

Model 1: Probit, using observations 5-4215 (n = 1851)
 Missing or incomplete observations dropped: 2360
 Dependent variable: DQAFTRDTH_1
 QML standard errors

| | <i>Coefficient</i> | <i>Std. Error</i> | <i>z</i> | <i>p-value</i> | |
|--------------------|--------------------|--------------------|----------|----------------|-----|
| const | -0.967122 | 0.483664 | -1.9996 | 0.04555 | ** |
| DOP7GDEVO_2 | 0.103339 | 0.270019 | 0.3827 | 0.70194 | |
| DOP7GDEVO_3 | 0.206908 | 0.22798 | 0.9076 | 0.36411 | |
| DOP7GDEVO_4 | -0.000863688 | 0.210882 | -0.0041 | 0.99673 | |
| DOP7GDEVO_5 | 0.177482 | 0.21427 | 0.8283 | 0.40750 | |
| DOP7GDEVO_6 | 0.278303 | 0.215146 | 1.2936 | 0.19582 | |
| DOP7GDEVO_7 | 0.351313 | 0.222627 | 1.5780 | 0.11456 | |
| DAXECNSF_2 | -0.299284 | 0.0819177 | -3.6535 | 0.00026 | *** |
| DAXECNSF_3 | -0.337619 | 0.112043 | -3.0133 | 0.00258 | *** |
| DAXECNSF_4 | -0.430309 | 0.123456 | -3.4855 | 0.00049 | *** |
| DAXECNSF_5 | -0.180134 | 0.349138 | -0.5159 | 0.60590 | |
| DOP5HLTHZ_2 | -0.0232496 | 0.0903574 | -0.2573 | 0.79694 | |
| DOP5HLTHZ_3 | -0.0107276 | 0.0864486 | -0.1241 | 0.90124 | |
| DOP5HLTHZ_4 | 0.0799472 | 0.115982 | 0.6893 | 0.49063 | |
| DOP5HLTHZ_5 | -0.240344 | 0.233603 | -1.0289 | 0.30355 | |
| DSIZE_2 | 0.062254 | 0.0974599 | 0.6388 | 0.52298 | |
| DSIZE_3 | -0.00752052 | 0.0891799 | -0.0843 | 0.93279 | |
| DSIZE_4 | -0.0848992 | 0.122309 | -0.6941 | 0.48760 | |
| DXXLSTSCH_1 | -0.136392 | 0.721459 | -0.1891 | 0.85005 | |
| DXXLSTSCH_2 | -5.45712 | 0.48596 | -11.2296 | <0.00001 | *** |
| DXXLSTSCH_3 | 0.510831 | 0.585489 | 0.8725 | 0.38294 | |
| DXXLSTSCH_4 | -5.58288 | 0.469872 | -11.8817 | <0.00001 | *** |
| DXXLSTSCH_5 | -0.190842 | 0.447791 | -0.4262 | 0.66997 | |
| DXXLSTSCH_6 | 0.214486 | 0.437855 | 0.4899 | 0.62424 | |
| DXXLSTSCH_7 | 0.33176 | 0.46205 | 0.7180 | 0.47275 | |
| DXXLSTSCH_8 | 0.596503 | 0.446074 | 1.3372 | 0.18115 | |
| DXXLSTSCH_9 | 0.366404 | 0.440571 | 0.8317 | 0.40560 | |
| DXXLSTSCH_10 | 0.176585 | 0.50524 | 0.3495 | 0.72671 | |
| Mean dependent var | 0.211777 | S.D. dependent var | 0.279081 | | |
| McFadden R-squared | 0.036963 | Adjusted R-squared | 0.007665 | | |
| Log-likelihood | -920.3504 | Akaike criterion | 1896.701 | | |
| Schwarz criterion | 2051.358 | Hannan-Quinn | 1953.711 | | |

Number of cases 'correctly predicted' = 1459 (78.8%)
 f(beta'x) at mean of independent vars = 0.279
 Likelihood ratio test: Chi-square(27) = 70.6495 [0.0000]