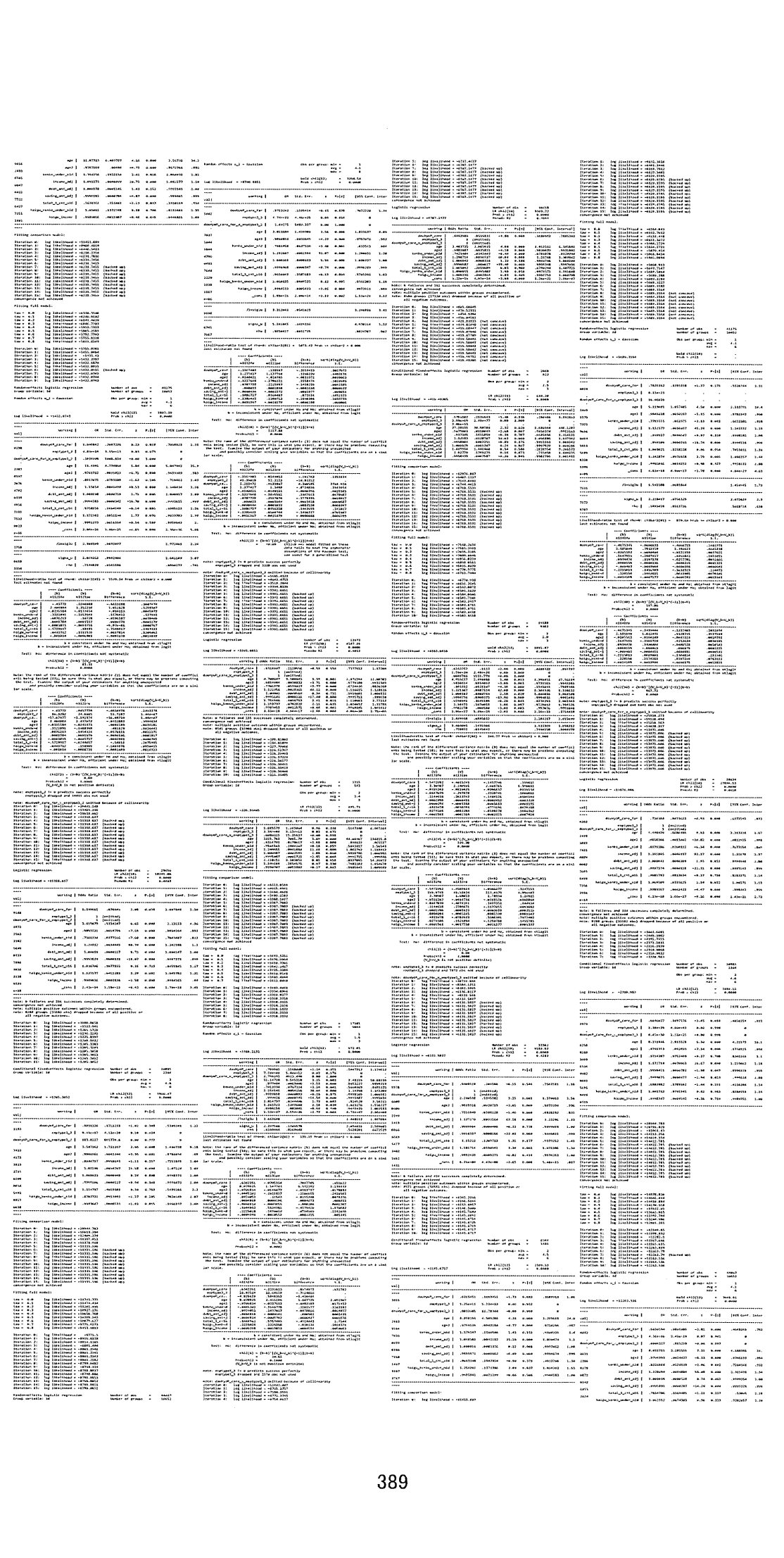

```
Fitting comparison model:

Iteration 0:   log likelihood =     -12298
Iteration 1:   log likelihood = -9853.5183
Iteration 2:   log likelihood = -8198.6879
Iteration 3:   log likelihood = -7644.6389
Iteration 4:   log likelihood = -7617.6634
Iteration 5:   log likelihood = -7585.9994
Iteration 6:   log likelihood = -7579.6513
Iteration 7:   log likelihood = -7576.6067
Iteration 8:   log likelihood = -7579.1183
Iteration 9:   log likelihood = -7579.5906
Iteration 10:  log likelihood = -7579.1006  (backed up)
Iteration 11:  log likelihood = -7579.1006  (backed up)
Iteration 12:  log likelihood = -7579.1006  (backed up)
Iteration 13:  log likelihood = -7579.1006  (backed up)
Iteration 14:  log likelihood = -7579.1006  (backed up)
Iteration 15:  log likelihood = -7579.1006  (backed up)
convergence not achieved

Fitting full model:

tau =  0.0     log likelihood = -7990.2352
tau =  0.1     log likelihood = -7941.8707
tau =  0.2     log likelihood = -7889.5485
tau =  0.3     log likelihood = -7832.0775
tau =  0.4     log likelihood = -7770.6273
tau =  0.5     log likelihood = -7702.7264
tau =  0.6     log likelihood = -7626.8259
tau =  0.7     log likelihood =  -7545.346
tau =  0.8     log likelihood = -7473.3417

Iteration 0:   log likelihood = -7549.2788
Iteration 1:   log likelihood = -7191.3404
Iteration 2:   log likelihood = -7156.9142
Iteration 3:   log likelihood =  -7154.953
Iteration 4:   log likelihood = -7154.9544
Iteration 5:   log likelihood = -7154.9488
Iteration 6:   log likelihood = -7154.9488

Random-effects logistic regression          Number of obs      =     19392
Group variable: id                          Number of groups   =      9176

Random effects u_i ~ Gaussian               Obs per group: min =         2
                                                           avg =       2.0
                                                           max =         3

                                            Wald chi2(11)      =   1905.44
Log likelihood  = -7154.9488                Prob > chi2        =    0.0000
```

```
Fitting full model:
Iteration 0:  log likelihood = -123945.72
Iteration 1:  log likelihood = -119796.15
Iteration 2:  log likelihood = -119735.54
Iteration 3:  log likelihood = -119735.48
Iteration 4:  log likelihood = -119735.48
Iteration 5:  log likelihood = -119735.48

Randomeffects logit regression                  Number of obs      =  43452
Group variable: id                              Number of groups   =   3454

Random effects u_i ~ Gaussian                   Obs per group:: min =      1
                                                                avg =    12.6
                                                                max =     [illegible]

                                                Wald chi2(11)      =  2426.35
Log likelihood = -119735.48                     Prob > chi2        =    0.0000

------------------------------------------------------------------------------
           | Coef.   Std. Err.      z    P>|z|     [95% Conf. Interval]
-----------+------------------------------------------------------------------
ms_hour_d  |  [illegible]
dummy1_dur |  [illegible]
dummy2_dur |  [illegible]
dummy3_dur |  [illegible]
cens_for_  |  [illegible]
age        |  [illegible]
income_adj |  [illegible]
debt_adj   |  [illegible]
debt_adj2  |  [illegible]
total_2_   |  [illegible]
total_2_   |  [illegible]
_cons      |  [illegible]
-----------+------------------------------------------------------------------
/lnsigma_1 |  [illegible]
/lnsigma_2 |  [illegible]
/rho_1     |  [illegible]
------------------------------------------------------------------------------

Observation summary:    35428  left-censored observations
                        [illegible]  uncensored observations
                        [illegible]  right-censored observations

Test estimates not found

Note: the rank of the differenced variance matrix (8) does not equal the number of coeffici
ents being tested (9); be sure this is what you expect, or there may be problems computing
the test. Examine the output of your estimators for anything unexpected
      and possibly consider scaling your variables so that the coefficients are on a sim
ilar scale.

---- Coefficients ----
             |      (b)          (B)            (b-B)     sqrt(diag(V_b-V_B))
             |   ms1d2w       ms1d2w       Difference          S.E.
-------------+----------------------------------------------------------------
dummy1_dur   |  [illegible]
dummy2_dur   |  [illegible]
dummy3_dur   |  [illegible]
cens_for_    |  [illegible]
age          |  [illegible]
income_adj   |  [illegible]
debt_adj     |  [illegible]
debt_adj2    |  [illegible]
total_2_     |  [illegible]
total_2_     |  [illegible]
_cons        |  [illegible]
-------------+----------------------------------------------------------------
/lnsigma_1   |  [illegible]
/lnsigma_2   |  [illegible]
/rho_1       |  [illegible]
------------------------------------------------------------------------------
                           b = consistent under Ho and Ha; obtained from tmolt
            B = inconsistent under Ho, efficient under Ha; obtained from tmolt

    Test:  Ho:  difference in coefficients not systematic

                  chi2(26) = (b-B)'[(V_b-V_B)^(-1)](b-B)
                           =  [illegible]
                  Prob>chi2 = [illegible]
    (V_b-V_B is not positive definite)
no coefficients in common; specify equations(eq1eq2eq3eq4eq5eq6eq7eq8eq9eq10eq11eq12)
for problems with different equation names.

Source |       SS       df       MS              Number of obs =  [illegible]
-------+------------------------------           F(  [illegible],  [illegible]) =  [illegible]
Model  |  [illegible]   [illegible]  [illegible]  Prob > F      =  [illegible]
Residual|  [illegible]  [illegible]  [illegible]  R-squared     =  [illegible]
-------+------------------------------           Adj R-squared =  [illegible]
Total  |  [illegible]  [illegible]  [illegible]  Root MSE      =  [illegible]

------------------------------------------------------------------------------
ms_hour_d  |  Coef.   Std. Err.      t    P>|t|     [95% Conf. Interval]
-----------+------------------------------------------------------------------
dummy1_dur |  [illegible]
dummy2_dur |  [illegible]
dummy3_dur |  [illegible]
cens_for_  |  [illegible]
age        |  [illegible]
income_adj |  [illegible]
debt_adj   |  [illegible]
debt_adj2  |  [illegible]
total_2_   |  [illegible]
total_2_   |  [illegible]
_cons      |  [illegible]
------------------------------------------------------------------------------

Tobit regression                                Number of obs =   [illegible]
                                                LR chi2(26)   =   [illegible]
                                                Prob > chi2   =   [illegible]
Log likelihood = -[illegible]                   Pseudo R2     =   [illegible]

------------------------------------------------------------------------------
           |      Coef.   Std. Err.      t    P>|t|     [95% Conf. Interval]
-----------+------------------------------------------------------------------
dummy1_dur |  [illegible]
dummy2_dur |  [illegible]
dummy3_dur |  [illegible]
cens_for_  |  [illegible]
age        |  [illegible]
income_adj |  [illegible]
debt_adj   |  [illegible]
debt_adj2  |  [illegible]
total_2_   |  [illegible]
total_2_   |  [illegible]
_cons      |  [illegible]
-----------+------------------------------------------------------------------
/sigma     |  [illegible]
------------------------------------------------------------------------------
           |   0.  [illegible]   [illegible]   [illegible]   [illegible]   [illegible]
-----------+------------------------------------------------------------------
  obs.     |  [illegible]
  uncen.   |  [illegible]
  left     |  [illegible]
  right    |  [illegible]
------------------------------------------------------------------------------
Obs. summary:    [illegible]  left-censored observations at u_hour_d<=0
                 [illegible]  uncensored observations
                 [illegible]  right-censored observations

Fixedeffects model not available

Obtaining starting values for full model:
Iteration 0:  log likelihood = -[illegible]
Iteration 1:  log likelihood = -[illegible]
Iteration 2:  log likelihood = -[illegible]
Iteration 3:  log likelihood = -[illegible]
Iteration 4:  log likelihood = -[illegible]

Fitting full model:
Iteration 0:  log likelihood = -[illegible]
Iteration 1:  log likelihood = -[illegible]
Iteration 2:  log likelihood = -[illegible]
Iteration 3:  log likelihood = -[illegible]
Iteration 4:  log likelihood = -[illegible]

Randomeffects tobit regression                  Number of obs      =   [illegible]
Group variable: id                              Number of groups   =   [illegible]

Random effects u_i ~ Gaussian                   Obs per group:: min =   [illegible]
                                                                avg =   [illegible]
                                                                max =   [illegible]

                                                Wald chi2(26)      =   [illegible]
Log likelihood = -[illegible]                   Prob > chi2        =   [illegible]

------------------------------------------------------------------------------
           |      Coef.   Std. Err.      z    P>|z|     [95% Conf. Interval]
-----------+------------------------------------------------------------------
ms_hour_d  |  [illegible]
dummy1_dur |  [illegible]
dummy2_dur |  [illegible]
dummy3_dur |  [illegible]
cens_for_  |  [illegible]
age        |  [illegible]
income_adj |  [illegible]
debt_adj   |  [illegible]
debt_adj2  |  [illegible]
total_2_   |  [illegible]
total_2_   |  [illegible]
_cons      |  [illegible]
-----------+------------------------------------------------------------------
/lnsigma_1 |  [illegible]
/lnsigma_2 |  [illegible]
/rho_1     |  [illegible]
------------------------------------------------------------------------------

Observation summary:    [illegible]
```

```
[illegible]
[illegible]
[illegible]

Fitting comparison model:

Iteration 0:  log likelihood = -458.43923
Iteration 1:  log likelihood = -456.86255
Iteration 2:  log likelihood = -456.36611
Iteration 3:  log likelihood = -455.52468
Iteration 4:  log likelihood = -455.32468
Iteration 5:  log likelihood = -455.24923
Iteration 6:  log likelihood = -455.21923
Iteration 7:  log likelihood = -455.20129
Iteration 8:  log likelihood = -455.20525
Iteration 9:  log likelihood = -455.20625
Iteration 10: log likelihood = -455.20646

Fitting full model:

tau = 0.0     log likelihood = -455.44496
tau = 0.1     log likelihood = -455.44496
tau = 0.2     log likelihood = -455.44295

Iteration 0:  log likelihood = -455.44756  (not concave)
Iteration 1:  log likelihood = -454.40528
Iteration 2:  log likelihood = -453.87367
Iteration 3:  log likelihood = -453.45537  (not concave)
Iteration 4:  log likelihood = -453.45537
Iteration 5:  log likelihood = -454.79447
Iteration 6:  log likelihood = -455.52665
Iteration 7:  log likelihood = -455.75665
Iteration 8:  log likelihood = -455.75135
Iteration 9:  log likelihood = -455.75275
Iteration 10: log likelihood = -455.75275  (backed up)
Iteration 11: log likelihood = -455.50955
Iteration 12: log likelihood = -455.67537
Iteration 13: log likelihood = -455.75275
Iteration 14: log likelihood = -455.75275

Randomeffects logistic regression              Number of obs      =      7595
Group variable: id                             Number of groups   =       4737

Random effects u_i ~ Gaussian                  Obs per group: min =         1
                                                               avg =       1.6
                                                               max =         2

                                                Wald chi2(21)      =     25.82
Log likelihood = -455.75275                     Prob > chi2        =    0.2668

------------------------------------------------------------------------------
[illegible]
------------------------------------------------------------------------------
[illegible]
------------------------------------------------------------------------------
[illegible]
```

```
downcy3_dcy   .0016731   .0009716   3.73   0.000   .0017666   .0021513
cary_for_buy  .0000359   .0000359   1.00   0.317   -.0000344   .0000962
age           .0003595   .0000353   5.23   0.000   .0002928   .0004259
income_adj    5.12e-06   4.17e-06   1.23   0.207   -3.21e-06   .0000159
ewbl_ent_adj  .0000000   .0000000   0.00   0.000   .0000000   .0000000
saving_adj    5.17e-07   .0000000   0.36   0.722   -2.67e-07   .0000000
total_2_cs    -.0002314   .0002487   -0.57   0.566   -.0006167   .0002132
total_1_cs    -.0000000   .0000000   -0.00   0.000   .0000000   .0000000
fatigue_score  .0000000   .0000000   0.00   0.000   .0000000   .0000000
_cons         -.0002146   .0002896   -1.22   0.982   -.0025784   .0001766

note: total_1_cs2 in 0 predicts failure perfectly
      total_2_cs2 dropped and 1434 obs not used

note: downcy2_dcy in 0 predicts failure perfectly
      downcy3_dcy dropped and 125 obs not used

Iteration 0:  log likelihood = -1564.43132
Iteration 1:  log likelihood = -1551.67344
Iteration 2:  log likelihood = -1551.67303
Iteration 3:  log likelihood = -1551.67303
Iteration 4:  log likelihood = -1549.83831
Iteration 5:  log likelihood = -1549.83831

Logistic regression                               Number of obs   =      7148
                                                  LR chi2(14)     =      29.18
                                                  Prob > chi2     =     0.0000
Log likelihood = -1549.83831                      Pseudo R2       =     0.0092

------------------------------------------------------------------------------
f_job_ph_cy | Odds Ratio   Std. Err.     z    P>|z|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
downcy1_dcy |   1.495451   .1184519     4.92   0.000     1.261844    1.772194
downcy2_dcy |   1.324865   .1.48356A    3.37   0.001     1.076584    1.630348
cary_for_buy |   1.007328   .0119181     1.61   0.173     .9843611    1.031728
age           |   1.040869   .0012837     3.46   0.000     1.038363    1.043377
income_adj    |   1.000000   .0000000     2.95   0.000     1.000000    1.000000
ewbl_ent_adj  |   1.000000   .0000000     2.05   0.040     1.000000    1.000000
saving_adj    |   1.000000   .0000000     0.19   0.848     .9999995    1.000000
total_2_cs    |          0  (omitted)
downcy2_dcy   |          0  (omitted)
fatigue_score |   .5439436   .0063457    -6.46   0.000     .5316475    .5564537
_cons         |   .2.04e-05   .2.41e-05    -3.61   0.000     1.91e-06    .0.00218
------------------------------------------------------------------------------
note: total_1_cs2 omitted because of no within-group variance.
note: downcy2_dcy omitted because of no within-group variance.
note: 9 failures and 0 successes completely determined.
note: 9155 groups (9155 obs) dropped because of all positive or
      all negative outcomes.
note: total_1_cs2 omitted because of no within-group variance.
note: downcy2_dcy omitted because of no within-group variance.

Iteration 0:  log likelihood = -28.0669754
Iteration 1:  log likelihood = -28.0366252
Iteration 2:  log likelihood = -28.0366249
Iteration 3:  log likelihood = -28.0366249
Iteration 4:  log likelihood = -28.0366249

Conditional fixed-effects logistic regression     Number of obs   =         76
Group variable: id                                Number of groups =         19

                                                  Obs per group: min =          1
                                                                 avg =        4.0
                                                                 max =          7

                                                  LR chi2(1)      =       0.91
Log likelihood = -28.099154                       Prob > chi2     =     0.2757

------------------------------------------------------------------------------
f_job_ph_cy | Odds Ratio   Std. Err.     z    P>|z|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
downcy1_dcy |   .995834   .00193     -0.68   0.549     .9924455    13.49246
downcy2_dcy |   7.56e-76   19.06182    -1.57   0.141     .1333173    341.2053
cary_for_buy |   .9.26e-22   .8252e-21    -2.24   0.249     .7987464    1.07475
age           |   1.000000   .0000000     0.00   0.000     1.000000    1.000000
income_adj    |   1.000179   .0000896     1.98   0.124     .9999954    1.000403
ewbl_ent_adj  |   1.000158   .0000329     4.42   0.476     .9999254    1.000199
saving_adj    |   1.000000   .0000000     0.00   0.000     1.000000    1.000000
total_2_cs    |          0  (omitted)
downcy2_dcy   |          0  (omitted)
fatigue_score |   1.000224   .0000000     0.00   0.975     .7915599    1.000164
------------------------------------------------------------------------------

Fitting comparison model:

Iteration 0:  log likelihood = -1549.78429
Iteration 1:  log likelihood = -1517.74742
Iteration 2:  log likelihood = -1512.94484
Iteration 3:  log likelihood = -1511.97344
Iteration 4:  log likelihood = -1511.92831
Iteration 5:  log likelihood = -1549.83443
Iteration 6:  log likelihood = -1549.83443
Iteration 7:  log likelihood = -1549.83438
Iteration 8:  log likelihood = -1549.83448
Iteration 9:  log likelihood = -1549.83443
Iteration 10: log likelihood = -1549.83443
Iteration 11: log likelihood = -1549.83438

Fitting full model:

tau = 0.0     log likelihood = -1549.83383
tau = 0.1     log likelihood = -1549.80248

Iteration 0:  log likelihood = -1549.80248
Iteration 1:  log likelihood = -1549.6232  (not concave)
Iteration 2:  log likelihood = -1549.80248  (backed up)
Iteration 3:  log likelihood = -1549.81246
Iteration 4:  log likelihood = -1549.81246
Iteration 5:  log likelihood = -1549.79413  (not concave)
Iteration 6:  log likelihood = -1549.78538
Iteration 7:  log likelihood = -1549.77533
Iteration 8:  log likelihood = -1549.77533
Iteration 9:  log likelihood = -1549.77533
Iteration 10: log likelihood = -1549.77533

Randomeffects logistic regression                 Number of obs   =      36675
Group variable: id                                Number of groups =      7575

Random effects u_i ~ Gaussian                     Obs per group: min =      1
                                                                  avg =    4.8
                                                                  max =      7

                                                  Wald chi2(14)   =      26.44
Log likelihood = -1549.77533                      Prob > chi2     =     0.0007

------------------------------------------------------------------------------
f_job_ph_cy | Odd. Ratio   Std. Err.     z    P>|z|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
downcy1_dcy |   1.062859   .7275248     0.09   0.929     .1798815    6.367512
downcy2_dcy |   9.52366   .8.75e-05     3.06   0.000     1.07e-173    16.19437
cary_for_buy |   1.000000   .0000000     0.00   0.000     1.000000    1.000000
age           |   1.177792   .1015127     2.01   0.045     1.014254    1.367242
income_adj    |   1.000153   .0070075     3.09   0.175     .9966337    1.003930
ewbl_ent_adj  |   1.000000   .0000000     0.00   0.000     1.000000    1.000000
saving_adj    |   1.000000   .0000000     0.00   0.000     1.000000    1.000000
total_2_cs    |   2.17e-12   2.04e-06    -0.00   1.000     0          .
downcy2_dcy   |   1.74e-12   2.08e-06    -0.00   1.000     0          .
fatigue_score |   .9994668   .0024099    -0.70   0.483     .9914482    1.003754
_cons         |   .0000000   .0000000    -0.00   0.000     0          .
------------------------------------------------------------------------------
/lnsigma2     |  .4474845   1.267291                      -1.845759    4.19538
/rho          |  .6100174   .3.17e-07                      .6100174    .6100174
-------------+----------------------------------------------------------------
sigma_u       |  .7947134   .3.17e-07                      .7947134    .7947134
rho           |  .5122629   .4733587                       .0463516    .9963136
------------------------------------------------------------------------------
Wald test of ln(sigma2)=ln(sigma2)[0] = -0.53 Prob >= chibar2 = 0.702
Est estimates not found

------------------------------------------------------------------------------
             |      (b)        (B)      (b-B)     sqrt(diag(V_b-V_B))
             |   xtdoprc     xtdoprc   Difference          S.E.
-------------+----------------------------------------------------------------
downcy1_dcy  |  -1.829463   .4444445   -1.274019    1.336297
downcy2_dcy  |   2.833792   .2.53e06    2.833792    1.691277
cary_for_buy |   .08276     .0175379    -.009954    .0791636
age          |   .0.00000   .0000000    .0000000    .0000000
income_adj   |   .0012627   .0000000    .0012627    .0000000
ewbl_ent_adj |   .0042358   .0000000    -.0042358    .0000000
saving_adj   |   .0000000   .0000000    .0000000    .0000000
fatigue_score |   .0002224   .0.00000    .0002224    .0000000
------------------------------------------------------------------------------
                           b = consistent under Ho and Ha; obtained from xtlogit
            B = inconsistent under Ha, efficient under Ho; obtained from logit

    Test:  Ho:  difference in coefficients not systematic

                  chi2(8) = (b-B)'[(V_b-V_B)^(-1)](b-B)
                          =  -1.01
                  Prob>chi2 =  -0.1812

                  ==== Coefficients ====
             |      (b)        (B)      (b-B)     sqrt(diag(V_b-V_B))
             |   xtdoprc     xtdoprc   Difference          S.E.
-------------+----------------------------------------------------------------
downcy1_dcy  |  -1.229463   .0499916    -1.283118    1.918731
downcy2_dcy  |   2.833792   .1833888    2.650407    .1.670687
cary_for_buy |   .08276     .0156599    -.009956    .0791636
age          |   .0.00000   .0000000    .0000000    .0000000
income_adj   |   .0012627   .0000000    .0012627    .0000000
ewbl_ent_adj |   .0042358   .0000000    -.0042358    .0000000
saving_adj   |   .0000000   .0000000    .0000000    .0000000
fatigue_score |   .0002224   .0.00000    .0002224    .0000000
------------------------------------------------------------------------------
                           b = consistent under Ho and Ha; obtained from xtlogit
            B = inconsistent under Ha, efficient under Ho; obtained from xtlogit

    Test:  Ho:  difference in coefficients not systematic

                  chi2(8) = (b-B)'[(V_b-V_B)^(-1)](b-B)
                          =   1.01
                  Prob>chi2 =   0.9963
```

```
Log likelihood = -1445.7499                     Wald chi2(24)     =    193.65
                                                Prob > chi2       =    0.0000

------------------------------------------------------------------------------
job_at_care |      OR   Std. Err.      z    P>|z|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
demand_dyn~y |   1.007760   1.186878     0.26   0.793     .1017552    9.977262
demand_dyn~2 |   1.372181   .3747576     1.15   0.254     .7477725    2.518271
care_for_~y |   .9270833   .1126197    -0.62   0.534     .7307149    1.176164
_cons        |   .4011281   .2011281    -1.17   0.240     .1497776    1.074054
_Iscore_A#1 |   .6475582   .4024676    -0.69   0.490     .1937515    2.163512
_Iscore_A#2 |   .3966667   .2465192    -1.49   0.136     .1180333    1.332777
_Iscore_A#3 |   .8486111   .5274009    -0.26   0.795     .2527287    2.849329
total_2_c~16 |   .7537425   .4196468    -0.50   0.619     .2458994    2.309552
total_3_c~16 |   1.129793   .7152177     0.19   0.847     .3325107    3.838197
total_4_c~16 |   .4475024   .2832125    -1.28   0.200     .1319133    1.518192
_cons        |   .0478454   .0352025    -4.08   0.000     .0114969    .1990455
-------------+----------------------------------------------------------------
/lnsigma_1 |   .2985249   .2615859                      -.2141745    .8112243
-------------+----------------------------------------------------------------
sigma_1 |   1.347911   .3527747                       .8047197    2.257487
rho |   .2984453   .4797757                       -.3447487    .8425485
------------------------------------------------------------------------------
LR test of indep.eqns. (rho = 0):   18.63 Prob >= chi2(1) = 0.000
(Iter 5 Prob >= chi2(2) = 0.000
last estimates not found

Note: the rank of the differenced variance matrix (5) does not equal the number of coeffici
ents being tested (24); be sure this is what you expect, or there may be problems computing
the test. Examine the output of your estimators for anything unexpected
possibly consider scaling your variables so that the coefficients are on a simi
lar scale.

---- Coefficients ----
|      (b)      (B)     (b-B)     sqrt(diag(V_b-V_B))
job_at_care |   .4532fre   .4532ine   Difference          S.E.
-------------+----------------------------------------------------------------
demand_dyn~y |  -.1124443   .1692215   -.2816658    .4570479
demand_dyn~2 |   .8274775   .9291493   -.1016718    .3869161
care_for_~y |   .2941663   -.9.93193    .1304343    .4757341
age |   .0144456   -.1.13193    .1587599    .0.00
male_and_~d2 |   .4494456   .5.13193    .4479599    .0.00
_Iscore_A#1 |   .2.13193   .4494556    -.4479599    .0.00
total_2_c~16 |   -.15.3.93   -.2.8.9449    -.15.3.93   .7.6.7.
total_3_c~16 |   .2.8.9449   .2.8.9449    .0.00    .0.00
total_4_c~16 |   .4.8.13   .4.8.13    .4.8.13    .4.8.13
------------------------------------------------------------------------------
b = consistent under Ho and Ha; obtained from xtlogit
B = inconsistent under Ho, efficient under Ho; obtained from xtlogit

Test: Ho: difference in coefficients not systematic

chi2(23) = (b-B)'[(V_b-V_B)^(-1)](b-B)
= 1.13
Prob>chi2 = 0.2477
(V_b-V_B is not positive definite)

Note: the rank of the differenced variance matrix (4) does not equal the number of coefficie
nts being tested (24); be sure this is what you expect, or there may be problems computing
the test. Examine the output of your estimators for anything unexpected
and possibly consider scaling your variables so that the coefficients are on a simi
lar scale.

---- Coefficients ----
|      (b)      (B)     (b-B)     sqrt(diag(V_b-V_B))
job_at_care |   .4532fre   .4532ine   Difference          S.E.
-------------+----------------------------------------------------------------
demand_dyn~y |   .7048214   1.226669   -.5221455    .9519475
demand_dyn~2 |   .5329443   .3267497    .0.3.9.6.    .4511162
care_for_~y |   .1.3.9.6.   .1.3.9.6.    .0.00    .0.00
age |   .0.00    .0.00    .0.00    .0.00
_Iscore_A#1 |   .4.9.6.5.   .4.9.6.5.    .0.00    .0.00
_Iscore_A#2 |   .4.9.6.5.   .4.9.6.5.    .0.00    .0.00
total_2_c~16 |   -.15.3.93   -.1.8.9.7.    -.15.3.93   .7.6.7.
total_3_c~16 |   .2.8.9.7.   .2.8.9.7.    .0.00    .0.00
total_4_c~16 |   .4.8.13   .4.8.13    .4.8.13    .4.8.13
------------------------------------------------------------------------------
b = consistent under Ho and Ha; obtained from xtlogit
B = inconsistent under Ho, efficient under Ho; obtained from xtlogit

Test: Ho: difference in coefficients not systematic

chi2(23) = (b-B)'[(V_b-V_B)^(-1)](b-B)
= 1.13
Prob>chi2 = 0.2477
(V_b-V_B is not positive definite)

| Source |       SS       df       MS              Number of obs =    3816
-------------+------------------------------           F(  4, 3812) =   10.31
Model |  .1.8.9.7.   .1.8.9.7.    Prob > F      =    0.0000
Residual |  .1.8.9.7.   .1.8.9.7.    R-squared     =    0.0270
-------------+------------------------------           Adj R-squared =   0.0244
Total |  .1.8.9.7.   .1.8.9.7.    Root MSE      =    .1.8.9.7.

------------------------------------------------------------------------------
job_at_care |      Coef.   Std. Err.      t    P>|t|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
demand_dyn~y |   .0.00.7.   .0.00.7.    0.31   0.756     .0.00.7.    .0.00.7.
demand_dyn~2 |   .0.00.7.   .0.00.7.    0.31   0.756     .0.00.7.    .0.00.7.
care_for_~y |   .0.00.7.   .0.00.7.    0.31   0.756     .0.00.7.    .0.00.7.
age |   .0.00.7.   .0.00.7.    0.31   0.756     .0.00.7.    .0.00.7.
_Iscore_A#1 |   -.0.00.7.   .0.00.7.    -3.76   0.000     -.0.00.7.    -.0.00.7.
_Iscore_A#2 |   .0.00.7.   .0.00.7.    0.31   0.756     .0.00.7.    .0.00.7.
total_2_c~16 |   .0.00.7.   .0.00.7.    0.31   0.756     .0.00.7.    .0.00.7.
total_3_c~16 |   .0.00.7.   .0.00.7.    0.31   0.756     .0.00.7.    .0.00.7.
total_4_c~16 |   .0.00.7.   .0.00.7.    0.31   0.756     .0.00.7.    .0.00.7.
_cons |   .0.00.7.   .0.00.7.    0.31   0.756     .0.00.7.    .0.00.7.
------------------------------------------------------------------------------

Iteration 0:  log likelihood = -1361.63254
Iteration 1:  log likelihood = -1352.39463
Iteration 2:  log likelihood = -1352.39423
Iteration 3:  log likelihood = -1352.39423
Iteration 4:  log likelihood = -1334.82477
Iteration 5:  log likelihood = -1334.82477
Iteration 6:  log likelihood = -1334.82477

Fitting full model:

tau = 0.0     log likelihood = -1334.82477
tau = 0.1     log likelihood = -1334.82477
tau = 0.2     log likelihood = -1334.82477
tau = 0.3     log likelihood = -1334.82782

Iteration 0:  log likelihood = -1334.82477  (not concave)
Iteration 1:  log likelihood = -1332.83262
Iteration 2:  log likelihood = -1332.80.0.
Iteration 3:  log likelihood = -1332.47248  (not concave)
Iteration 4:  log likelihood = -1331.70.0.
Iteration 5:  log likelihood = -1331.70.0.
Iteration 6:  log likelihood = -1331.70.0.
Iteration 7:  log likelihood = -1331.70.0.  (backed up)
Iteration 8:  log likelihood = -1331.70.0.

Random-effects logistic regression              Number of obs      =   3816
Group variable: id                              Number of groups   =   1908

Random effects u_i ~ Gaussian                   Obs per group: min =      1
                                                               avg =      2.0
                                                               max =      5

                                                Wald chi2(24)      =     26.26
log likelihood = -1331.70.0.                    Prob > chi2        =    0.0000

------------------------------------------------------------------------------
job_at_care |      OR   Std. Err.      z    P>|z|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
demand_dyn~y |   2.66.243   1.275336     0.66   0.509     .3.7.5.5.    7.4.9.9.2
demand_dyn~2 |   1.0.0.0.   .4.7.9.9.    0.00   1.000     .3.9.9.7.    2.5.0.3.
care_for_~y |   1.0.0.0.   .4.7.9.9.    0.00   1.000     .3.9.9.7.    2.5.0.3.
age |   1.0.0.0.   .4.7.9.9.    0.00   1.000     .3.9.9.7.    2.5.0.3.
_Iscore_A#1 |   1.0.0.0.   .4.7.9.9.    0.00   1.000     .3.9.9.7.    2.5.0.3.
_Iscore_A#2 |   1.0.0.0.   .4.7.9.9.    0.00   1.000     .3.9.9.7.    2.5.0.3.
total_2_c~16 |   1.0.0.0.   .4.7.9.9.    0.00   1.000     .3.9.9.7.    2.5.0.3.
total_3_c~16 |   1.0.0.0.   .4.7.9.9.    0.00   1.000     .3.9.9.7.    2.5.0.3.
total_4_c~16 |   1.0.0.0.   .4.7.9.9.    0.00   1.000     .3.9.9.7.    2.5.0.3.
_cons |   .0.0.0.   .0.0.0.    -0.00   1.000     .0.0.0.    .0.0.0.
-------------+----------------------------------------------------------------
/lnsigma |   -1.3.6.3.   .2.1.9.9.                      -1.8.0.7.    -.9.2.0.
-------------+----------------------------------------------------------------
sigma_u |   .2.6.5.3.   .2.7.9.9.                       .0.5.7.3.    1.2.3.9.
rho |   .0.0.0.   .0.0.0.                           .0.0.0.    .0.0.0.
------------------------------------------------------------------------------
LR test of rho=0: chibar2(01) = 0.00 Prob >= chibar2 = 0.000
last estimates not found

Note: the rank of the differenced variance matrix (7) does not equal the number of coefficie
nts being tested (8); be sure this is what you expect, or there may be problems computing
the test. Examine the output of your estimators for anything unexpected
and possibly consider scaling your variables so that the coefficients are on a simi
lar scale.

---- Coefficients ----
|      (b)      (B)     (b-B)     sqrt(diag(V_b-V_B))
job_at_care |   .4532fre   .4532ine   Difference          S.E.
-------------+----------------------------------------------------------------
demand_dyn~y |  -1.462738   .1515484   -1.278249    4.856153
demand_dyn~2 |   9.134.9   3.934.9.    8.07.7.    .5.7.9.7.
care_for_~y |   -.0.8.5.5   .4.7.3.9.    -.4.3.9.9.    .5.2.2.5.
age |   .0.0.8.5.   .0.0.7.3.    .0.0.1.2.    .0.0.1.2.
_Iscore_A#1 |   -.2.7.9.9.   -.1.3.9.7.    -.1.4.0.2.    .0.7.9.9.
_Iscore_A#2 |   -.0.0.7.5.   .0.0.9.5.    -.0.1.7.0.    .0.1.1.2.
total_2_c~16 |   1.0.0.0.   .4.8.9.5.    .5.1.0.5.    .4.0.7.1.
total_3_c~16 |   .2.3.9.3.   .1.3.9.3.    .1.0.0.0.    .1.0.0.0.
total_4_c~16 |   -.2.3.9.3.   .1.3.9.3.    -1.0.0.0.    .4.0.7.1.
_cons |   .4.3.1.3.   .4.6.5.5.    -.1.6.4.2.    .1.1.4.7.8
------------------------------------------------------------------------------
b = consistent under Ho and Ha; obtained from xtlogit
B = inconsistent under Ho, efficient under Ho; obtained from xtlogit

Test: Ho: difference in coefficients not systematic

chi2(23) = (b-B)'[(V_b-V_B)^(-1)](b-B)
= 0.00
Prob>chi2 = 0.4700
(V_b-V_B is not positive definite)

Note: the rank of the differenced variance matrix (7) does not equal the number of coefficie
nts being tested (8); be sure this is what you expect, or there may be problems computing
the test. Examine the output of your estimators for anything unexpected
and possibly consider scaling your variables so that the coefficients are on a simi
lar scale.

---- Coefficients ----
|      (b)      (B)     (b-B)     sqrt(diag(V_b-V_B))
job_at_care |   .4532fre   .4532ine   Difference          S.E.
-------------+----------------------------------------------------------------
demand_dyn~y |   .5.5.5.   .3.6.9.    .1.9.6.    .3.7.9.5
demand_dyn~2 |   .3.3.9.   .3.3.9.    .0.00    .0.00
care_for_~y |   .3.3.9.   .3.3.9.    .0.00    .0.00
age |   .3.3.9.   .3.3.9.    .0.00    .0.00
_Iscore_A#1 |   .3.3.9.   .3.3.9.    .0.00    .0.00
_Iscore_A#2 |   .3.3.9.   .3.3.9.    .0.00    .0.00
total_2_c~16 |   .3.3.9.   .3.3.9.    .0.00    .0.00
total_3_c~16 |   .3.3.9.   .3.3.9.    .0.00    .0.00
total_4_c~16 |   .3.3.9.   .3.3.9.    .0.00    .0.00
_cons |   .3.3.9.   .3.3.9.    .0.00    .0.00
------------------------------------------------------------------------------
b = consistent under Ho and Ha; obtained from xtlogit
B = inconsistent under Ho, efficient under Ho; obtained from xtlogit

Test: Ho: difference in coefficients not systematic

chi2(23) = (b-B)'[(V_b-V_B)^(-1)](b-B)
= 0.00
Prob>chi2 = 1.0000

| Source |       SS       df       MS              Number of obs =    3816
-------------+------------------------------           F(  4, 3812) =   10.31
Model |  .1.8.9.7.   .1.8.9.7.    Prob > F      =    0.0000
Residual |  53.5076515   3.2.   .0.0.0.0.0.0.    R-squared     =    0.0270
-------------+------------------------------           Adj R-squared =   0.0244
Total |  .1.8.9.7.   .1.8.9.7.    Root MSE      =    .0.0.0.0.

------------------------------------------------------------------------------
job_at_care |      Coef.   Std. Err.      t    P>|t|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
demand_dyn~y |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
demand_dyn~2 |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
care_for_~y |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
age |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
_Iscore_A#1 |   -.0.0.0.   .0.0.0.    -3.76   0.000     -.0.0.0.    -.0.0.0.
_Iscore_A#2 |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
total_2_c~16 |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
total_3_c~16 |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
total_4_c~16 |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
_cons |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
------------------------------------------------------------------------------

Iterative fit:
Iteration 0:  log likelihood = -1445.7499
Iteration 1:  log likelihood = -1445.7499

Random-effects logistic regression              Number of obs      =   2282
Group variable: id                              Number of groups   =   1047

Random effects u_i ~ Gaussian                   Obs per group: min =      1
                                                               avg =      2.2
                                                               max =      5

                                                Wald chi2(24)      =     34.40
Log likelihood = -75.53127                      Prob > chi2        =    0.0000

------------------------------------------------------------------------------
job_at_care |      OR   Std. Err.      z    P>|z|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
demand_dyn~y |   3.12757   7.141922     0.38   0.703     .0.2.7.3.    .7.2.3.5
demand_dyn~2 |   .0.0.0.   .0.0.0.    0.00   1.000     .0.0.0.    .0.0.0.
care_for_~y |   .0.2.3.4   .4.8.2.5    -0.06   0.953     1.3.4.4.    .9.4.8.
age |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
_Iscore_A#1 |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
_Iscore_A#2 |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
total_2_c~16 |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
total_3_c~16 |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
total_4_c~16 |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
_cons |   .0.0.0.   .0.0.0.    -0.00   1.000     .0.0.0.    .0.0.0.
-------------+----------------------------------------------------------------
/lnsigma |   -1.3.7.6.   .2.1.9.9.                      -1.8.0.7.    -.9.2.0.
-------------+----------------------------------------------------------------
sigma_u |   .2.5.3.   .2.7.9.9.                       .0.5.7.3.    1.2.3.9.
rho |   .0.0.0.   .0.0.0.                           .0.0.0.    .0.0.0.
------------------------------------------------------------------------------
LR test of rho=0: chibar2(01) = 0.00 Prob >= chibar2 = 0.000
last estimates not found

Note: the rank of the differenced variance matrix (5) does not equal the number of coefficie
nts being tested (24); be sure this is what you expect, or there may be problems computing
the test. Examine the output of your estimators for anything unexpected
and possibly consider scaling your variables so that the coefficients are on a simi
lar scale.

---- Coefficients ----
|      (b)      (B)     (b-B)     sqrt(diag(V_b-V_B))
job_at_care |   .4532fre   .4532ine   Difference          S.E.
-------------+----------------------------------------------------------------
demand_dyn~y |   .0.0.0.   .0.0.0.    .0.0.0.    .0.0.0.
demand_dyn~2 |   .0.0.0.   .0.0.0.    .0.0.0.    .0.0.0.
care_for_~y |   .0.0.0.   .0.0.0.    .0.0.0.    .0.0.0.
age |   .0.0.0.   .0.0.0.    .0.0.0.    .0.0.0.
_Iscore_A#1 |   .0.0.0.   .0.0.0.    .0.0.0.    .0.0.0.
_Iscore_A#2 |   .0.0.0.   .0.0.0.    .0.0.0.    .0.0.0.
total_2_c~16 |   .0.0.0.   .0.0.0.    .0.0.0.    .0.0.0.
total_3_c~16 |   .0.0.0.   .0.0.0.    .0.0.0.    .0.0.0.
total_4_c~16 |   .0.0.0.   .0.0.0.    .0.0.0.    .0.0.0.
_cons |   .0.0.0.   .0.0.0.    .0.0.0.    .0.0.0.
------------------------------------------------------------------------------
b = consistent under Ho and Ha; obtained from xtlogit
B = inconsistent under Ho, efficient under Ho; obtained from xtlogit

Test: Ho: difference in coefficients not systematic

chi2(23) = (b-B)'[(V_b-V_B)^(-1)](b-B)
= 0.00
Prob>chi2 = 1.0000

| Source |       SS       df       MS              Number of obs =    3816
-------------+------------------------------           F(  4, 3812) =   10.31
Model |  .1.8.9.7.   .1.8.9.7.    Prob > F      =    0.0000
Residual |  .1.8.9.7.   .1.8.9.7.    R-squared     =    0.0270
-------------+------------------------------           Adj R-squared =   0.0244
Total |  .1.8.9.7.   .1.8.9.7.    Root MSE      =    .1.8.9.7.

------------------------------------------------------------------------------
job_at_care |      Coef.   Std. Err.      t    P>|t|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
demand_dyn~y |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
demand_dyn~2 |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
care_for_~y |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
age |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
_Iscore_A#1 |   -.0.0.0.   .0.0.0.    -3.76   0.000     -.0.0.0.    -.0.0.0.
_Iscore_A#2 |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
total_2_c~16 |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
total_3_c~16 |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
total_4_c~16 |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
_cons |   .0.0.0.   .0.0.0.    0.31   0.756     .0.0.0.    .0.0.0.
------------------------------------------------------------------------------

Iterative fit:
Iteration 0:  log likelihood = -75.53127
Iteration 1:  log likelihood = -75.53127

Random-effects logistic regression              Number of obs      =   2282
Group variable: id                              Number of groups   =   1047

Random effects u_i ~ Gaussian                   Obs per group: min =      1
                                                               avg =      2.2
                                                               max =      5

                                                Wald chi2(24)      =     34.40
Log likelihood = -75.53127                      Prob > chi2        =    0.0000

------------------------------------------------------------------------------
job_at_care |      OR   Std. Err.      z    P>|z|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
demand_dyn~y |   3.12757   7.141922     0.38   0.703     .0.2.7.3.    .7.2.3.5
demand_dyn~2 |   .0.0.0.   .0.0.0.    0.00   1.000     .0.0.0.    .0.0.0.
care_for_~y |   .0.2.3.4   .4.8.2.5    -0.06   0.953     1.3.4.4.    .9.4.8.
age |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
_Iscore_A#1 |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
_Iscore_A#2 |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
total_2_c~16 |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
total_3_c~16 |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
total_4_c~16 |   .0.2.3.4   .4.8.2.5    -0.06   0.953     .0.2.3.4    .9.4.8.
_cons |   .0.0.0.   .0.0.0.    -0.00   1.000     .0.0.0.    .0.0.0.
-------------+----------------------------------------------------------------
/lnsigma |   -1.3.7.6.   .2.1.9.9.                      -1.8.0.7.    -.9.2.0.
-------------+----------------------------------------------------------------
sigma_u |   .2.5.3.   .2.7.9.9.                       .0.5.7.3.    1.2.3.9.
rho |   .0.0.0.   .0.0.0.                           .0.0.0.    .0.0.0.
------------------------------------------------------------------------------
LR test of rho=0: chibar2(01) = 0.00 Prob >= chibar2 = 0.000
last estimates not found

---- Coefficients ----
|      (b)      (B)     (b-B)     sqrt(diag(V_b-V_B))
job_at_care |   .4532fre   .4532ine   Difference          S.E.
-------------+----------------------------------------------------------------
age |   -.0.0.7.   .0.0.7.    -.0.0.7.    .0.0.7.
-------------+----------------------------------------------------------------
_Iscore_A#1 |   -.0.0.0.   .0.0.0.    -.
```

```
Iteration 9:  log likelihood = -28.942452
Iteration 10:  log likelihood = -28.942452

Conditional fixed-effects logistic regression   Number of obs   =     65
Group variable: id                              Number of groups =     13

                                                Obs per group: min =      5
                                                               avg =    5.0
                                                               max =      5

                                                LR chi2(5)      =     26.75
Log likelihood = -28.942452                     Prob > chi2     =    0.0000

------------------------------------------------------------------------------
 job_ok_care |      OR   Std. Err.      z    P>|z|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
dummy_care_r |   1.232858   1.750946     0.15   0.879     .0487515   31.16793
dummy_cur_r  |   1.354457   1.414156     0.29   0.767          .5   3.670.45
dummy_pos_r  |   2.04e+07   3.07e+07     5.08   0.000     .4770449   3.37e+16
dummy_neg_r  |   6.79e-07   .0018318    -0.09   0.993          0   .
carer_for_hw |   1.022442   .6314746     0.72   0.473     .3023736   1.466403
age          |   .9334447   .0473344    -1.35   0.177     .8451.   1.030.
income_adj   |   .9999.   .0001.         -1.   0.317     .9998.   1.000.
debt_adj_cat |   .9943322   .4049862    -0.01   0.989     .4370.   2.261.
saving_adj   |   1.289821   .8.          0.41   0.683     .3955758   4.204.
health_cat   |   1.316.06   .4329445     0.08   0.939          0   .
health_lag   |   .9.        .0.          0.   0.          .4433.   1.244.

------------------------------------------------------------------------------

Fitting full model:

Iteration 0:  log likelihood = -172.7615
Iteration 1:  log likelihood = -172.7615

Iteration 0:  log likelihood = -171.8184
Iteration 1:  log likelihood = -172.7518
Iteration 2:  log likelihood = -172.7615
Iteration 3:  log likelihood = -173.6434
Iteration 4:  log likelihood = -173.6743
Iteration 5:  log likelihood = -173.7615
Iteration 6:  log likelihood = -173.7618
Iteration 7:  log likelihood = -173.7618
Iteration 8:  log likelihood = -173.7615

Fitting full model:

Iteration 0:  log likelihood = -172.7615
Iteration 1:  log likelihood = -172.7615

Iteration 0:  log likelihood = -171.8184
Iteration 1:  log likelihood = -172.7518
Iteration 2:  log likelihood = -172.7615
Iteration 3:  log likelihood = -173.7666
Iteration 4:  log likelihood = -173.7666
Iteration 5:  log likelihood = -173.7666
Iteration 6:  log likelihood = -173.7615
Iteration 7:  log likelihood = -173.7615
Iteration 8:  log likelihood = -173.7615

Random-effects logistic regression              Number of obs      =     3696
Group variable: id                              Number of groups   =      308

Random effects u_i ~ Gaussian                   Obs per group:  min =        1
                                                                avg =      3.2
                                                                max =        5

                                                Wald chi2(11)      =    87.88
Log likelihood = -172.7615                      Prob > chi2        =   0.0000

------------------------------------------------------------------------------
 job_ok_care |      OR   Std. Err.      z    P>|z|     [95% Conf. Interval]
-------------+----------------------------------------------------------------
dummy_care_r |   2.85136   1.689078     0.43   0.313     .4414121   8.46549
dummy_cur_r  |   1.21.     1.21.        0.   0.          .4.        3.4.
dummy_pos_r  |   2.04e+07   3.07e+07     5.08   0.000     .4770449   3.37e+16
dummy_neg_r  |   2.68726   3.127362     0.87   0.383     .4532782   15.94396
carer_for_hw |   1.34673   .4194555     0.93   0.354     .7401214   2.451739
age          |   .9334447   .0473344    -1.35   0.177     .8254441   1.056175
income_adj   |   .9999.   .0001.         -1.   0.317     .9998.   1.000.
debt_adj_cat |   .9943322   .4049862    -0.01   0.989     .4370.   2.261.
saving_adj   |   1.289821   .8.          0.41   0.683     .3955758   4.204.
health_cat   |   .0204479   .1575568    -0.05   0.200     7.46e-06   140.3723
health_lag   |   .9.        .0.          0.   0.          .4433.   1.244.
-------------+----------------------------------------------------------------
/lnsig2u     |  -8.75163   19.46057                      -46.67545   29.71257
-------------+----------------------------------------------------------------
     sigma_u |   .0414344   .2116047                       9.12e-11   18.83456
         rho |   .0000794   .0404399                       2.36e-21   .
------------------------------------------------------------------------------
Likelihood-ratio test of rho=0: chibar2(01) = 0.0e+00 Prob >= chibar2 = 0.437
Test of H0: No cross-sectional dependence (exogeneity)
Ho: difference in coefficients not systematic

Note: the rank of the differenced variance matrix (4) does not equal the number of coefficients being tested (5); be sure this is what you expect, or there may be problems computing the test.  Examine the output of your estimators for anything unexpected
possibly consider scaling your variables so that the coefficients are on a similar scale.

                 --- Coefficients ---
             |      (b)          (B)         (b-B)     sqrt(diag(V_b-V_B))
             |   e5i5ifw      e5i5ivw     difference          S.E.
-------------+----------------------------------------------------------------
dummy_care_r |   .4.5.5.      .2.2.2.      .4.2.2.      .4.2.2.
dummy_cur_r  |   .4.7.9.      .2.2.2.      .4.2.2.      .4.2.2.
dummy_pos_r  |   16.7.9.9.    2.2.2.2.     .4.2.2.      .4.2.2.
dummy_neg_r  |   3.8.6.5.     2.6.7.2.     1.0.4.2.     2.5.1.4.
carer_for_hw |   .4.2.9.      .4.7.2.      .0.2.2.      .0.2.2.
age          |   .0.2.9.      .0.2.9.      .0.0.0.      .0.0.0.
income_adj   |   .0.2.9.      .0.2.9.      .0.0.0.      .0.0.0.
debt_adj_cat |   .0.2.9.      .0.2.9.      .0.0.0.      .0.0.0.
saving_adj   |   .0.2.9.      .0.2.9.      .0.0.0.      .0.0.0.
health_cat   |   .0.2.9.      .0.2.9.      .0.0.0.      .0.0.0.
health_lag   |   .0.2.9.      .0.2.9.      .0.0.0.      .0.0.0
```