|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 1. incomeLastYr | 1.00000000 | 0.62482535 | 0.90578130 | 0.40586231 | 0.172563740 | -0.226783228 | -0.19191908 | -0.119623101 | -0.012850836 |
| 2. incomeChange | 0.62482535 | 1.00000000 | 0.57088437 | 0.22977264 | 0.035639442 | 0.050875049 | 0.10645947 | 0.059552366 | 0.144007728 |
| 3. povertyRatio | 0.90578130 | 0.57088437 | 1.00000000 | 0.24798815 | 0.107265475 | -0.121653817 | -0.22408511 | -0.047283753 | -0.032419943 |
| 4. managingFinancially | 0.40586231 | 0.22977264 | 0.24798815 | 1.00000000 | 0.465169802 | 0.168101584 | -0.04546393 | -0.047374729 | 0.034778891 |
| 5. savings | 0.17256374 | 0.03563944 | 0.10726547 | 0.46516980 | 1.000000000 | 0.118957738 | -0.13912964 | 0.089722875 | -0.004776222 |
| 6. programsUsedBinary | -0.22678323 | 0.05087505 | -0.12165382 | 0.16810158 | 0.118957738 | 1.000000000 | 0.39574416 | 0.186725995 | 0.125038596 |
| 7. countServicesAfter | -0.19191908 | 0.10645947 | -0.22408511 | -0.04546393 | -0.139129636 | 0.395744156 | 1.00000000 | 0.056534457 | 0.246311145 |
| 8. countHelpDuring | -0.11962310 | 0.05955237 | -0.04728375 | -0.04737473 | 0.089722875 | 0.186725995 | 0.05653446 | 1.000000000 | 0.320884949 |
| 9. countHelpAfter | -0.01285084 | 0.14400773 | -0.03241994 | 0.03477889 | -0.004776222 | 0.125038596 | 0.24631115 | 0.320884949 | 1.000000000 |
| 10. educationHighest | 0.33318683 | 0.30792185 | 0.44530936 | -0.16314221 | 0.023136735 | 0.007530313 | -0.06901919 | 0.080244605 | 0.135340750 |
| 11. ageNow | -0.11081109 | -0.06807876 | 0.03311116 | -0.24607676 | -0.079523693 | 0.065615387 | 0.04969350 | -0.076346329 | 0.111470037 |
| 12. ageRelease | -0.24684348 | -0.35578660 | -0.08304453 | -0.28127030 | -0.053947668 | -0.005941853 | -0.07133912 | 0.002144288 | 0.058158604 |
| 13. incarcerationTime | -0.09992073 | -0.12658057 | -0.06426462 | -0.12000998 | 0.274925636 | 0.019202122 | -0.15511305 | 0.317788277 | 0.323490954 |
| 14. timeReleased | 0.25612365 | 0.53116534 | 0.19455359 | 0.10309456 | -0.038318772 | 0.116111981 | 0.17946294 | -0.119890611 | 0.062933009 |
| 15. mspssScore | 0.08568878 | 0.04048865 | 0.06090829 | -0.05715269 | 0.078874552 | 0.099528730 | -0.24586681 | -0.165462468 | -0.058601491 |
| 16. issTotalScore | -0.14899162 | -0.27682815 | -0.15198710 | -0.01516596 | 0.012049376 | 0.079196581 | -0.37394779 | -0.110734804 | -0.039540032 |
| 17. aceScore | 0.12372821 | -0.14093115 | 0.18268279 | 0.05294731 | 0.115835570 | 0.048407327 | -0.08959358 | -0.066758693 | -0.280020058 |
| 18. gritScore | 0.00860284 | 0.03274548 | 0.01599544 | 0.23272742 | 0.415394986 | 0.331767042 | -0.02884087 | -0.132117961 | -0.108723218 |

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 1. incomeLastYr | 0.333186828 | -0.11081109 | -0.246843481 | -0.09992073 | 0.25612365 | 0.08568878 | -0.14899162 | 0.12372821 | 0.00860284 |
| 2. incomeChange | 0.307921855 | -0.06807876 | -0.355786599 | -0.12658057 | 0.53116534 | 0.04048865 | -0.27682815 | -0.14093115 | 0.03274548 |
| 3. povertyRatio | 0.445309360 | 0.03311116 | -0.083044529 | -0.06426462 | 0.19455359 | 0.06090829 | -0.15198710 | 0.18268279 | 0.01599544 |
| 4. managingFinancially | -0.163142209 | -0.24607676 | -0.281270301 | -0.12000998 | 0.10309456 | -0.05715269 | -0.01516596 | 0.05294731 | 0.23272742 |
| 5. savings | 0.023136735 | -0.07952369 | -0.053947668 | 0.27492564 | -0.03831877 | 0.07887455 | 0.01204938 | 0.11583557 | 0.41539499 |
| 6. programsUsedBinary | 0.007530313 | 0.06561539 | -0.005941853 | 0.01920212 | 0.11611198 | 0.09952873 | 0.07919658 | 0.04840733 | 0.33176704 |
| 7. countServicesAfter | -0.069019190 | 0.04969350 | -0.071339117 | -0.15511305 | 0.17946294 | -0.24586681 | -0.37394779 | -0.08959358 | -0.02884087 |
| 8. countHelpDuring | 0.080244605 | -0.07634633 | 0.002144288 | 0.31778828 | -0.11989061 | -0.16546247 | -0.11073480 | -0.06675869 | -0.13211796 |
| 9. countHelpAfter | 0.135340750 | 0.11147004 | 0.058158604 | 0.32349095 | 0.06293301 | -0.05860149 | -0.03954003 | -0.28002006 | -0.10872322 |
| 10. educationHighest | 1.000000000 | 0.26043998 | 0.050811510 | -0.09270458 | 0.33560309 | 0.08608038 | -0.16398329 | 0.03390446 | 0.12052386 |
| 11. ageNow | 0.260439977 | 1.00000000 | 0.820731148 | 0.16821392 | 0.13070043 | 0.11755203 | 0.23195723 | 0.21280707 | 0.09270469 |
| 12. ageRelease | 0.050811510 | 0.82073115 | 1.000000000 | 0.38127725 | -0.45914391 | 0.25976062 | 0.47473648 | 0.27653637 | -0.02083793 |
| 13. incarcerationTime | -0.092704582 | 0.16821392 | 0.381277251 | 1.00000000 | -0.42259121 | -0.05857119 | 0.26972259 | 0.09365148 | 0.18657837 |
| 14. timeReleased | 0.335603087 | 0.13070043 | -0.459143908 | -0.42259121 | 1.00000000 | -0.25545170 | -0.44993734 | -0.11031789 | 0.19928977 |
| 15. mspssScore | 0.086080378 | 0.11755203 | 0.259760622 | -0.05857119 | -0.25545170 | 1.00000000 | 0.76878108 | 0.14027692 | 0.07119170 |
| 16. issTotalScore | -0.163983291 | 0.23195723 | 0.474736479 | 0.26972259 | -0.44993734 | 0.76878108 | 1.00000000 | 0.25948482 | 0.17331852 |
| 17. aceScore | 0.033904457 | 0.21280707 | 0.276536370 | 0.09365148 | -0.11031789 | 0.14027692 | 0.25948482 | 1.00000000 | 0.11068394 |
| 18. gritScore | 0.120523856 | 0.09270469 | -0.020837932 | 0.18657837 | 0.19928977 | 0.07119170 | 0.17331852 | 0.11068394 | 1.00000000 |

`povertyRatio` as dependent variable

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | Estimate | Std. Error | t value | Pr(>|t|) | Sig |
| (Intercept) | 0.944571 | 0.850680 | 1.110 | 0.2794 |  |
| as.numeric(programsUsedBinary) | -0.974995 | 0.493850 | -1.974 | 0.0616 | ~ |
| as.numeric(ageNow) | 0.003337 | 0.017187 | 0.194 | 0.8479 |  |
| as.numeric(ageRelease) | 0.005200 | 0.014683 | 0.354 | 0.7268 |  |
| as.numeric(timeReleased) | NA | NA | NA | NA |  |
| mspssScore | 0.194719 | 0.086430 | 2.253 | 0.0351 | \* |
| issTotalScore | -0.478596 | 0.216048 | -2.215 | 0.0379 | \* |
| aceScore | 0.013328 | 0.032891 | 0.405 | 0.6894 |  |
| gritScore | 0.279716 | 0.130570 | 2.142 | 0.0440 | \* |
| gender | -0.329910 | 0.179168 | -1.841 | 0.0797 | ~ |
| as.factor(ethnicityRace)4 | -0.215592 | 0.480905 | -0.448 | 0.6585 |  |
| as.factor(ethnicityRace)5 | 0.100089 | 0.548937 | 0.182 | 0.8571 |  |
| as.factor(ethnicityRace)7 | 0.904504 | 0.590565 | 1.532 | 0.1406 |  |
| as.factor(ethnicityRace)9 | 0.043267 | 0.470499 | 0.092 | 0.9276 |  |
| as.factor(ethnicityRace)10 | -0.122368 | 0.551673 | -0.222 | 0.8266 |  |
| as.factor(typeHometown)3 | 0.159810 | 0.189103 | 0.845 | 0.4076 |  |

Signif. codes: \*\*\* 0.001; \*\* 0.01; \* 0.05; ~ 0.1

Multiple R-squared: 0.5009, Adjusted R-squared: 0.1682

F-statistic: 1.506 on 14 and 21 DF, p-value: 0.1927

povertyRatio: 0 ≤ x ≤ 1 – below or at the poverty line, x > 1 – above the poverty line

gender: 1 - male, 2 - female

ethnicityRace: 1 - East Asian, 2 - Central Asian, 3 - Southern Asian, 4 - Black or African-American, 5 - Hispanic or Latino, 6 - Middle Eastern or North African,   
7 - Native American or Alaska, 8 - Native Hawaiian or Pacific Islander, 9 - White or European, 10 - Other

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

|  |  |  |  |
| --- | --- | --- | --- |
| `savings` | Count | Mean | SD |
| 1 – Yes | 15 | 4.18 | 0.551 |
| 0 - No | 39 | 3.52 | 0.625 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | DF | Sum Sq | Mean Sq | F-value | P-value | sig |
| `savings` | 1 | 4.528 | 4.528 | 12.37 | 0.000938 | \*\*\* |
| residuals | 50 | 18.301 | 0.366 |  |  |  |

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

6 observations deleted due to missingness