

The REG Procedure
Model: MODEL1
Dependent Variable: deny

Number of Observations Read	2380
Number of Observations Used	2380

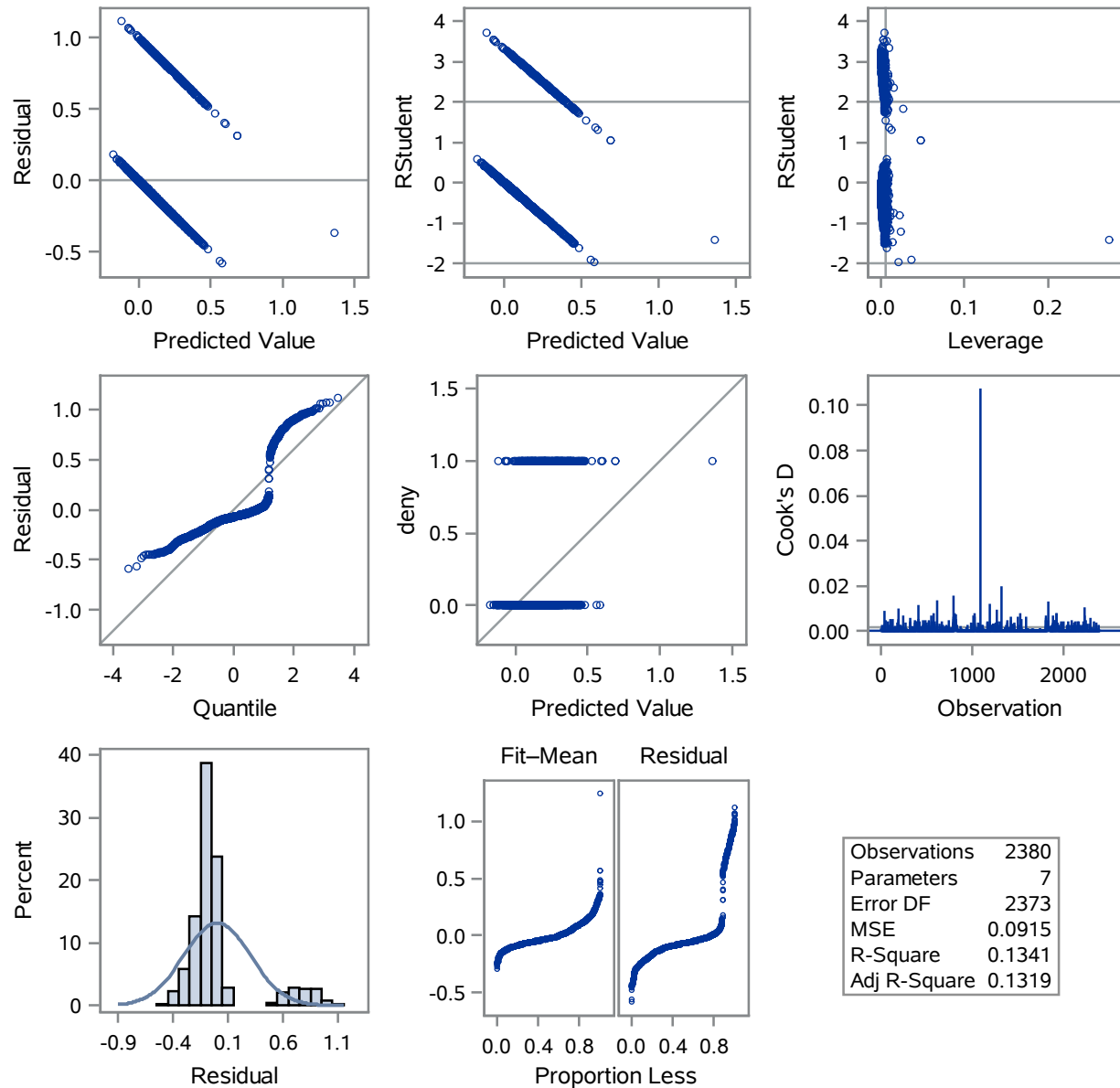
Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	6	33.64058	5.60676	61.25	<.0001
Error	2373	217.23127	0.09154		
Corrected Total	2379	250.87185			

Root MSE	0.30256	R-Square	0.1341
Dependent Mean	0.11975	Adj R-Sq	0.1319
Coeff Var	252.66460		

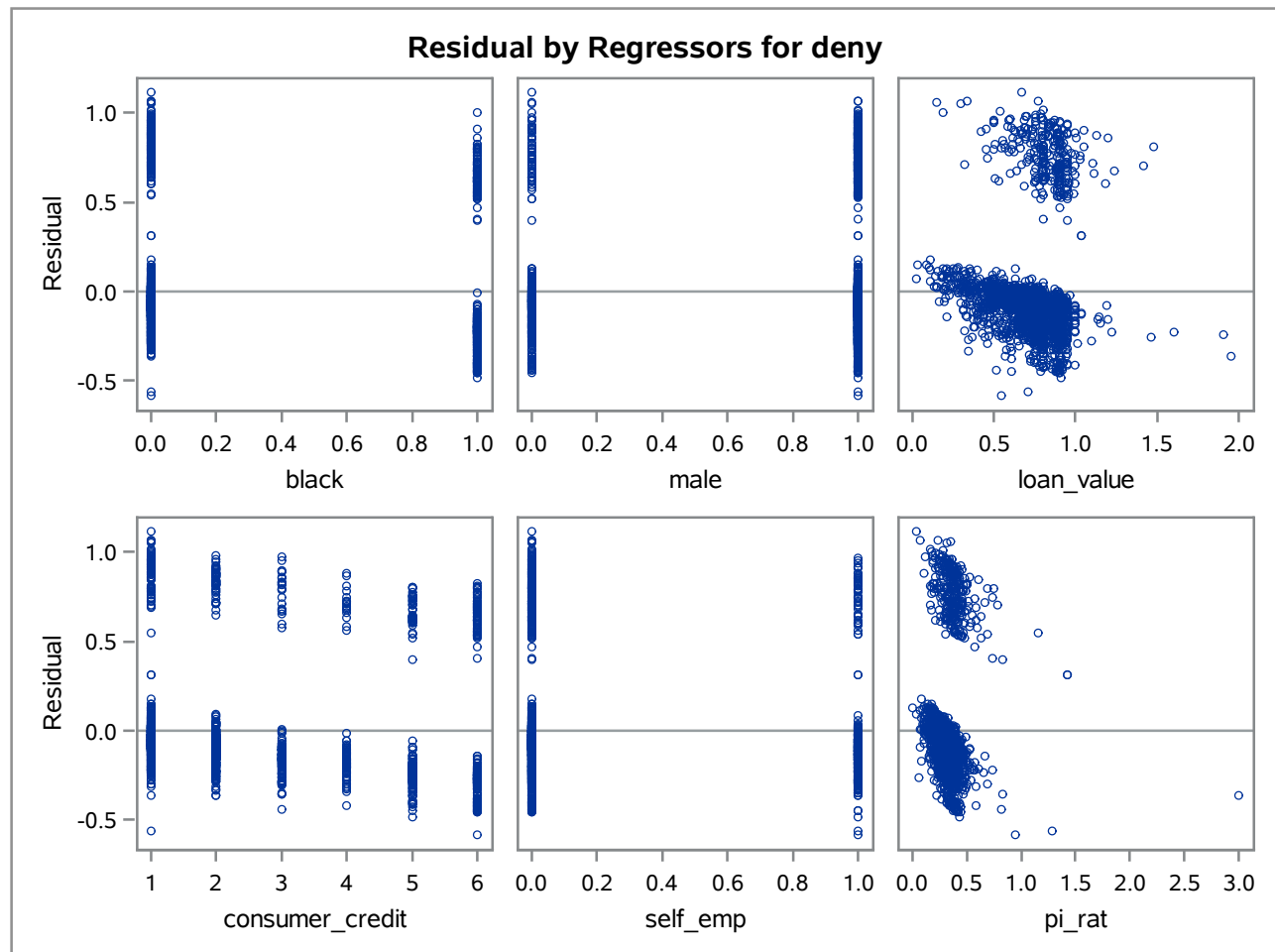
Parameter Estimates					
Variable	DF	Parameter Estimate	Standard Error	t Value	Pr > t
Intercept	1	-0.29309	0.03317	-8.84	<.0001
black	1	0.12756	0.01868	6.83	<.0001
male	1	0.01656	0.01535	1.08	0.2807
loan_value	1	0.17384	0.03569	4.87	<.0001
consumer_credit	1	0.04137	0.00383	10.80	<.0001
self_emp	1	0.06132	0.01947	3.15	0.0017
pi_rat	1	0.47983	0.05870	8.17	<.0001

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Fit Diagnostics for deny



The REG Procedure
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The LOGISTIC Procedure

Model Information	
Data Set	WORK.ONE
Response Variable	deny
Number of Response Levels	2
Model	binary logit
Optimization Technique	Fisher's scoring

Number of Observations Read	2380
Number of Observations Used	2380

Response Profile		
Ordered Value	deny	Total Frequency
1	1	285
2	0	2095

Probability modeled is deny=1.

Model Convergence Status
Convergence criterion (GCONV=1E-8) satisfied.

Model Fit Statistics		
Criterion	Intercept Only	Intercept and Covariates
AIC	1746.171	1468.483
SC	1751.945	1508.907
-2 Log L	1744.171	1454.483

Testing Global Null Hypothesis: BETA=0			
Test	Chi-Square	DF	Pr > ChiSq
Likelihood Ratio	289.6878	6	<.0001
Score	319.1453	6	<.0001
Wald	235.8505	6	<.0001

The LOGISTIC Procedure

Analysis of Maximum Likelihood Estimates					
Parameter	DF	Estimate	Standard Error	Wald Chi-Square	Pr > ChiSq
Intercept	1	-6.9661	0.4908	201.4690	<.0001
black	1	0.8726	0.1627	28.7784	<.0001
male	1	0.1669	0.1722	0.9394	0.3324
loan_value	1	2.6062	0.4567	32.5683	<.0001
consumer_credit	1	0.3336	0.0350	90.9853	<.0001
self_emp	1	0.6052	0.1989	9.2577	0.0023
pi_rat	1	4.8864	0.7594	41.3998	<.0001

Odds Ratio Estimates			
Effect	Point Estimate	95% Wald Confidence Limits	
black	2.393	1.740	3.292
male	1.182	0.843	1.656
loan_value	13.547	5.535	33.157
consumer_credit	1.396	1.304	1.495
self_emp	1.832	1.240	2.705
pi_rat	132.473	29.902	586.889

Association of Predicted Probabilities and Observed Responses			
Percent Concordant	77.9	Somers' D	0.563
Percent Discordant	21.6	Gamma	0.566
Percent Tied	0.5	Tau-a	0.119
Pairs	597075	c	0.781

The MEANS Procedure

Variable	N	Mean	Std Dev	Minimum	Maximum
consumer_credit	2380	2.1163866	1.6667206	1.0000000	6.0000000
pi_rat	2380	0.3308136	0.1072573	0	3.0000000
loan_value	2380	0.7377759	0.1787510	0.0200000	1.9500000