

german, rw, dt, sex, before 0.09 age & employment=Unemployed 0.09 age & credit history=Delay 0.09 age & savings=Unknown Or None 0.09 age & savings=<500 0.08 age & credit history=None Or Paid 0.06 age & savings=500+ 0.06 age & credit history=Other 0.15 0.06 age & employment=1-4 years 0.05 age & employment=4+ years 0.05 age 0.04 credit history=None Or Paid & employment=Unemployed 0.04 savings=<500 & employment=4+ years 0.29 residual effect higher-order effect 8.0 1.0 0.0 0.2 0.4 0.6