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Last login: Fri Dec 2 16:41:31 on ttys000
(base) jinyanxiang@MacBook-Pro ~ % cd /Users/jinyanxiang/Desktop/Inequality_SE/archival
(base) jinyanxiang@MacBook-Pro archival % python3 inequality_SE_archival_data_analysis.py df_SE_master.csv focal_rlm_fixed_month_state_model.pkl
...Loading data...
MASTER: df_SE_master.csv

...Scaling the data with min-max normalization... and saving the scaled dataset...

...Saving histogram of the average lending amount (raw and log transformed)....

...Saving histogram of the focal predictor -- gini...

...Saving distribution of the focal moderator -- prosper score...

...Saving distribution of other predictors -- estimated return & loan duration (raw and log transformed..

...Saving distribution of the fixed effect factors...

The focal model is Log_AveInvestment ~ Gini_1y_est*ProsperScore + Income_1y_est + Gini_1y_est*EstimatedReturn + Log_LoanDuration + C(ListingMonth) + C(BorrowerState) + Gini_1y_est*C(AmountCategory_1k)..
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The first auxiliary model that uses 5 (vs. 1) year estimated Gini and Income is Log_AveInvestment ~ Gini_5y_est*ProsperScore + Income_5y_est + Gini_5y_est*EstimatedReturn + Log_LoanDuration + C(ListingM
onth) + C(BorrowerState) + Gini_5y_est*C(AmountCategory_1k)

The second auxiliary model that controls for fixed year (vs. month) effect is Log_AveInvestment ~ Gini_1y_est*ProsperScore + Income_1y_est + Gini_1y_est*EstimatedReturn + Log_LoanDuration + C(ListingYea
r) + C(BorrowerState) + Gini_1y_est*C(AmountCategory_1k)

The third auxiliary model that uses 1.5k (vs. 1k) as the cutoff point for small-large lending amount category is Log_AveInvestment ~ Gini_1y_est*ProsperScore + Income_1y_est + Gini_1y_est*EstimatedRetur
n + Log_LoanDuration + C(ListingMonth) + C(BorrowerState) + Gini_1y_est*C(AmountCategory_1_5k)

The third auxiliary model that uses 2k (vs. 1k) as the cutoff point for small-large lending amount category is Log_AveInvestment ~ Gini_1y_est*ProsperScore + Income_1y_est + Gini_1y_est*EstimatedReturn
+ Log_LoanDuration + C(ListingMonth) + C(BorrowerState) + Gini_1y_est*C(AmountCategory_2k)

...Running the focal OLS model with fixed month & state effects (1y-est gini/income, HC3 heteroscedasticity robust covariance) and saving the model...

for OLS models, use HC3 heteroscedasticity robust covariance to address heteroscedasticity

=====
OLS Regression Results
=====
Dep. Variable:      Log_AveInvestment      R-squared:      0.892
Model:              OLS                    Adj. R-squared: 0.892
Method:             Least Squares          F-statistic:    7465.
Date:               Fri, 02 Dec 2022        Prob (F-statistic): 0.00
Time:               16:43:16                Log-Likelihood: -23889.
No. Observations:   80937                  AIC:            4.799e+04
Df Residuals:       80830                  BIC:            4.899e+04
Df Model:           106
Covariance Type:    HC3
=====
=====
coef      std err      z      P>|z|      [0.025      0.975]
-----
Intercept      3.0526      0.101      30.330      0.000      2.855      3.250
C(ListingMonth)[T.2010-02]      -0.0075      0.015      -0.488      0.626      -0.038      0.023
C(ListingMonth)[T.2010-03]      0.0104      0.015      0.689      0.491      -0.019      0.040
C(ListingMonth)[T.2010-04]      0.0225      0.015      1.461      0.144      -0.008      0.053
C(ListingMonth)[T.2010-05]      0.0409      0.016      2.602      0.009      0.010      0.072
C(ListingMonth)[T.2010-06]      0.0917      0.016      5.707      0.000      0.060      0.123
C(ListingMonth)[T.2010-07]      0.0434      0.015      2.987      0.003      0.015      0.072
C(ListingMonth)[T.2010-08]      0.0321      0.015      2.077      0.038      0.002      0.062
C(ListingMonth)[T.2010-09]      0.0719      0.017      4.310      0.000      0.039      0.105
C(ListingMonth)[T.2010-10]      0.0940      0.016      6.019      0.000      0.063      0.125
C(ListingMonth)[T.2010-11]      0.1119      0.015      7.612      0.000      0.083      0.141
C(ListingMonth)[T.2010-12]      0.2521      0.016      15.503      0.000      0.220      0.284
C(ListingMonth)[T.2011-01]      0.2896      0.015      19.349      0.000      0.260      0.319
C(ListingMonth)[T.2011-02]      0.3115      0.015      21.085      0.000      0.283      0.340
C(ListingMonth)[T.2011-03]      0.3662      0.015      24.774      0.000      0.337      0.395
C(ListingMonth)[T.2011-04]      0.3857      0.015      25.413      0.000      0.356      0.415
C(ListingMonth)[T.2011-05]      0.4710      0.016      29.400      0.000      0.440      0.502
C(ListingMonth)[T.2011-06]      0.4259      0.015      27.564      0.000      0.396      0.456
C(ListingMonth)[T.2011-07]      0.4765      0.018      26.608      0.000      0.441      0.512
C(ListingMonth)[T.2011-08]      0.5114      0.017      29.933      0.000      0.478      0.545
C(ListingMonth)[T.2011-09]      0.5180      0.017      31.068      0.000      0.485      0.551
C(ListingMonth)[T.2011-10]      0.5296      0.015      34.767      0.000      0.500      0.559
C(ListingMonth)[T.2011-11]      0.4992      0.016      30.435      0.000      0.467      0.531
C(ListingMonth)[T.2011-12]      0.4963      0.017      29.077      0.000      0.463      0.530
C(ListingMonth)[T.2012-01]      0.4665      0.016      29.284      0.000      0.435      0.498
C(ListingMonth)[T.2012-02]      0.4855      0.017      29.309      0.000      0.453      0.518
C(ListingMonth)[T.2012-03]      0.5320      0.016      32.746      0.000      0.500      0.564
C(ListingMonth)[T.2012-04]      0.5644      0.016      35.134      0.000      0.533      0.596
C(ListingMonth)[T.2012-05]      0.5621      0.016      35.284      0.000      0.531      0.593
C(ListingMonth)[T.2012-06]      0.5498      0.016      35.005      0.000      0.519      0.581
C(ListingMonth)[T.2012-07]      0.5591      0.016      35.438      0.000      0.528      0.590
C(ListingMonth)[T.2012-08]      0.5655      0.015      37.488      0.000      0.536      0.595
C(ListingMonth)[T.2012-09]      0.5745      0.015      37.066      0.000      0.544      0.605
C(ListingMonth)[T.2012-10]      0.4555      0.014      31.627      0.000      0.427      0.484
C(ListingMonth)[T.2012-11]      0.3667      0.014      26.473      0.000      0.340      0.394
C(ListingMonth)[T.2012-12]      0.3388      0.014      24.860      0.000      0.312      0.366
C(ListingMonth)[T.2013-01]      0.3104      0.016      19.434      0.000      0.279      0.342
C(ListingMonth)[T.2013-02]      0.4306      0.018      24.603      0.000      0.396      0.465
C(ListingMonth)[T.2013-03]      0.4530      0.017      26.886      0.000      0.420      0.486
C(ListingMonth)[T.2013-04]      0.5242      0.017      30.815      0.000      0.491      0.557
C(ListingMonth)[T.2013-05]      0.5681      0.017      34.074      0.000      0.535      0.601
C(ListingMonth)[T.2013-06]      0.5755      0.017      34.526      0.000      0.543      0.608
C(ListingMonth)[T.2013-07]      0.6231      0.017      37.526      0.000      0.591      0.656
C(ListingMonth)[T.2013-08]      0.6182      0.017      36.850      0.000      0.585      0.651
C(ListingMonth)[T.2013-09]      0.6546      0.016      39.824      0.000      0.622      0.687
C(ListingMonth)[T.2013-10]      0.6772      0.016      41.291      0.000      0.645      0.709
C(ListingMonth)[T.2013-11]      0.6855      0.017      41.511      0.000      0.653      0.718
C(ListingMonth)[T.2013-12]      0.7232      0.016      43.890      0.000      0.691      0.755
C(ListingMonth)[T.2014-01]      0.7009      0.018      38.308      0.000      0.665      0.737
C(ListingMonth)[T.2014-02]      0.7236      0.018      39.460      0.000      0.688      0.760
C(ListingMonth)[T.2014-03]      0.7157      0.021      34.765      0.000      0.675      0.756
C(BorrowerState)[T.AL]      0.0743      0.079      0.941      0.347      -0.080      0.229
C(BorrowerState)[T.AR]      0.0812      0.083      0.977      0.329      -0.082      0.244
C(BorrowerState)[T.AZ]      0.0476      0.065      0.733      0.464      -0.080      0.175
C(BorrowerState)[T.CA]      0.0111      0.050      0.222      0.824      -0.087      0.109
C(BorrowerState)[T.CO]      0.0386      0.046      0.838      0.402      -0.052      0.129
C(BorrowerState)[T.CT]      0.0168      0.049      0.340      0.734      -0.080      0.114
C(BorrowerState)[T.DC]      0.0092      0.067      0.137      0.891      -0.123      0.141
C(BorrowerState)[T.DE]      -0.0131      0.047      -0.280      0.779      -0.104      0.078
C(BorrowerState)[T.FI]      0.0283      0.072      0.391      0.696      -0.114      0.170
C(BorrowerState)[T.GA]      0.0332      0.068      0.486      0.627      -0.101      0.167
C(BorrowerState)[T.HI]      -0.0371      0.035      -1.054      0.292      -0.106      0.032
C(BorrowerState)[T.ID]      0.0641      0.069      0.930      0.352      -0.071      0.199
C(BorrowerState)[T.IL]      0.0399      0.053      0.749      0.454      -0.064      0.144
C(BorrowerState)[T.IN]      0.0345      0.065      0.532      0.595      -0.093      0.162
C(BorrowerState)[T.KS]      0.0056      0.059      0.095      0.925      -0.111      0.122
C(BorrowerState)[T.KY]      0.0815      0.078      1.044      0.297      -0.072      0.235
C(BorrowerState)[T.LA]      0.0654      0.079      0.833      0.405      -0.089      0.219
C(BorrowerState)[T.MA]      0.0203      0.044      0.458      0.647      -0.067      0.187
C(BorrowerState)[T.MD]      -0.0198      0.034      -0.574      0.566      -0.087      0.048
C(BorrowerState)[T.MI]      0.0454      0.065      0.695      0.487      -0.083      0.173
C(BorrowerState)[T.MN]      0.0089      0.041      0.216      0.829      -0.072      0.090
C(BorrowerState)[T.MO]      0.0505      0.068      0.742      0.458      -0.083      0.184
C(BorrowerState)[T.MS]      0.1088      0.090      1.214      0.225      -0.067      0.284
C(BorrowerState)[T.MT]      0.0410      0.072      0.573      0.567      -0.099      0.181
C(BorrowerState)[T.NC]      0.0361      0.072      0.504      0.614      -0.104      0.176
C(BorrowerState)[T.NE]      0.0271      0.058      0.471      0.637      -0.086      0.140
C(BorrowerState)[T.NH]      0.0114      0.037      0.310      0.757      -0.061      0.083
C(BorrowerState)[T.NJ]      0.0072      0.041      0.173      0.863      -0.074      0.088
C(BorrowerState)[T.NM]      0.0083      0.078      1.130      0.259      -0.065      0.242
C(BorrowerState)[T.NV]      0.0382      0.058      0.654      0.513      -0.076      0.153
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C(BorrowerState)[T.NY] 0.0310 0.060 0.516 0.606 -0.087 0.149
C(BorrowerState)[T.OH] 0.0536 0.066 0.814 0.415 -0.075 0.183
C(BorrowerState)[T.OK] 0.0437 0.072 0.609 0.543 -0.097 0.184
C(BorrowerState)[T.OR] 0.0283 0.062 0.457 0.648 -0.093 0.149
C(BorrowerState)[T.PA] 0.0386 0.058 0.663 0.507 -0.076 0.153
C(BorrowerState)[T.RI] 0.0272 0.056 0.488 0.626 -0.082 0.137
C(BorrowerState)[T.SC] 0.0295 0.075 0.394 0.693 -0.117 0.176
C(BorrowerState)[T.SD] 0.0191 0.064 0.299 0.765 -0.106 0.144
C(BorrowerState)[T.TN] 0.0614 0.076 0.803 0.422 -0.088 0.211
C(BorrowerState)[T.TX] 0.0640 0.061 1.047 0.295 -0.056 0.184
C(BorrowerState)[T.UT] -0.0010 0.043 -0.023 0.982 -0.086 0.084
C(BorrowerState)[T.VA] 0.0285 0.041 0.691 0.489 -0.052 0.109
C(BorrowerState)[T.VT] 0.0750 0.059 1.268 0.205 -0.041 0.191
C(BorrowerState)[T.WA] -0.0109 0.044 -0.247 0.805 -0.097 0.075
C(BorrowerState)[T.WI] 0.0305 0.056 0.544 0.586 -0.079 0.141
C(BorrowerState)[T.WV] 0.0516 0.083 0.621 0.535 -0.111 0.214
C(BorrowerState)[T.WY] -0.0205 0.051 -0.403 0.687 -0.120 0.079
C(AmountCategory_1k)[T.small_amount] -1.6474 0.011 -149.979 0.000 -1.669 -1.626
Gini_1y_est -0.7923 0.120 -6.609 0.000 -1.027 -0.557
Gini_1y_est:C(AmountCategory_1k)[T.small_amount] -0.2040 0.020 -10.437 0.000 -0.242 -0.166
ProsperScore -0.1403 0.023 -6.221 0.000 -0.185 -0.096
Gini_1y_est:ProsperScore 0.4243 0.042 10.016 0.000 0.341 0.507
Income_1y_est 0.1286 0.094 1.364 0.173 -0.056 0.313
EstimatedReturn 0.2817 0.081 3.498 0.000 0.124 0.440
Gini_1y_est:EstimatedReturn 1.1171 0.161 6.945 0.000 0.802 1.432
Log_LoanDuration -0.1215 0.010 -12.785 0.000 -0.140 -0.103
=====
Omnibus: 2292.017 Durbin-Watson: 1.989
Prob(Omnibus): 0.000 Jarque-Bera (JB): 2490.374
Skew: 0.426 Prob(JB): 0.00
Kurtosis: 3.104 Cond. No. 638.
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Notes:  
[1] Standard Errors are heteroscedasticity robust (HC3)

...Running the focal RLM model with fixed month & state effects (1y-est gini/income, HuberT weight function, H1 heteroscedasticity robust covariance) and saving the model...

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Robust linear Model Regression Results
=====
Dep. Variable: Log_AveInvestment No. Observations: 80937
Model: RLM Df Residuals: 80830
Method: IRLS Df Model: 106
Norm: HuberT
Scale Est.: mad
Cov Type: H1
Date: Fri, 02 Dec 2022
Time: 16:43:25
No. Iterations: 25
=====
coef std err z P>|z| [0.025 0.975]
-----+-----+-----+-----+-----+-----
Intercept 3.0916 0.094 32.957 0.000 2.908 3.275
C(ListingMonth)[T.2010-02] -0.0077 0.022 -0.347 0.729 -0.051 0.036
C(ListingMonth)[T.2010-03] 0.0102 0.021 0.484 0.628 -0.031 0.051
C(ListingMonth)[T.2010-04] 0.0155 0.021 0.749 0.454 -0.025 0.056
C(ListingMonth)[T.2010-05] 0.0366 0.021 1.711 0.087 -0.005 0.079
C(ListingMonth)[T.2010-06] 0.0840 0.021 3.998 0.000 0.043 0.125
C(ListingMonth)[T.2010-07] 0.0460 0.021 2.156 0.031 0.004 0.088
C(ListingMonth)[T.2010-08] 0.0338 0.022 1.531 0.126 -0.009 0.077
C(ListingMonth)[T.2010-09] 0.0668 0.022 2.996 0.003 0.023 0.110
C(ListingMonth)[T.2010-10] 0.0896 0.021 4.193 0.000 0.048 0.132
C(ListingMonth)[T.2010-11] 0.1165 0.021 5.586 0.000 0.076 0.157
C(ListingMonth)[T.2010-12] 0.2451 0.021 11.656 0.000 0.204 0.286
C(ListingMonth)[T.2011-01] 0.2858 0.021 13.733 0.000 0.245 0.327
C(ListingMonth)[T.2011-02] 0.3043 0.020 15.271 0.000 0.265 0.343
C(ListingMonth)[T.2011-03] 0.3613 0.020 18.177 0.000 0.322 0.400
C(ListingMonth)[T.2011-04] 0.3805 0.020 18.830 0.000 0.341 0.420
C(ListingMonth)[T.2011-05] 0.4662 0.020 23.675 0.000 0.428 0.505
C(ListingMonth)[T.2011-06] 0.4205 0.020 21.136 0.000 0.382 0.460
C(ListingMonth)[T.2011-07] 0.4396 0.019 22.679 0.000 0.402 0.478
C(ListingMonth)[T.2011-08] 0.4864 0.019 25.594 0.000 0.449 0.524
C(ListingMonth)[T.2011-09] 0.4908 0.019 26.182 0.000 0.454 0.528
C(ListingMonth)[T.2011-10] 0.5190 0.018 28.417 0.000 0.483 0.555
C(ListingMonth)[T.2011-11] 0.4591 0.018 25.093 0.000 0.423 0.495
C(ListingMonth)[T.2011-12] 0.4302 0.018 23.636 0.000 0.394 0.466
C(ListingMonth)[T.2012-01] 0.4244 0.018 22.977 0.000 0.388 0.461
C(ListingMonth)[T.2012-02] 0.4350 0.019 23.465 0.000 0.399 0.471
C(ListingMonth)[T.2012-03] 0.4987 0.019 26.909 0.000 0.462 0.535
C(ListingMonth)[T.2012-04] 0.5296 0.018 28.778 0.000 0.494 0.566
C(ListingMonth)[T.2012-05] 0.5414 0.018 29.464 0.000 0.505 0.577
C(ListingMonth)[T.2012-06] 0.5180 0.018 28.464 0.000 0.482 0.554
C(ListingMonth)[T.2012-07] 0.5219 0.018 28.664 0.000 0.486 0.558
C(ListingMonth)[T.2012-08] 0.5435 0.018 29.971 0.000 0.508 0.579
C(ListingMonth)[T.2012-09] 0.5557 0.018 30.477 0.000 0.520 0.591
C(ListingMonth)[T.2012-10] 0.4478 0.018 24.490 0.000 0.411 0.483
C(ListingMonth)[T.2012-11] 0.3683 0.019 19.685 0.000 0.332 0.405
C(ListingMonth)[T.2012-12] 0.3491 0.020 17.873 0.000 0.311 0.387
C(ListingMonth)[T.2013-01] 0.3182 0.021 15.268 0.000 0.277 0.359
C(ListingMonth)[T.2013-02] 0.4107 0.021 19.766 0.000 0.370 0.451
C(ListingMonth)[T.2013-03] 0.4315 0.020 21.549 0.000 0.392 0.471
C(ListingMonth)[T.2013-04] 0.4921 0.020 24.783 0.000 0.453 0.531
C(ListingMonth)[T.2013-05] 0.5417 0.020 27.651 0.000 0.503 0.580
C(ListingMonth)[T.2013-06] 0.5479 0.020 27.963 0.000 0.510 0.586
C(ListingMonth)[T.2013-07] 0.5958 0.019 30.693 0.000 0.558 0.634
C(ListingMonth)[T.2013-08] 0.5913 0.020 30.257 0.000 0.553 0.630
C(ListingMonth)[T.2013-09] 0.6257 0.019 32.397 0.000 0.588 0.664
C(ListingMonth)[T.2013-10] 0.6451 0.019 33.551 0.000 0.607 0.683
C(ListingMonth)[T.2013-11] 0.6565 0.019 34.086 0.000 0.619 0.694
C(ListingMonth)[T.2013-12] 0.6954 0.019 36.158 0.000 0.658 0.733
C(ListingMonth)[T.2014-01] 0.6694 0.021 32.192 0.000 0.629 0.710
C(ListingMonth)[T.2014-02] 0.6891 0.021 32.928 0.000 0.648 0.730
C(ListingMonth)[T.2014-03] 0.6807 0.023 29.477 0.000 0.635 0.726
C(BorrowerState)[T.AL] 0.0752 0.077 0.983 0.326 -0.075 0.225
C(BorrowerState)[T.AR] 0.0819 0.081 1.013 0.311 -0.077 0.240
C(BorrowerState)[T.AZ] 0.0428 0.062 0.686 0.493 -0.080 0.165
C(BorrowerState)[T.CA] 0.0052 0.047 0.112 0.911 -0.086 0.097
C(BorrowerState)[T.CO] 0.0353 0.043 0.819 0.413 -0.049 0.120
C(BorrowerState)[T.CT] 0.0039 0.045 0.086 0.932 -0.085 0.093
C(BorrowerState)[T.DC] -0.0110 0.063 -0.175 0.861 -0.134 0.112
C(BorrowerState)[T.DE] -0.0157 0.044 -0.354 0.723 -0.102 0.071
C(BorrowerState)[T.FI] 0.0277 0.070 0.396 0.692 -0.109 0.165
C(BorrowerState)[T.GA] 0.0353 0.066 0.537 0.591 -0.094 0.164
C(BorrowerState)[T.HI] -0.0392 0.032 -1.224 0.221 -0.102 0.024
C(BorrowerState)[T.ID] 0.0717 0.067 1.071 0.284 -0.060 0.203
C(BorrowerState)[T.IL] 0.0319 0.050 0.635 0.525 -0.066 0.130
C(BorrowerState)[T.IN] 0.0392 0.063 0.625 0.532 -0.084 0.162
C(BorrowerState)[T.KS] 0.0070 0.057 0.124 0.901 -0.104 0.118
C(BorrowerState)[T.KY] 0.0024 0.076 1.088 0.276 -0.066 0.231
C(BorrowerState)[T.LA] 0.0638 0.076 0.840 0.401 -0.085 0.213
C(BorrowerState)[T.MA] 0.0119 0.041 0.290 0.772 -0.068 0.092
C(BorrowerState)[T.MD] -0.0279 0.031 -0.893 0.372 -0.089 0.033
C(BorrowerState)[T.MI] -0.0455 0.063 0.721 0.471 -0.078 0.169
C(BorrowerState)[T.MN] 0.0040 0.038 0.103 0.918 -0.071 0.079
C(BorrowerState)[T.MO] 0.0503 0.066 0.764 0.445 -0.079 0.179
C(BorrowerState)[T.MS] 0.1066 0.087 1.220 0.222 -0.065 0.278
C(BorrowerState)[T.MT] 0.0410 0.069 0.591 0.554 -0.095 0.177
C(BorrowerState)[T.NC] 0.0386 0.069 0.558 0.577 -0.097 0.174
C(BorrowerState)[T.NE] 0.0270 0.055 0.489 0.625 -0.081 0.135
C(BorrowerState)[T.NH] 0.0024 0.034 0.071 0.943 -0.063 0.068
C(BorrowerState)[T.NJ] -0.0058 0.038 -0.153 0.878 -0.080 0.065
C(BorrowerState)[T.NM] 0.0918 0.076 1.212 0.226 -0.057 0.240
C(BorrowerState)[T.NV] 0.0407 0.056 0.724 0.469 -0.070 0.151
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C(BorrowerState)[T.NY]	0.0198	0.056	0.351	0.726	-0.091	0.130
C(BorrowerState)[T.OH]	0.0543	0.063	0.856	0.392	-0.070	0.179
C(BorrowerState)[T.OK]	0.0490	0.069	0.705	0.481	-0.087	0.185
C(BorrowerState)[T.OR]	0.0262	0.059	0.440	0.660	-0.090	0.143
C(BorrowerState)[T.PA]	0.0364	0.056	0.655	0.512	-0.072	0.145
C(BorrowerState)[T.RI]	0.0189	0.053	0.359	0.719	-0.084	0.122
C(BorrowerState)[T.SC]	0.0355	0.073	0.489	0.625	-0.107	0.178
C(BorrowerState)[T.SD]	0.0310	0.063	0.495	0.621	-0.092	0.154
C(BorrowerState)[T.TN]	0.0054	0.074	0.883	0.377	-0.080	0.211
C(BorrowerState)[T.TX]	0.0591	0.058	1.014	0.311	-0.055	0.173
C(BorrowerState)[T.UT]	0.0041	0.041	0.102	0.919	-0.075	0.084
C(BorrowerState)[T.VA]	0.0195	0.038	0.514	0.607	-0.055	0.094
C(BorrowerState)[T.VT]	0.0695	0.056	1.233	0.218	-0.041	0.180
C(BorrowerState)[T.WA]	-0.0110	0.041	-0.266	0.790	-0.092	0.070
C(BorrowerState)[T.WI]	0.0311	0.054	0.578	0.564	-0.074	0.137
C(BorrowerState)[T.WV]	0.0565	0.081	0.697	0.486	-0.102	0.215
C(BorrowerState)[T.WY]	-0.0157	0.050	-0.315	0.752	-0.113	0.085
C(AmountCategory_1k)[T.small_amount]	-1.7085	0.018	-175.394	0.000	-1.728	-1.689
Gini_1y_est	-0.8130	0.106	-7.706	0.000	-1.020	-0.606
Gini_1y_est:C(AmountCategory_1k)[T.small_amount]	-0.2049	0.018	-11.705	0.000	-0.239	-0.171
ProsperScore	-0.1304	0.020	-6.643	0.000	-0.169	-0.092
Gini_1y_est:ProsperScore	0.4367	0.037	11.787	0.000	0.364	0.509
Income_1y_est	0.1448	0.094	1.543	0.123	-0.039	0.329
EstimatedReturn	0.2620	0.069	3.812	0.000	0.127	0.397
Gini_1y_est:EstimatedReturn	1.1785	0.137	8.605	0.000	0.918	1.447
Log_LoanDuration	-0.1150	0.009	-13.107	0.000	-0.132	-0.098

If the model instance has been used for another fit with different fit parameters, then the fit options might not be the correct ones anymore .

...Running the focal RLM model with fixed month & state effects (1y, AndrewWave, weight function, H1) and saving the model...

Robust linear Model Regression Results						
=====						
Dep. Variable:	Log_AveInvestment	No. Observations:	80937			
Model:	RLM	Df Residuals:	80830			
Method:	IRLS	Df Model:	106			
Norm:	AndrewWave					
Scale Est.:	mad					
Cov Type:	H1					
Date:	Fri, 02 Dec 2022					
Time:	16:43:47					
No. Iterations:	34					
=====						
	coef	std err	z	P> z	[0.025	0.975]
Intercept	3.0706	0.097	31.754	0.000	2.881	3.260
C(ListingMonth)[T.2010-02]	-0.0072	0.023	-0.313	0.754	-0.052	0.038
C(ListingMonth)[T.2010-03]	0.0089	0.022	0.411	0.681	-0.034	0.051
C(ListingMonth)[T.2010-04]	0.0136	0.021	0.640	0.522	-0.028	0.055
C(ListingMonth)[T.2010-05]	0.0354	0.022	1.604	0.109	-0.008	0.079
C(ListingMonth)[T.2010-06]	0.0022	0.022	0.794	0.400	0.040	0.125
C(ListingMonth)[T.2010-07]	0.0464	0.022	2.109	0.035	0.003	0.090
C(ListingMonth)[T.2010-08]	0.0334	0.023	1.471	0.141	-0.011	0.078
C(ListingMonth)[T.2010-09]	0.0660	0.023	2.873	0.004	0.021	0.111
C(ListingMonth)[T.2010-10]	0.0077	0.022	3.979	0.000	0.044	0.131
C(ListingMonth)[T.2010-11]	0.1171	0.021	5.450	0.000	0.075	0.159
C(ListingMonth)[T.2010-12]	0.2424	0.022	11.185	0.000	0.200	0.285
C(ListingMonth)[T.2011-01]	0.2823	0.021	13.160	0.000	0.240	0.324
C(ListingMonth)[T.2011-02]	0.3019	0.021	14.698	0.000	0.262	0.342
C(ListingMonth)[T.2011-03]	0.3592	0.020	17.530	0.000	0.319	0.399
C(ListingMonth)[T.2011-04]	0.3788	0.021	18.187	0.000	0.338	0.420
C(ListingMonth)[T.2011-05]	0.4668	0.020	22.997	0.000	0.427	0.507
C(ListingMonth)[T.2011-06]	0.4181	0.021	20.385	0.000	0.378	0.458
C(ListingMonth)[T.2011-07]	0.4312	0.020	21.579	0.000	0.392	0.470
C(ListingMonth)[T.2011-08]	0.4836	0.020	24.684	0.000	0.445	0.522
C(ListingMonth)[T.2011-09]	0.4902	0.019	25.370	0.000	0.452	0.528
C(ListingMonth)[T.2011-10]	0.5193	0.019	27.583	0.000	0.482	0.556
C(ListingMonth)[T.2011-11]	0.4520	0.019	23.961	0.000	0.415	0.489
C(ListingMonth)[T.2011-12]	0.4162	0.019	22.183	0.000	0.379	0.453
C(ListingMonth)[T.2012-01]	0.4199	0.019	22.054	0.000	0.383	0.457
C(ListingMonth)[T.2012-02]	0.4292	0.019	22.463	0.000	0.392	0.467
C(ListingMonth)[T.2012-03]	0.4997	0.019	26.157	0.000	0.462	0.537
C(ListingMonth)[T.2012-04]	0.5331	0.019	28.102	0.000	0.496	0.570
C(ListingMonth)[T.2012-05]	0.5452	0.019	28.784	0.000	0.508	0.582
C(ListingMonth)[T.2012-06]	0.5204	0.019	27.741	0.000	0.484	0.557
C(ListingMonth)[T.2012-07]	0.5242	0.019	27.925	0.000	0.487	0.561
C(ListingMonth)[T.2012-08]	0.5475	0.019	29.285	0.000	0.511	0.584
C(ListingMonth)[T.2012-09]	0.5587	0.019	29.724	0.000	0.522	0.596
C(ListingMonth)[T.2012-10]	0.4451	0.019	23.659	0.000	0.408	0.482
C(ListingMonth)[T.2012-11]	0.3675	0.019	19.058	0.000	0.330	0.405
C(ListingMonth)[T.2012-12]	0.3502	0.020	17.393	0.000	0.311	0.390
C(ListingMonth)[T.2013-01]	0.3184	0.021	14.821	0.000	0.276	0.361
C(ListingMonth)[T.2013-02]	0.4078	0.021	19.041	0.000	0.366	0.450
C(ListingMonth)[T.2013-03]	0.4301	0.021	20.837	0.000	0.390	0.471
C(ListingMonth)[T.2013-04]	0.4901	0.020	23.944	0.000	0.450	0.530
C(ListingMonth)[T.2013-05]	0.5418	0.020	26.828	0.000	0.502	0.581
C(ListingMonth)[T.2013-06]	0.5694	0.020	27.223	0.000	0.510	0.589
C(ListingMonth)[T.2013-07]	0.5990	0.020	29.931	0.000	0.560	0.638
C(ListingMonth)[T.2013-08]	0.5943	0.020	29.502	0.000	0.555	0.634
C(ListingMonth)[T.2013-09]	0.6299	0.020	31.636	0.000	0.591	0.669
C(ListingMonth)[T.2013-10]	0.6500	0.020	32.793	0.000	0.611	0.689
C(ListingMonth)[T.2013-11]	0.6600	0.020	33.244	0.000	0.621	0.699
C(ListingMonth)[T.2013-12]	0.7008	0.020	35.351	0.000	0.662	0.740
C(ListingMonth)[T.2014-01]	0.6736	0.021	31.420	0.000	0.632	0.716
C(ListingMonth)[T.2014-02]	0.6951	0.022	32.218	0.000	0.653	0.737
C(ListingMonth)[T.2014-03]	0.6864	0.024	28.837	0.000	0.640	0.733
C(BorrowerState)[T.AL]	0.0870	0.079	1.102	0.270	-0.068	0.242
C(BorrowerState)[T.AR]	0.0933	0.083	1.119	0.263	-0.070	0.257
C(BorrowerState)[T.AZ]	0.0516	0.064	0.801	0.423	-0.075	0.178
C(BorrowerState)[T.CA]	0.0118	0.048	0.244	0.807	-0.083	0.106
C(BorrowerState)[T.CO]	0.0421	0.045	0.946	0.344	-0.045	0.129
C(BorrowerState)[T.CT]	0.0105	0.047	0.225	0.822	-0.081	0.102
C(BorrowerState)[T.DC]	-0.0042	0.065	-0.065	0.948	-0.131	0.122
C(BorrowerState)[T.DE]	-0.0116	0.046	-0.255	0.799	-0.101	0.078
C(BorrowerState)[T.FL]	0.0376	0.072	0.521	0.602	-0.104	0.179
C(BorrowerState)[T.GA]	0.0452	0.068	0.667	0.505	-0.088	0.178
C(BorrowerState)[T.HI]	-0.0382	0.033	-1.157	0.247	-0.103	0.026
C(BorrowerState)[T.ID]	0.0024	0.069	1.194	0.232	-0.053	0.218
C(BorrowerState)[T.IL]	0.0395	0.052	0.764	0.445	-0.062	0.141
C(BorrowerState)[T.IN]	0.0477	0.065	0.738	0.461	-0.079	0.175
C(BorrowerState)[T.KS]	0.0121	0.058	0.208	0.835	-0.102	0.127
C(BorrowerState)[T.KY]	0.0943	0.078	1.208	0.227	-0.059	0.247
C(BorrowerState)[T.LA]	0.0734	0.078	0.938	0.348	-0.080	0.227
C(BorrowerState)[T.MA]	0.0175	0.042	0.414	0.679	-0.065	0.100
C(BorrowerState)[T.MD]	-0.0257	0.032	-0.800	0.424	-0.089	0.037
C(BorrowerState)[T.MI]	0.0548	0.065	0.844	0.399	-0.073	0.182
C(BorrowerState)[T.MN]	0.0089	0.039	0.224	0.822	-0.069	0.086
C(BorrowerState)[T.MO]	0.0595	0.068	0.876	0.381	-0.074	0.193
C(BorrowerState)[T.MS]	0.1211	0.090	1.345	0.179	-0.055	0.298
C(BorrowerState)[T.MT]	0.0497	0.071	0.695	0.487	-0.090	0.190
C(BorrowerState)[T.NC]	0.0488	0.071	0.684	0.494	-0.091	0.189
C(BorrowerState)[T.NE]	0.0334	0.057	0.586	0.558	-0.078	0.145
C(BorrowerState)[T.NH]	0.0070	0.035	0.204	0.838	-0.061	0.075
C(BorrowerState)[T.NJ]	-0.0004	0.039	-0.009	0.993	-0.077	0.076
C(BorrowerState)[T.NM]	0.1056	0.078	1.352	0.176	-0.047	0.259
C(BorrowerState)[T.NV]	0.0495	0.058	0.854	0.393	-0.064	0.163
C(BorrowerState)[T.NY]	0.0282	0.058	0.485	0.628	-0.086	0.142
C(BorrowerState)[T.OH]	0.0642	0.065	0.980	0.327	-0.064	0.192
C(BorrowerState)[T.OW]	0.0508	0.072	0.695	0.484	-0.081	0.200
C(BorrowerState)[T.OR]	0.0344	0.061	0.562	0.574	-0.086	0.154
C(BorrowerState)[T.PA]	0.0449	0.057	0.785	0.433	-0.067	0.157
C(BorrowerState)[T.RI]	0.0256	0.054	0.473	0.636	-0.080	0.132

C(BorrowerState)[T.SC]	0.0454	0.075	0.607	0.544	-0.101	0.192
C(BorrowerState)[T.SD]	0.0400	0.065	0.618	0.537	-0.087	0.167
C(BorrowerState)[T.TN]	0.0764	0.076	1.001	0.317	-0.073	0.226
C(BorrowerState)[T.TX]	0.0684	0.060	1.138	0.255	-0.049	0.186
C(BorrowerState)[T.UT]	0.0091	0.042	0.218	0.827	-0.073	0.091
C(BorrowerState)[T.VA]	0.0253	0.039	0.646	0.518	-0.051	0.102
C(BorrowerState)[T.VT]	0.0814	0.058	1.481	0.161	-0.032	0.195
C(BorrowerState)[T.WA]	-0.0051	0.042	-0.144	0.885	-0.089	0.077
C(BorrowerState)[T.WI]	0.0385	0.055	0.693	0.488	-0.070	0.147
C(BorrowerState)[T.WV]	0.0669	0.083	0.802	0.423	-0.097	0.231
C(BorrowerState)[T.WY]	-0.0100	0.051	-0.195	0.845	-0.110	0.090
C(AmountCategory_1k)[T.small_amount]	-1.7056	0.010	-169.866	0.000	-1.725	-1.686
Gini_ly_est	-0.8305	0.109	-7.636	0.000	-1.044	-0.617
Gini_ly_est:C(AmountCategory_1k)[T.small_amount]	-0.2074	0.018	-11.496	0.000	-0.243	-0.172
ProsperScore	-0.1279	0.020	-6.323	0.000	-0.168	-0.088
Gini_ly_est:ProsperScore	0.4397	0.038	11.514	0.000	0.365	0.515
Income_ly_est	0.1547	0.097	1.599	0.110	-0.035	0.344
EstimatedReturn	0.2728	0.071	3.849	0.000	0.134	0.412
Gini_ly_est:EstimatedReturn	1.1908	0.141	8.485	0.000	0.921	1.475
Log_LoadDuration	-0.1171	0.009	-12.947	0.000	-0.135	-0.099

If the model instance has been used for another fit with different fit parameters, then the fit options might not be the correct ones anymore .

...Running the focal Quantile Regression model with fixed month & state effects (1y, q = 0.5) and saving the model...

QuantReg Regression Results						
Dep. Variable:	Log_AveInvestment	Pseudo R-squared:	0.7097			
Model:	QuantReg	Bandwidth:	0.03061			
Method:	Least Squares	Sparsity:	0.5276			
Date:	Fri, 02 Dec 2022	No. Observations:	80937			
Time:	16:44:08	Df Residuals:	80830			
		Df Model:	106			
	coef	std err	t	P> t	[0.025	0.975]
Intercept	3.2746	0.079	41.451	0.000	3.120	3.429
C(ListingMonth)[T.2010-02]	0.0009	0.019	0.049	0.961	-0.036	0.038
C(ListingMonth)[T.2010-03]	0.0069	0.018	0.389	0.697	-0.028	0.042
C(ListingMonth)[T.2010-04]	0.0050	0.017	0.288	0.773	-0.029	0.039
C(ListingMonth)[T.2010-05]	0.0329	0.018	1.825	0.068	-0.002	0.068
C(ListingMonth)[T.2010-06]	0.0037	0.018	4.730	0.000	0.049	0.115
C(ListingMonth)[T.2010-07]	0.0518	0.018	2.883	0.004	0.017	0.087
C(ListingMonth)[T.2010-08]	0.0444	0.019	2.389	0.017	0.008	0.081
C(ListingMonth)[T.2010-09]	0.0712	0.019	3.796	0.000	0.034	0.108
C(ListingMonth)[T.2010-10]	0.0797	0.018	4.427	0.000	0.044	0.115
C(ListingMonth)[T.2010-11]	0.1128	0.018	6.425	0.000	0.078	0.147
C(ListingMonth)[T.2010-12]	0.2241	0.018	12.656	0.000	0.189	0.259
C(ListingMonth)[T.2011-01]	0.2527	0.018	14.417	0.000	0.218	0.287
C(ListingMonth)[T.2011-02]	0.2737	0.017	16.313	0.000	0.241	0.307
C(ListingMonth)[T.2011-03]	0.3353	0.017	20.094	0.000	0.304	0.369
C(ListingMonth)[T.2011-04]	0.3468	0.017	20.383	0.000	0.313	0.380
C(ListingMonth)[T.2011-05]	0.4198	0.017	25.314	0.000	0.387	0.452
C(ListingMonth)[T.2011-06]	0.3693	0.017	22.042	0.000	0.336	0.402
C(ListingMonth)[T.2011-07]	0.3699	0.016	22.660	0.000	0.338	0.402
C(ListingMonth)[T.2011-08]	0.4188	0.016	26.165	0.000	0.387	0.450
C(ListingMonth)[T.2011-09]	0.4347	0.016	27.538	0.000	0.404	0.466
C(ListingMonth)[T.2011-10]	0.4688	0.015	30.478	0.000	0.439	0.499
C(ListingMonth)[T.2011-11]	0.3815	0.015	24.755	0.000	0.351	0.412
C(ListingMonth)[T.2011-12]	0.3639	0.015	22.438	0.000	0.314	0.374
C(ListingMonth)[T.2012-01]	0.3324	0.016	21.371	0.000	0.302	0.363
C(ListingMonth)[T.2012-02]	0.3369	0.016	21.584	0.000	0.306	0.368
C(ListingMonth)[T.2012-03]	0.3839	0.016	24.594	0.000	0.353	0.414
C(ListingMonth)[T.2012-04]	0.4299	0.015	27.739	0.000	0.400	0.460
C(ListingMonth)[T.2012-05]	0.4896	0.015	31.639	0.000	0.459	0.520
C(ListingMonth)[T.2012-06]	0.4300	0.015	28.059	0.000	0.400	0.460
C(ListingMonth)[T.2012-07]	0.4158	0.015	27.115	0.000	0.386	0.446
C(ListingMonth)[T.2012-08]	0.4921	0.015	32.218	0.000	0.462	0.522
C(ListingMonth)[T.2012-09]	0.5058	0.015	32.938	0.000	0.476	0.536
C(ListingMonth)[T.2012-10]	0.4034	0.015	26.246	0.000	0.373	0.434
C(ListingMonth)[T.2012-11]	0.3440	0.016	21.835	0.000	0.313	0.375
C(ListingMonth)[T.2012-12]	0.3385	0.016	20.578	0.000	0.306	0.371
C(ListingMonth)[T.2013-01]	0.2959	0.018	16.857	0.000	0.261	0.330
C(ListingMonth)[T.2013-02]	0.3539	0.017	20.228	0.000	0.320	0.388
C(ListingMonth)[T.2013-03]	0.3734	0.017	22.140	0.000	0.340	0.406
C(ListingMonth)[T.2013-04]	0.3772	0.017	22.559	0.000	0.344	0.410
C(ListingMonth)[T.2013-05]	0.4511	0.016	27.339	0.000	0.419	0.483
C(ListingMonth)[T.2013-06]	0.4844	0.016	29.377	0.000	0.452	0.517
C(ListingMonth)[T.2013-07]	0.5598	0.016	34.244	0.000	0.528	0.592
C(ListingMonth)[T.2013-08]	0.5481	0.016	33.305	0.000	0.516	0.580
C(ListingMonth)[T.2013-09]	0.5798	0.016	35.643	0.000	0.548	0.612
C(ListingMonth)[T.2013-10]	0.5885	0.016	36.340	0.000	0.557	0.620
C(ListingMonth)[T.2013-11]	0.5950	0.016	36.686	0.000	0.563	0.627
C(ListingMonth)[T.2013-12]	0.6202	0.016	38.293	0.000	0.588	0.652
C(ListingMonth)[T.2014-01]	0.6047	0.018	34.531	0.000	0.578	0.639
C(ListingMonth)[T.2014-02]	0.6134	0.018	34.081	0.000	0.579	0.648
C(ListingMonth)[T.2014-03]	0.6089	0.019	31.312	0.000	0.571	0.647
C(BorrowerState)[T.AL]	0.0573	0.064	0.889	0.374	-0.069	0.184
C(BorrowerState)[T.AR]	0.0586	0.068	0.860	0.390	-0.075	0.192
C(BorrowerState)[T.AZ]	0.0368	0.053	0.700	0.484	-0.066	0.140
C(BorrowerState)[T.CA]	0.0161	0.039	0.410	0.682	-0.061	0.093
C(BorrowerState)[T.CO]	0.0350	0.036	0.962	0.336	-0.036	0.106
C(BorrowerState)[T.CT]	0.0205	0.038	0.535	0.592	-0.054	0.095
C(BorrowerState)[T.DE]	-0.0119	0.053	-0.225	0.822	-0.115	0.091
C(BorrowerState)[T.DC]	-0.0142	-0.037	-0.382	0.703	-0.087	0.059
C(BorrowerState)[T.FL]	0.0282	0.059	0.479	0.632	-0.087	0.144
C(BorrowerState)[T.GA]	0.0348	0.055	0.629	0.530	-0.074	0.143
C(BorrowerState)[T.HI]	-0.0123	0.027	-0.456	0.648	-0.065	0.041
C(BorrowerState)[T.ID]	0.0604	0.056	1.071	0.284	-0.050	0.171
C(BorrowerState)[T.IL]	0.0306	0.042	0.725	0.468	-0.052	0.113
C(BorrowerState)[T.IN]	0.0364	0.053	0.689	0.491	-0.067	0.140
C(BorrowerState)[T.KS]	0.0049	0.048	0.103	0.918	-0.089	0.099
C(BorrowerState)[T.KY]	0.0546	0.064	0.857	0.392	-0.070	0.180
C(BorrowerState)[T.LA]	0.0496	0.064	0.777	0.437	-0.076	0.175
C(BorrowerState)[T.MA]	0.0128	0.034	0.371	0.711	-0.055	0.080
C(BorrowerState)[T.MD]	-0.0046	0.026	-0.174	0.862	-0.056	0.047
C(BorrowerState)[T.MI]	0.0441	0.053	0.831	0.406	-0.060	0.148
C(BorrowerState)[T.MN]	0.0166	0.032	0.514	0.607	-0.047	0.080
C(BorrowerState)[T.MO]	0.0423	0.055	0.763	0.445	-0.066	0.151
C(BorrowerState)[T.MS]	0.0769	0.074	1.045	0.296	-0.067	0.221
C(BorrowerState)[T.MT]	0.0382	0.058	0.654	0.513	-0.076	0.153
C(BorrowerState)[T.NC]	0.0368	0.058	0.632	0.528	-0.077	0.151
C(BorrowerState)[T.NE]	0.0343	0.047	0.736	0.462	-0.057	0.125
C(BorrowerState)[T.NH]	0.0217	0.028	0.768	0.442	-0.034	0.077
C(BorrowerState)[T.NJ]	0.0122	0.032	0.383	0.702	-0.050	0.075
C(BorrowerState)[T.NM]	0.0681	0.064	1.067	0.286	-0.057	0.193
C(BorrowerState)[T.NV]	0.0357	0.047	0.753	0.451	-0.057	0.128
C(BorrowerState)[T.NY]	0.0220	0.047	0.464	0.643	-0.071	0.115
C(BorrowerState)[T.OH]	0.0498	0.053	0.917	0.359	-0.056	0.154
C(BorrowerState)[T.OK]	0.0433	0.059	0.741	0.459	-0.071	0.158
C(BorrowerState)[T.OR]	0.0260	0.050	0.519	0.604	-0.072	0.124
C(BorrowerState)[T.PA]	0.0356	0.047	0.761	0.447	-0.056	0.127
C(BorrowerState)[T.RI]	0.0255	0.044	0.577	0.564	-0.061	0.112
C(BorrowerState)[T.SC]	0.0367	0.061	0.600	0.549	-0.083	0.157
C(BorrowerState)[T.SD]	0.0321	0.053	0.607	0.544	-0.072	0.136
C(BorrowerState)[T.TN]	0.0506	0.062	0.811	0.418	-0.072	0.173
C(BorrowerState)[T.TX]	0.0450	0.049	0.917	0.359	-0.051	0.141
C(BorrowerState)[T.UT]	0.0241	0.034	0.705	0.481	-0.043	0.091
C(BorrowerState)[T.VA]	0.0263	0.032	0.823	0.411	-0.036	0.089
C(BorrowerState)[T.VT]	0.0625	0.047	1.316	0.188	-0.031	0.155
C(BorrowerState)[T.WA]	0.0048	0.035	0.138	0.890	-0.063	0.073
C(BorrowerState)[T.WI]	0.0339	0.045	0.748	0.454	-0.055	0.123

C(BorrowerState)[T.WV]	0.0391	0.068	0.573	0.567	-0.095	0.173
C(BorrowerState)[T.WY]	0.0035	0.042	0.085	0.933	-0.078	0.086
C(AmountCategory_1k)[T.small_amount]	-1.8583	0.008	-226.528	0.000	-1.874	-1.842
Gini_5y_est	-0.6241	0.089	-7.023	0.000	-0.798	-0.450
Gini_5y_est:C(AmountCategory_1k)[T.small_amount]	-0.1339	0.015	-9.087	0.000	-0.163	-0.105
ProsperScore	-0.1069	0.017	-6.468	0.000	-0.139	-0.075
Gini_5y_est:ProsperScore	0.3117	0.031	9.992	0.000	0.251	0.373
Income_5y_est	0.0023	0.079	1.041	0.298	-0.073	0.237
EstimatedReturn	0.1879	0.058	3.246	0.001	0.074	0.301
Gini_5y_est:EstimatedReturn	0.9103	0.115	7.892	0.000	0.684	1.136
Log_loanDuration	-0.0928	0.007	-12.555	0.000	-0.107	-0.078

...Running the auxiliary OLS model with fixed month & state effects (5y-est gini/income, HC3) and saving the model...

OLS Regression Results						
Dep. Variable:	Log_AveInvestment	R-squared:	0.892			
Model:	OLS	Adj. R-squared:	0.891			
Method:	Least Squares	F-statistic:	7446.			
Date:	Fri, 02 Dec 2022	Prob (F-statistic):	0.00			
Time:	16:44:10	Log-Likelihood:	-23927.			
No. Observations:	80937	AIC:	4.807e+04			
Df Residuals:	80830	BIC:	4.906e+04			
Df Model:	106					
Covariance Type:	HC3					
	coef	std err	z	P> z	[0.025	0.975]
Intercept	3.0663	0.117	26.239	0.000	2.837	3.295
C(ListingMonth)[T.2010-02]	-0.0081	0.015	-0.521	0.602	-0.038	0.022
C(ListingMonth)[T.2010-03]	0.0097	0.015	0.640	0.522	-0.020	0.039
C(ListingMonth)[T.2010-04]	0.0217	0.015	1.403	0.160	-0.009	0.052
C(ListingMonth)[T.2010-05]	0.0405	0.016	2.560	0.010	0.010	0.072
C(ListingMonth)[T.2010-06]	0.0913	0.016	5.659	0.000	0.060	0.123
C(ListingMonth)[T.2010-07]	0.0433	0.015	2.960	0.003	0.015	0.072
C(ListingMonth)[T.2010-08]	0.0324	0.016	2.091	0.037	0.002	0.063
C(ListingMonth)[T.2010-09]	0.0734	0.017	4.353	0.000	0.040	0.106
C(ListingMonth)[T.2010-10]	0.0952	0.016	6.053	0.000	0.064	0.126
C(ListingMonth)[T.2010-11]	0.1129	0.015	7.633	0.000	0.084	0.142
C(ListingMonth)[T.2010-12]	0.2518	0.016	15.446	0.000	0.220	0.284
C(ListingMonth)[T.2011-01]	0.2903	0.016	18.627	0.000	0.260	0.321
C(ListingMonth)[T.2011-02]	0.3115	0.015	20.142	0.000	0.281	0.342
C(ListingMonth)[T.2011-03]	0.3665	0.015	23.756	0.000	0.336	0.397
C(ListingMonth)[T.2011-04]	0.3859	0.016	24.345	0.000	0.355	0.417
C(ListingMonth)[T.2011-05]	0.4719	0.017	28.388	0.000	0.439	0.504
C(ListingMonth)[T.2011-06]	0.4265	0.016	26.481	0.000	0.395	0.458
C(ListingMonth)[T.2011-07]	0.4771	0.019	25.753	0.000	0.441	0.513
C(ListingMonth)[T.2011-08]	0.5122	0.018	28.955	0.000	0.478	0.547
C(ListingMonth)[T.2011-09]	0.5188	0.017	29.996	0.000	0.485	0.553
C(ListingMonth)[T.2011-10]	0.5304	0.016	33.336	0.000	0.499	0.562
C(ListingMonth)[T.2011-11]	0.4997	0.017	29.372	0.000	0.466	0.533
C(ListingMonth)[T.2011-12]	0.4960	0.018	28.011	0.000	0.461	0.531
C(ListingMonth)[T.2012-01]	0.4694	0.017	27.254	0.000	0.436	0.503
C(ListingMonth)[T.2012-02]	0.4885	0.018	27.485	0.000	0.454	0.523
C(ListingMonth)[T.2012-03]	0.5360	0.017	30.669	0.000	0.502	0.570
C(ListingMonth)[T.2012-04]	0.5686	0.017	32.820	0.000	0.535	0.603
C(ListingMonth)[T.2012-05]	0.5662	0.017	32.993	0.000	0.533	0.600
C(ListingMonth)[T.2012-06]	0.5538	0.017	32.633	0.000	0.521	0.587
C(ListingMonth)[T.2012-07]	0.5633	0.017	33.081	0.000	0.530	0.597
C(ListingMonth)[T.2012-08]	0.5695	0.016	34.715	0.000	0.537	0.602
C(ListingMonth)[T.2012-09]	0.5783	0.017	34.486	0.000	0.545	0.611
C(ListingMonth)[T.2012-10]	0.4593	0.016	29.154	0.000	0.428	0.490
C(ListingMonth)[T.2012-11]	0.3706	0.015	24.262	0.000	0.341	0.401
C(ListingMonth)[T.2012-12]	0.3427	0.015	22.739	0.000	0.313	0.372
C(ListingMonth)[T.2013-01]	0.3139	0.017	18.341	0.000	0.280	0.347
C(ListingMonth)[T.2013-02]	0.4340	0.019	23.380	0.000	0.398	0.470
C(ListingMonth)[T.2013-03]	0.4568	0.018	25.436	0.000	0.422	0.492
C(ListingMonth)[T.2013-04]	0.5283	0.018	29.280	0.000	0.493	0.564
C(ListingMonth)[T.2013-05]	0.5724	0.018	32.145	0.000	0.537	0.607
C(ListingMonth)[T.2013-06]	0.5797	0.018	32.611	0.000	0.545	0.615
C(ListingMonth)[T.2013-07]	0.6273	0.018	35.370	0.000	0.593	0.662
C(ListingMonth)[T.2013-08]	0.6224	0.018	34.771	0.000	0.587	0.657
C(ListingMonth)[T.2013-09]	0.6586	0.018	37.507	0.000	0.624	0.693
C(ListingMonth)[T.2013-10]	0.6812	0.018	38.900	0.000	0.647	0.716
C(ListingMonth)[T.2013-11]	0.6895	0.018	39.083	0.000	0.655	0.724
C(ListingMonth)[T.2013-12]	0.7267	0.018	41.252	0.000	0.692	0.761
C(ListingMonth)[T.2014-01]	0.7081	0.021	33.706	0.000	0.667	0.749
C(ListingMonth)[T.2014-02]	0.7310	0.021	34.756	0.000	0.690	0.772
C(ListingMonth)[T.2014-03]	0.7231	0.023	31.454	0.000	0.678	0.768
C(BorrowerState)[T.AL]	-0.0597	0.084	-0.706	0.480	-0.225	0.106
C(BorrowerState)[T.AR]	-0.0572	0.086	-0.668	0.504	-0.225	0.111
C(BorrowerState)[T.AZ]	-0.0576	0.066	-0.873	0.383	-0.187	0.072
C(BorrowerState)[T.CA]	-0.0601	0.081	-0.738	0.460	-0.220	0.099
C(BorrowerState)[T.CO]	-0.0288	0.058	-0.498	0.618	-0.142	0.085
C(BorrowerState)[T.CT]	-0.0298	0.105	-0.276	0.783	-0.235	0.177
C(BorrowerState)[T.DE]	-0.0604	0.160	-0.377	0.706	-0.375	0.254
C(BorrowerState)[T.FL]	-0.0721	0.047	-1.523	0.128	-0.165	0.021
C(BorrowerState)[T.GA]	-0.0955	0.082	-1.162	0.245	-0.257	0.066
C(BorrowerState)[T.HI]	-0.0818	0.077	-1.061	0.289	-0.233	0.069
C(BorrowerState)[T.ID]	-0.0583	0.039	-1.507	0.132	-0.134	0.018
C(BorrowerState)[T.IL]	-0.0370	0.071	-0.519	0.604	-0.177	0.103
C(BorrowerState)[T.IN]	-0.0431	0.071	-0.603	0.547	-0.183	0.097
C(BorrowerState)[T.IA]	-0.0671	0.065	-1.041	0.298	-0.194	0.059
C(BorrowerState)[T.KS]	-0.0859	0.060	-1.423	0.155	-0.204	0.032
C(BorrowerState)[T.KY]	-0.0497	0.083	-0.601	0.548	-0.212	0.112
C(BorrowerState)[T.LA]	-0.0687	0.088	-0.783	0.433	-0.241	0.103
C(BorrowerState)[T.MA]	-0.0254	0.087	-0.293	0.769	-0.195	0.144
C(BorrowerState)[T.MD]	-0.0294	0.059	-0.501	0.616	-0.144	0.086
C(BorrowerState)[T.MI]	-0.0616	0.067	-0.915	0.360	-0.194	0.070
C(BorrowerState)[T.MN]	-0.0457	0.046	-1.002	0.316	-0.135	0.044
C(BorrowerState)[T.MO]	-0.0612	0.070	-0.878	0.380	-0.198	0.075
C(BorrowerState)[T.MS]	-0.0442	0.093	-0.473	0.636	-0.227	0.139
C(BorrowerState)[T.MT]	-0.0657	0.073	-0.900	0.364	-0.211	0.077
C(BorrowerState)[T.NC]	-0.0844	0.077	-1.090	0.271	-0.235	0.066
C(BorrowerState)[T.NE]	-0.0567	0.059	-0.969	0.332	-0.171	0.058
C(BorrowerState)[T.NH]	-0.0213	0.038	-0.564	0.572	-0.095	0.053
C(BorrowerState)[T.NJ]	-0.0204	0.085	-0.240	0.810	-0.187	0.146
C(BorrowerState)[T.NM]	-0.0408	0.081	-0.504	0.614	-0.199	0.118
C(BorrowerState)[T.NV]	-0.0520	0.055	-0.943	0.346	-0.160	0.056
C(BorrowerState)[T.NY]	-0.0608	0.110	-0.552	0.581	-0.277	0.155
C(BorrowerState)[T.OH]	-0.0542	0.068	-0.801	0.423	-0.187	0.078
C(BorrowerState)[T.UT]	-0.0745	0.076	-0.980	0.327	-0.223	0.075
C(BorrowerState)[T.OR]	-0.0705	0.064	-1.099	0.267	-0.195	0.054
C(BorrowerState)[T.PA]	-0.0556	0.066	-0.842	0.400	-0.185	0.074
C(BorrowerState)[T.RI]	-0.0558	0.069	-0.813	0.416	-0.190	0.079
C(BorrowerState)[T.SC]	-0.0952	0.078	-1.222	0.222	-0.248	0.057
C(BorrowerState)[T.SD]	-0.0739	0.066	-1.123	0.261	-0.203	0.055
C(BorrowerState)[T.TN]	-0.0686	0.082	-0.832	0.405	-0.230	0.093
C(BorrowerState)[T.TX]	-0.0377	0.077	-0.489	0.625	-0.189	0.113
C(BorrowerState)[T.VT]	-0.0493	0.046	-1.078	0.281	-0.139	0.040
C(BorrowerState)[T.VA]	-0.0235	0.065	-0.362	0.717	-0.150	0.104
C(BorrowerState)[T.VT]	-0.0043	0.057	-0.076	0.939	-0.116	0.108
C(BorrowerState)[T.WA]	-0.0721	0.048	-1.508	0.132	-0.166	0.022
C(BorrowerState)[T.WI]	-0.0531	0.055	-0.963	0.335	-0.161	0.055
C(BorrowerState)[T.WV]	-0.0049	0.086	-0.087	0.924	-0.253	0.084
C(BorrowerState)[T.WY]	-0.0706	0.055	-1.276	0.202	-0.179	0.038
C(AmountCategory_1k)[T.small_amount]	-1.6788	0.010	-167.157	0.000	-1.698	-1.659
Gini_5y_est	-0.5618	0.215	-2.617	0.009	-0.983	-0.141
Gini_5y_est:C(AmountCategory_1k)[T.small_amount]	-0.1651	0.020	-8.150	0.000	-0.205	-0.125
ProsperScore	-0.0879	0.021	-4.193	0.000	-0.129	-0.047
Gini_5y_est:ProsperScore	0.3588	0.044	8.131	0.000	0.272	0.445
Income_5y_est	-0.0132	0.116	-0.114	0.910	-0.241	0.215

```
EstimatedReturn      0.4478      0.076      5.895      0.000      0.299      0.597
Gini_5y_est:EstimatedReturn      0.8481      0.167      5.083      0.000      0.521      1.175
Log_LoanDuration      -0.1215      0.010     -12.778      0.000     -0.140     -0.103
=====
Omnibus:      2300.608      Durbin-Watson:      1.989
Prob(Omnibus):      0.000      Jarque-Bera (JB):      2500.474
Skew:      0.427      Prob(JB):      0.00
Kurtosis:      3.105      Cond. No.      722.
=====
```

Notes:

[1] Standard Errors are heteroscedasticity robust (HC3)

...Running the auxiliary RLM model with fixed month & state effects (5y, HuberT, H1) and saving the model...

```
Robust linear Model Regression Results
=====
Dep. Variable:      Log_AveInvestment      No. Observations:      80937
Model:      RLM      Df Residuals:      80830
Method:      IRLS      Df Model:      106
Norm:      HuberT
Scale Est.:      mad
Cov Type:      H1
Date:      Fri, 02 Dec 2022
Time:      16:44:24
No. Iterations:      24
=====
               coef      std err      z      P>|z|      [0.025      0.975]
-----
Intercept      3.0475      0.115      26.426      0.000      2.822      3.274
C(ListingMonth)[T.2010-02]      -0.0082      0.022     -0.368      0.713     -0.052      0.035
C(ListingMonth)[T.2010-03]      0.0097      0.021      0.461      0.645     -0.032      0.051
C(ListingMonth)[T.2010-04]      0.0149      0.021      0.721      0.471     -0.026      0.055
C(ListingMonth)[T.2010-05]      0.0364      0.021      1.697      0.090     -0.006      0.078
C(ListingMonth)[T.2010-06]      0.0840      0.021      3.995      0.000      0.043      0.125
C(ListingMonth)[T.2010-07]      0.0461      0.021      2.157      0.031      0.004      0.088
C(ListingMonth)[T.2010-08]      0.0343      0.022      1.554      0.120     -0.009      0.078
C(ListingMonth)[T.2010-09]      0.0676      0.022      3.034      0.002      0.024      0.111
C(ListingMonth)[T.2010-10]      0.0907      0.021      4.242      0.000      0.049      0.133
C(ListingMonth)[T.2010-11]      0.1175      0.021      5.633      0.000      0.077      0.158
C(ListingMonth)[T.2010-12]      0.2452      0.021     11.658      0.000      0.204      0.286
C(ListingMonth)[T.2011-01]      0.2863      0.021     13.431      0.000      0.245      0.328
C(ListingMonth)[T.2011-02]      0.3042      0.020     14.569      0.000      0.264      0.344
C(ListingMonth)[T.2011-03]      0.3614      0.020     17.711      0.000      0.321      0.401
C(ListingMonth)[T.2011-04]      0.3804      0.021     18.331      0.000      0.340      0.421
C(ListingMonth)[T.2011-05]      0.4669      0.020     23.098      0.000      0.427      0.507
C(ListingMonth)[T.2011-06]      0.4211      0.020     20.627      0.000      0.381      0.461
C(ListingMonth)[T.2011-07]      0.4399      0.020     22.066      0.000      0.401      0.479
C(ListingMonth)[T.2011-08]      0.4873      0.020     24.907      0.000      0.449      0.526
C(ListingMonth)[T.2011-09]      0.4915      0.019     25.440      0.000      0.454      0.529
C(ListingMonth)[T.2011-10]      0.5196      0.019     27.553      0.000      0.483      0.557
C(ListingMonth)[T.2011-11]      0.4595      0.019     24.350      0.000      0.423      0.496
C(ListingMonth)[T.2011-12]      0.4298      0.019     22.872      0.000      0.393      0.467
C(ListingMonth)[T.2012-01]      0.4273      0.020     21.713      0.000      0.389      0.466
C(ListingMonth)[T.2012-02]      0.4379      0.020     22.197      0.000      0.399      0.477
C(ListingMonth)[T.2012-03]      0.5027      0.020     25.474      0.000      0.464      0.541
C(ListingMonth)[T.2012-04]      0.5336      0.020     27.234      0.000      0.495      0.572
C(ListingMonth)[T.2012-05]      0.5454      0.020     27.889      0.000      0.507      0.584
C(ListingMonth)[T.2012-06]      0.5228      0.019     26.984      0.000      0.484      0.560
C(ListingMonth)[T.2012-07]      0.5261      0.019     27.114      0.000      0.488      0.564
C(ListingMonth)[T.2012-08]      0.5475      0.019     28.315      0.000      0.510      0.585
C(ListingMonth)[T.2012-09]      0.5597      0.019     28.815      0.000      0.522      0.598
C(ListingMonth)[T.2012-10]      0.4508      0.019     23.165      0.000      0.413      0.489
C(ListingMonth)[T.2012-11]      0.3722      0.020     18.704      0.000      0.333      0.411
C(ListingMonth)[T.2012-12]      0.3530      0.021     17.070      0.000      0.312      0.394
C(ListingMonth)[T.2013-01]      0.3233      0.022     14.676      0.000      0.280      0.366
C(ListingMonth)[T.2013-02]      0.4156      0.022     18.914      0.000      0.373      0.459
C(ListingMonth)[T.2013-03]      0.4367      0.021     20.538      0.000      0.395      0.478
C(ListingMonth)[T.2013-04]      0.4976      0.021     23.575      0.000      0.456      0.539
C(ListingMonth)[T.2013-05]      0.5474      0.021     26.218      0.000      0.506      0.588
C(ListingMonth)[T.2013-06]      0.5534      0.021     26.548      0.000      0.513      0.594
C(ListingMonth)[T.2013-07]      0.6014      0.021     29.055      0.000      0.561      0.642
C(ListingMonth)[T.2013-08]      0.5968      0.021     28.665      0.000      0.556      0.638
C(ListingMonth)[T.2013-09]      0.6312      0.021     30.642      0.000      0.591      0.672
C(ListingMonth)[T.2013-10]      0.6507      0.021     31.721      0.000      0.610      0.691
C(ListingMonth)[T.2013-11]      0.6620      0.021     32.218      0.000      0.622      0.702
C(ListingMonth)[T.2013-12]      0.7004      0.021     34.132      0.000      0.660      0.741
C(ListingMonth)[T.2014-01]      0.6774      0.024     28.565      0.000      0.631      0.724
C(ListingMonth)[T.2014-02]      0.6973      0.024     29.250      0.000      0.651      0.744
C(ListingMonth)[T.2014-03]      0.6809      0.026     26.765      0.000      0.638      0.739
C(BorrowerState)[T.AL]      0.0014      0.085      0.017      0.987     -0.166      0.169
C(BorrowerState)[T.AR]      0.0072      0.087      0.082      0.934     -0.163      0.177
C(BorrowerState)[T.AZ]      -0.0172      0.066     -0.261      0.794     -0.147      0.112
C(BorrowerState)[T.CA]      -0.0380      0.083     -0.459      0.646     -0.200      0.124
C(BorrowerState)[T.CO]      -0.0023      0.058     -0.040      0.968     -0.115      0.111
C(BorrowerState)[T.CT]      -0.0276      0.108     -0.255      0.799     -0.240      0.185
C(BorrowerState)[T.DE]      -0.0409      0.105     -0.396      0.695     -0.257      0.175
C(BorrowerState)[T.FI]      -0.0508      0.046     -1.102      0.270     -0.141      0.040
C(BorrowerState)[T.FL]      -0.0425      0.083     -0.511      0.609     -0.205      0.120
C(BorrowerState)[T.GA]      -0.0305      0.078     -0.392      0.695     -0.183      0.122
C(BorrowerState)[T.HI]      -0.0523      0.037     -1.432      0.152     -0.124      0.019
C(BorrowerState)[T.ID]      0.0169      0.073      0.233      0.816     -0.125      0.159
C(BorrowerState)[T.IL]      -0.0161      0.072     -0.224      0.823     -0.157      0.125
C(BorrowerState)[T.IN]      -0.0166      0.065     -0.255      0.799     -0.144      0.111
C(BorrowerState)[T.KS]      -0.0430      0.060     -0.718      0.473     -0.160      0.074
C(BorrowerState)[T.KY]      0.0116      0.084      0.138      0.890     -0.153      0.174
C(BorrowerState)[T.LA]      -0.0107      0.089     -0.120      0.904     -0.184      0.163
C(BorrowerState)[T.MA]      -0.0161      0.088     -0.181      0.856     -0.189      0.157
C(BorrowerState)[T.MD]      -0.0374      0.059     -0.630      0.528     -0.154      0.079
C(BorrowerState)[T.MI]      -0.0137      0.068     -0.202      0.840     -0.146      0.119
C(BorrowerState)[T.MN]      -0.0254      0.045     -0.570      0.569     -0.113      0.062
C(BorrowerState)[T.MO]      -0.0113      0.070     -0.162      0.871     -0.149      0.126
C(BorrowerState)[T.MS]      0.0223      0.095      0.235      0.814     -0.164      0.208
C(BorrowerState)[T.WT]      -0.0152      0.074     -0.204      0.838     -0.161      0.131
C(BorrowerState)[T.NC]      -0.0280      0.077     -0.362      0.718     -0.180      0.124
C(BorrowerState)[T.NE]      -0.0182      0.059     -0.312      0.755     -0.133      0.096
C(BorrowerState)[T.NH]      -0.0176      0.035     -0.499      0.618     -0.087      0.052
C(BorrowerState)[T.NJ]      -0.0263      0.087     -0.302      0.763     -0.197      0.145
C(BorrowerState)[T.NM]      0.0197      0.081      0.241      0.809     -0.140      0.179
C(BorrowerState)[T.NV]      -0.0133      0.055     -0.242      0.808     -0.121      0.094
C(BorrowerState)[T.NY]      -0.0333      0.113     -0.295      0.768     -0.255      0.188
C(BorrowerState)[T.OH]      -0.0050      0.068     -0.073      0.942     -0.138      0.128
C(BorrowerState)[T.OK]      -0.0142      0.077     -0.185      0.853     -0.164      0.136
C(BorrowerState)[T.OR]      -0.0281      0.064     -0.442      0.658     -0.153      0.097
C(BorrowerState)[T.PA]      -0.0160      0.066     -0.243      0.808     -0.145      0.113
C(BorrowerState)[T.RI]      -0.0288      0.069     -0.419      0.676     -0.163      0.106
C(BorrowerState)[T.SC]      -0.0333      0.079     -0.423      0.672     -0.187      0.121
C(BorrowerState)[T.SD]      -0.0183      0.067     -0.273      0.785     -0.150      0.113
C(BorrowerState)[T.TN]      -0.0059      0.083     -0.071      0.944     -0.169      0.157
C(BorrowerState)[T.TX]      0.0027      0.078      0.035      0.972     -0.150      0.155
C(BorrowerState)[T.UT]      -0.0200      0.045     -0.467      0.641     -0.109      0.067
C(BorrowerState)[T.VA]      -0.0121      0.065     -0.186      0.853     -0.140      0.116
C(BorrowerState)[T.VT]      0.0241      0.056      0.428      0.669     -0.086      0.134
C(BorrowerState)[T.WA]      -0.0463      0.047     -0.988      0.323     -0.138      0.046
C(BorrowerState)[T.WI]      -0.0158      0.055     -0.287      0.774     -0.124      0.092
C(BorrowerState)[T.WV]      -0.0165      0.087     -0.189      0.850     -0.188      0.155
C(BorrowerState)[T.WY]      -0.0404      0.056     -0.727      0.467     -0.149      0.069
C(AmountCategory_1k)[T.small_amount]      -1.7374      0.009    -196.356      0.000     -1.755     -1.720
Gini_5y_est      -0.6170      0.208     -2.966      0.003     -1.025     -0.209
Gini_5y_est:C(AmountCategory_1k)[T.small_amount]      -0.0184      0.018     -0.964      0.000     -0.207     -0.136
ProsperScore      -0.0003      0.018     -4.448      0.000     -0.116     -0.045
Gini_5y_est:ProsperScore      0.3791      0.038      9.959      0.000      0.304      0.454
Income_5y_est      0.0700      0.122      0.574      0.566     -0.169      0.309
```



EstimatedReturn	0.4265	0.063	6.718	0.000	0.302	0.551
Gini_5y_est:EstimatedReturn	0.9271	0.138	6.697	0.000	0.456	1.199
Log_LoanDuration	-0.1150	0.009	-13.102	0.000	-0.132	-0.098

If the model instance has been used for another fit with different fit parameters, then the fit options might not be the correct ones anymore .

...Running the auxiliary Quantile Regression model with fixed month & state effects (5y, q = 0.5) and saving the model...

QuantReg Regression Results						
Dep. Variable:	Log_AveInvestment	Pseudo R-squared:	0.7096			
Model:	QuantReg	Bandwidth:	0.03056			
Method:	Least Squares	Sparsity:	0.5219			
Date:	Fri, 02 Dec 2022	No. Observations:	80937			
Time:	16:44:42	Df Residuals:	80830			
		Df Model:	106			
	coef	std err	t	P> t	[0.025	0.975]
Intercept	3.2510	0.096	33.858	0.000	3.063	3.439
C(ListingMonth)[T.2010-02]	-0.0020	0.019	-0.110	0.912	-0.038	0.034
C(ListingMonth)[T.2010-03]	0.0057	0.018	0.327	0.743	-0.029	0.040
C(ListingMonth)[T.2010-04]	0.0017	0.017	0.099	0.922	-0.032	0.035
C(ListingMonth)[T.2010-05]	0.0292	0.018	1.639	0.101	-0.006	0.064
C(ListingMonth)[T.2010-06]	0.0021	0.018	4.578	0.000	0.046	0.114
C(ListingMonth)[T.2010-07]	0.0527	0.018	2.964	0.003	0.018	0.088
C(ListingMonth)[T.2010-08]	0.0400	0.018	2.176	0.030	0.004	0.076
C(ListingMonth)[T.2010-09]	0.0675	0.019	3.635	0.000	0.031	0.104
C(ListingMonth)[T.2010-10]	0.0786	0.018	4.415	0.000	0.044	0.114
C(ListingMonth)[T.2010-11]	0.1130	0.017	6.510	0.000	0.079	0.147
C(ListingMonth)[T.2010-12]	0.2217	0.018	12.659	0.000	0.187	0.256
C(ListingMonth)[T.2011-01]	0.2521	0.018	14.201	0.000	0.217	0.287
C(ListingMonth)[T.2011-02]	0.2733	0.017	16.043	0.000	0.240	0.307
C(ListingMonth)[T.2011-03]	0.3366	0.017	19.815	0.000	0.303	0.370
C(ListingMonth)[T.2011-04]	0.3466	0.017	20.061	0.000	0.313	0.380
C(ListingMonth)[T.2011-05]	0.4222	0.017	25.082	0.000	0.389	0.455
C(ListingMonth)[T.2011-06]	0.3699	0.017	21.762	0.000	0.337	0.403
C(ListingMonth)[T.2011-07]	0.3686	0.017	22.206	0.000	0.336	0.401
C(ListingMonth)[T.2011-08]	0.4210	0.016	25.846	0.000	0.389	0.453
C(ListingMonth)[T.2011-09]	0.4396	0.016	27.330	0.000	0.408	0.471
C(ListingMonth)[T.2011-10]	0.4697	0.016	29.911	0.000	0.439	0.500
C(ListingMonth)[T.2011-11]	0.3900	0.016	24.184	0.000	0.349	0.411
C(ListingMonth)[T.2011-12]	0.3440	0.016	21.987	0.000	0.313	0.375
C(ListingMonth)[T.2012-01]	0.3381	0.016	20.632	0.000	0.306	0.370
C(ListingMonth)[T.2012-02]	0.3413	0.016	20.779	0.000	0.309	0.374
C(ListingMonth)[T.2012-03]	0.3895	0.016	23.705	0.000	0.357	0.422
C(ListingMonth)[T.2012-04]	0.4349	0.016	26.660	0.000	0.403	0.467
C(ListingMonth)[T.2012-05]	0.4943	0.016	30.357	0.000	0.462	0.526
C(ListingMonth)[T.2012-06]	0.4340	0.016	26.867	0.000	0.402	0.466
C(ListingMonth)[T.2012-07]	0.4186	0.016	25.999	0.000	0.387	0.450
C(ListingMonth)[T.2012-08]	0.4957	0.016	30.708	0.000	0.464	0.527
C(ListingMonth)[T.2012-09]	0.5087	0.016	31.454	0.000	0.477	0.540
C(ListingMonth)[T.2012-10]	0.4079	0.016	25.177	0.000	0.376	0.440
C(ListingMonth)[T.2012-11]	0.3480	0.017	21.003	0.000	0.316	0.380
C(ListingMonth)[T.2012-12]	0.3422	0.017	19.873	0.000	0.308	0.376
C(ListingMonth)[T.2013-01]	0.3012	0.018	16.426	0.000	0.265	0.337
C(ListingMonth)[T.2013-02]	0.3591	0.018	19.627	0.000	0.323	0.395
C(ListingMonth)[T.2013-03]	0.3765	0.018	21.266	0.000	0.342	0.411
C(ListingMonth)[T.2013-04]	0.3829	0.018	21.786	0.000	0.348	0.417
C(ListingMonth)[T.2013-05]	0.4562	0.017	26.245	0.000	0.422	0.490
C(ListingMonth)[T.2013-06]	0.4909	0.017	28.286	0.000	0.457	0.525
C(ListingMonth)[T.2013-07]	0.5672	0.017	32.911	0.000	0.533	0.601
C(ListingMonth)[T.2013-08]	0.5534	0.017	31.925	0.000	0.519	0.587
C(ListingMonth)[T.2013-09]	0.5858	0.017	34.158	0.000	0.552	0.619
C(ListingMonth)[T.2013-10]	0.5941	0.017	34.785	0.000	0.561	0.628
C(ListingMonth)[T.2013-11]	0.6004	0.017	35.094	0.000	0.567	0.634
C(ListingMonth)[T.2013-12]	0.6242	0.017	36.534	0.000	0.591	0.658
C(ListingMonth)[T.2014-01]	0.6127	0.020	31.031	0.000	0.574	0.651
C(ListingMonth)[T.2014-02]	0.6209	0.020	31.283	0.000	0.582	0.660
C(ListingMonth)[T.2014-03]	0.6175	0.021	29.816	0.000	0.575	0.659
C(BorrowerState)[T.AL]	-0.0152	0.071	-0.214	0.831	-0.154	0.124
C(BorrowerState)[T.AR]	-0.0228	0.072	-0.315	0.753	-0.164	0.119
C(BorrowerState)[T.AZ]	-0.0188	0.055	-0.341	0.733	-0.127	0.089
C(BorrowerState)[T.CA]	-0.0048	0.069	-0.070	0.944	-0.140	0.130
C(BorrowerState)[T.CO]	0.0034	0.048	0.070	0.944	-0.091	0.097
C(BorrowerState)[T.CT]	0.0215	0.098	0.239	0.811	-0.155	0.198
C(BorrowerState)[T.DE]	-0.0067	0.138	-0.049	0.961	-0.277	0.263
C(BorrowerState)[T.FE]	-0.0475	0.038	-1.239	0.215	-0.123	0.028
C(BorrowerState)[T.FL]	-0.0319	0.069	-0.460	0.645	-0.167	0.104
C(BorrowerState)[T.GA]	-0.0212	0.065	-0.327	0.743	-0.148	0.106
C(BorrowerState)[T.HI]	-0.0231	0.030	-0.761	0.446	-0.083	0.036
C(BorrowerState)[T.ID]	-0.0086	0.060	-0.143	0.887	-0.127	0.110
C(BorrowerState)[T.IL]	-0.0034	0.060	-0.057	0.954	-0.121	0.114
C(BorrowerState)[T.IN]	-0.0283	0.054	-0.522	0.602	-0.135	0.078
C(BorrowerState)[T.KS]	-0.0477	0.058	-0.957	0.339	-0.145	0.050
C(BorrowerState)[T.KY]	-0.0168	0.070	-0.241	0.809	-0.153	0.120
C(BorrowerState)[T.LA]	-0.0161	0.074	-0.218	0.827	-0.161	0.129
C(BorrowerState)[T.MA]	0.0088	0.074	0.119	0.905	-0.136	0.153
C(BorrowerState)[T.MD]	0.0018	0.049	0.036	0.971	-0.095	0.099
C(BorrowerState)[T.MI]	-0.0177	0.056	-0.313	0.754	-0.128	0.093
C(BorrowerState)[T.MN]	-0.0123	0.037	-0.331	0.741	-0.085	0.060
C(BorrowerState)[T.MO]	-0.0206	0.058	-0.353	0.724	-0.135	0.094
C(BorrowerState)[T.MS]	-0.0057	0.079	-0.072	0.943	-0.160	0.149
C(BorrowerState)[T.MT]	-0.0323	0.062	-0.521	0.602	-0.154	0.089
C(BorrowerState)[T.NC]	-0.0265	0.064	-0.411	0.681	-0.153	0.100
C(BorrowerState)[T.NE]	-0.0231	0.049	-0.475	0.635	-0.119	0.072
C(BorrowerState)[T.NH]	0.0025	0.029	0.087	0.931	-0.055	0.060
C(BorrowerState)[T.NJ]	0.0185	0.073	0.255	0.798	-0.124	0.161
C(BorrowerState)[T.NM]	-0.0028	0.068	-0.041	0.968	-0.136	0.130
C(BorrowerState)[T.NV]	-0.0182	0.046	-0.400	0.689	-0.108	0.071
C(BorrowerState)[T.NY]	-0.0023	0.094	-0.025	0.980	-0.187	0.182
C(BorrowerState)[T.OH]	-0.0121	0.057	-0.214	0.831	-0.123	0.099
C(BorrowerState)[T.OK]	-0.0227	0.064	-0.356	0.722	-0.148	0.102
C(BorrowerState)[T.OR]	-0.0304	0.053	-0.573	0.566	-0.134	0.073
C(BorrowerState)[T.PA]	-0.0124	0.055	-0.226	0.821	-0.120	0.095
C(BorrowerState)[T.RI]	-0.0087	0.057	-0.153	0.878	-0.121	0.103
C(BorrowerState)[T.SC]	-0.0326	0.065	-0.497	0.619	-0.161	0.096
C(BorrowerState)[T.SD]	-0.0216	0.056	-0.388	0.698	-0.131	0.088
C(BorrowerState)[T.TN]	-0.0181	0.069	-0.262	0.794	-0.154	0.118
C(BorrowerState)[T.TX]	-0.0011	0.065	-0.017	0.986	-0.128	0.126
C(BorrowerState)[T.UT]	-0.0142	0.037	-0.381	0.703	-0.087	0.059
C(BorrowerState)[T.VA]	0.0104	0.054	0.192	0.848	-0.096	0.117
C(BorrowerState)[T.VT]	0.0093	0.047	0.198	0.843	-0.083	0.101
C(BorrowerState)[T.WA]	-0.0275	0.039	-0.705	0.481	-0.104	0.049
C(BorrowerState)[T.WI]	-0.0209	0.046	-0.456	0.649	-0.111	0.069
C(BorrowerState)[T.WV]	-0.0416	0.073	-0.572	0.567	-0.184	0.101
C(BorrowerState)[T.WY]	-0.0367	0.046	-0.793	0.428	-0.127	0.054
C(AmountCategory_1k)[T.small_amount]	-1.8821	0.007	-255.462	0.000	-1.896	-1.868
Gini_5y_est	-0.4424	0.173	-2.554	0.011	-0.782	-0.103
Gini_5y_est:C(AmountCategory_1k)[T.small_amount]	0.9125	0.162	5.638	0.000	-0.132	-0.073
ProsperScore	-0.0667	0.015	-4.436	0.000	-0.096	-0.037
Gini_5y_est:ProsperScore	0.2594	0.032	8.184	0.000	0.197	0.322
Income_5y_est	-0.0232	0.101	-0.228	0.819	-0.222	0.176
EstimatedReturn	0.3767	0.053	7.126	0.000	0.273	0.480
Gini_5y_est:EstimatedReturn	0.5734	0.115	4.974	0.000	0.347	0.799
Log_LoanDuration	-0.0897	0.007	-12.268	0.000	-0.104	-0.075

...Running the auxiliary RLM model with fixed year & state effects (1y, HuberT, H1) and saving the model...

Robust linear Model Regression Results	
=====	

Dep. Variable: Log\_AveInvestment No. Observations: 80937  
Model: RLM Df Residuals: 80876  
Method: IRLS Df Model: 60  
Norm: HuberT  
Scale Est.: mad  
Cov Type: H1  
Date: Fri, 02 Dec 2022  
Time: 16:44:47  
No. Iterations: 27

	coef	std err	z	P> z	[0.025	0.975]
Intercept	3.2069	0.095	33.839	0.000	3.021	3.393
C(ListingYear)[T.2011]	0.3665	0.006	57.078	0.000	0.354	0.379
C(ListingYear)[T.2012]	0.4168	0.008	54.393	0.000	0.402	0.432
C(ListingYear)[T.2013]	0.4888	0.011	43.116	0.000	0.467	0.511
C(ListingYear)[T.2014]	0.5612	0.014	38.947	0.000	0.533	0.589
C(BorrowerState)[T.AL]	0.0726	0.078	0.926	0.355	-0.081	0.226
C(BorrowerState)[T.AR]	0.0864	0.083	1.044	0.297	-0.076	0.249
C(BorrowerState)[T.AZ]	0.0385	0.064	0.602	0.547	-0.087	0.164
C(BorrowerState)[T.CA]	-0.0064	0.048	-0.133	0.894	-0.100	0.088
C(BorrowerState)[T.CO]	0.0271	0.044	0.613	0.540	-0.060	0.114
C(BorrowerState)[T.CT]	-0.0129	0.047	-0.277	0.782	-0.104	0.078
C(BorrowerState)[T.DC]	-0.0340	0.064	-0.530	0.596	-0.160	0.092
C(BorrowerState)[T.DE]	-0.0208	0.045	-0.441	0.659	-0.109	0.069
C(BorrowerState)[T.FL]	0.0243	0.072	0.339	0.735	-0.116	0.165
C(BorrowerState)[T.GA]	0.0305	0.067	0.453	0.650	-0.101	0.162
C(BorrowerState)[T.HI]	-0.0456	0.033	-1.391	0.164	-0.110	0.019
C(BorrowerState)[T.ID]	0.0759	0.069	1.106	0.269	-0.059	0.210
C(BorrowerState)[T.IL]	0.0202	0.051	0.393	0.695	-0.081	0.121
C(BorrowerState)[T.IN]	0.0414	0.064	0.644	0.520	-0.085	0.167
C(BorrowerState)[T.KS]	0.0193	0.058	0.333	0.739	-0.095	0.133
C(BorrowerState)[T.KY]	0.0834	0.078	1.075	0.283	-0.069	0.235
C(BorrowerState)[T.LA]	0.0581	0.078	0.747	0.455	-0.094	0.210
C(BorrowerState)[T.MA]	-0.0051	0.042	-0.121	0.904	-0.087	0.077
C(BorrowerState)[T.MD]	-0.0355	0.032	-1.188	0.268	-0.098	0.027
C(BorrowerState)[T.MI]	0.0430	0.065	0.666	0.505	-0.084	0.170
C(BorrowerState)[T.MN]	-0.0014	0.039	-0.035	0.972	-0.078	0.076
C(BorrowerState)[T.MO]	0.0468	0.067	0.693	0.488	-0.085	0.179
C(BorrowerState)[T.MS]	0.1072	0.089	1.198	0.231	-0.068	0.283
C(BorrowerState)[T.MT]	0.0399	0.071	0.561	0.575	-0.099	0.179
C(BorrowerState)[T.NC]	0.0336	0.071	0.474	0.635	-0.105	0.173
C(BorrowerState)[T.NE]	0.0268	0.057	0.474	0.635	-0.084	0.138
C(BorrowerState)[T.NH]	-0.0003	0.034	-0.008	0.994	-0.068	0.067
C(BorrowerState)[T.NJ]	-0.0182	0.039	-0.469	0.639	-0.094	0.058
C(BorrowerState)[T.NM]	0.0920	0.078	1.185	0.236	-0.060	0.244
C(BorrowerState)[T.NV]	0.0333	0.058	0.578	0.563	-0.080	0.146
C(BorrowerState)[T.NY]	0.0052	0.058	0.090	0.928	-0.108	0.118
C(BorrowerState)[T.OH]	0.0504	0.065	0.775	0.438	-0.077	0.178
C(BorrowerState)[T.OK]	0.0485	0.071	0.681	0.496	-0.091	0.188
C(BorrowerState)[T.OR]	0.0229	0.061	0.376	0.707	-0.096	0.142
C(BorrowerState)[T.PA]	0.0314	0.057	0.551	0.581	-0.080	0.143
C(BorrowerState)[T.RI]	0.0125	0.054	0.232	0.817	-0.093	0.118
C(BorrowerState)[T.SC]	0.0317	0.074	0.426	0.670	-0.114	0.177
C(BorrowerState)[T.SD]	0.0200	0.064	0.311	0.756	-0.106	0.146
C(BorrowerState)[T.TN]	0.0632	0.076	0.833	0.405	-0.086	0.212
C(BorrowerState)[T.TX]	0.0527	0.060	0.882	0.378	-0.064	0.170
C(BorrowerState)[T.UT]	-0.0009	0.042	-0.021	0.983	-0.082	0.081
C(BorrowerState)[T.VA]	0.0070	0.039	0.179	0.858	-0.069	0.083
C(BorrowerState)[T.VT]	0.0717	0.058	1.241	0.214	-0.041	0.185
C(BorrowerState)[T.WA]	-0.0188	0.042	-0.446	0.656	-0.101	0.064
C(BorrowerState)[T.WI]	0.0323	0.055	0.587	0.558	-0.076	0.140
C(BorrowerState)[T.WV]	0.0514	0.083	0.619	0.536	-0.111	0.214
C(BorrowerState)[T.WY]	-0.0277	0.051	-0.544	0.586	-0.127	0.072
C(AmountCategory_1k)[T.small_amount]	-1.7514	0.010	-176.681	0.000	-1.771	-1.732
Gini_1y_est	-0.6868	0.108	-6.361	0.000	-0.898	-0.475
Gini_1y_est:C(AmountCategory_1k)[T.small_amount]	-0.2169	0.018	-12.099	0.000	-0.252	-0.182
ProsperScore	-0.1437	0.020	-7.158	0.000	-0.183	-0.104
Gini_1y_est:ProsperScore	0.4606	0.038	12.359	0.000	0.394	0.543
Income_1y_est	0.1574	0.094	1.637	0.102	-0.031	0.346
EstimatedReturn	0.2839	0.070	4.033	0.000	0.146	0.422
Gini_1y_est:EstimatedReturn	0.9869	0.140	7.046	0.000	0.712	1.261
Log_LoanDuration	-0.1495	0.009	-16.806	0.000	-0.167	-0.132

If the model instance has been used for another fit with different fit parameters, then the fit options might not be the correct ones anymore .  
...Dropping the extreme outliers (the top and bottom 1%)...

...Running the auxiliary OLS model with fixed month & state effects (1y, HC3, excluding outliers) and saving the model...

OLS Regression Results						
=====						
Dep. Variable:	Log_AveInvestment	R-squared:	0.889			
Model:	OLS	Adj. R-squared:	0.889			
Method:	Least Squares	F-statistic:	7256.			
Date:	Fri, 02 Dec 2022	Prob (F-statistic):	0.00			
Time:	16:44:50	Log-Likelihood:	-21594.			
No. Observations:	78322	AIC:	4.340e+04			
Df Residuals:	78215	BIC:	4.439e+04			
Df Model:	106					
Covariance Type:	HC3					
=====						
	coef	std err	z	P> z	[0.025	0.975]
Intercept	3.1663	0.101	31.352	0.000	2.968	3.364
C(ListingMonth)[T.2010-02]	-0.0208	0.015	-1.360	0.174	-0.051	0.009
C(ListingMonth)[T.2010-03]	-0.0084	0.015	-0.545	0.586	-0.038	0.022
C(ListingMonth)[T.2010-04]	0.0065	0.016	0.412	0.680	-0.024	0.037
C(ListingMonth)[T.2010-05]	0.0179	0.016	1.133	0.257	-0.013	0.049
C(ListingMonth)[T.2010-06]	0.0572	0.016	3.563	0.000	0.026	0.089
C(ListingMonth)[T.2010-07]	0.0068	0.014	0.472	0.637	-0.021	0.035
C(ListingMonth)[T.2010-08]	-0.0017	0.015	-0.114	0.909	-0.032	0.028
C(ListingMonth)[T.2010-09]	0.0354	0.016	2.159	0.031	0.003	0.068
C(ListingMonth)[T.2010-10]	0.0502	0.016	3.227	0.001	0.020	0.081
C(ListingMonth)[T.2010-11]	0.0670	0.014	4.661	0.000	0.039	0.095
C(ListingMonth)[T.2010-12]	0.1905	0.016	11.857	0.000	0.159	0.222
C(ListingMonth)[T.2011-01]	0.2176	0.015	14.502	0.000	0.188	0.247
C(ListingMonth)[T.2011-02]	0.2364	0.015	15.949	0.000	0.207	0.265
C(ListingMonth)[T.2011-03]	0.2905	0.015	19.601	0.000	0.261	0.320
C(ListingMonth)[T.2011-04]	0.3088	0.015	20.285	0.000	0.279	0.339
C(ListingMonth)[T.2011-05]	0.3904	0.016	24.335	0.000	0.359	0.422
C(ListingMonth)[T.2011-06]	0.3469	0.015	22.419	0.000	0.317	0.377
C(ListingMonth)[T.2011-07]	0.4020	0.018	22.545	0.000	0.367	0.437
C(ListingMonth)[T.2011-08]	0.4369	0.017	25.643	0.000	0.403	0.470
C(ListingMonth)[T.2011-09]	0.4439	0.017	26.649	0.000	0.411	0.477
C(ListingMonth)[T.2011-10]	0.4533	0.015	29.677	0.000	0.423	0.483
C(ListingMonth)[T.2011-11]	0.4238	0.016	25.833	0.000	0.392	0.456
C(ListingMonth)[T.2011-12]	0.4231	0.017	24.851	0.000	0.390	0.456
C(ListingMonth)[T.2012-01]	0.3956	0.016	24.710	0.000	0.364	0.427
C(ListingMonth)[T.2012-02]	0.4135	0.017	24.927	0.000	0.381	0.446
C(ListingMonth)[T.2012-03]	0.4554	0.016	27.937	0.000	0.423	0.487
C(ListingMonth)[T.2012-04]	0.4887	0.016	30.325	0.000	0.457	0.520
C(ListingMonth)[T.2012-05]	0.4871	0.016	30.495	0.000	0.456	0.518
C(ListingMonth)[T.2012-06]	0.4756	0.016	30.173	0.000	0.445	0.507
C(ListingMonth)[T.2012-07]	0.4845	0.016	30.570	0.000	0.453	0.516
C(ListingMonth)[T.2012-08]	0.4906	0.015	32.319	0.000	0.461	0.520
C(ListingMonth)[T.2012-09]	0.5003	0.016	32.131	0.000	0.470	0.531
C(ListingMonth)[T.2012-10]	0.3785	0.015	26.100	0.000	0.350	0.407
C(ListingMonth)[T.2012-11]	0.2899	0.014	20.770	0.000	0.263	0.317
C(ListingMonth)[T.2012-12]	0.2587	0.014	18.835	0.000	0.232	0.286
C(ListingMonth)[T.2013-01]	0.2282	0.016	14.211	0.000	0.197	0.260
C(ListingMonth)[T.2013-02]	0.3479	0.018	19.806	0.000	0.314	0.382



C(ListingMonth)[T.2013-03]	0.3684	0.017	21.831	0.000	0.335	0.401
C(ListingMonth)[T.2013-04]	0.4344	0.017	25.540	0.000	0.401	0.468
C(ListingMonth)[T.2013-05]	0.4827	0.017	28.860	0.000	0.450	0.516
C(ListingMonth)[T.2013-06]	0.4936	0.017	29.512	0.000	0.461	0.526
C(ListingMonth)[T.2013-07]	0.5403	0.017	32.433	0.000	0.508	0.573
C(ListingMonth)[T.2013-08]	0.5370	0.017	31.904	0.000	0.504	0.570
C(ListingMonth)[T.2013-09]	0.5725	0.016	34.699	0.000	0.540	0.605
C(ListingMonth)[T.2013-10]	0.5922	0.016	35.975	0.000	0.560	0.625
C(ListingMonth)[T.2013-11]	0.5979	0.017	36.051	0.000	0.565	0.630
C(ListingMonth)[T.2013-12]	0.6320	0.017	38.154	0.000	0.600	0.664
C(ListingMonth)[T.2014-01]	0.6132	0.018	33.365	0.000	0.577	0.649
C(ListingMonth)[T.2014-02]	0.6307	0.018	34.200	0.000	0.595	0.667
C(ListingMonth)[T.2014-03]	0.6258	0.021	30.356	0.000	0.585	0.666
C(BorrowerState)[T.AL]	0.0893	0.079	1.125	0.261	-0.066	0.245
C(BorrowerState)[T.AR]	0.0964	0.084	1.152	0.249	-0.068	0.260
C(BorrowerState)[T.AZ]	0.0605	0.065	0.927	0.354	-0.067	0.188
C(BorrowerState)[T.CA]	0.0396	0.050	0.787	0.431	-0.059	0.138
C(BorrowerState)[T.CO]	0.0593	0.046	1.286	0.199	-0.031	0.150
C(BorrowerState)[T.CT]	0.0562	0.049	1.139	0.255	-0.041	0.153
C(BorrowerState)[T.DC]	0.0480	0.068	0.711	0.477	-0.084	0.180
C(BorrowerState)[T.DE]	0.0083	0.047	0.178	0.859	-0.083	0.100
C(BorrowerState)[T.FL]	0.0470	0.073	0.645	0.519	-0.096	0.190
C(BorrowerState)[T.GA]	0.0520	0.069	0.758	0.449	-0.083	0.187
C(BorrowerState)[T.HI]	-0.0178	0.035	-0.510	0.610	-0.086	0.051
C(BorrowerState)[T.ID]	0.0665	0.069	0.966	0.334	-0.069	0.202
C(BorrowerState)[T.IL]	0.0647	0.053	1.210	0.226	-0.040	0.170
C(BorrowerState)[T.IN]	0.0490	0.065	0.752	0.452	-0.079	0.177
C(BorrowerState)[T.KS]	0.0220	0.060	0.368	0.713	-0.095	0.139
C(BorrowerState)[T.KY]	0.0921	0.079	1.173	0.241	-0.062	0.246
C(BorrowerState)[T.LA]	0.0010	0.079	1.025	0.305	-0.074	0.236
C(BorrowerState)[T.MA]	0.0555	0.044	1.251	0.211	-0.031	0.143
C(BorrowerState)[T.MD]	0.0074	0.034	0.216	0.829	-0.060	0.074
C(BorrowerState)[T.MI]	0.0648	0.066	0.987	0.324	-0.064	0.193
C(BorrowerState)[T.MN]	0.0331	0.041	0.804	0.421	-0.048	0.114
C(BorrowerState)[T.MO]	0.0601	0.068	0.950	0.342	-0.069	0.199
C(BorrowerState)[T.MS]	0.1174	0.090	1.302	0.193	-0.059	0.294
C(BorrowerState)[T.MT]	0.0647	0.072	0.899	0.369	-0.076	0.206
C(BorrowerState)[T.NC]	0.0510	0.072	0.708	0.479	-0.090	0.192
C(BorrowerState)[T.NE]	0.0408	0.058	0.706	0.480	-0.072	0.154
C(BorrowerState)[T.NH]	0.0274	0.037	0.748	0.455	-0.044	0.099
C(BorrowerState)[T.NJ]	0.0381	0.041	0.922	0.356	-0.043	0.119
C(BorrowerState)[T.NM]	0.0960	0.079	1.222	0.222	-0.058	0.250
C(BorrowerState)[T.NV]	0.0496	0.059	0.844	0.399	-0.066	0.165
C(BorrowerState)[T.NY]	0.0650	0.060	1.076	0.282	-0.053	0.183
C(BorrowerState)[T.OH]	0.0705	0.066	1.066	0.286	-0.059	0.200
C(BorrowerState)[T.OK]	0.0535	0.072	0.742	0.458	-0.088	0.195
C(BorrowerState)[T.OR]	0.0448	0.062	0.722	0.471	-0.077	0.167
C(BorrowerState)[T.PA]	0.0576	0.059	0.984	0.325	-0.057	0.172
C(BorrowerState)[T.RI]	0.0516	0.056	0.921	0.357	-0.058	0.161
C(BorrowerState)[T.SC]	0.0434	0.075	0.577	0.564	-0.104	0.191
C(BorrowerState)[T.SD]	0.0378	0.064	0.588	0.556	-0.088	0.164
C(BorrowerState)[T.TN]	0.0773	0.077	1.006	0.315	-0.073	0.228
C(BorrowerState)[T.TX]	0.0834	0.061	1.356	0.175	-0.037	0.204
C(BorrowerState)[T.UT]	0.0059	0.043	0.138	0.891	-0.078	0.090
C(BorrowerState)[T.VA]	0.0536	0.041	1.297	0.195	-0.027	0.135
C(BorrowerState)[T.VT]	0.0910	0.059	1.535	0.125	-0.025	0.207
C(BorrowerState)[T.WA]	0.0095	0.044	0.216	0.829	-0.077	0.096
C(BorrowerState)[T.WI]	0.0401	0.056	0.712	0.476	-0.070	0.151
C(BorrowerState)[T.WY]	0.0636	0.083	0.762	0.446	-0.100	0.227
C(BorrowerState)[T.WY]	0.0034	0.051	0.066	0.947	-0.097	0.103
C(AmountCategory_1k)[T.small_amount]	-1.6325	0.011	-150.302	0.000	-1.654	-1.611
Gini_1y_est	-0.7537	0.119	-6.330	0.000	-0.987	-0.520
Gini_1y_est:C(AmountCategory_1k)[T.small_amount]	-0.1750	0.019	-9.041	0.000	-0.213	-0.137
ProsperScore	-0.1582	0.022	-7.089	0.000	-0.202	-0.114
Gini_1y_est:ProsperScore	0.3581	0.042	8.544	0.000	0.276	0.440
Income_1y_est	0.0962	0.095	1.018	0.309	-0.089	0.282
EstimatedReturn	0.2262	0.080	2.821	0.005	0.069	0.383
Gini_1y_est:EstimatedReturn	1.0215	0.159	6.413	0.000	0.709	1.334
Log_loanDuration	-0.1226	0.009	-12.972	0.000	-0.141	-0.104

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Omnibus:	2609.612	Durbin-Watson:	1.987
Prob(Omnibus):	0.000	Jarque-Bera (JB):	2876.471
Skew:	0.465	Prob(JB):	0.00
Kurtosis:	3.125	Cond. No.	646.

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Notes:  
[1] Standard Errors are heteroscedasticity robust (HC3)

...Running the auxiliary RLM model with fixed month & state effects (1y, HuberT, H1, 1.5k as the amount category cutoff point) and saving the model...

Robust linear Model Regression Results						
Dep. Variable:	Log_AveInvestment	No. Observations:	80937			
Model:	RLM	Df Residuals:	80830			
Method:	IRLS	Df Model:	106			
Norms:	HuberT					
Scale Est.:	mad					
Cov Type:	H1					
Date:	Fri, 02 Dec 2022					
Time:	16:44:59					
No. Iterations:	24					
	coef	std err	z	P> z	[0.025	0.975]
Intercept	3.0856	0.094	32.691	0.000	2.901	3.271
C(ListingMonth)[T.2010-02]	-0.0081	0.022	-0.364	0.716	-0.052	0.036
C(ListingMonth)[T.2010-03]	0.0104	0.021	0.493	0.622	-0.031	0.052
C(ListingMonth)[T.2010-04]	0.0150	0.021	0.721	0.471	-0.026	0.056
C(ListingMonth)[T.2010-05]	0.0350	0.022	1.623	0.105	-0.007	0.077
C(ListingMonth)[T.2010-06]	0.0825	0.021	3.903	0.000	0.041	0.124
C(ListingMonth)[T.2010-07]	0.0466	0.021	2.173	0.030	0.005	0.089
C(ListingMonth)[T.2010-08]	0.0294	0.022	1.327	0.185	-0.014	0.073
C(ListingMonth)[T.2010-09]	0.0625	0.022	2.788	0.005	0.019	0.106
C(ListingMonth)[T.2010-10]	0.0859	0.021	3.998	0.000	0.044	0.128
C(ListingMonth)[T.2010-11]	0.1114	0.021	5.313	0.000	0.070	0.152
C(ListingMonth)[T.2010-12]	0.2419	0.021	11.440	0.000	0.200	0.283
C(ListingMonth)[T.2011-01]	0.2782	0.021	13.293	0.000	0.237	0.319
C(ListingMonth)[T.2011-02]	0.3008	0.020	15.013	0.000	0.262	0.340
C(ListingMonth)[T.2011-03]	0.3568	0.020	17.852	0.000	0.318	0.396
C(ListingMonth)[T.2011-04]	0.3739	0.020	18.398	0.000	0.334	0.414
C(ListingMonth)[T.2011-05]	0.4585	0.020	23.155	0.000	0.420	0.497
C(ListingMonth)[T.2011-06]	0.4110	0.020	20.540	0.000	0.372	0.450
C(ListingMonth)[T.2011-07]	0.4746	0.019	24.349	0.000	0.436	0.513
C(ListingMonth)[T.2011-08]	0.5071	0.019	26.534	0.000	0.470	0.545
C(ListingMonth)[T.2011-09]	0.5038	0.019	26.728	0.000	0.467	0.541
C(ListingMonth)[T.2011-10]	0.5297	0.018	28.843	0.000	0.494	0.566
C(ListingMonth)[T.2011-11]	0.4951	0.018	26.909	0.000	0.459	0.531
C(ListingMonth)[T.2011-12]	0.4901	0.018	26.785	0.000	0.454	0.526
C(ListingMonth)[T.2012-01]	0.4425	0.019	23.823	0.000	0.406	0.479
C(ListingMonth)[T.2012-02]	0.4649	0.019	24.942	0.000	0.428	0.501
C(ListingMonth)[T.2012-03]	0.5074	0.019	27.221	0.000	0.471	0.544
C(ListingMonth)[T.2012-04]	0.5378	0.019	29.058	0.000	0.502	0.574
C(ListingMonth)[T.2012-05]	0.5478	0.018	29.645	0.000	0.512	0.584
C(ListingMonth)[T.2012-06]	0.5300	0.018	28.965	0.000	0.494	0.566
C(ListingMonth)[T.2012-07]	0.5289	0.018	28.886	0.000	0.493	0.565
C(ListingMonth)[T.2012-08]	0.5475	0.018	30.022	0.000	0.512	0.583
C(ListingMonth)[T.2012-09]	0.5791	0.018	31.583	0.000	0.543	0.615
C(ListingMonth)[T.2012-10]	0.4479	0.018	24.401	0.000	0.412	0.484
C(ListingMonth)[T.2012-11]	0.3627	0.019	19.278	0.000	0.326	0.400
C(ListingMonth)[T.2012-12]	0.3433	0.020	17.475	0.000	0.305	0.382
C(ListingMonth)[T.2013-01]	0.3067	0.021	14.632	0.000	0.266	0.348
C(ListingMonth)[T.2013-02]	0.4079	0.021	19.523	0.000	0.367	0.449

C(ListingMonth)[T.2013-03] 0.4330 0.020 21.501 0.000 0.394 0.472
C(ListingMonth)[T.2013-04] 0.4824 0.020 24.156 0.000 0.443 0.522
C(ListingMonth)[T.2013-05] 0.5297 0.020 26.880 0.000 0.491 0.568
C(ListingMonth)[T.2013-06] 0.5346 0.020 27.147 0.000 0.496 0.573
C(ListingMonth)[T.2013-07] 0.5937 0.020 30.411 0.000 0.555 0.632
C(ListingMonth)[T.2013-08] 0.5871 0.020 29.873 0.000 0.549 0.626
C(ListingMonth)[T.2013-09] 0.6219 0.019 32.015 0.000 0.584 0.660
C(ListingMonth)[T.2013-10] 0.6384 0.019 33.008 0.000 0.600 0.676
C(ListingMonth)[T.2013-11] 0.6619 0.019 34.174 0.000 0.624 0.700
C(ListingMonth)[T.2013-12] 0.7004 0.019 36.214 0.000 0.662 0.738
C(ListingMonth)[T.2014-01] 0.6679 0.021 31.938 0.000 0.627 0.709
C(ListingMonth)[T.2014-02] 0.6758 0.021 32.102 0.000 0.635 0.717
C(ListingMonth)[T.2014-03] 0.6661 0.023 28.675 0.000 0.621 0.712
C(BorrowerState)[T.AL] 0.0535 0.077 0.695 0.487 -0.097 0.204
C(BorrowerState)[T.AR] 0.0611 0.081 0.752 0.452 -0.098 0.220
C(BorrowerState)[T.AZ] 0.0252 0.063 0.401 0.688 -0.098 0.148
C(BorrowerState)[T.CA] -0.0259 0.047 -0.550 0.582 -0.118 0.066
C(BorrowerState)[T.CO] 0.0171 0.043 0.394 0.693 -0.068 0.102
C(BorrowerState)[T.CT] -0.0349 0.046 -0.763 0.445 -0.124 0.055
C(BorrowerState)[T.DC] -0.0524 0.063 -0.833 0.405 -0.176 0.071
C(BorrowerState)[T.DE] -0.0300 0.044 -0.674 0.500 -0.117 0.057
C(BorrowerState)[T.FL] -0.0023 0.070 -0.033 0.973 -0.140 0.135
C(BorrowerState)[T.GA] 0.0065 0.066 0.099 0.921 -0.123 0.136
C(BorrowerState)[T.HI] -0.0489 0.032 -1.521 0.128 -0.112 0.014
C(BorrowerState)[T.ID] 0.0084 0.067 1.015 0.310 -0.064 0.200
C(BorrowerState)[T.IL] 0.0044 0.060 0.087 0.931 -0.094 0.183
C(BorrowerState)[T.IN] 0.0274 0.063 0.434 0.664 -0.096 0.151
C(BorrowerState)[T.KS] 0.0178 0.057 0.312 0.755 -0.094 0.130
C(BorrowerState)[T.KY] 0.0627 0.076 0.824 0.410 -0.087 0.212
C(BorrowerState)[T.LA] 0.0394 0.076 0.516 0.606 -0.110 0.189
C(BorrowerState)[T.MA] -0.0178 0.041 -0.432 0.666 -0.098 0.063
C(BorrowerState)[T.MD] -0.0412 0.031 -1.311 0.190 -0.103 0.020
C(BorrowerState)[T.MI] 0.0326 0.063 0.515 0.606 -0.092 0.157
C(BorrowerState)[T.MN] -0.0066 0.039 -0.172 0.863 -0.082 0.069
C(BorrowerState)[T.MO] 0.0328 0.066 0.421 0.621 -0.097 0.163
C(BorrowerState)[T.MS] 0.0764 0.088 0.869 0.385 -0.096 0.248
C(BorrowerState)[T.MT] 0.0248 0.070 0.355 0.723 -0.112 0.161
C(BorrowerState)[T.NC] 0.0146 0.070 0.209 0.834 -0.122 0.151
C(BorrowerState)[T.NE] 0.0151 0.056 0.271 0.786 -0.094 0.124
C(BorrowerState)[T.NH] -0.0146 0.034 -0.435 0.664 -0.081 0.051
C(BorrowerState)[T.NJ] -0.0361 0.038 -0.946 0.344 -0.111 0.039
C(BorrowerState)[T.NM] 0.0005 0.076 1.056 0.291 -0.069 0.230
C(BorrowerState)[T.NV] 0.0246 0.057 0.435 0.664 -0.086 0.135
C(BorrowerState)[T.NY] -0.0129 0.057 -0.228 0.820 -0.124 0.090
C(BorrowerState)[T.OH] 0.0354 0.064 0.555 0.579 -0.090 0.161
C(BorrowerState)[T.OK] 0.0373 0.070 0.534 0.593 -0.100 0.174
C(BorrowerState)[T.OR] 0.0093 0.060 0.156 0.876 -0.108 0.126
C(BorrowerState)[T.PA] 0.0178 0.056 0.318 0.750 -0.092 0.127
C(BorrowerState)[T.RI] -0.0078 0.053 -0.148 0.882 -0.111 0.096
C(BorrowerState)[T.SC] 0.0179 0.073 0.245 0.806 -0.125 0.161
C(BorrowerState)[T.SD] 0.0324 0.063 0.513 0.608 -0.091 0.156
C(BorrowerState)[T.TE] 0.0457 0.074 0.614 0.540 -0.100 0.192
C(BorrowerState)[T.TX] 0.0334 0.059 0.569 0.569 -0.082 0.148
C(BorrowerState)[T.UT] 0.0053 0.041 0.130 0.896 -0.075 0.085
C(BorrowerState)[T.VA] -0.0005 0.038 -0.013 0.989 -0.075 0.074
C(BorrowerState)[T.VT] 0.0440 0.057 0.776 0.438 -0.067 0.155
C(BorrowerState)[T.WA] -0.0257 0.041 -0.621 0.534 -0.107 0.055
C(BorrowerState)[T.WI] 0.0210 0.054 0.388 0.698 -0.085 0.127
C(BorrowerState)[T.WV] 0.0400 0.081 0.491 0.623 -0.120 0.200
C(BorrowerState)[T.WY] -0.0009 0.050 -0.199 0.842 -0.108 0.080
C(AmountCategory\_1\_5k)[T.small\_amount] -1.7383 0.010 -174.558 -0.000 -1.758 -1.719
Gini\_1y\_est -0.8302 0.106 -7.809 0.000 -1.039 -0.622
Gini\_1y\_est:C(AmountCategory\_1\_5k)[T.small\_amount] -0.1752 0.018 -9.821 0.000 -0.210 -0.140
ProsperScore -0.1320 0.020 -6.693 0.000 -0.171 -0.093
Gini\_1y\_est:ProsperScore 0.4225 0.037 11.348 0.000 0.350 0.495
Income\_1y\_est 0.1548 0.094 1.640 0.101 -0.030 0.340
EstimatedReturn 0.3131 0.069 4.510 0.000 0.177 0.449
Gini\_1y\_est:EstimatedReturn 1.2828 0.138 9.270 0.000 1.012 1.554
Log\_LoanDuration -0.1241 0.009 -14.057 0.000 -0.141 -0.107

If the model instance has been used for another fit with different fit parameters, then the fit options might not be the correct ones anymore .

...Running the auxiliary RLM model with fixed month & state effects (1y, HuberT, H1, 2k) and saving the model...

Robust linear Model Regression Results
Dep. Variable: Log\_AveInvestment No. Observations: 80937
Model: RLM Df Residuals: 80830
Method: IRLS Df Model: 106
Norm: HuberT
Scale Est.: mad
Cov Type: H1
Date: Fri, 02 Dec 2022
Time: 16:45:06
No. Iterations: 21
coef std err z P>|z| [0.025 0.975]
Intercept 3.0954 0.096 32.270 0.000 2.907 3.283
C(ListingMonth)[T.2010-02] -0.0063 0.023 -0.277 0.782 -0.051 0.038
C(ListingMonth)[T.2010-03] 0.0105 0.021 0.490 0.624 -0.032 0.053
C(ListingMonth)[T.2010-04] 0.0134 0.021 0.636 0.525 -0.028 0.055
C(ListingMonth)[T.2010-05] 0.0338 0.022 1.541 0.123 -0.009 0.077
C(ListingMonth)[T.2010-06] 0.0707 0.021 3.710 0.000 0.038 0.122
C(ListingMonth)[T.2010-07] 0.0439 0.022 2.018 0.044 0.001 0.087
C(ListingMonth)[T.2010-08] 0.0232 0.023 1.030 0.303 -0.021 0.067
C(ListingMonth)[T.2010-09] 0.0560 0.023 2.457 0.014 0.011 0.101
C(ListingMonth)[T.2010-10] 0.0003 0.022 3.676 0.000 0.038 0.123
C(ListingMonth)[T.2010-11] 0.1038 0.021 4.870 0.000 0.062 0.146
C(ListingMonth)[T.2010-12] 0.2348 0.021 10.919 0.000 0.193 0.277
C(ListingMonth)[T.2011-01] 0.2723 0.021 12.797 0.000 0.231 0.314
C(ListingMonth)[T.2011-02] 0.2964 0.020 14.546 0.000 0.256 0.336
C(ListingMonth)[T.2011-03] 0.3545 0.020 17.443 0.000 0.315 0.394
C(ListingMonth)[T.2011-04] 0.3670 0.021 17.763 0.000 0.327 0.408
C(ListingMonth)[T.2011-05] 0.4460 0.020 22.148 0.000 0.407 0.485
C(ListingMonth)[T.2011-06] 0.4009 0.020 19.702 0.000 0.361 0.441
C(ListingMonth)[T.2011-07] 0.4978 0.020 25.121 0.000 0.459 0.537
C(ListingMonth)[T.2011-08] 0.5174 0.019 26.624 0.000 0.479 0.555
C(ListingMonth)[T.2011-09] 0.5175 0.019 26.997 0.000 0.480 0.555
C(ListingMonth)[T.2011-10] 0.5309 0.019 28.430 0.000 0.494 0.568
C(ListingMonth)[T.2011-11] 0.4957 0.019 26.494 0.000 0.459 0.532
C(ListingMonth)[T.2011-12] 0.5350 0.019 28.750 0.000 0.499 0.571
C(ListingMonth)[T.2012-01] 0.4821 0.019 25.535 0.000 0.445 0.519
C(ListingMonth)[T.2012-02] 0.4997 0.019 26.370 0.000 0.463 0.537
C(ListingMonth)[T.2012-03] 0.5042 0.019 26.605 0.000 0.467 0.541
C(ListingMonth)[T.2012-04] 0.5297 0.019 28.148 0.000 0.493 0.567
C(ListingMonth)[T.2012-05] 0.5411 0.019 28.001 0.000 0.504 0.578
C(ListingMonth)[T.2012-06] 0.5286 0.019 28.409 0.000 0.492 0.565
C(ListingMonth)[T.2012-07] 0.5237 0.019 28.130 0.000 0.487 0.560
C(ListingMonth)[T.2012-08] 0.5407 0.019 29.158 0.000 0.504 0.577
C(ListingMonth)[T.2012-09] 0.5787 0.019 31.037 0.000 0.542 0.615
C(ListingMonth)[T.2012-10] 0.4401 0.019 23.579 0.000 0.403 0.477
C(ListingMonth)[T.2012-11] 0.3548 0.019 18.545 0.000 0.317 0.392
C(ListingMonth)[T.2012-12] 0.3323 0.020 16.633 0.000 0.293 0.371
C(ListingMonth)[T.2013-01] 0.2906 0.021 13.634 0.000 0.249 0.332
C(ListingMonth)[T.2013-02] 0.3971 0.021 18.690 0.000 0.355 0.439
C(ListingMonth)[T.2013-03] 0.4406 0.020 21.519 0.000 0.400 0.481
C(ListingMonth)[T.2013-04] 0.4801 0.020 24.039 0.000 0.448 0.528
C(ListingMonth)[T.2013-05] 0.5360 0.020 26.751 0.000 0.497 0.575
C(ListingMonth)[T.2013-06] 0.5439 0.020 27.163 0.000 0.505 0.583
C(ListingMonth)[T.2013-07] 0.6081 0.020 30.638 0.000 0.569 0.647
C(ListingMonth)[T.2013-08] 0.6071 0.020 30.386 0.000 0.568 0.646

C(ListingMonth)[T.2013-09] 0.6313 0.020 31.965 0.000 0.593 0.670
C(ListingMonth)[T.2013-10] 0.6519 0.020 33.159 0.000 0.413 0.690
C(ListingMonth)[T.2013-11] 0.6947 0.020 35.295 0.000 0.656 0.733
C(ListingMonth)[T.2013-12] 0.7340 0.020 37.344 0.000 0.695 0.772
C(ListingMonth)[T.2014-01] 0.6986 0.021 32.868 0.000 0.657 0.740
C(ListingMonth)[T.2014-02] 0.6812 0.021 31.826 0.000 0.639 0.723
C(ListingMonth)[T.2014-03] 0.6735 0.024 28.520 0.000 0.627 0.720
C(BorrowerState)[T.AL] 0.0657 0.078 0.839 0.401 -0.068 0.219
C(BorrowerState)[T.AR] 0.0770 0.083 0.932 0.351 -0.085 0.239
C(BorrowerState)[T.AZ] 0.0311 0.064 0.487 0.626 -0.094 0.156
C(BorrowerState)[T.CA] -0.0241 0.048 -0.504 0.614 -0.118 0.070
C(BorrowerState)[T.CO] 0.0186 0.044 0.421 0.674 -0.068 0.105
C(BorrowerState)[T.CT] -0.0396 0.046 -0.853 0.394 -0.131 0.051
C(BorrowerState)[T.DC] -0.0509 0.064 -0.795 0.426 -0.176 0.075
C(BorrowerState)[T.DE] -0.0253 0.045 -0.561 0.575 -0.114 0.063
C(BorrowerState)[T.FL] 0.0045 0.071 0.063 0.950 -0.136 0.145
C(BorrowerState)[T.GA] 0.0145 0.067 0.216 0.929 -0.117 0.146
C(BorrowerState)[T.HI] -0.0457 0.033 -1.398 0.162 -0.110 0.018
C(BorrowerState)[T.ID] 0.0683 0.068 0.998 0.318 -0.066 0.203
C(BorrowerState)[T.IL] 0.0077 0.051 0.150 0.881 -0.093 0.108
C(BorrowerState)[T.IN] 0.0361 0.064 0.563 0.574 -0.090 0.162
C(BorrowerState)[T.KS] 0.0213 0.058 0.367 0.713 -0.092 0.135
C(BorrowerState)[T.KY] 0.0757 0.077 0.977 0.328 -0.076 0.227
C(BorrowerState)[T.LA] 0.0417 0.078 0.537 0.591 -0.110 0.194
C(BorrowerState)[T.MA] -0.0288 0.042 -0.689 0.491 -0.111 0.053
C(BorrowerState)[T.MD] -0.0447 0.032 -1.399 0.162 -0.107 0.018
C(BorrowerState)[T.ME] 0.0309 0.064 0.604 0.546 -0.087 0.165
C(BorrowerState)[T.MN] -0.0028 0.039 -0.071 0.943 -0.080 0.074
C(BorrowerState)[T.MO] 0.0410 0.067 0.608 0.543 -0.091 0.173
C(BorrowerState)[T.MS] 0.0909 0.089 1.018 0.309 -0.084 0.266
C(BorrowerState)[T.MT] 0.0398 0.071 0.561 0.575 -0.099 0.179
C(BorrowerState)[T.NC] 0.0258 0.071 0.364 0.716 -0.113 0.164
C(BorrowerState)[T.NE] 0.0251 0.056 0.444 0.657 -0.086 0.136
C(BorrowerState)[T.NH] -0.0140 0.034 -0.407 0.684 -0.081 0.053
C(BorrowerState)[T.NJ] -0.0420 0.039 -1.083 0.279 -0.118 0.034
C(BorrowerState)[T.NM] 0.0904 0.077 1.167 0.243 -0.061 0.242
C(BorrowerState)[T.NV] 0.0313 0.057 0.545 0.586 -0.081 0.144
C(BorrowerState)[T.NY] -0.0065 0.058 -0.113 0.910 -0.119 0.106
C(BorrowerState)[T.OH] 0.0469 0.065 0.723 0.470 -0.080 0.174
C(BorrowerState)[T.OK] 0.0488 0.071 0.686 0.492 -0.091 0.188
C(BorrowerState)[T.OR] 0.0156 0.061 0.258 0.797 -0.103 0.135
C(BorrowerState)[T.PA] 0.0244 0.057 0.429 0.668 -0.087 0.136
C(BorrowerState)[T.RI] 0.0050 0.054 0.094 0.925 -0.100 0.110
C(BorrowerState)[T.SC] 0.0262 0.074 0.352 0.725 -0.119 0.172
C(BorrowerState)[T.SD] 0.0269 0.064 0.419 0.675 -0.099 0.153
C(BorrowerState)[T.TN] 0.0587 0.076 0.774 0.439 -0.090 0.207
C(BorrowerState)[T.TX] 0.0377 0.060 0.632 0.527 -0.079 0.155
C(BorrowerState)[T.UT] 0.0066 0.041 0.159 0.874 -0.075 0.088
C(BorrowerState)[T.VA] -0.0031 0.039 -0.081 0.936 -0.079 0.073
C(BorrowerState)[T.VT] 0.0458 0.058 0.795 0.427 -0.067 0.159
C(BorrowerState)[T.WA] -0.0204 0.042 -0.484 0.628 -0.103 0.062
C(BorrowerState)[T.WI] 0.0347 0.056 0.630 0.929 -0.073 0.143
C(BorrowerState)[T.WV] 0.0568 0.083 0.686 0.493 -0.105 0.219
C(BorrowerState)[T.WY] -0.0295 0.051 -0.500 0.562 -0.129 0.070
C(AmountCategory\_2k)[T.small\_amount] -1.7451 0.010 -170.365 0.000 -1.765 -1.725
Gini\_1y\_est -0.8683 0.108 -8.054 0.000 -1.000 -0.657
Gini\_1y\_est:C(AmountCategory\_2k)[T.small\_amount] -0.1504 0.018 -8.204 0.000 -0.186 -0.114
ProsperScore -0.1633 0.020 -8.171 0.000 -0.202 -0.124
Gini\_1y\_est:ProsperScore 0.4071 0.038 10.800 0.000 0.333 0.481
Income\_1y\_est 0.1806 0.096 1.882 0.060 -0.008 0.369
EstimatedReturn 0.3434 0.071 4.869 0.000 0.205 0.482
Gini\_1y\_est:EstimatedReturn 1.3346 0.141 9.497 0.000 1.059 1.610
Log\_loanDuration -0.1607 0.009 -17.915 0.000 -0.178 -0.143

If the model instance has been used for another fit with different fit parameters, then the fit options might not be the correct ones anymore .

...Running the auxiliary Quantile Regression model with fixed month & state effects (1y, q = 0.5, 1.5k) and saving the model...

QuantReg Regression Results						
Dep. Variable:	Log_AveInvestment	Pseudo R-squared:	0.7050			
Model:	QuantReg	Bandwidth:	0.03097			
Method:	Least Squares	Sparsity:	0.5406			
Date:	Fri, 02 Dec 2022	No. Observations:	80937			
Time:	16:45:35	Df Residuals:	80830			
		Df Model:	106			
	coef	std err	t	P> t	[0.025	0.975]
Intercept	3.2843	0.081	40.553	0.000	3.126	3.443
C(ListingMonth)[T.2010-02]	-0.0036	0.019	-0.188	0.851	-0.041	0.034
C(ListingMonth)[T.2010-03]	0.0063	0.018	0.347	0.729	-0.029	0.042
C(ListingMonth)[T.2010-04]	0.0045	0.018	0.250	0.803	-0.030	0.039
C(ListingMonth)[T.2010-05]	0.0301	0.018	1.630	0.103	-0.006	0.066
C(ListingMonth)[T.2010-06]	0.0080	0.018	4.455	0.000	0.045	0.116
C(ListingMonth)[T.2010-07]	0.0524	0.018	2.845	0.004	0.016	0.080
C(ListingMonth)[T.2010-08]	0.0370	0.019	1.942	0.052	-0.000	0.074
C(ListingMonth)[T.2010-09]	0.0673	0.019	3.500	0.000	0.030	0.105
C(ListingMonth)[T.2010-10]	0.0766	0.018	4.152	0.000	0.040	0.113
C(ListingMonth)[T.2010-11]	0.1093	0.018	6.075	0.000	0.074	0.145
C(ListingMonth)[T.2010-12]	0.2236	0.018	12.326	0.000	0.188	0.259
C(ListingMonth)[T.2011-01]	0.2494	0.018	13.887	0.000	0.214	0.285
C(ListingMonth)[T.2011-02]	0.2728	0.017	15.866	0.000	0.239	0.306
C(ListingMonth)[T.2011-03]	0.3337	0.017	19.450	0.000	0.300	0.367
C(ListingMonth)[T.2011-04]	0.3378	0.017	19.372	0.000	0.304	0.372
C(ListingMonth)[T.2011-05]	0.4124	0.017	24.272	0.000	0.379	0.446
C(ListingMonth)[T.2011-06]	0.3625	0.017	21.114	0.000	0.329	0.396
C(ListingMonth)[T.2011-07]	0.3853	0.017	23.037	0.000	0.352	0.418
C(ListingMonth)[T.2011-08]	0.4400	0.016	26.832	0.000	0.408	0.472
C(ListingMonth)[T.2011-09]	0.4445	0.016	27.480	0.000	0.413	0.476
C(ListingMonth)[T.2011-10]	0.4749	0.016	30.134	0.000	0.444	0.506
C(ListingMonth)[T.2011-11]	0.4024	0.016	25.480	0.000	0.371	0.433
C(ListingMonth)[T.2011-12]	0.3850	0.016	24.519	0.000	0.354	0.416
C(ListingMonth)[T.2012-01]	0.3520	0.016	22.008	0.000	0.321	0.383
C(ListingMonth)[T.2012-02]	0.3560	0.016	22.259	0.000	0.325	0.387
C(ListingMonth)[T.2012-03]	0.3941	0.016	24.644	0.000	0.363	0.425
C(ListingMonth)[T.2012-04]	0.4400	0.016	27.707	0.000	0.409	0.471
C(ListingMonth)[T.2012-05]	0.4969	0.016	31.341	0.000	0.466	0.528
C(ListingMonth)[T.2012-06]	0.4388	0.016	27.944	0.000	0.408	0.470
C(ListingMonth)[T.2012-07]	0.4199	0.016	26.727	0.000	0.389	0.451
C(ListingMonth)[T.2012-08]	0.4962	0.016	31.711	0.000	0.466	0.527
C(ListingMonth)[T.2012-09]	0.5197	0.016	33.029	0.000	0.489	0.551
C(ListingMonth)[T.2012-10]	0.3987	0.016	25.317	0.000	0.368	0.430
C(ListingMonth)[T.2012-11]	0.3386	0.016	20.971	0.000	0.307	0.370
C(ListingMonth)[T.2012-12]	0.3324	0.017	19.718	0.000	0.299	0.365
C(ListingMonth)[T.2013-01]	0.2872	0.018	15.967	0.000	0.252	0.322
C(ListingMonth)[T.2013-02]	0.3504	0.018	19.543	0.000	0.315	0.386
C(ListingMonth)[T.2013-03]	0.3691	0.017	21.363	0.000	0.335	0.403
C(ListingMonth)[T.2013-04]	0.3738	0.017	21.814	0.000	0.348	0.407
C(ListingMonth)[T.2013-05]	0.4431	0.017	26.208	0.000	0.410	0.476
C(ListingMonth)[T.2013-06]	0.4778	0.017	28.276	0.000	0.445	0.511
C(ListingMonth)[T.2013-07]	0.5507	0.017	32.873	0.000	0.518	0.584
C(ListingMonth)[T.2013-08]	0.5411	0.017	32.083	0.000	0.508	0.574
C(ListingMonth)[T.2013-09]	0.5687	0.017	34.122	0.000	0.536	0.601
C(ListingMonth)[T.2013-10]	0.5746	0.017	34.625	0.000	0.542	0.607
C(ListingMonth)[T.2013-11]	0.5893	0.017	35.461	0.000	0.557	0.622
C(ListingMonth)[T.2013-12]	0.6134	0.017	36.963	0.000	0.581	0.646
C(ListingMonth)[T.2014-01]	0.5942	0.018	33.111	0.000	0.559	0.629
C(ListingMonth)[T.2014-02]	0.5993	0.018	33.174	0.000	0.564	0.636
C(ListingMonth)[T.2014-03]	0.5927	0.020	29.737	0.000	0.554	0.632
C(BorrowerState)[T.AL]	0.0238	0.066	0.361	0.718	-0.106	0.153
C(BorrowerState)[T.AR]	0.0301	0.070	0.432	0.666	-0.107	0.167

C(BorrowerState)[T.AZ]	0.0078	0.054	0.145	0.885	-0.098	0.113
C(BorrowerState)[T.CA]	-0.0232	0.040	-0.574	0.566	-0.102	0.056
C(BorrowerState)[T.CO]	0.0085	0.037	0.227	0.820	-0.065	0.081
C(BorrowerState)[T.CT]	-0.0187	0.039	-0.478	0.633	-0.096	0.058
C(BorrowerState)[T.DC]	-0.0701	0.054	-1.297	0.195	-0.176	0.036
C(BorrowerState)[T.DE]	-0.0213	0.038	-0.558	0.577	-0.096	0.053
C(BorrowerState)[T.FL]	-0.0098	0.060	-0.163	0.870	-0.128	0.108
C(BorrowerState)[T.GA]	-0.0034	0.057	-0.060	0.952	-0.115	0.108
C(BorrowerState)[T.HI]	0.0338	0.028	-1.223	0.221	-0.088	0.020
C(BorrowerState)[T.ID]	0.0443	0.058	0.767	0.443	-0.069	0.158
C(BorrowerState)[T.IL]	-0.0043	0.043	-0.100	0.920	-0.089	0.080
C(BorrowerState)[T.IN]	0.0132	0.054	0.244	0.807	-0.093	0.119
C(BorrowerState)[T.KS]	0.0023	0.049	0.046	0.963	-0.094	0.098
C(BorrowerState)[T.KY]	0.0282	0.065	0.432	0.665	-0.100	0.156
C(BorrowerState)[T.LA]	0.0135	0.065	0.207	0.836	-0.115	0.142
C(BorrowerState)[T.MA]	-0.0248	0.035	-0.704	0.481	-0.094	0.044
C(BorrowerState)[T.MD]	-0.0278	0.027	-1.030	0.303	-0.081	0.025
C(BorrowerState)[T.MI]	0.0168	0.054	0.309	0.757	-0.090	0.123
C(BorrowerState)[T.MN]	-0.0012	0.033	-0.038	0.970	-0.066	0.064
C(BorrowerState)[T.MO]	0.0148	0.057	0.260	0.795	-0.097	0.126
C(BorrowerState)[T.MS]	0.0458	0.075	0.608	0.543	-0.102	0.194
C(BorrowerState)[T.MT]	0.0119	0.060	0.200	0.842	-0.105	0.129
C(BorrowerState)[T.NC]	0.0035	0.060	0.058	0.954	-0.114	0.120
C(BorrowerState)[T.NE]	0.0074	0.048	0.156	0.876	-0.086	0.101
C(BorrowerState)[T.NH]	0.0005	0.029	0.016	0.988	-0.056	0.057
C(BorrowerState)[T.NJ]	-0.0216	0.033	-0.660	0.509	-0.086	0.043
C(BorrowerState)[T.NM]	0.0448	0.065	0.685	0.493	-0.083	0.173
C(BorrowerState)[T.NV]	0.0100	0.049	0.206	0.837	-0.085	0.105
C(BorrowerState)[T.NY]	-0.0208	0.049	-0.427	0.669	-0.116	0.075
C(BorrowerState)[T.OH]	0.0193	0.055	0.352	0.725	-0.088	0.127
C(BorrowerState)[T.OK]	0.0237	0.060	0.395	0.693	-0.094	0.141
C(BorrowerState)[T.OR]	6.87e-05	0.051	0.001	0.999	-0.100	0.100
C(BorrowerState)[T.PA]	0.0049	0.048	0.102	0.919	-0.089	0.099
C(BorrowerState)[T.RI]	-0.0101	0.045	-0.223	0.824	-0.099	0.079
C(BorrowerState)[T.SC]	0.0121	0.063	0.193	0.847	-0.111	0.135
C(BorrowerState)[T.SD]	0.0240	0.054	0.442	0.658	-0.082	0.130
C(BorrowerState)[T.TN]	0.0173	0.064	0.271	0.786	-0.108	0.143
C(BorrowerState)[T.TX]	0.0116	0.050	0.230	0.818	-0.087	0.110
C(BorrowerState)[T.UT]	0.0123	0.035	0.350	0.726	-0.056	0.081
C(BorrowerState)[T.VA]	0.0002	0.033	0.007	0.994	-0.064	0.064
C(BorrowerState)[T.VT]	0.0323	0.049	0.665	0.506	-0.063	0.128
C(BorrowerState)[T.WA]	-0.0190	0.036	-0.533	0.594	-0.089	0.051
C(BorrowerState)[T.WI]	0.0152	0.046	0.320	0.743	-0.076	0.106
C(BorrowerState)[T.WV]	0.0192	0.070	0.275	0.783	-0.118	0.150
C(BorrowerState)[T.WY]	4.953e-05	0.043	0.001	0.999	-0.084	0.084
C(AmountCategory_1_5k)[T.small_amount]	-1.8792	0.009	-219.938	0.000	-1.896	-1.862
Gini_1y_est	-0.6450	0.091	-7.071	0.000	-0.824	-0.466
Gini_1y_est:C(AmountCategory_1_5k)[T.small_amount]	-0.1170	0.015	-7.645	0.000	-0.147	-0.087
Prosperscore	-0.1087	0.017	-6.421	0.000	-0.142	-0.076
Gini_1y_est:Prosperscore	0.3160	0.032	9.892	0.000	0.253	0.379
Income_1y_est	0.0879	0.001	1.006	0.277	-0.071	0.247
EstimatedReturn	0.2222	0.060	3.730	0.000	0.105	0.339
Gini_1y_est:EstimatedReturn	1.0095	0.119	8.504	0.000	0.777	1.242
Log_loanDuration	-0.1003	0.008	-13.240	0.000	-0.115	-0.085

...Running the auxiliary Quantile Regression model with fixed month & state effects (1y, q = 0.5, 2k) and saving the model...

QuantReg Regression Results						
Dep. Variable:	Log_AveInvestment	Pseudo R-squared:	0.6919			
Model:	QuantReg	Bandwidth:	0.03202			
Method:	Least Squares	Sparsity:	0.5987			
Date:	Fri, 02 Dec 2022	No. Observations:	80937			
Time:	16:46:10	Df Residuals:	80830			
		Df Model:	106			
	coef	std err	t	P> t	[0.025	0.975]
Intercept	3.2434	0.090	36.184	0.000	3.068	3.419
C(ListingMonth)[T.2010-02]	-0.0065	0.021	-0.304	0.761	-0.048	0.035
C(ListingMonth)[T.2010-03]	0.0045	0.020	0.222	0.824	-0.035	0.044
C(ListingMonth)[T.2010-04]	-0.0013	0.020	-0.064	0.949	-0.040	0.037
C(ListingMonth)[T.2010-05]	0.0267	0.020	1.302	0.193	-0.013	0.067
C(ListingMonth)[T.2010-06]	0.0713	0.020	3.549	0.000	0.032	0.111
C(ListingMonth)[T.2010-07]	0.0473	0.020	2.321	0.020	0.007	0.087
C(ListingMonth)[T.2010-08]	0.0261	0.021	1.238	0.216	-0.015	0.067
C(ListingMonth)[T.2010-09]	0.0577	0.021	2.707	0.007	0.016	0.099
C(ListingMonth)[T.2010-10]	0.0667	0.020	3.267	0.001	0.027	0.107
C(ListingMonth)[T.2010-11]	0.0994	0.020	4.988	0.000	0.060	0.138
C(ListingMonth)[T.2010-12]	0.2143	0.020	10.668	0.000	0.175	0.254
C(ListingMonth)[T.2011-01]	0.2425	0.020	12.197	0.000	0.204	0.282
C(ListingMonth)[T.2011-02]	0.2673	0.019	14.040	0.000	0.230	0.305
C(ListingMonth)[T.2011-03]	0.3237	0.019	17.046	0.000	0.287	0.361
C(ListingMonth)[T.2011-04]	0.3290	0.019	17.037	0.000	0.291	0.367
C(ListingMonth)[T.2011-05]	0.3984	0.019	21.174	0.000	0.362	0.435
C(ListingMonth)[T.2011-06]	0.3490	0.019	18.356	0.000	0.312	0.386
C(ListingMonth)[T.2011-07]	0.3933	0.019	21.236	0.000	0.357	0.430
C(ListingMonth)[T.2011-08]	0.4399	0.018	24.225	0.000	0.404	0.476
C(ListingMonth)[T.2011-09]	0.4518	0.018	25.223	0.000	0.417	0.487
C(ListingMonth)[T.2011-10]	0.4760	0.017	27.276	0.000	0.442	0.510
C(ListingMonth)[T.2011-11]	0.3962	0.017	22.660	0.000	0.362	0.430
C(ListingMonth)[T.2011-12]	0.4186	0.017	24.077	0.000	0.384	0.453
C(ListingMonth)[T.2012-01]	0.3802	0.018	21.549	0.000	0.346	0.415
C(ListingMonth)[T.2012-02]	0.3943	0.018	22.468	0.000	0.360	0.429
C(ListingMonth)[T.2012-03]	0.3865	0.018	21.023	0.000	0.352	0.421
C(ListingMonth)[T.2012-04]	0.4244	0.018	24.133	0.000	0.390	0.459
C(ListingMonth)[T.2012-05]	0.4842	0.018	27.577	0.000	0.450	0.519
C(ListingMonth)[T.2012-06]	0.4285	0.017	24.645	0.000	0.394	0.463
C(ListingMonth)[T.2012-07]	0.4074	0.017	23.414	0.000	0.373	0.441
C(ListingMonth)[T.2012-08]	0.4836	0.017	27.906	0.000	0.450	0.518
C(ListingMonth)[T.2012-09]	0.5104	0.017	29.292	0.000	0.476	0.545
C(ListingMonth)[T.2012-10]	0.3866	0.017	22.166	0.000	0.352	0.421
C(ListingMonth)[T.2012-11]	0.3249	0.018	18.174	0.000	0.290	0.360
C(ListingMonth)[T.2012-12]	0.3205	0.019	17.167	0.000	0.284	0.357
C(ListingMonth)[T.2013-01]	0.2693	0.020	13.522	0.000	0.230	0.308
C(ListingMonth)[T.2013-02]	0.3375	0.020	16.997	0.000	0.299	0.376
C(ListingMonth)[T.2013-03]	0.3598	0.019	18.803	0.000	0.322	0.397
C(ListingMonth)[T.2013-04]	0.3701	0.019	19.505	0.000	0.333	0.407
C(ListingMonth)[T.2013-05]	0.4486	0.019	23.962	0.000	0.412	0.485
C(ListingMonth)[T.2013-06]	0.4851	0.019	25.500	0.000	0.448	0.522
C(ListingMonth)[T.2013-07]	0.5486	0.019	29.500	0.000	0.512	0.585
C(ListingMonth)[T.2013-08]	0.5444	0.019	29.160	0.000	0.508	0.581
C(ListingMonth)[T.2013-09]	0.5628	0.018	30.494	0.000	0.527	0.599
C(ListingMonth)[T.2013-10]	0.5708	0.018	31.069	0.000	0.535	0.607
C(ListingMonth)[T.2013-11]	0.5964	0.018	32.423	0.000	0.560	0.632
C(ListingMonth)[T.2013-12]	0.6316	0.018	34.393	0.000	0.596	0.668
C(ListingMonth)[T.2014-01]	0.5964	0.020	30.028	0.000	0.557	0.635
C(ListingMonth)[T.2014-02]	0.5938	0.020	29.686	0.000	0.555	0.633
C(ListingMonth)[T.2014-03]	0.5808	0.022	26.319	0.000	0.538	0.624
C(BorrowerState)[T.AL]	0.0737	0.073	1.008	0.314	-0.070	0.217
C(BorrowerState)[T.AR]	0.0002	0.077	1.039	0.999	-0.071	0.232
C(BorrowerState)[T.AZ]	0.0401	0.060	0.673	0.501	-0.077	0.157
C(BorrowerState)[T.CA]	-0.0138	0.045	-0.310	0.757	-0.101	0.074
C(BorrowerState)[T.CO]	0.0277	0.041	0.671	0.502	-0.053	0.109
C(BorrowerState)[T.CT]	-0.0266	0.043	-0.614	0.540	-0.112	0.058
C(BorrowerState)[T.DC]	-0.0551	0.060	-0.921	0.357	-0.172	0.062
C(BorrowerState)[T.DE]	0.0054	0.042	0.128	0.898	-0.077	0.088
C(BorrowerState)[T.FL]	0.0254	0.067	0.381	0.703	-0.105	0.156
C(BorrowerState)[T.GA]	0.0303	0.073	0.403	0.692	-0.093	0.153
C(BorrowerState)[T.HI]	-0.0261	0.031	-0.853	0.394	-0.086	0.034
C(BorrowerState)[T.ID]	0.0047	0.064	1.324	0.185	-0.041	0.210
C(BorrowerState)[T.IL]	0.0143	0.048	0.298	0.765	-0.080	0.108

C(BorrowerState)[T.IN]	0.0544	0.060	0.907	0.364	-0.063	0.172
C(BorrowerState)[T.KS]	0.0377	0.054	0.696	0.486	-0.068	0.144
C(BorrowerState)[T.KY]	0.0801	0.072	1.107	0.268	-0.062	0.222
C(BorrowerState)[T.LA]	0.0509	0.073	0.701	0.483	-0.091	0.193
C(BorrowerState)[T.MA]	-0.0314	0.039	-0.805	0.421	-0.108	0.045
C(BorrowerState)[T.MD]	-0.0358	0.030	-1.199	0.230	-0.094	0.023
C(BorrowerState)[T.MI]	0.0530	0.060	0.800	0.379	-0.065	0.171
C(BorrowerState)[T.MN]	0.0146	0.037	0.399	0.690	-0.057	0.086
C(BorrowerState)[T.MO]	0.0544	0.063	0.867	0.386	-0.069	0.178
C(BorrowerState)[T.MS]	0.0937	0.083	1.123	0.262	-0.070	0.257
C(BorrowerState)[T.MT]	0.0587	0.066	0.886	0.376	-0.071	0.189
C(BorrowerState)[T.NC]	0.0422	0.066	0.638	0.523	-0.087	0.172
C(BorrowerState)[T.NE]	0.0420	0.053	0.796	0.426	-0.061	0.145
C(BorrowerState)[T.NH]	0.0254	0.032	0.793	0.428	-0.037	0.088
C(BorrowerState)[T.NJ]	-0.0295	0.036	-0.815	0.415	-0.101	0.041
C(BorrowerState)[T.NM]	0.0989	0.072	1.367	0.172	-0.043	0.241
C(BorrowerState)[T.NV]	0.0432	0.054	0.894	0.421	-0.062	0.149
C(BorrowerState)[T.NW]	-0.0070	0.054	-0.130	0.896	-0.113	0.099
C(BorrowerState)[T.OH]	0.0580	0.061	0.956	0.339	-0.061	0.177
C(BorrowerState)[T.OK]	0.0599	0.066	0.902	0.367	-0.070	0.190
C(BorrowerState)[T.OR]	0.0326	0.057	0.575	0.565	-0.079	0.144
C(BorrowerState)[T.PA]	0.0344	0.053	0.648	0.517	-0.070	0.138
C(BorrowerState)[T.RI]	0.0097	0.050	0.194	0.846	-0.089	0.108
C(BorrowerState)[T.SC]	0.0518	0.069	0.747	0.455	-0.084	0.188
C(BorrowerState)[T.SD]	0.0591	0.060	0.985	0.325	-0.058	0.177
C(BorrowerState)[T.TN]	0.0021	0.071	0.877	0.380	-0.077	0.201
C(BorrowerState)[T.TX]	0.0395	0.056	0.709	0.478	-0.070	0.149
C(BorrowerState)[T.UT]	0.0340	0.039	0.878	0.380	-0.042	0.110
C(BorrowerState)[T.VA]	0.0105	0.036	0.289	0.773	-0.061	0.082
C(BorrowerState)[T.VT]	0.0618	0.054	1.148	0.251	-0.044	0.167
C(BorrowerState)[T.WA]	0.0017	0.039	0.044	0.965	-0.075	0.079
C(BorrowerState)[T.WI]	0.0489	0.051	0.951	0.341	-0.052	0.150
C(BorrowerState)[T.WV]	0.0651	0.077	0.841	0.400	-0.087	0.217
C(BorrowerState)[T.WY]	0.0205	0.047	0.432	0.666	-0.073	0.114
C(AmountCategory_2k)[T.small_amount]	-1.8656	0.010	-194.913	0.000	-1.884	-1.847
Gini_1y_est	-0.6955	0.101	-6.904	0.000	-0.893	-0.498
Gini_1y_est:C(AmountCategory_2k)[T.small_amount]	-0.1263	0.017	-7.374	0.000	-0.160	-0.093
ProsperScore	-0.1322	0.019	-7.081	0.000	-0.169	-0.096
Gini_1y_est:ProsperScore	0.3342	0.035	9.488	0.000	0.265	0.403
Income_1y_est	0.1656	0.090	1.847	0.065	-0.010	0.341
EstimatedReturn	0.2250	0.066	3.414	0.001	0.096	0.354
Gini_1y_est:EstimatedReturn	1.1208	0.131	8.590	0.000	0.871	1.385
Log_LoanDuration	-0.1359	0.008	-16.204	0.000	-0.152	-0.119

...Saving the focal RLM model: focal\_rlm\_fixed\_month\_state\_model.pkl  
...Checking the residuals and homoscedasticity of the baseline model...

Breusch-Pagan Test Results: [['Lagrange multiplier statistic', 5281.001682930753], ('p-value', 0.0), ('f-value', 53.227939313030056), ('f p-value', 0.0)]

Printing the focal RLM model  
with fixed month and state effects  
using min\_max normalization to address the different scale issue  
and H1 covariance estimator to address the heteroscedasticity issue  
and Huber T norm to address outlier issue

Robust linear Model Regression Results						
Dep. Variable:	Log_AveInvestment	No. Observations:	80937			
Model:	RLM	Df Residuals:	80830			
Method:	IRLS	Df Model:	106			
Norm:	HuberT					
Scale Est.:	mad					
Cov Type:	H1					
Date:	Fri, 02 Dec 2022					
Time:	16:46:11					
No. Iterations:	25					
	coef	std err	z	P> z	[0.025	0.975]
Intercept	3.0916	0.094	32.957	0.000	2.908	3.275
C(ListingMonth)[T.2010-02]	-0.0077	0.022	-0.347	0.729	-0.051	0.036
C(ListingMonth)[T.2010-03]	0.0102	0.021	0.484	0.628	-0.031	0.051
C(ListingMonth)[T.2010-04]	0.0155	0.021	0.749	0.454	-0.025	0.056
C(ListingMonth)[T.2010-05]	0.0366	0.021	1.711	0.087	-0.005	0.079
C(ListingMonth)[T.2010-06]	0.0840	0.021	3.998	0.000	0.043	0.125
C(ListingMonth)[T.2010-07]	0.0460	0.021	2.156	0.031	0.004	0.088
C(ListingMonth)[T.2010-08]	0.0338	0.022	1.531	0.126	-0.009	0.077
C(ListingMonth)[T.2010-09]	0.0668	0.020	2.950	0.003	0.023	0.110
C(ListingMonth)[T.2010-10]	0.0896	0.021	4.193	0.000	0.048	0.132
C(ListingMonth)[T.2010-11]	0.1165	0.021	5.586	0.000	0.076	0.157
C(ListingMonth)[T.2010-12]	0.2451	0.021	11.656	0.000	0.204	0.286
C(ListingMonth)[T.2011-01]	0.2858	0.021	13.733	0.000	0.245	0.327
C(ListingMonth)[T.2011-02]	0.3043	0.020	15.271	0.000	0.265	0.343
C(ListingMonth)[T.2011-03]	0.3613	0.020	18.177	0.000	0.322	0.400
C(ListingMonth)[T.2011-04]	0.3805	0.020	18.830	0.000	0.341	0.420
C(ListingMonth)[T.2011-05]	0.4662	0.020	23.675	0.000	0.428	0.505
C(ListingMonth)[T.2011-06]	0.4205	0.020	21.136	0.000	0.382	0.460
C(ListingMonth)[T.2011-07]	0.4396	0.019	22.679	0.000	0.402	0.478
C(ListingMonth)[T.2011-08]	0.4864	0.019	25.594	0.000	0.449	0.524
C(ListingMonth)[T.2011-09]	0.4908	0.019	26.182	0.000	0.454	0.528
C(ListingMonth)[T.2011-10]	0.5190	0.018	28.417	0.000	0.483	0.555
C(ListingMonth)[T.2011-11]	0.4591	0.018	25.093	0.000	0.423	0.495
C(ListingMonth)[T.2011-12]	0.4302	0.018	23.636	0.000	0.394	0.466
C(ListingMonth)[T.2012-01]	0.4244	0.018	22.977	0.000	0.388	0.461
C(ListingMonth)[T.2012-02]	0.4350	0.019	23.465	0.000	0.399	0.471
C(ListingMonth)[T.2012-03]	0.4987	0.019	26.909	0.000	0.462	0.535
C(ListingMonth)[T.2012-04]	0.5296	0.018	28.778	0.000	0.494	0.566
C(ListingMonth)[T.2012-05]	0.5414	0.018	29.464	0.000	0.505	0.577
C(ListingMonth)[T.2012-06]	0.5180	0.018	28.464	0.000	0.482	0.554
C(ListingMonth)[T.2012-07]	0.5219	0.018	28.664	0.000	0.486	0.558
C(ListingMonth)[T.2012-08]	0.5435	0.018	29.971	0.000	0.508	0.579
C(ListingMonth)[T.2012-09]	0.5557	0.018	30.477	0.000	0.520	0.591
C(ListingMonth)[T.2012-10]	0.4470	0.018	24.490	0.000	0.411	0.483
C(ListingMonth)[T.2012-11]	0.3683	0.019	19.685	0.000	0.332	0.405
C(ListingMonth)[T.2012-12]	0.3491	0.020	17.873	0.000	0.311	0.387
C(ListingMonth)[T.2013-01]	0.3182	0.021	15.268	0.000	0.277	0.359
C(ListingMonth)[T.2013-02]	0.4107	0.021	19.766	0.000	0.370	0.451
C(ListingMonth)[T.2013-03]	0.4315	0.020	21.549	0.000	0.392	0.471
C(ListingMonth)[T.2013-04]	0.4921	0.020	24.783	0.000	0.453	0.531
C(ListingMonth)[T.2013-05]	0.5417	0.020	27.651	0.000	0.503	0.580
C(ListingMonth)[T.2013-06]	0.5479	0.020	27.983	0.000	0.510	0.586
C(ListingMonth)[T.2013-07]	0.5958	0.019	30.693	0.000	0.558	0.634
C(ListingMonth)[T.2013-08]	0.5913	0.020	29.257	0.000	0.553	0.630
C(ListingMonth)[T.2013-09]	0.6257	0.019	32.397	0.000	0.588	0.664
C(ListingMonth)[T.2013-10]	0.6451	0.019	33.551	0.000	0.607	0.683
C(ListingMonth)[T.2013-11]	0.6565	0.019	34.086	0.000	0.619	0.694
C(ListingMonth)[T.2013-12]	0.6954	0.019	36.158	0.000	0.658	0.733
C(ListingMonth)[T.2014-01]	0.6694	0.021	32.192	0.000	0.629	0.710
C(ListingMonth)[T.2014-02]	0.6891	0.021	32.928	0.000	0.648	0.730
C(ListingMonth)[T.2014-03]	0.6807	0.023	29.477	0.000	0.635	0.726
C(BorrowerState)[T.AL]	0.0752	0.077	0.983	0.326	-0.075	0.225
C(BorrowerState)[T.AR]	0.0819	0.081	1.013	0.311	-0.077	0.240
C(BorrowerState)[T.AZ]	0.0428	0.062	0.686	0.493	-0.080	0.165
C(BorrowerState)[T.CA]	0.0052	0.047	0.112	0.911	-0.086	0.097
C(BorrowerState)[T.CO]	0.0353	0.043	0.819	0.413	-0.049	0.120
C(BorrowerState)[T.CT]	0.0039	0.045	0.086	0.932	-0.085	0.093
C(BorrowerState)[T.DC]	-0.0110	0.063	-0.175	0.861	-0.134	0.112
C(BorrowerState)[T.DE]	-0.0157	0.044	-0.354	0.723	-0.102	0.071
C(BorrowerState)[T.FI]	0.0277	0.070	0.396	0.692	-0.109	0.165
C(BorrowerState)[T.GA]	0.0353	0.091	0.386	0.591	-0.094	0.164
C(BorrowerState)[T.HI]	-0.0392	0.032	-1.224	0.221	-0.102	0.024
C(BorrowerState)[T.ID]	-0.0717	0.067	1.071	0.284	-0.060	0.203
C(BorrowerState)[T.IL]	0.0319	0.050	0.635	0.525	-0.066	0.130

C(BorrowerState)[T.IN]	0.0392	0.063	0.625	0.532	-0.084	0.162
C(BorrowerState)[T.KS]	0.0070	0.057	0.124	0.901	-0.104	0.118
C(BorrowerState)[T.KY]	0.0024	0.076	1.088	0.276	-0.066	0.231
C(BorrowerState)[T.LA]	0.0638	0.076	0.840	0.401	-0.085	0.213
C(BorrowerState)[T.MA]	0.0119	0.041	0.290	0.772	-0.068	0.092
C(BorrowerState)[T.MD]	-0.0279	0.031	-0.893	0.372	-0.089	0.033
C(BorrowerState)[T.MI]	0.0455	0.063	0.721	0.471	-0.078	0.169
C(BorrowerState)[T.MN]	0.0040	0.038	0.103	0.918	-0.071	0.079
C(BorrowerState)[T.MO]	0.0503	0.066	0.764	0.445	-0.079	0.179
C(BorrowerState)[T.MS]	0.1066	0.087	1.220	0.222	-0.065	0.278
C(BorrowerState)[T.MT]	0.0410	0.069	0.591	0.554	-0.095	0.177
C(BorrowerState)[T.NC]	0.0386	0.069	0.558	0.577	-0.097	0.174
C(BorrowerState)[T.NE]	0.0270	0.055	0.489	0.625	-0.081	0.135
C(BorrowerState)[T.NH]	0.0024	0.034	0.071	0.943	-0.063	0.068
C(BorrowerState)[T.NJ]	-0.0058	0.038	-0.153	0.878	-0.080	0.068
C(BorrowerState)[T.NM]	0.0918	0.076	1.212	0.226	-0.057	0.240
C(BorrowerState)[T.NV]	0.0407	0.056	0.724	0.469	-0.070	0.151
C(BorrowerState)[T.NY]	0.0198	0.056	0.351	0.726	-0.091	0.130
C(BorrowerState)[T.OH]	0.0543	0.063	0.856	0.392	-0.070	0.179
C(BorrowerState)[T.OK]	0.0490	0.069	0.705	0.481	-0.087	0.185
C(BorrowerState)[T.OR]	0.0262	0.059	0.440	0.660	-0.090	0.143
C(BorrowerState)[T.PA]	0.0364	0.056	0.655	0.512	-0.072	0.145
C(BorrowerState)[T.RI]	0.0189	0.053	0.359	0.719	-0.084	0.122
C(BorrowerState)[T.SC]	0.0355	0.073	0.489	0.625	-0.107	0.178
C(BorrowerState)[T.SD]	0.0310	0.063	0.495	0.621	-0.092	0.154
C(BorrowerState)[T.TN]	0.0054	0.074	0.883	0.377	-0.080	0.211
C(BorrowerState)[T.TX]	0.0591	0.058	1.014	0.311	-0.055	0.173
C(BorrowerState)[T.UT]	0.0041	0.041	0.102	0.919	-0.075	0.084
C(BorrowerState)[T.VA]	0.0195	0.038	0.514	0.607	-0.055	0.094
C(BorrowerState)[T.VT]	0.0695	0.056	1.233	0.218	-0.041	0.180
C(BorrowerState)[T.WA]	-0.0110	0.041	-0.266	0.790	-0.092	0.070
C(BorrowerState)[T.WI]	0.0311	0.054	0.578	0.564	-0.074	0.137
C(BorrowerState)[T.WV]	0.0565	0.081	0.697	0.486	-0.102	0.215
C(BorrowerState)[T.WY]	-0.0157	0.050	-0.315	0.752	-0.113	0.082
C(AmountCategory_1k)[T.small_amount]	-1.7085	0.010	-175.394	0.000	-1.728	-1.689
Gini_1y_est	-0.8130	0.106	-7.706	0.000	-1.020	-0.606
Gini_1y_est:C(AmountCategory_1k)[T.small_amount]	-0.2049	0.018	-11.705	0.000	-0.239	-0.171
ProsperScore	-0.1304	0.020	-6.643	0.000	-0.169	-0.092
Gini_1y_est:ProsperScore	0.4367	0.037	11.787	0.000	0.364	0.509
Income_1y_est	0.1448	0.094	1.543	0.123	-0.039	0.329
EstimatedReturn	0.2620	0.069	3.812	0.000	0.127	0.397
Gini_1y_est:EstimatedReturn	1.1785	0.137	8.605	0.000	0.918	1.447
Log_LoanDuration	-0.1150	0.009	-13.107	0.000	-0.132	-0.098

If the model instance has been used for another fit with different fit parameters, then the fit options might not be the correct ones anymore .  
**Focal RLM model with fixed month and state effects (Huber T Norm, H1 Cov) saved!**  
(base) jinyanxiang@MacBook-Pro archival %