

Inter-Group Variance			
Variable		FICO	EnergyScore
Education			
College		0.069	0.019
Graduate School		0.077	0.013
High School		0.025	0.006
Vocational/Technical		0.072	0.018
Home Ownership			
Own		0.151	0.024
Rent		0.046	0.004
Income			
High		0.044	0.005
Low		0.080	0.011
Medium		0.010	0.006
Race			
Asian		0.038	0.027
Black		0.028	0.004
Hispanic		0.011	0.023
White		0.013	0.001