Table 1

Correlation Table

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 1 | 2 | 3 | 4 |
| 1. incomeLastYr | 1.00000000 | 0.90578130 | 0.40586231 | -0.17256374 |
| 2. povertyRatio | 0.90578130 | 1.00000000 | 0.24798815 | -0.10726547 |
| 3. financialStatus | 0.40586231 | 0.24798815 | 1.00000000 | -0.46516980 |
| 4. savings | -0.17256374 | -0.10726547 | -0.46516980 | 1.00000000 |
| 5.programsUsedBinary | -0.22678323 | -0.12165382 | 0.16810158 | -0.11895774 |
| 6. ageNow | -0.11081109 | 0.03311116 | -0.24607676 | 0.07952369 |
| 7. ageRelease | -0.24684348 | -0.08304453 | -0.28127030 | 0.05394767 |
| 8. mspssScore | 0.08568878 | 0.06090829 | -0.05715269 | -0.07887455 |
| 9. aceScore | 0.12372821 | 0.18268279 | 0.05294731 | -0.11583557 |
| 10. gritScore | 0.00860284 | 0.01599544 | 0.23272742 | -0.41539499 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 5 | 6 | 7 | 8 |
| 1. incomeLastYr | -0.226783228 | -0.11081109 | -0.246843481 | 0.08568878 |
| 2. povertyRatio | -0.121653817 | 0.03311116 | -0.083044529 | 0.06090829 |
| 3. financialStatus | 0.168101584 | -0.24607676 | -0.281270301 | -0.05715269 |
| 4. savings | -0.118957738 | 0.07952369 | 0.053947668 | -0.07887455 |
| 5.programsUsedBinary | 1.000000000 | 0.06561539 | -0.005941853 | 0.09952873 |
| 6. ageNow | 0.065615387 | 1.00000000 | 0.820731148 | 0.11755203 |
| 7. ageRelease | -0.005941853 | 0.82073115 | 1.000000000 | 0.25976062 |
| 8. mspssScore | 0.099528730 | 0.11755203 | 0.259760622 | 1.00000000 |
| 9. aceScore | 0.048407327 | 0.21280707 | 0.276536370 | 0.14027692 |
| 10. gritScore | 0.331767042 | 0.09270469 | -0.020837932 | 0.07119170 |

|  |  |  |
| --- | --- | --- |
|  | 9 | 10 |
| 1. incomeLastYr | 0.12372821 | 0.00860284 |
| 2. povertyRatio | 0.18268279 | 0.01599544 |
| 3. financialStatus | 0.05294731 | 0.23272742 |
| 4. savings | -0.11583557 | -0.41539499 |
| 5.programsUsedBinary | 0.04840733 | 0.33176704 |
| 6. ageNow | 0.21280707 | 0.09270469 |
| 7. ageRelease | 0.27653637 | -0.02083793 |
| 8. mspssScore | 0.14027692 | 0.07119170 |
| 9. aceScore | 1.00000000 | 0.11068394 |
| 10. gritScore | 0.11068394 | 1.00000000 |

Table 2

Analysis of Variance of `gritScore` by `savings` groups

|  |  |  |  |
| --- | --- | --- | --- |
| `savings` | Count | Mean | SD |
| 1 - Yes | 15 | 4.18 | 0.551 |
| 2 - No | 40 | 3.56 | 0.648 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | DF | Sum Sq | Mean Sq | F-value | P-value |  |
| `savings` | 1 | 4.122 | 4.122 | 10.63 | 0.00198 | \*\* |
| residuals | 51 | 19.766 | 0.388 |  |  |  |

Significance codes \*\*\* 0.001 \*\* 0.01 \* 0.05 ~ 0.1

6 observations deleted due to missingness

Table 3

Binary Logistic Regression Analysis

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | Estimate | Std. Error | z value | Pr(>|z|) | Exp(Coef) |  |
| (Intercept) | -1.941e+01 | 2.400e+03 | -0.008 | 0.99354 | 3.705257e-09 |  |
| programsUsedBinary | 1.075e+01 | 2.400e+03 | 0.004 | 0.99643 | 4.660373e+04 |  |
| ageNow | -1.373e-01 | 8.866e-02 | -1.549 | 0.12148 | 8.717094e-01 |  |
| ageRelease | -2.546e-04 | 6.669e-02 | -0.004 | 0.99695 | 9.997454e-01 |  |
| mspssScore | 4.129e-01 | 3.263e-01 | 1.265 | 0.20579 | 1.511203e+00 |  |
| aceScore | 1.656e-01 | 1.640e-01 | 1.010 | 0.31252 | 1.180139e+00 |  |
| gritScore | 2.277e+00 | 8.663e-01 | 2.628 | 0.00859 | 9.742986e+00 | \*\* |

Significance codes \*\*\* 0.001 \*\* 0.01 \* 0.05 ~ 0.1

savings as dependent variable 1 - yes, 0 - no

Null deviance: 54.777 on 45 degrees of freedom

Residual deviance: 38.943 on 39 degrees of freedom

AIC: 52.943

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| llh | llhNull | G2 | McFadden | r2ML | r2CU |
| -19.4714248 | -27.3884131 | 15.8339766 | 0.2890634 | 0.2912248 | 0.4184131 |