.36518	0.03674	0.11294
UBI800_mo~es	-0.12199	-0.07429	0.01926	0.34972	-0.05127	-0.02841

18 .
19 . sum factor\* //factor1\_correct ja factor2\_correctissa keskiarvo on noin 0 ja keskihajonta lähellä yhtä

Max	Min	Std. dev.	Mean	0bs	Variable
10.72057	-2.315609	1.435687	-1.89e-09	371	factor1
4.518904	-5.991386	1.050249	-1.60e-09	371	factor2
1.260738	-9.756089	.9010433	1.80e-09	371	factor3
2.871965	-2.612014	.9583227	-1.24e-09	371	factor4
2.746801	-2.212385	.9485637	4.68e-10	371	factor5
3.116	-1.589476	.943205	7.19e-10	371	factor6

20 .

21

22 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(age) stats(mean)

Summary statistics: Mean
Group variable: age (age )

age	factor1	factor2	factor3	factor4	factor5	factor6
1 2	1505851 2069433			.2203051		
3 4	.3019878	1365282	0998043	1972303	098864	.0625587
Total	-1.89e-09	-1.60e-09	1.80e-09	-1.24e-09	4.68e-10	7.19e-10

23 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(gender) stats(mean)

Summary statistics: Mean

Group variable: gender (gender )

gender	factor1	factor2	factor3	factor4	factor5	factor6
1	.177846	0560266	.0044438	0355035	0262829	.0049524
2	2918317	.0904339	0152929	.0331704	0083569	.0101129
3	3829611	.4378137	.0941797	.3796191	.614394	4670096
Total	0105077	.006194	0022329	0043226	012326	.0017965

24 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(origin\_finland) stats(mean)

Summary statistics: Mean

Group variable: origin\_finland (origin\_finland)

origin_finland	factor1	factor2	factor3	factor4	factor5	factor6
0 1	1556856 .0737284	.1920421 1126655	.103934 0252262	.0877201 0629098	0935985 .0711824	.0026068 0063191
Total	0168965	.0077025	.0257957	0034068	.0060894	0027931

25 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(residence) stats(mean)

Summary statistics: Mean

Group variable: residence (residence)

residence	factor1	factor2	factor3	factor4	factor5	factor6
1 2	2082646 .3280488	.0732094 1127069	0000849 0001434	.0905841 1397621	.0111688 0139257	096795 .1514113
Total	.0019123	.0003503	0001078	.0003133	.0013345	.000475

26 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(average\_pretax\_monthlysalary\_br) stats(mean)

Summary statistics: Mean

Group variable: average\_pretax\_monthlysalary\_br (average\_pretax\_monthly salary\_bracket)

average_pretax_monthlysalary_br	factor1	factor2	factor3	factor4	factor5	factor6
1	0246531	3204742	0356373	.5631594	2868076	1.063189
2	.384845	0706722	.1080284	1783798	.2807516	.1617566
3	.3610564	0348	.1449877	1557853	0283748	.2006998
4	1199081	0225606	0633887	.0475282	.0656101	.0051631
5	0968302	.2092229	.1287757	.0650045	02867	090507
6	.0775957	1037903	2019908	.0495487	1274756	3845405
7	4299704	0536754	2143063	016118	0390641	2229589
Total	-1.89e-09	-1.60e-09	1.80e-09	-1.24e-09	4.68e-10	7.19e-10

27 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(income\_as) stats(mean)

Summary statistics: Mean

Group variable: income\_as (income\_as)

income_as	factor1	factor2	factor3	factor4	factor5	factor6
1	0084866	.0103188	0074781	0208753	.0230917	0428807
2	.0803377	2156503	.0740814	.5326555	1465385	.9678541
3	.1161266	0453481	.0996531	.0134262	3745227	.1301932
Total	-1.89e-09	-1.60e-09	1.80e-09	-1.24e-09	4.68e-10	7.19e-10

28 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(one\_job) stats(mean)

Summary statistics: Mean

Group variable: one\_job (one\_job)

one_job	factor1	factor2	factor3	factor4	factor5	factor6
	.0516496 0107674					
Total	-1.89e-09	-1.60e-09	1.80e-09	-1.24e-09	4.68e-10	7.19e-10

29 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(two\_jobs) stats(mean)

Summary statistics: Mean

Group variable: two\_jobs (two\_jobs)

two_jobs	factor1	factor2	factor3	factor4	factor5	factor6
0 1				.0156289 1549101		
Total	-1.89e-09	-1.60e-09	1.80e-09	-1.24e-09	4.68e-10	7.19e-10

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30 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(threeormore\_jobs) stats(mean)

Summary statistics: Mean

Group variable: threeormore\_jobs (threeormore\_jobs)

threeormore_jobs	factor1	factor2	factor3	factor4	factor5	factor6
	0155173 .6241385					
Total	-1.89e-09	-1.60e-09	1.80e-09	-1.24e-09	4.68e-10	7.19e-10

31 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(student) stats(mean)

Summary statistics: Mean

Group variable: student (student)

student	factor1	factor2	factor3	factor4	factor5	factor6
	0354997 .217777					
Total	-1.89e-09	-1.60e-09	1.80e-09	-1.24e-09	4.68e-10	7.19e-10

32 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(light\_entrepreneur) stats(mean)

Summary statistics: Mean

Group variable: light\_entrepreneur (light\_entrepreneur)

light_entrepreneur	factor1	factor2	factor3	factor4	factor5	factor6
0	0020737	011239	0093629	0300807	.0324848	0128214
1	.0286993	.1555475	.1295821	.4163165	4495893	.1774483
Total	-1.89e-09	-1.60e-09	1.80e-09	-1.24e-09	4.68e-10	7.19e-10

33 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(entrepreneur) stats(mean)

Summary statistics: Mean

Group variable: entrepreneur (entrepreneur)

entrepreneur	factor1	factor2	factor3	factor4	factor5	factor6
0 1	.0325766 2695715				.0404252 3345187	
Total	-1.89e-09	-1.60e-09	1.80e-09	-1.24e-09	4.68e-10	7.19e-10

34 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(grant\_recipient) stats(mean)

Summary statistics: Mean

Group variable: grant\_recipient (grant\_recipient)

grant_recipient	factor1	factor2	factor3	factor4	factor5	factor6
0 1	0080479 .2905291	0147088 .5309865	0094662 .3417288	0042616 .1538454	.0008517 0307457	0027878 .1006379
Total	-1.89e-09	-1.60e-09	1.80e-09	-1.24e-09	4.68e-10	7.19e-10

### 35 . tabstat factor1 factor2 factor3 factor4 factor5 factor6, by(other\_num) stats(mean)

Summary statistics: Mean

Group variable: other\_num (other\_num)

other_num	factor1	factor2	factor3	factor4	factor5	factor6
1	0508075	1550541	.0355179	.0089223	2864307	1324283
Total	0508075	1550541	.0355179	.0089223	2864307	1324283

36 .

37 .

### 38 . regress factor1 age

SS	df	MS		er of obs	=	371
15.4945044	1	15.494504		•	=	7.65 0.0060
747.14885	369	2.0247936	<b>3</b> R-sc	quared	=	0.0203
			- Adj	R-squared	=	0.0177
762.643354	370	2.0611982	5 Root	MSE	=	1.423
Coefficient	Std. err.	t	P> t	[95% con	f.	interval]
.2282844	.0825235 .2081799	2.77 -2.59	0.006 0.010			.3905598 1290388
tor1 gender						
	15.4945044 747.14885 762.643354 Coefficient .2282844	15.4945044 1 747.14885 369 762.643354 370  Coefficient Std. err2282844 .0825235 .5384066 .2081799	15.4945044	F(1, 15.4945044	F(1, 369)  15.4945044	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$

### 39

				•	, 364)	=	9.39
Model	19.0913167	1	19.091316	7 Pro	b > F	=	0.0023
Residual	739.894057	364	2.0326759	_	quared	=	0.0252
				— Adj	R-squared	=	0.0225
Total	758.985374	365	2.0794119	8 Roo	t MSE	=	1.4257
factor1	Coefficient	Std. err.	t	P> t	[95% cor	η <b>†</b> .	interval]
gender cons	4447326 .6164923	.1451159 .21774	-3.06 2.83	0.002 0.005	7301034 .1883061		1593617 1.044679

#### 40 . regress factor1 residence

Source	SS	df	MS		of obs	=	370 12.67
Model Residual	25.3621539 736.779216	1 368	25.3621539 2.00211744	R-squa	› F <sup>°</sup> ared	=	0.0004 0.0333
Total	762.14137	369	2.06542377	-	-squared NSE	=	0.0307 1.415
factor1	Coefficient	Std. err.	t	P> t	[95% cc	nf.	interval]
residence _cons	.5363134 744578	.1506851 .2222631		0.000 0.001	.240001 -1.18164		.8326254 3075128

### 41 . regress factor1 average\_pretax\_monthlysalary\_br

	Source	SS	df	MS	Number of obs	=	371
_					F(1, 369)	=	7.14
	Model	14.4801509	1	14.4801509	Prob > F	=	0.0079
	Residual	748.163203	369	2.02754256	R-squared	=	0.0190
					Adj R-squared	=	0.0163
	Total	762.643354	370	2.06119825	Root MSE	=	1.4239

factor1	Coefficient	Std. err.	t	P> t	[95% conf.	interval]
average_pretax_monthlysalary_br _cons	1264306 .5517281			0.008 0.012	2194611 .120512	0334001 .9829442

#### 42 . regress factor1 threeormore\_jobs

Source	SS	df	MS	Number of obs	=	371
				F(1, 369)	=	1.75
Model	3.59310356	1	3.59310356	Prob > F	=	0.1871
Residual	759.05025	369	2.05704675	R-squared	=	0.0047
				Adj R-squared	=	0.0020
Total	762.643354	370	2.06119825	Root MSE	=	1.4342

factor1	Coefficient	Std. err.	t	P> t	[95% conf.	interval]
threeormore_jobs _cons	.6396557 0155173				3120625 1637495	1.591374 .132715

### 43 . regress factor1 student

Source	SS	df	MS		er of obs		371
Model Residual	2.86820685 759.775147	1 369	2.86820685 2.05901124	5 Prob 4 R-sq	369) > F uared R-squared	= = = ! =	1.39 0.2387 0.0038 0.0011
Total	762.643354	370	2.0611982			=	1.4349
factor1	Coefficient	Std. err.	t	P> t	[95% c	onf.	interval]
student _cons	.2532767 0354997	.2145949 .0803404	1.18 -0.44	0.239 0.659	16870 19348		.6752589 .1224828

### 44 . regress factor1 entrepreneur

Source	SS	df	MS		er of obs	=	371
Model Residual	3.25802009 759.385334	1 369	3.25802009 2.05795483	R-squ	> F <sup>°</sup> uared	=	1.58 0.2091 0.0043
Total	762.643354	370	2.06119825	-	R-squared MSE	=	0.0016 1.4346
factor1	Coefficient	Std. err.	t	P> t	[95% cor	nf.	interval]
entrepreneur _cons	3021481 .0325766	.240138 .0788504		0.209 0.680	7743587 1224759		.1700626 .1876291

### 45 . regress factor1 grant\_recipient

Source		SS	df		MS	Number		=	371
Model Residual Total	7	.867453176 761.775901 762.643354	1 369 370	2.0	7453176 6443334 6119825	F(1, 36 Prob > R-squar Adj R-s Root MS	F ed quared	= = = =	0.42 0.5172 0.0011 -0.0016 1.4368
factor	^1	Coefficient	Std. e	rr.	t	P> t	[95%	conf.	interval]
grant_recipier _cor		.298577 0080479	.46061 .07562		0.65 -0.11	0.517 0.915	607: 156		1.204328 .1406558

46 .

### 47 . regress factor2 age

Source	SS	df	MS		er of obs	=	371
Model Residual	10.0970082 398.021641	1 369	10.0970082 1.07864943	2 Prob 3 R-sq	uared	= = =	9.36 0.0024 0.0247
Total	408.118649	370	1.1030233		R-squared MSE	=	0.0221 1.0386
factor2	Coefficient	Std. err.	t	P> t	[95% con	ıf. i	nterval]
age _cons	1842823 .4346282	.060232 .1519458	-3.06 2.86	0.002 0.004	3027235 .13584		.0658412 .7334164

### 48 . regress factor2 origin\_finland

Source	SS	df	MS	Number	of obs	=	362
				F(1, 36	0)	=	8.10
Model	8.03226639	1	8.03226639	Prob >	F	=	0.0047
Residual	356.8419	360	.991227501	R-squar	ed	=	0.0220
				Adj R-s	quared	=	0.0193
Total	364.874167	361	1.01073176	Root MS	Ē	=	.9956
factor2	Coefficient	Std. er	r. t	P> t	[95%	conf.	interval]
origin_finland _cons		.1070412		0.005 0.022	5152 .0283		094203 .3557725

### 49 . regress factor2 income\_as

Source	SS	df	MS		r of obs	=	371 0.23
Model Residual	.253020937 407.865628	1 369	.25302093 1.1053269	1 R-squ	> F <sup>°</sup> ared	=	0.6326 0.0006
Total	408.118649	370	1.1030233	,	-squared MSE	=	-0.0021 1.0513
factor2	Coefficient	Std. err.	t	P> t	[95% cor	ıf.	interval]
income_as cons	0594701 .0666834	.1242984	-0.48 0.45	0.633 0.656	3038921 2276534		.184952

### 50 . regress factor2 threeormore\_jobs

Source		SS	df		MS	Number o		=	371
Model Residual Total	40	.09382709 07.024822 08.118649	1 369 370	1.1	382709 030483 302338	F(1, 369) Prob > F R-squared Adj R-squared Root MSE		= -	0.99 0.3200 0.0027 0.0000 1.0503
facto	or2	Coefficient	Std.	err.	t	P> t	[95%	conf.	interval]
threeormore_jc		3529277 .0085616	.3544		-1.00 0.16	0.320 0.877	-1.04 099		.3439933 .1171086

### 51 . regress factor2 grant\_recipient

Source		SS	df		MS	Number		=	371 2.64
Model Residual	_	2.89756783 105.221081	1 369		9756783 9816011	F(1, 36 Prob > R-squar	F <sup>´</sup> ed	= = =	0.1052 0.0071
Total	4	108.118649	370	1.10	0302338	Adj R-s Root MS	•	=	0.0044 1.0479
factor	2	Coefficient	Std. e	err.	t	P> t	[95%	conf.	interval]
grant_recipier _cor		.5456952 0147088	.33594		1.62 -0.27	0.105 0.790	1149 123		1.206299 .0937474

## 52 . 53 . regress factor3 average\_pretax\_monthlysalary\_br

Source	SS	df	MS	Number of obs	=	371
				F(1, 369)	=	3.68
Model	2.96886474	1	2.96886474	Prob > F	=	0.0557
Residual	297.426366	369	.806033513	R-squared	=	0.0099
				Adj R-squared	=	0.0072
Total	300.395231	370	.811879002	Root MSE	=	.89779

factor3	Coefficient	Std. err.	t	P> t	[95% conf.	interval]
average_pretax_monthlysalary_br	0572481	.0298292		0.056	1159047	.0014086
_cons	.2498238	.1382648		0.072	022062	.5217096

### 54 . regress factor3 grant\_recipient

Source	SS	df	MS	Number of obs F(1, 369)	=	371 1.48
Model Residual	1.20013427 299.195097		20013427 81082682	Prob > F R-squared	= = =	0.2245 0.0040 0.0013
Total	300.395231	370 .8	311879002	Adj R-squared Root MSE	=	.90046
factor	3 Coefficient	Std. err.	t	P> t  [95%	conf.	interval]
grant_recipien _con	1	.2886672 .0473926	1.22 -0.20	0.225216 0.842102		.918834 .0837273

## 55 .56 . regress factor4 age

Source	SS	df	MS		er of obs	=	371
Model Residual	3.54321023 336.258248	1 369	3.5432102 .91126896	23 Prob 55 R-sq	369) > F Juared	= = =	3.89 0.0494 0.0104
Total	339.801458	370	.9183823		R-squared MSE	=	0.0077 .9546
factor4	Coefficient	Std. err.	t	P> t	[95% co	nf.	interval]
age _cons	1091656 .2574661	.0553619 .1396599	-1.97 1.84	0.049 0.066	218029 017163	_	0003013 .5320952

### 57 . regress factor4 average\_pretax\_monthlysalary\_br

SS	df	MS	Number of obs	=	371
			F(1, 369)	=	0.10
.094963581	1	.094963581	Prob > F	=	0.7483
339.706495	369	.920613807	R-squared	=	0.0003
			Adj R-squared	=	-0.0024
339.801458	370	.91838232	Root MSE	=	.95949
	.094963581 339.706495	.094963581 1 339.706495 369	.094963581 1 .094963581 339.706495 369 .920613807	.094963581	F(1, 369) =  .094963581

factor4	Coefficient	Std. err.	t	P> t	[95% conf.	interval]
average_pretax_monthlysalary_br _cons	.0102387 0446804			0.748 0.763	0524486 335249	.0729259

### 58 . regress factor4 income\_as

Source	SS	df	MS	Numb	er of obs	; =	371
				F(1,	369)	=	0.82
Model	.755973135	1	.75597313	5 Prob	> F	=	0.3650
Residual	339.045485	369	.918822453	R-sq	uared	=	0.0022
				- Adj	R-squared	d =	-0.0005
Total	339.801458	370	.91838232	2 Root	MSE	=	.95855
	'						
factor4	Coefficient	Std. err.	t	P> t	[95% c	onf.	interval]
income_as _cons	.1027953 1152637	.1133277 .1364709	0.91 -0.84	0.365 0.399	12005 3836		.3256444
	1						

### 59 . regress factor4 threeormore\_jobs

Source	SS	df	MS	Number of obs	=	371
				F(1, 369)	=	9.34
Model	8.39280288	1	8.39280288	Prob > F	=	0.0024
Residual	331.408656	369	.898126438	R-squared	=	0.0247
				Adj R-squared	=	0.0221
Total	339.801458	370	.91838232	Root MSE	=	.9477

factor4	Coefficient	Std. err.	t	P> t	[95% conf.	interval]
threeormore_jobs	.9776084	.3198012		0.002	.3487469	1.60647
_cons	0237156	.0498098		0.634	1216622	.074231

### 60 . regress factor4 light\_entrepreneur

Source	SS	df	MS	Number of obs	=	371
 				F(1, 369)	=	5.12
Model	4.64606283	1	4.64606283	Prob > F	=	0.0243
Residual	335.155396	369	.908280205	R-squared	=	0.0137
 				Adj R-squared	=	0.0110
Total	339.801458	370	.91838232	Root MSE	=	.95304

factor4	Coefficient	Std. err.	t	P> t	[95% conf.	interval]
light_entrepreneur	.4463972	.1973735		0.024	.0582792	.8345151
_cons	0300807	.0512356		0.557	1308311	.0706697

# 61 .62 . regress factor5 age

Source	SS	df	MS		er of obs	s =	371
Model Residual	6.27950667 326.636558	1 369	6.2795066 .88519392	<ul><li>7 Prob</li><li>4 R-sq</li></ul>	uared	= = = 1 =	7.09 0.0081 0.0189
Total	332.916064	370	.89977314		Adj R-squared Root MSE		0.0162 .94085
factor5	Coefficient	Std. err.	t	P> t	[95% d	conf.	interval]
age _cons	1453283 .3427554	.0545641 .1376473	-2.66 2.49	0.008 0.013	25262 .07208		0380328 .6134269

### 63 . regress factor5 average\_pretax\_monthlysalary\_br

Sour	ce	SS	df	MS	Number of obs	=	371
					F(1, 369)	=	0.55
Mod	lel	.495070337	1	.495070337	Prob > F	=	0.4590
Residu	ıal	332.420994	369	.900869903	R-squared	=	0.0015
					Adj R-squared	=	-0.0012
Tot	al	332.916064	370	.899773147	Root MSE	=	.94914

factor5	Coefficient	Std. err.	t	P> t	[95% conf.	interval]
average_pretax_monthlysalary_br	0233776	.0315353	-0.74	0.459	085389	.0386338
_cons	.1020169	.1461726	0.70	0.486	185419	

### 64 . regress factor5 income\_as

Source	SS	df	MS		er of ob	s =	371
Model Residual	2.69666876 330.219396	1 369	2.69666876 .89490351	<b>6</b> Prob <b>1</b> R-sq	369) > F  uared	= = = d =	3.01 0.0834 0.0081 0.0054
Total	332.916064	370	.89977314		Adj R-squared Root MSE		.94599
factor5	Coefficient	Std. err.	t	P> t	[95% (	conf.	interval]
income_as _cons	1941485 .2176975	.1118429 .1346829	-1.74 1.62	0.083 0.107	4140 0471		.0257809 .4825397

### 65 . regress factor5 light\_entrepreneur

Source	SS	df	MS	Number of obs	=	371
				F(1, 369)	=	6.11
Model	5.418383	1	5.418383	Prob > F	=	0.0139
Residual	327.497681	369	.887527592	R-squared	=	0.0163
				Adj R-squared	=	0.0136
Total	332.916064	370	.899773147	Root MSE	=	.94209

factor5	Coefficient	Std. err.	t	P> t	[95% conf.	interval]
light_entrepreneur		.1951056	-2.47	0.014	8657325	0984156
_cons		.0506469	0.64	0.522	067108	.1320775

#### 66 . regress factor5 entrepreneur

Source	SS	df	MS		er of obs	=	371
Model Residual	5.01703099 327.899033	1 369	5.01703099 .88861526	Prob R-sq	F(1, 369) Prob > F R-squared Adj R-squared Root MSE		5.65 0.0180 0.0151 0.0124
Total	332.916064	370	.899773147				.94266
factor5	Coefficient	Std. err.	t	P> t	[95% c	onf.	interval]
entrepreneur _cons	374944 .0404252	.1577974 .0518135	-2.38 0.78	0.018 0.436	68523 06146		064649 .142312

## 67 . 68 . regress factor6 average\_pretax\_monthlysalary\_br

Source	SS	df	MS	Number of obs	=	371
				F(1, 369)	=	21.00
Model	17.723034	1	17.723034	Prob > F	=	0.0000
Residual	311.442187	369	.844016767	R-squared	=	0.0538
				Adj R-squared	=	0.0513
Total	329.165221	370	.889635733	Root MSE	=	.9187

factor6	Coefficient	Std. err.	t	P> t	[95% conf.	interval]
average_pretax_monthlysalary_br	1398732	.030524		0.000	199896	0798505
_cons	.6103903	.1414851		0.000	.3321721	.8886084

### 69 . regress factor6 income\_as

Source	SS	df	MS		er of obs	=	371
Model Residual	3.92085673 325.244364	1 369	3.9208567 .88142104	3 Prob 2 R-sq	F(1, 369) Prob > F R-squared		4.45 0.0356 0.0119
Total	329.165221	370	.88963573		R-squared MSE	= =	0.0092 .93884
factor6	Coefficient	Std. err.	t	P> t	[95% c	onf.	interval]
income_as _cons	.234105 2625004	.1109972 .1336645	2.11 -1.96	0.036 0.050	.01583 52534		.4523713 .0003392

### 70 . regress factor6 two\_jobs

Source	SS	df	MS		er of ob	_	371
Model Residual	1.68394048 327.481281	1 369	1.68394048 .887483145	Prob R-sq	369) > F uared R-square	= = = d =	1.90 0.1692 0.0051 0.0024
Total	329.165221	370	.889635733		•	u – =	.94206
factor6	Coefficient	Std. err.	t	P> t	[95%	conf.	interval]
two_jobs _cons	.2335049 0213994	.1695167 .0513175	1.38 -0.42	0.169 0.677	0998 1223		.5668449 .079512

### 71 . regress factor6 threeormore\_jobs

9		_	•							
Source		SS	df		MS	Number of	obs	=	371	
						F(1, 369)		=	8.54	
Model	7.	. 44993579	1	7.44	993579	Prob > F		=	0.0037	
Residual	32	21.715285	369	.871	857142	R-squared		=	0.0226	
						Adj R-squa	ared	=	0.0200	
Total	32	29.165221	370	.889	635733	Root MSE		=	.93373	
facto	r6	Coefficient	Std.	err.	t	P> t	[95%	conf.	interva	1]
threeormore_jc		.9210595 0223438	.3156		2.92 -0.46	0.004 0.649	.30	1463 8473	1.5406 .07415	

### 72 . regress factor6 student

Source	SS	df	MS		Number of obs F(1, 369) Prob > F R-squared Adj R-squared Root MSE		371
Model Residual	2.68163022 326.483591	1 369	2.68163022 .884779379	2 Prob 9 R-sq			3.03 0.0825 0.0081
Total	329.165221	370	.889635733	_			0.0055 .94063
factor6	Coefficient	Std. err.	t	P> t	[95% co	nf.	interval]
student _cons	.2449003 0343257	.1406719 .052665	1.74 -0.65	0.083 0.515	031718 137886	_	.5215195 .0692355

73 . end of do-file

74 .