```
      __  ___  ___  ___  ___/(R)
     /_  /  /__/  /  __/
    __/  /  /__/  /  /__/
       Statistics/Data Analysis
```

User: Stata Output Final Project
Project: Stata Output Final Project

```
      __  ___  ___  ___  ___ (R)
     /_  /  /__/  /  __/
    __/  /  /__/  /  /__/      16.1    Copyright 1985-2019 StataCorp LLC
      Statistics/Data Analysis          StataCorp
                                        4905 Lakeway Drive
                                        College Station, Texas 77845 USA
                                        800-STATA-PC        http://www.stata.com
                                        979-696-4600        stata@stata.com
                                        979-696-4601 (fax)
```
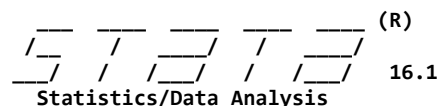
100-student Stata lab license expires 31 May 2020:
        Serial number: 301609301568
          Licensed to: Minh Vu
                         Clark University

Notes:
      1.   Unicode is supported; see help unicode advice.
      2.   New update available; type -update all-

1 . import delimited "C:\Users\minhv\OneDrive\Desktop\3. Junior Year\Spring 2020\Econ 265\Project\Econ265_Fin
  > al_Dataset.csv"
  (35 vars, 293,476 obs)

2 . summarize

Variable	Obs	Mean	Std. Dev.	Min	Max
target	293,476	.0818091	.2740741	0	1
name_contr~e	293,476	.0941269	.2920057	0	1
amt_income~r	293,476	154.2639	64.01495	25.65	337.5
code_gender	293,476	.3328109	.4712203	0	1
cnt_children	293,476	.4141395	.720161	0	19
flag_own_r~y	293,476	.6935354	.4610258	0	1
amt_credit~r	293,476	579.7509	384.493	45	3860.019
apartments~g	142,498	.1155463	.1062357	0	1
cnt_fam_me~s	293,475	2.148163	.9094864	1	20
year_emplo~d	293,476	-179.6394	390.8062	-999.9808	49.04038
year_birth	293,476	43.94224	12.03692	20.50377	68.99657
name_famil~e	293,476	.0973197	.2963931	0	1
name_fam~ied	293,476	.6366994	.4809512	0	1
name_fam~ted	293,476	.0640632	.2448658	0	1
name_famil~r	293,476	.1482131	.3553117	0	1
name_famil~n	293,476	3.41e-06	.0018459	0	1
name_famil~w	293,476	.0537012	.2254274	0	1
occupat~ants	293,476	.0310179	.1733663	0	1
oc~ningstaff	293,476	.0157151	.1243711	0	1
oc~kingstaff	293,476	.0200493	.1401693	0	1
occu~restaff	293,476	.0892645	.2851257	0	1
occupat~vers	293,476	.0605126	.2384345	0	1
occup~rstaff	293,476	.0017753	.0420966	0	1
occupat~hsta	293,476	.0365686	.1877004	0	1
occup~tstaff	293,476	.0015879	.0398164	0	1
oc~_laborers	293,476	.1832722	.3868902	0	1
oc~llaborers	293,476	.0071045	.0839884	0	1
occupat~gers	293,476	.0585942	.2348641	0	1
occu~nestaff	293,476	.0284487	.1662511	0	1
occupation~t	293,476	.008539	.0920116	0	1
occupat~ents	293,476	.0024227	.0491612	0	1
occup~sstaff	293,476	.1066459	.308663	0	1
occupatio~es	293,476	.0042695	.065202	0	1

```
occup~ystaff │  293,476   .0224311   .1480812        0         1
occupat~nsta │  293,476   .0045046   .0669653        0         1
```

3 . describe

Contains data
  obs: 293,476
  vars: 35

variable name	storage type	display format	value label	variable label
target	byte	%8.0g		TARGET
name_contract~e	byte	%8.0g		NAME_CONTRACT_TYPE
amt_income_to~r	float	%9.0g		AMT_INCOME_TOTAL_THOUSAND_DOLLAR
code_gender	byte	%8.0g		CODE_GENDER
cnt_children	byte	%8.0g		CNT_CHILDREN
flag_own_realty	byte	%8.0g		FLAG_OWN_REALTY
amt_credit_th~r	float	%9.0g		AMT_CREDIT_THOUSAND_DOLLAR
apartments_avg	float	%9.0g		APARTMENTS_AVG
cnt_fam_members	byte	%8.0g		CNT_FAM_MEMBERS
year_employed	float	%9.0g		YEAR_EMPLOYED
year_birth	float	%9.0g		YEAR_BIRTH
name_family_s~e	byte	%8.0g		NAME_FAMILY_STATUS_Civil marriage
name_family~ied	byte	%8.0g		NAME_FAMILY_STATUS_Married
name_family~ted	byte	%8.0g		NAME_FAMILY_STATUS_Separated
name_family_s~r	byte	%8.0g		NAME_FAMILY_STATUS_Single / not married
name_family_s~n	byte	%8.0g		NAME_FAMILY_STATUS_Unknown
name_family_s~w	byte	%8.0g		NAME_FAMILY_STATUS_Widow
occupation~ants	byte	%8.0g		OCCUPATION_TYPE_Accountants
occup~ningstaff	byte	%8.0g		OCCUPATION_TYPE_Cleaning staff
occup~kingstaff	byte	%8.0g		OCCUPATION_TYPE_Cooking staff
occupat~restaff	byte	%8.0g		OCCUPATION_TYPE_Core staff
occupation~vers	byte	%8.0g		OCCUPATION_TYPE_Drivers
occupati~rstaff	byte	%8.0g		OCCUPATION_TYPE_HR staff
occupation~hsta	byte	%8.0g		OCCUPATION_TYPE_High skill tech staff
occupati~tstaff	byte	%8.0g		OCCUPATION_TYPE_IT staff
occup~_laborers	byte	%8.0g		OCCUPATION_TYPE_Laborers
occup~llaborers	byte	%8.0g		OCCUPATION_TYPE_Low-skill Laborers
occupation~gers	byte	%8.0g		OCCUPATION_TYPE_Managers
occupat~nestaff	byte	%8.0g		OCCUPATION_TYPE_Medicine staff
occupation_ty~t	byte	%8.0g		OCCUPATION_TYPE_Private service staff
occupation~ents	byte	%8.0g		OCCUPATION_TYPE_Realty agents
occupati~sstaff	byte	%8.0g		OCCUPATION_TYPE_Sales staff
occupation_t~es	byte	%8.0g		OCCUPATION_TYPE_Secretaries
occupati~ystaff	byte	%8.0g		OCCUPATION_TYPE_Security staff
occupation~nsta	byte	%8.0g		OCCUPATION_TYPE_Waiters/barmen staff

Sorted by:
     Note: Dataset has changed since last saved.

4 . gen logincome = log(amt_income_total_thousand_dollar)

5 . gen logcredit = log(amt_credit_thousand_dollar)

6 . cd "C:\StataPackage"
  C:\StataPackage

7 . eststo: reg target logincome logcredit name_contract_type code_gender cnt_children flag_own_realty apartm
  > ents_avg cnt_fam_members year_employed year_birth name_family_status_civilmarriage name_family_status_sep
  > arated name_family_status_singlenotmarr name_family_status_unknown name_family_status_widow occupation_ty
  > pe_cleaningstaff occupation_type_cookingstaff occupation_type_corestaff occupation_type_drivers occupatio
  > n_type_hrstaff occupation_type_highskilltechsta occupation_type_itstaff occupation_type_laborers occupati
  > on_type_lowskilllaborers occupation_type_managers occupation_type_medicinestaff occupation_type_privatese
  > rvicest occupation_type_realtyagents occupation_type_salesstaff occupation_type_secretaries occupation_ty
  > pe_securitystaff occupation_type_waitersbarmensta
  note: name_family_status_unknown omitted because of collinearity
  note: name_family_status_widow omitted because of collinearity

Source	SS	df	MS			
Model	131.17648	30	4.37254932			
Residual	9240.93203	142,466	.064864122			
Total	9372.10851	142,496	.065771029			

	Number of obs	=	142,497
	F(30, 142466)	=	67.41
	Prob > F	=	0.0000
	R-squared	=	0.0140
	Adj R-squared	=	0.0138
	Root MSE	=	.25468

target	Coef.	Std. Err.	t	P>|t|	[95% Conf.	Interval]
logincome	-.0134526	.0018654	-7.21	0.000	-.0171087	-.0097966
logcredit	.0021196	.0010976	1.93	0.053	-.0000317	.0042708
name_contract_type	-.0317319	.0023368	-13.58	0.000	-.036312	-.0271519
code_gender	.0230076	.0017238	13.35	0.000	.019629	.0263862
cnt_children	.0066132	.0033378	1.98	0.048	.0000711	.0131553
flag_own_realty	.0048014	.0014972	3.21	0.001	.0018669	.0077358
apartments_avg	-.0607365	.0063887	-9.51	0.000	-.0732582	-.0482148
cnt_fam_members	-.0080257	.0031096	-2.58	0.010	-.0141205	-.0019309
year_employed	-.0000135	2.71e-06	-4.99	0.000	-.0000188	-8.20e-06
year_birth	-.0016141	.0000779	-20.72	0.000	-.0017667	-.0014614
name_family_status_civilmarriage	.0191884	.0023404	8.20	0.000	.0146012	.0237756
name_family_status_separated	.0065316	.0038181	1.71	0.087	-.0009519	.014015
name_family_status_singlenotmarr	.0045298	.0034616	1.31	0.191	-.0022549	.0113145
name_family_status_unknown	0	(omitted)				
name_family_status_widow	0	(omitted)				
occupation_type_cleaningstaff	.0324864	.0055283	5.88	0.000	.0216511	.0433217
occupation_type_cookingstaff	.0271183	.0053631	5.06	0.000	.0166068	.0376298
occupation_type_corestaff	-.0059481	.0027756	-2.14	0.032	-.0113883	-.000508
occupation_type_drivers	.027889	.0035426	7.87	0.000	.0209456	.0348324
occupation_type_hrstaff	.0242344	.0144017	1.68	0.092	-.0039926	.0524615
occupation_type_highskilltechsta	-.0073298	.0036373	-2.02	0.044	-.0144588	-.0002008
occupation_type_itstaff	-.0226318	.0153297	-1.48	0.140	-.0526778	.0074142
occupation_type_laborers	.0229941	.0023529	9.77	0.000	.0183824	.0276057
occupation_type_lowskilllaborers	.0794908	.0098494	8.07	0.000	.0601863	.0987954
occupation_type_managers	-.0069501	.0031543	-2.20	0.028	-.0131325	-.0007677
occupation_type_medicinestaff	-.0002757	.0044267	-0.06	0.950	-.0089519	.0084006
occupation_type_privateservicest	.0047615	.0070981	0.67	0.502	-.0091505	.0186736
occupation_type_realtyagents	.0099493	.0128436	0.77	0.439	-.015224	.0351226
occupation_type_salesstaff	.0208906	.0026717	7.82	0.000	.0156541	.0261272
occupation_type_secretaries	.0094204	.009569	0.98	0.325	-.0093346	.0281754
occupation_type_securitystaff	.0346204	.0051795	6.68	0.000	.0244687	.044772
occupation_type_waitersbarmensta	.0412883	.0106132	3.89	0.000	.0204866	.0620901
_cons	.1957561	.0115656	16.93	0.000	.1730878	.2184244

(**est1** stored)

8 . test name_family_status_separated name_family_status_singlenotmarr occupation_type_hrstaff occupation_typ
  > e_itstaff occupation_type_managers occupation_type_medicinestaff occupation_type_privateservicest occupat
  > ion_type_realtyagents occupation_type_secretaries

     (1) **name_family_status_separated = 0**
     (2) **name_family_status_singlenotmarr = 0**
     (3) **occupation_type_hrstaff = 0**
     (4) **occupation_type_itstaff = 0**
     (5) **occupation_type_managers = 0**
     (6) **occupation_type_medicinestaff = 0**
     (7) **occupation_type_privateservicest = 0**
     (8) **occupation_type_realtyagents = 0**
     (9) **occupation_type_secretaries = 0**

           F(9,142466) =   **1.77**
               Prob > F =   **0.0685**

9 . test occupation_type_itstaff occupation_type_managers occupation_type_medicinestaff occupation_type_priva
  > teservicest occupation_type_realtyagents occupation_type_secretaries

     (1) **occupation_type_itstaff = 0**
     (2) **occupation_type_managers = 0**
     (3) **occupation_type_medicinestaff = 0**
     (4) **occupation_type_privateservicest = 0**
     (5) **occupation_type_realtyagents = 0**
     (6) **occupation_type_secretaries = 0**

           F(6,142466) =   **1.63**
               Prob > F =   **0.1350**

10 . test occupation_type_managers occupation_type_medicinestaff occupation_type_privateservicest occupation_t
   > ype_realtyagents occupation_type_secretaries

     (1) **occupation_type_managers = 0**
     (2) **occupation_type_medicinestaff = 0**
     (3) **occupation_type_privateservicest = 0**
     (4) **occupation_type_realtyagents = 0**
     (5) **occupation_type_secretaries = 0**

           F(5,142466) =   **1.57**
               Prob > F =   **0.1657**

11 . test occupation_type_medicinestaff occupation_type_privateservicest occupation_type_realtyagents occupati
   > on_type_secretaries

     (1) **occupation_type_medicinestaff = 0**
     (2) **occupation_type_privateservicest = 0**
     (3) **occupation_type_realtyagents = 0**
     (4) **occupation_type_secretaries = 0**

           F(4,142466) =   **0.49**
               Prob > F =   **0.7444**

12 . test name_family_status_separated name_family_status_singlenotmarr occupation_type_hrstaff occupation_typ
   > e_itstaff occupation_type_managers occupation_type_medicinestaff occupation_type_privateservicest occupat
   > ion_type_realtyagents occupation_type_secretaries

     (1) **name_family_status_separated = 0**
     (2) **name_family_status_singlenotmarr = 0**
     (3) **occupation_type_hrstaff = 0**
     (4) **occupation_type_itstaff = 0**
     (5) **occupation_type_managers = 0**
     (6) **occupation_type_medicinestaff = 0**
     (7) **occupation_type_privateservicest = 0**
     (8) **occupation_type_realtyagents = 0**
     (9) **occupation_type_secretaries = 0**

```
     F(  9,142466) =    1.77
           Prob > F =    0.0685
```

13 . eststo: reg target logincome logcredit name_contract_type code_gender cnt_children flag_own_realty apartm
   > ents_avg cnt_fam_members year_employed year_birth name_family_status_civilmarriage occupation_type_cleani
   > ngstaff occupation_type_cookingstaff occupation_type_corestaff occupation_type_drivers occupation_type_hi
   > ghskilltechsta occupation_type_laborers occupation_type_lowskilllaborers occupation_type_salesstaff occup
   > ation_type_securitystaff occupation_type_waitersbarmensta

Source	SS	df	MS
Model	130.143572	21	6.19731296
Residual	9241.96494	142,475	.064867275
Total	9372.10851	142,496	.065771029

Number of obs	= 142,497
F(21, 142475)	= 95.54
Prob > F	= 0.0000
R-squared	= 0.0139
Adj R-squared	= 0.0137
Root MSE	= .25469

target	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
logincome	-.0137923	.0018554	-7.43	0.000	-.0174289	-.0101557
logcredit	.0021396	.0010972	1.95	0.051	-.000011	.0042902
name_contract_type	-.031842	.0023355	-13.63	0.000	-.0364195	-.0272645
code_gender	.0223806	.0016988	13.17	0.000	.019051	.0257102
cnt_children	.0108419	.002061	5.26	0.000	.0068024	.0148814
flag_own_realty	.0047848	.0014972	3.20	0.001	.0018504	.0077191
apartments_avg	-.0605868	.0063874	-9.49	0.000	-.073106	-.0480676
cnt_fam_members	-.0123062	.001569	-7.84	0.000	-.0153814	-.009231
year_employed	-.0000143	2.49e-06	-5.73	0.000	-.0000192	-9.39e-06
year_birth	-.0016379	.0000757	-21.65	0.000	-.0017862	-.0014896
name_family_status_civilmarriage	.0192222	.0023397	8.22	0.000	.0146365	.0238079
occupation_type_cleaningstaff	.0333156	.0054336	6.13	0.000	.0226659	.0439653
occupation_type_cookingstaff	.0280029	.0052673	5.32	0.000	.0176791	.0383268
occupation_type_corestaff	-.0049073	.0025813	-1.90	0.057	-.0099667	.000152
occupation_type_drivers	.0295219	.0033773	8.74	0.000	.0229024	.0361414
occupation_type_highskilltechsta	-.0061534	.0034884	-1.76	0.078	-.0129906	.0006838
occupation_type_laborers	.024307	.0021141	11.50	0.000	.0201634	.0284505
occupation_type_lowskilllaborers	.0809629	.0097964	8.26	0.000	.0617621	.1001636
occupation_type_salesstaff	.0218516	.0024754	8.83	0.000	.0169999	.0267034
occupation_type_securitystaff	.0360955	.0050745	7.11	0.000	.0261496	.0460414
occupation_type_waitersbarmensta	.0422053	.0105665	3.99	0.000	.0214951	.0629155
_cons	.2060329	.0099054	20.80	0.000	.1866186	.2254472

(est2 stored)

14 . gen maleincome = code_gender*logincome

15 . gen malecredit = code_gender*logcredit

16 . eststo: reg target code_gender logincome maleincome logcredit malecredit name_contract_type cnt_children
   > flag_own_realty apartments_avg year_employed year_birth name_family_status_civilmarriage

Source	SS	df	MS
Model	104.36094	12	8.69674496
Residual	9267.75258	142,485	.065043707
Total	9372.11352	142,497	.065770602

Number of obs	= 142,498
F(12, 142485)	= 133.71
Prob > F	= 0.0000
R-squared	= 0.0111
Adj R-squared	= 0.0111
Root MSE	= .25504

target	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
code_gender	.1499331	.0198625	7.55	0.000	.111003	.1888633
logincome	-.0108405	.0021492	-5.04	0.000	-.0150528	-.0066281
maleincome	-.0240999	.004028	-5.98	0.000	-.0319947	-.0162052
logcredit	.0001477	.0013032	0.11	0.910	-.0024065	.002702
malecredit	.0002968	.0022265	0.13	0.894	-.0040672	.0046607
name_contract_type	-.0338475	.0023364	-14.49	0.000	-.0384268	-.0292683
cnt_children	-.0028967	.0010637	-2.72	0.006	-.0049814	-.000812
flag_own_realty	.0048383	.0014985	3.23	0.001	.0019013	.0077753
apartments_avg	-.064485	.0063921	-10.09	0.000	-.0770133	-.0519567
year_employed	-2.20e-06	2.26e-06	-0.97	0.330	-6.62e-06	2.22e-06
year_birth	-.0015803	.0000744	-21.24	0.000	-.0017261	-.0014345
name_family_status_civilmarriage	.0164246	.0022758	7.22	0.000	.0119641	.0208851
_cons	.1916169	.0108962	17.59	0.000	.1702606	.2129733

(**est3** stored)

17 . cd "C:\Users\minhv\OneDrive\Desktop\3. Junior Year\Spring 2020\Econ 265\Project"
   C:\Users\minhv\OneDrive\Desktop\3. Junior Year\Spring 2020\Econ 265\Project

18 . esttab
   command esttab is unrecognized
   r(199);

19 . cd "C:\StataPackage"
   C:\StataPackage

20 . esttab

	(1) target	(2) target	(3) target
logincome	-0.0135***	-0.0138***	-0.0108***
	(-7.21)	(-7.43)	(-5.04)
logcredit	0.00212	0.00214	0.000148
	(1.93)	(1.95)	(0.11)
name_contr~e	-0.0317***	-0.0318***	-0.0338***
	(-13.58)	(-13.63)	(-14.49)
code_gender	0.0230***	0.0224***	0.150***
	(13.35)	(13.17)	(7.55)
cnt_children	0.00661*	0.0108***	-0.00290**
	(1.98)	(5.26)	(-2.72)
flag_own_r~y	0.00480**	0.00478**	0.00484**
	(3.21)	(3.20)	(3.23)
apartments~g	-0.0607***	-0.0606***	-0.0645***
	(-9.51)	(-9.49)	(-10.09)
cnt_fam_me~s	-0.00803**	-0.0123***	
	(-2.58)	(-7.84)	
year_emplo~d	-0.0000135***	-0.0000143***	-0.00000220
	(-4.99)	(-5.73)	(-0.97)
year_birth	-0.00161***	-0.00164***	-0.00158***
	(-20.72)	(-21.65)	(-21.24)

name_famil~e	0.0192***	0.0192***	0.0164***
	(8.20)	(8.22)	(7.22)
name_fam~ted	0.00653		
	(1.71)		
name_famil~r	0.00453		
	(1.31)		
name_famil~n	0		
	(.)		
name_famil~w	0		
	(.)		
oc~ningstaff	0.0325***	0.0333***	
	(5.88)	(6.13)	
oc~kingstaff	0.0271***	0.0280***	
	(5.06)	(5.32)	
occu~restaff	-0.00595*	-0.00491	
	(-2.14)	(-1.90)	
occupat~vers	0.0279***	0.0295***	
	(7.87)	(8.74)	
occup~rstaff	0.0242		
	(1.68)		
occupat~hsta	-0.00733*	-0.00615	
	(-2.02)	(-1.76)	
occup~tstaff	-0.0226		
	(-1.48)		
oc~_laborers	0.0230***	0.0243***	
	(9.77)	(11.50)	
oc~llaborers	0.0795***	0.0810***	
	(8.07)	(8.26)	
occupat~gers	-0.00695*		
	(-2.20)		
occu~nestaff	-0.000276		
	(-0.06)		
occupation~t	0.00476		
	(0.67)		
occupat~ents	0.00995		
	(0.77)		
occup~sstaff	0.0209***	0.0219***	
	(7.82)	(8.83)	
occupatio~es	0.00942		
	(0.98)		
occup~ystaff	0.0346***	0.0361***	
	(6.68)	(7.11)	
occupat~nsta	0.0413***	0.0422***	
	(3.89)	(3.99)	

maleincome			-0.0241***
			(-5.98)
malecredit			0.000297
			(0.13)
_cons	0.196***	0.206***	0.192***
	(16.93)	(20.80)	(17.59)
N	142497	142497	142498

t statistics in parentheses
* p<0.05, ** p<0.01, *** p<0.001

21 . esttab, r2

	(1) target	(2) target	(3) target
logincome	-0.0135***	-0.0138***	-0.0108***
	(-7.21)	(-7.43)	(-5.04)
logcredit	0.00212	0.00214	0.000148
	(1.93)	(1.95)	(0.11)
name_contr~e	-0.0317***	-0.0318***	-0.0338***
	(-13.58)	(-13.63)	(-14.49)
code_gender	0.0230***	0.0224***	0.150***
	(13.35)	(13.17)	(7.55)
cnt_children	0.00661*	0.0108***	-0.00290**
	(1.98)	(5.26)	(-2.72)
flag_own_r~y	0.00480**	0.00478**	0.00484**
	(3.21)	(3.20)	(3.23)
apartments~g	-0.0607***	-0.0606***	-0.0645***
	(-9.51)	(-9.49)	(-10.09)
cnt_fam_me~s	-0.00803**	-0.0123***	
	(-2.58)	(-7.84)	
year_emplo~d	-0.0000135***	-0.0000143***	-0.00000220
	(-4.99)	(-5.73)	(-0.97)
year_birth	-0.00161***	-0.00164***	-0.00158***
	(-20.72)	(-21.65)	(-21.24)
name_famil~e	0.0192***	0.0192***	0.0164***
	(8.20)	(8.22)	(7.22)
name_fam~ted	0.00653		
	(1.71)		
name_famil~r	0.00453		
	(1.31)		
name_famil~n	0		
	(.)		
name_famil~w	0		
	(.)		

oc~ningstaff	0.0325***	0.0333***	
	(5.88)	(6.13)	
oc~kingstaff	0.0271***	0.0280***	
	(5.06)	(5.32)	
occu~restaff	-0.00595*	-0.00491	
	(-2.14)	(-1.90)	
occupat~vers	0.0279***	0.0295***	
	(7.87)	(8.74)	
occup~rstaff	0.0242		
	(1.68)		
occupat~hsta	-0.00733*	-0.00615	
	(-2.02)	(-1.76)	
occup~tstaff	-0.0226		
	(-1.48)		
oc~_laborers	0.0230***	0.0243***	
	(9.77)	(11.50)	
oc~llaborers	0.0795***	0.0810***	
	(8.07)	(8.26)	
occupat~gers	-0.00695*		
	(-2.20)		
occu~nestaff	-0.000276		
	(-0.06)		
occupation~t	0.00476		
	(0.67)		
occupat~ents	0.00995		
	(0.77)		
occup~sstaff	0.0209***	0.0219***	
	(7.82)	(8.83)	
occupatio~es	0.00942		
	(0.98)		
occup~ystaff	0.0346***	0.0361***	
	(6.68)	(7.11)	
occupat~nsta	0.0413***	0.0422***	
	(3.89)	(3.99)	
maleincome			-0.0241***
			(-5.98)
malecredit			0.000297
			(0.13)
_cons	0.196***	0.206***	0.192***
	(16.93)	(20.80)	(17.59)
N	142497	142497	142498
R-sq	0.014	0.014	0.011

t statistics in parentheses
* p<0.05, ** p<0.01, *** p<0.001

22 . esttab using target.rtf, r2
   (output written to target.rtf)

23 . esttab

	(1) target	(2) target	(3) target
logincome	-0.0135*** (-7.21)	-0.0138*** (-7.43)	-0.0108*** (-5.04)
logcredit	0.00212 (1.93)	0.00214 (1.95)	0.000148 (0.11)
name_contr~e	-0.0317*** (-13.58)	-0.0318*** (-13.63)	-0.0338*** (-14.49)
code_gender	0.0230*** (13.35)	0.0224*** (13.17)	0.150*** (7.55)
cnt_children	0.00661* (1.98)	0.0108*** (5.26)	-0.00290** (-2.72)
flag_own_r~y	0.00480** (3.21)	0.00478** (3.20)	0.00484** (3.23)
apartments~g	-0.0607*** (-9.51)	-0.0606*** (-9.49)	-0.0645*** (-10.09)
cnt_fam_me~s	-0.00803** (-2.58)	-0.0123*** (-7.84)	
year_emplo~d	-0.0000135*** (-4.99)	-0.0000143*** (-5.73)	-0.00000220 (-0.97)
year_birth	-0.00161*** (-20.72)	-0.00164*** (-21.65)	-0.00158*** (-21.24)
name_famil~e	0.0192*** (8.20)	0.0192*** (8.22)	0.0164*** (7.22)
name_fam~ted	0.00653 (1.71)		
name_famil~r	0.00453 (1.31)		
name_famil~n	0 (.)		
name_famil~w	0 (.)		
oc~ningstaff	0.0325*** (5.88)	0.0333*** (6.13)	
oc~kingstaff	0.0271*** (5.06)	0.0280*** (5.32)	
occu~restaff	-0.00595* (-2.14)	-0.00491 (-1.90)	
occupat~vers	0.0279*** (7.87)	0.0295*** (8.74)	

occup~rstaff	0.0242		
	(1.68)		
occupat~hsta	-0.00733*	-0.00615	
	(-2.02)	(-1.76)	
occup~tstaff	-0.0226		
	(-1.48)		
oc~_laborers	0.0230***	0.0243***	
	(9.77)	(11.50)	
oc~llaborers	0.0795***	0.0810***	
	(8.07)	(8.26)	
occupat~gers	-0.00695*		
	(-2.20)		
occu~nestaff	-0.000276		
	(-0.06)		
occupation~t	0.00476		
	(0.67)		
occupat~ents	0.00995		
	(0.77)		
occup~sstaff	0.0209***	0.0219***	
	(7.82)	(8.83)	
occupatio~es	0.00942		
	(0.98)		
occup~ystaff	0.0346***	0.0361***	
	(6.68)	(7.11)	
occupat~nsta	0.0413***	0.0422***	
	(3.89)	(3.99)	
maleincome			-0.0241***
			(-5.98)
malecredit			0.000297
			(0.13)
_cons	0.196***	0.206***	0.192***
	(16.93)	(20.80)	(17.59)
N	142497	142497	142498

t statistics in parentheses
* $p<0.05$, ** $p<0.01$, *** $p<0.001$

24 . eststo clear

25 . eststo: reg logincome logcredit name_contract_type code_gender cnt_children flag_own_realty apartments_av
> g cnt_fam_members year_employed year_birth name_family_status_civilmarriage name_family_status_separated
> name_family_status_singlenotmarr name_family_status_unknown name_family_status_widow occupation_type_clea
> ningstaff occupation_type_cookingstaff occupation_type_corestaff occupation_type_drivers occupation_type_
> hrstaff occupation_type_highskilltechsta occupation_type_itstaff occupation_type_laborers occupation_type
> _lowskilllaborers occupation_type_managers occupation_type_medicinestaff occupation_type_privateservicest
> occupation_type_realtyagents occupation_type_salesstaff occupation_type_secretaries occupation_type_secu
> ritystaff occupation_type_waitersbarmensta
note: name_family_status_unknown omitted because of collinearity
note: name_family_status_widow omitted because of collinearity

Source	SS	df	MS			
				Number of obs	=	142,497
				F(29, 142467)	=	1670.82
Model	6340.01653	29	218.62126	Prob > F	=	0.0000
Residual	18641.363	142,467	.130846884	R-squared	=	0.2538
				Adj R-squared	=	0.2536
Total	24981.3795	142,496	.175312847	Root MSE	=	.36173

logincome	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
logcredit	.2242165	.0014413	155.57	0.000	.2213916	.2270414
name_contract_type	.0373912	.0033175	11.27	0.000	.0308891	.0438933
code_gender	.1698986	.0024066	70.60	0.000	.1651818	.1746154
cnt_children	.0488185	.0047389	10.30	0.000	.0395303	.0581067
flag_own_realty	.0410393	.0021237	19.32	0.000	.036877	.0452017
apartments_avg	.24993	.0090497	27.62	0.000	.2321929	.2676672
cnt_fam_members	-.0502423	.0044146	-11.38	0.000	-.0588947	-.0415898
year_employed	.0002021	3.81e-06	53.11	0.000	.0001947	.0002096
year_birth	-.0001021	.0001106	-0.92	0.356	-.0003189	.0001147
name_family_status_civilmarriage	.0536258	.0033211	16.15	0.000	.0471165	.060135
name_family_status_separated	.0188042	.0054227	3.47	0.001	.0081759	.0294325
name_family_status_singlenotmarr	-.0093095	.0049165	-1.89	0.058	-.0189457	.0003267
name_family_status_unknown	0	(omitted)				
name_family_status_widow	0	(omitted)				
occupation_type_cleaningstaff	-.1983521	.0078342	-25.32	0.000	-.213707	-.1829973
occupation_type_cookingstaff	-.1322376	.0076091	-17.38	0.000	-.1471512	-.1173239
occupation_type_corestaff	-.0077248	.0039421	-1.96	0.050	-.0154513	1.71e-06
occupation_type_drivers	-.0244134	.0050311	-4.85	0.000	-.0342743	-.0145525
occupation_type_hrstaff	.05567	.0204542	2.72	0.006	.0155802	.0957598
occupation_type_highskilltechsta	-.014497	.0051659	-2.81	0.005	-.024622	-.0043719
occupation_type_itstaff	-.0129255	.0217728	-0.59	0.553	-.0555998	.0297487
occupation_type_laborers	-.0711532	.0033365	-21.33	0.000	-.0776927	-.0646137
occupation_type_lowskilllaborers	-.2356484	.0139751	-16.86	0.000	-.2630393	-.2082575
occupation_type_managers	.146549	.0044632	32.83	0.000	.1378012	.1552968
occupation_type_medicinestaff	-.0713677	.0062844	-11.36	0.000	-.083685	-.0590505
occupation_type_privateservicest	.0508629	.0100805	5.05	0.000	.0311053	.0706204
occupation_type_realtyagents	.1310445	.0182385	7.19	0.000	.0952974	.1667916
occupation_type_salesstaff	-.0782382	.003789	-20.65	0.000	-.0856645	-.0708118
occupation_type_secretaries	-.0697467	.0135895	-5.13	0.000	-.0963819	-.0431115
occupation_type_securitystaff	-.170515	.0073425	-23.22	0.000	-.1849062	-.1561239
occupation_type_waitersbarmensta	-.0757996	.0150726	-5.03	0.000	-.1053417	-.0462576
_cons	3.653555	.0132716	275.29	0.000	3.627543	3.679567

(est1 stored)

26 . eststo clear

27 . eststo: reg logincome logcredit name_contract_type code_gender cnt_children flag_own_realty apartments_av
  > g cnt_fam_members year_employed year_birth name_family_status_civilmarriage occupation_type_cleaningstaff
  > occupation_type_cookingstaff occupation_type_corestaff occupation_type_drivers occupation_type_hrstaff o
  > ccupation_type_highskilltechsta occupation_type_itstaff occupation_type_laborers occupation_type_lowskill
  > laborers occupation_type_managers occupation_type_medicinestaff occupation_type_privateservicest occupati
  > on_type_realtyagents occupation_type_salesstaff occupation_type_secretaries occupation_type_securitystaff
  > occupation_type_waitersbarmensta

Source	SS	df	MS		
				Number of obs	= 142,497
				F(27, 142469)	= 1792.48
Model	6334.40405	27	234.607557	Prob > F	= 0.0000
Residual	18646.9754	142,469	.130884441	R-squared	= 0.2536
				Adj R-squared	= 0.2534
Total	24981.3795	142,496	.175312847	Root MSE	= .36178

logincome	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
logcredit	.2243169	.0014409	155.67	0.000	.2214927	.2271411
name_contract_type	.0371463	.0033172	11.20	0.000	.0306447	.0436479
code_gender	.1690507	.002398	70.50	0.000	.1643506	.1737507
cnt_children	.0496079	.002925	16.96	0.000	.0438749	.0553409
flag_own_realty	.0409706	.0021239	19.29	0.000	.0368078	.0451335
apartments_avg	.2495274	.0090503	27.57	0.000	.2317891	.2672658
cnt_fam_members	-.050001	.0022256	-22.47	0.000	-.0543633	-.0456388
year_employed	.0002032	3.80e-06	53.53	0.000	.0001957	.0002106
year_birth	2.63e-06	.0001077	0.02	0.981	-.0002085	.0002137
name_family_status_civilmarriage	.0539087	.0033208	16.23	0.000	.0473999	.0604175
occupation_type_cleaningstaff	-.1981735	.0078343	-25.30	0.000	-.2135286	-.1828185
occupation_type_cookingstaff	-.1323354	.00761	-17.39	0.000	-.1472508	-.11742
occupation_type_corestaff	-.0077453	.0039427	-1.96	0.049	-.0154729	-.0000176
occupation_type_drivers	-.0239598	.005031	-4.76	0.000	-.0338205	-.014099
occupation_type_hrstaff	.0561595	.0204569	2.75	0.006	.0160643	.0962547
occupation_type_highskilltechsta	-.0146095	.0051666	-2.83	0.005	-.024736	-.0044831
occupation_type_itstaff	-.013224	.0217759	-0.61	0.544	-.0559043	.0294563
occupation_type_laborers	-.0709091	.0033367	-21.25	0.000	-.0774489	-.0643694
occupation_type_lowskilllaborers	-.2360217	.013977	-16.89	0.000	-.2634162	-.2086271
occupation_type_managers	.1467644	.0044637	32.88	0.000	.1380156	.1555132
occupation_type_medicinestaff	-.0712933	.0062853	-11.34	0.000	-.0836123	-.0589743
occupation_type_privateservicest	.0513453	.0100813	5.09	0.000	.0315862	.0711045
occupation_type_realtyagents	.1308663	.0182411	7.17	0.000	.0951142	.1666185
occupation_type_salesstaff	-.0782168	.0037895	-20.64	0.000	-.0856442	-.0707894
occupation_type_secretaries	-.0698361	.0135915	-5.14	0.000	-.0964751	-.0431971
occupation_type_securitystaff	-.1703224	.0073435	-23.19	0.000	-.1847154	-.1559293
occupation_type_waitersbarmensta	-.0761057	.0150747	-5.05	0.000	-.1056519	-.0465596
_cons	3.647825	.0103308	353.10	0.000	3.627577	3.668073

(est1 stored)

28 . hettest

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
        Ho: Constant variance
        Variables: fitted values of logincome

        chi2(1)   = 2366.97
        Prob > chi2 =   0.0000

29 . predict uhat, residual
(150,979 missing values generated)

30 . predict yhat
(option **xb** assumed; fitted values)
(150,979 missing values generated)

31 . gen yhatsq = yhat^2
(150,979 missing values generated)

32 . gen uhatsq = uhat^2
(150,979 missing values generated)

33 . reg uhatsq yhat yhatsq

Source	SS	df	MS			
				Number of obs	=	142,497
				F(2, 142494)	=	1233.48
Model	82.3347305	2	41.1673653	Prob > F	=	0.0000
Residual	4755.73591	142,494	.033374991	R-squared	=	0.0170
				Adj R-squared	=	0.0170
Total	4838.07064	142,496	.033952326	Root MSE	=	.18269

uhatsq	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
yhat	.3749939	.0791353	4.74	0.000	.2198903	.5300976
yhatsq	-.0488758	.0079205	-6.17	0.000	-.0643999	-.0333517
_cons	-.5195973	.1974787	-2.63	0.009	-.9066518	-.1325428

34 . test yhat yhatsq

(1) **yhat = 0**
(2) **yhatsq = 0**

       F(2,142494) = **1233.48**
            Prob > F =   **0.0000**

35 . reg logincome logcredit name_contract_type code_gender cnt_children flag_own_realty apartments_avg cnt_fa
> m_members year_employed year_birth name_family_status_civilmarriage occupation_type_cleaningstaff occupat
> ion_type_cookingstaff occupation_type_corestaff occupation_type_drivers occupation_type_hrstaff occupatio
> n_type_highskilltechsta occupation_type_itstaff occupation_type_laborers occupation_type_lowskilllaborers
> occupation_type_managers occupation_type_medicinestaff occupation_type_privateservicest occupation_type_
> realtyagents occupation_type_salesstaff occupation_type_secretaries occupation_type_securitystaff occupat
> ion_type_waitersbarmensta, robust

Linear regression

				Number of obs	=	142,497
				F(27, 142469)	=	1847.78
				Prob > F	=	0.0000
				R-squared	=	0.2536
				Root MSE	=	.36178

logincome	Coef.	Robust Std. Err.	t	P>|t|	[95% Conf. Interval]	
logcredit	.2243169	.001455	154.17	0.000	.2214651	.2271687
name_contract_type	.0371463	.0032956	11.27	0.000	.0306871	.0436056
code_gender	.1690507	.0023625	71.56	0.000	.1644202	.1736812
cnt_children	.0496079	.0029116	17.04	0.000	.0439012	.0553146
flag_own_realty	.0409706	.0021362	19.18	0.000	.0367837	.0451575
apartments_avg	.2495274	.008956	27.86	0.000	.2319739	.267081
cnt_fam_members	-.050001	.002221	-22.51	0.000	-.0543541	-.0456479
year_employed	.0002032	3.99e-06	50.87	0.000	.0001953	.000211
year_birth	2.63e-06	.0001043	0.03	0.980	-.0002018	.0002071
name_family_status_civilmarriage	.0539087	.0032333	16.67	0.000	.0475715	.0602459
occupation_type_cleaningstaff	-.1981735	.0082562	-24.00	0.000	-.2143555	-.1819916

	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
occupation_type_cookingstaff	-.1323354	.0075975	-17.42	0.000	-.1472264	-.1174444
occupation_type_corestaff	-.0077453	.0038968	-1.99	0.047	-.015383	-.0001075
occupation_type_drivers	-.0239598	.0046065	-5.20	0.000	-.0329884	-.0149311
occupation_type_hrstaff	.0561595	.0179987	3.12	0.002	.0208823	.0914367
occupation_type_highskilltechsta	-.0146095	.0050181	-2.91	0.004	-.0244448	-.0047742
occupation_type_itstaff	-.013224	.0194548	-0.68	0.497	-.051355	.024907
occupation_type_laborers	-.0709091	.00322	-22.02	0.000	-.0772203	-.0645979
occupation_type_lowskilllaborers	-.2360217	.0137283	-17.19	0.000	-.2629288	-.2091145
occupation_type_managers	.1467644	.0040953	35.84	0.000	.1387377	.1547911
occupation_type_medicinestaff	-.0712933	.0064409	-11.07	0.000	-.0839173	-.0586693
occupation_type_privateservicest	.0513453	.0095027	5.40	0.000	.0327202	.0699705
occupation_type_realtyagents	.1308663	.0167828	7.80	0.000	.0979723	.1637604
occupation_type_salesstaff	-.0782168	.0037187	-21.03	0.000	-.0855055	-.0709281
occupation_type_secretaries	-.0698361	.0138336	-5.05	0.000	-.0969497	-.0427225
occupation_type_securitystaff	-.1703224	.0074253	-22.94	0.000	-.1848758	-.155769
occupation_type_waitersbarmensta	-.0761057	.0149016	-5.11	0.000	-.1053125	-.0468989
_cons	3.647825	.0102731	355.08	0.000	3.62769	3.66796

36 . gen year_employed_sq = year_employed^2

37 . eststo: reg logincome year_employed year_employed_sq

Source	SS	df	MS
Model	2377.26373	2	1188.63187
Residual	52667.5598	293,473	.179463051
Total	55044.8236	293,475	.187562224

```
Number of obs   =    293,476
F(2, 293473)    =    6623.27
Prob > F        =     0.0000
R-squared       =     0.0432
Adj R-squared   =     0.0432
Root MSE        =     .42363
```

logincome	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
year_employed	.0020519	.0001317	15.58	0.000	.0017938	.00231
year_employed_sq	1.84e-06	1.33e-07	13.85	0.000	1.58e-06	2.10e-06
_cons	4.978488	.0012252	4063.34	0.000	4.976086	4.980889

(**est2** stored)

38 . eststo clear

39 . eststo: reg logincome logcredit name_contract_type code_gender cnt_children flag_own_realty apartments_av
> g cnt_fam_members year_employed year_birth name_family_status_civilmarriage occupation_type_cleaningstaff
> occupation_type_cookingstaff occupation_type_corestaff occupation_type_drivers occupation_type_hrstaff o
> ccupation_type_highskilltechsta occupation_type_itstaff occupation_type_laborers occupation_type_lowskill
> laborers occupation_type_managers occupation_type_medicinestaff occupation_type_privateservicest occupati
> on_type_realtyagents occupation_type_salesstaff occupation_type_secretaries occupation_type_securitystaff
> occupation_type_waitersbarmensta, robust

Linear regression

```
Number of obs   =    142,497
F(27, 142469)   =    1847.78
Prob > F        =     0.0000
R-squared       =     0.2536
Root MSE        =     .36178
```

logincome	Coef.	Robust Std. Err.	t	P>|t|	[95% Conf. Interval]	
logcredit	.2243169	.001455	154.17	0.000	.2214651	.2271687
name_contract_type	.0371463	.0032956	11.27	0.000	.0306871	.0436056
code_gender	.1690507	.0023625	71.56	0.000	.1644202	.1736812
cnt_children	.0496079	.0029116	17.04	0.000	.0439012	.0553146
flag_own_realty	.0409706	.0021362	19.18	0.000	.0367837	.0451575
apartments_avg	.2495274	.008596	27.86	0.000	.2319739	.267081
cnt_fam_members	-.050001	.002221	-22.51	0.000	-.0543541	-.0456479
year_employed	.0002032	3.99e-06	50.87	0.000	.0001953	.000211

year_birth	2.63e-06	.0001043	0.03	0.980	-.0002018	.0002071
name_family_status_civilmarriage	.0539087	.0032333	16.67	0.000	.0475715	.0602459
occupation_type_cleaningstaff	-.1981735	.0082562	-24.00	0.000	-.2143555	-.1819916
occupation_type_cookingstaff	-.1323354	.0075975	-17.42	0.000	-.1472264	-.1174444
occupation_type_corestaff	-.0077453	.0038968	-1.99	0.047	-.015383	-.0001075
occupation_type_drivers	-.0239598	.0046065	-5.20	0.000	-.0329884	-.0149311
occupation_type_hrstaff	.0561595	.0179987	3.12	0.002	.0208823	.0914367
occupation_type_highskilltechsta	-.0146095	.0050181	-2.91	0.004	-.0244448	-.0047742
occupation_type_itstaff	-.013224	.0194548	-0.68	0.497	-.051355	.024907
occupation_type_laborers	-.0709091	.00322	-22.02	0.000	-.0772203	-.0645979
occupation_type_lowskilllaborers	-.2360217	.0137283	-17.19	0.000	-.2629288	-.2091145
occupation_type_managers	.1467644	.0040953	35.84	0.000	.1387377	.1547911
occupation_type_medicinestaff	-.0712933	.0064409	-11.07	0.000	-.0839173	-.0586693
occupation_type_privateservicest	.0513453	.0095027	5.40	0.000	.0327202	.0699705
occupation_type_realtyagents	.1308663	.0167828	7.80	0.000	.0979723	.1637604
occupation_type_salesstaff	-.0782168	.0037187	-21.03	0.000	-.0855055	-.0709281
occupation_type_secretaries	-.0698361	.0138336	-5.05	0.000	-.0969497	-.0427225
occupation_type_securitystaff	-.1703224	.0074253	-22.94	0.000	-.1848758	-.155769
occupation_type_waitersbarmensta	-.0761057	.0149016	-5.11	0.000	-.1053125	-.0468989
_cons	3.647825	.0102731	355.08	0.000	3.62769	3.66796

(**est1** stored)

40 . eststo: reg amt_income_total_thousand_dollar year_employed year_employed_sq

Source	SS	df	MS			
Model	39590588.9	2	19795294.5			
Residual	1.1630e+09	293,473	3963.03803			
Total	1.2026e+09	293,475	4097.91379			

Number of obs = 293,476
F(2, 293473)   = 4994.98
Prob > F   = 0.0000
R-squared   = 0.0329
Adj R-squared = 0.0329
Root MSE   = 62.953

amt_income_tot~r	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
year_employed	.3356427	.0195688	17.15	0.000	.2972884	.3739969
year_employed_sq	.0003084	.0000197	15.65	0.000	.0002698	.000347
_cons	157.5084	.182071	865.09	0.000	157.1516	157.8653

(**est2** stored)

41 . gen realtycredit = flag_own_realty * logcredit

42 . eststo: reg logincome flag_own_realty logcredit realtycredit

Source	SS	df	MS			
Model	8646.2095	3	2882.06983			
Residual	46398.6141	293,472	.158102354			
Total	55044.8236	293,475	.187562224			

Number of obs = 293,476
F(3, 293472)   = 18229.14
Prob > F   = 0.0000
R-squared   = 0.1571
Adj R-squared = 0.1571
Root MSE   = .39762

logincome	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
flag_own_realty	.0005134	.0141351	0.04	0.971	-.027191	.0282179
logcredit	.2397301	.001917	125.06	0.000	.2359729	.2434873
realtycredit	.0039868	.0022797	1.75	0.080	-.0004814	.008455
_cons	3.461681	.0119214	290.37	0.000	3.438316	3.485047

(**est3** stored)

43 . eststo: reg logincome flag_own_realty logcredit realtycredit code_gender apartments_avg cnt_fam_members y
   > ear_employed year_birth name_family_status_civilmarriage

Source	SS	df	MS
Model	5680.16602	9	631.129558
Residual	19301.2135	142,487	.13545947
Total	24981.3795	142,496	.175312847

Number of obs = 142,497
F(9, 142487) = 4659.18
Prob > F = 0.0000
R-squared = 0.2274
Adj R-squared = 0.2273
Root MSE = .36805

logincome	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
flag_own_realty	.0259909	.0190057	1.37	0.171	-.01126	.0632417
logcredit	.2240069	.0025895	86.51	0.000	.2189315	.2290823
realtycredit	.0026676	.0030493	0.87	0.382	-.0033089	.0086442
code_gender	.1624041	.0021317	76.19	0.000	.158226	.1665821
apartments_avg	.2768103	.0091928	30.11	0.000	.2587927	.294828
cnt_fam_members	-.015631	.0011661	-13.40	0.000	-.0179165	-.0133455
year_employed	.0001653	3.23e-06	51.24	0.000	.000159	.0001716
year_birth	-.0006533	.0001057	-6.18	0.000	-.0008605	-.000446
name_family_status_civilmarriage	.0332772	.0032917	10.11	0.000	.0268254	.0397289
_cons	3.59746	.0166481	216.09	0.000	3.56483	3.63009

(**est4** stored)

44 . eststo clear

45 . eststo: reg logincome logcredit name_contract_type code_gender cnt_children flag_own_realty apartments_av
   > g cnt_fam_members year_employed year_birth name_family_status_civilmarriage occupation_type_cleaningstaff
   > occupation_type_cookingstaff occupation_type_corestaff occupation_type_drivers occupation_type_hrstaff o
   > ccupation_type_highskilltechsta occupation_type_itstaff occupation_type_laborers occupation_type_lowskill
   > laborers occupation_type_managers occupation_type_medicinestaff occupation_type_privateservicest occupati
   > on_type_realtyagents occupation_type_salesstaff occupation_type_secretaries occupation_type_securitystaff
   > occupation_type_waitersbarmensta, robust

Linear regression

Number of obs = 142,497
F(27, 142469) = 1847.78
Prob > F = 0.0000
R-squared = 0.2536
Root MSE = .36178

logincome	Coef.	Robust Std. Err.	t	P>|t|	[95% Conf. Interval]	
logcredit	.2243169	.001455	154.17	0.000	.2214651	.2271687
name_contract_type	.0371463	.0032956	11.27	0.000	.0306871	.0436056
code_gender	.1690507	.0023625	71.56	0.000	.1644202	.1736812
cnt_children	.0496079	.0029116	17.04	0.000	.0439012	.0553146
flag_own_realty	.0409706	.0021362	19.18	0.000	.0367837	.0451575
apartments_avg	.2495274	.008956	27.86	0.000	.2319739	.267081
cnt_fam_members	-.050001	.002221	-22.51	0.000	-.0543541	-.0456479
year_employed	.0002032	3.99e-06	50.87	0.000	.0001953	.000211
year_birth	2.63e-06	.0001043	0.03	0.980	-.0002018	.0002071
name_family_status_civilmarriage	.0539087	.0032333	16.67	0.000	.0475715	.0602459
occupation_type_cleaningstaff	-.1981735	.0082562	-24.00	0.000	-.2143555	-.1819916
occupation_type_cookingstaff	-.1323354	.0075975	-17.42	0.000	-.1472264	-.1174444
occupation_type_corestaff	-.0077453	.0038968	-1.99	0.047	-.015383	-.0001075
occupation_type_drivers	-.0239598	.0046065	-5.20	0.000	-.0329884	-.0149311
occupation_type_hrstaff	.0561595	.0179987	3.12	0.002	.0208823	.0914367
occupation_type_highskilltechsta	-.0146095	.0050181	-2.91	0.004	-.0244448	-.0047742
occupation_type_itstaff	-.013224	.0194548	-0.68	0.497	-.051355	.024907
occupation_type_laborers	-.0709091	.00322	-22.02	0.000	-.0772203	-.0645979
occupation_type_lowskilllaborers	-.2360217	.0137283	-17.19	0.000	-.2629288	-.2091145
occupation_type_managers	.1467644	.0040953	35.84	0.000	.1387377	.1547911
occupation_type_medicinestaff	-.0712933	.0064409	-11.07	0.000	-.0839173	-.0586693

occupation_type_privateservicest	.0513453	.0095027	5.40	0.000	.0327202	.0699705
occupation_type_realtyagents	.1308663	.0167828	7.80	0.000	.0979723	.1637604
occupation_type_salesstaff	-.0782168	.0037187	-21.03	0.000	-.0855055	-.0709281
occupation_type_secretaries	-.0698361	.0138336	-5.05	0.000	-.0969497	-.0427225
occupation_type_securitystaff	-.1703224	.0074253	-22.94	0.000	-.1848758	-.155769
occupation_type_waitersbarmensta	-.0761057	.0149016	-5.11	0.000	-.1053125	-.0468989
_cons	3.647825	.0102731	355.08	0.000	3.62769	3.66796

(**est1** stored)

46 . eststo: reg amt_income_total_thousand_dollar year_employed year_employed_sq

Source	SS	df	MS			
Model	39590588.9	2	19795294.5			
Residual	1.1630e+09	293,473	3963.03803			
Total	1.2026e+09	293,475	4097.91379			

	Number of obs	=	293,476
	F(2, 293473)	=	4994.98
	Prob > F	=	0.0000
	R-squared	=	0.0329
	Adj R-squared	=	0.0329
	Root MSE	=	62.953

amt_income_tot~r	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
year_employed	.3356427	.0195688	17.15	0.000	.2972884	.3739969
year_employed_sq	.0003084	.0000197	15.65	0.000	.0002698	.000347
_cons	157.5084	.182071	865.09	0.000	157.1516	157.8653

(**est2** stored)

47 . eststo: reg amt_income_total_thousand_dollar year_employed year_employed_sq

Source	SS	df	MS			
Model	39590588.9	2	19795294.5			
Residual	1.1630e+09	293,473	3963.03803			
Total	1.2026e+09	293,475	4097.91379			

	Number of obs	=	293,476
	F(2, 293473)	=	4994.98
	Prob > F	=	0.0000
	R-squared	=	0.0329
	Adj R-squared	=	0.0329
	Root MSE	=	62.953

amt_income_tot~r	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
year_employed	.3356427	.0195688	17.15	0.000	.2972884	.3739969
year_employed_sq	.0003084	.0000197	15.65	0.000	.0002698	.000347
_cons	157.5084	.182071	865.09	0.000	157.1516	157.8653

(**est3** stored)

48 . eststo clear

49 . eststo: reg logincome logcredit name_contract_type code_gender cnt_children flag_own_realty apartments_av
  > g cnt_fam_members year_employed year_birth name_family_status_civilmarriage occupation_type_cleaningstaff
  > occupation_type_cookingstaff occupation_type_corestaff occupation_type_drivers occupation_type_hrstaff o
  > ccupation_type_highskilltechsta occupation_type_itstaff occupation_type_laborers occupation_type_lowskill
  > laborers occupation_type_managers occupation_type_medicinestaff occupation_type_privateservicest occupati
  > on_type_realtyagents occupation_type_salesstaff occupation_type_secretaries occupation_type_securitystaff
  > occupation_type_waitersbarmensta, robust

Linear regression	Number of obs	=	142,497
	F(27, 142469)	=	1847.78
	Prob > F	=	0.0000
	R-squared	=	0.2536
	Root MSE	=	.36178

logincome	Coef.	Robust Std. Err.	t	P>|t|	[95% Conf. Interval]	
logcredit	.2243169	.001455	154.17	0.000	.2214651	.2271687
name_contract_type	.0371463	.0032956	11.27	0.000	.0306871	.0436056
code_gender	.1690507	.0023625	71.56	0.000	.1644202	.1736812
cnt_children	.0496079	.0029116	17.04	0.000	.0439012	.0553146
flag_own_realty	.0409706	.0021362	19.18	0.000	.0367837	.0451575
apartments_avg	.2495274	.008956	27.86	0.000	.2319739	.267081
cnt_fam_members	-.050001	.002221	-22.51	0.000	-.0543541	-.0456479
year_employed	.0002032	3.99e-06	50.87	0.000	.0001953	.000211
year_birth	2.63e-06	.0001043	0.03	0.980	-.0002018	.0002071
name_family_status_civilmarriage	.0539087	.0032333	16.67	0.000	.0475715	.0602459
occupation_type_cleaningstaff	-.1981735	.0082562	-24.00	0.000	-.2143555	-.1819916
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occupation_type_corestaff	-.0077453	.0038968	-1.99	0.047	-.015383	-.0001075
occupation_type_drivers	-.0239598	.0046065	-5.20	0.000	-.0329884	-.0149311
occupation_type_hrstaff	.0561595	.0179987	3.12	0.002	.0208823	.0914367
occupation_type_highskilltechsta	-.0146095	.0050181	-2.91	0.004	-.0244448	-.0047742
occupation_type_itstaff	-.013224	.0194548	-0.68	0.497	-.051355	.024907
occupation_type_laborers	-.0709091	.00322	-22.02	0.000	-.0772203	-.0645979
occupation_type_lowskilllaborers	-.2360217	.0137283	-17.19	0.000	-.2629288	-.2091145
occupation_type_managers	.1467644	.0040953	35.84	0.000	.1387377	.1547911
occupation_type_medicinestaff	-.0712933	.0064409	-11.07	0.000	-.0839173	-.0586693
occupation_type_privateservicest	.0513453	.0095027	5.40	0.000	.0327202	.0699705
occupation_type_realtyagents	.1308663	.0167828	7.80	0.000	.0979723	.1637604
occupation_type_salesstaff	-.0782168	.0037187	-21.03	0.000	-.0855055	-.0709281
occupation_type_secretaries	-.0698361	.0138336	-5.05	0.000	-.0969497	-.0427225
occupation_type_securitystaff	-.1703224	.0074253	-22.94	0.000	-.1848758	-.155769
occupation_type_waitersbarmensta	-.0761057	.0149016	-5.11	0.000	-.1053125	-.0468989
_cons	3.647825	.0102731	355.08	0.000	3.62769	3.66796

(**est1** stored)

50 . eststo: reg amt_income_total_thousand_dollar year_employed year_employed_sq

Source	SS	df	MS
Model	39590588.9	2	19795294.5
Residual	1.1630e+09	293,473	3963.03803
Total	1.2026e+09	293,475	4097.91379

Number of obs = 293,476
F(2, 293473) = 4994.98
Prob > F = 0.0000
R-squared = 0.0329
Adj R-squared = 0.0329
Root MSE = 62.953

amt_income_tot~r	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
year_employed	.3356427	.0195688	17.15	0.000	.2972884	.3739969
year_employed_sq	.0003084	.0000197	15.65	0.000	.0002698	.000347
_cons	157.5084	.182071	865.09	0.000	157.1516	157.8653

(**est2** stored)

51 . eststo: reg logincome flag_own_realty logcredit realtycredit code_gender apartments_avg cnt_fam_members y
> ear_employed year_birth name_family_status_civilmarriage

Source	SS	df	MS
Model	5680.16602	9	631.129558
Residual	19301.2135	142,487	.13545947
Total	24981.3795	142,496	.175312847

Number of obs = 142,497
F(9, 142487) = 4659.18
Prob > F = 0.0000
R-squared = 0.2274
Adj R-squared = 0.2273
Root MSE = .36805

logincome	Coef.	Std. Err.	t	P>|t|	[95% Conf. Interval]	
flag_own_realty	.0259909	.0190057	1.37	0.171	-.01126	.0632417
logcredit	.2240069	.0025895	86.51	0.000	.2189315	.2290823
realtycredit	.0026676	.0030493	0.87	0.382	-.0033089	.0086442
code_gender	.1624041	.0021317	76.19	0.000	.158226	.1665821
apartments_avg	.2768103	.0091928	30.11	0.000	.2587927	.294828
cnt_fam_members	-.015631	.0011661	-13.40	0.000	-.0179165	-.0133455
year_employed	.0001653	3.23e-06	51.24	0.000	.000159	.0001716
year_birth	-.0006533	.0001057	-6.18	0.000	-.0008605	-.000446
name_family_status_civilmarriage	.0332772	.0032917	10.11	0.000	.0268254	.0397289
_cons	3.59746	.0166481	216.09	0.000	3.56483	3.63009

(**est3** stored)

52 . esttab using income.rtf, r2
   (output written to income.rtf)

53 .