Variable Name
acquire
adbdda
atmct
atres
ddadep
ddatot
income
invest
savbal

The PRINCOMP Procedure

Observations	2000
Variables	9

Simple Statistics						
	acquire	**adbdda**	**atmct**	**atres**	**ddadep**	**ddatot**
Mean	0.5000000000	6895.26650	4.189000000	6.680500000	4866.86700	6639.86050
StD	0.5001250469	17193.42633	5.174134211	6.480155550	12988.45439	18524.23706

Simple Statistics			
	income	**invest**	**savbal**
Mean	394.8325000	3700.41257	5477.70650
StD	271.7978044	16659.88167	18313.10771

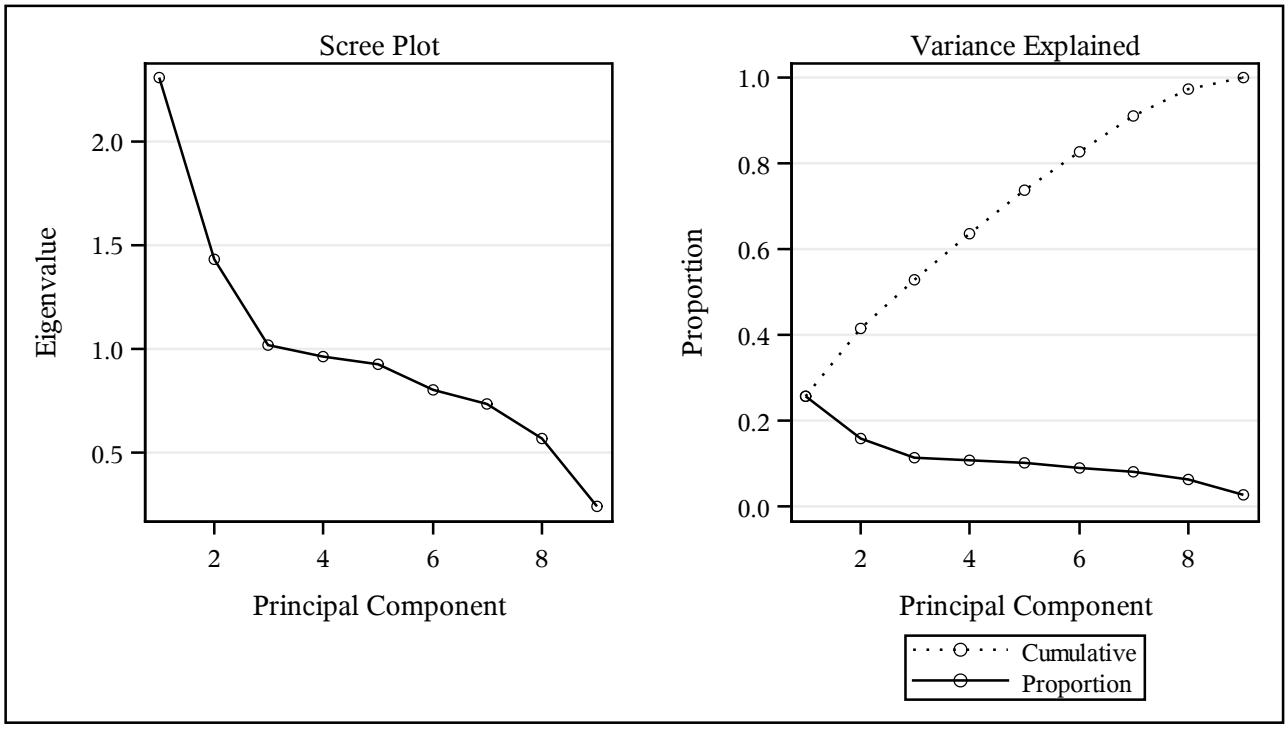
Correlation Matrix									
	acquire	**adbdda**	**atmct**	**atres**	**ddadep**	**ddatot**	**income**	**invest**	**savbal**
acquire	1.0000	0.3105	-.1771	0.1884	0.2210	0.2023	0.2441	0.2082	0.2601
adbdda	0.3105	1.0000	-.1265	0.0999	0.3748	0.2721	0.1330	0.0856	0.0362
atmct	-.1771	-.1265	1.0000	-.0859	-.0015	0.0114	-.0443	-.0851	-.1009
atres	0.1884	0.0999	-.0859	1.0000	0.0430	0.0281	0.1851	0.0597	0.1029
ddadep	0.2210	0.3748	-.0015	0.0430	1.0000	0.7385	0.1620	0.0114	0.0143
ddatot	0.2023	0.2721	0.0114	0.0281	0.7385	1.0000	0.1152	-.0016	0.1359
income	0.2441	0.1330	-.0443	0.1851	0.1620	0.1152	1.0000	0.0541	0.0430
invest	0.2082	0.0856	-.0851	0.0597	0.0114	-.0016	0.0541	1.0000	0.0788
savbal	0.2601	0.0362	-.1009	0.1029	0.0143	0.1359	0.0430	0.0788	1.0000

Eigenvalues of the Correlation Matrix				
	Eigenvalue	**Difference**	**Proportion**	**Cumulative**
1	2.30536664	0.87158148	0.2562	0.2562
2	1.43378516	0.41175081	0.1593	0.4155
3	1.02203435	0.06019802	0.1136	0.5290
4	0.96183633	0.03762324	0.1069	0.6359
5	0.92421309	0.12338112	0.1027	0.7386
6	0.80083196	0.06199325	0.0890	0.8276
7	0.73883871	0.16745780	0.0821	0.9097

The PRINCOMP Procedure

Eigenvalues of the Correlation Matrix				
	Eigenvalue	**Difference**	**Proportion**	**Cumulative**
8	0.57138091	0.32966804	0.0635	0.9731
9	0.24171286		0.0269	1.0000

Eigenvectors									
	Prin1	**Prin2**	**Prin3**	**Prin4**	**Prin5**	**Prin6**	**Prin7**	**Prin8**	**Prin9**
acquire	0.412166	0.348082	-.068580	0.026709	0.085152	-.156743	0.337009	-.746982	-.012862
adbdda	0.410998	-.027701	-.050022	-.371934	-.152524	0.124567	0.654915	0.458930	-.105669
atmct	-.137097	-.376620	0.297834	0.301048	0.685322	0.117959	0.419279	-.025255	0.003649
atres	0.185918	0.355023	0.532917	0.161319	-.110140	0.706714	-.133195	0.004024	-.005984
ddadep	0.501713	-.421598	-.022409	-.023676	0.003137	0.068423	-.214881	-.041740	0.718936
ddatot	0.479450	-.411763	-.109259	0.172660	0.021511	0.063276	-.309552	-.049978	-.675310
income	0.266535	0.186565	0.619066	-.037186	0.122355	-.635742	-.164122	0.249712	-.033111
invest	0.136522	0.355880	-.310857	-.380524	0.686922	0.156402	-.298326	0.167097	-.006146
savbal	0.191237	0.318492	-.357455	0.753488	0.019576	-.096128	0.077751	0.369094	0.120717



Oblique Principal Component Cluster Analysis

Observations	2000	**Proportion**	0
Variables	9	**Maxeigen**	0.75

Clustering algorithm converged.

Cluster Summary for 1 Cluster					
Cluster	**Members**	**Cluster Variation**	**Variation Explained**	**Proportion Explained**	**Second Eigenvalue**
1	9	9	2.305367	0.2562	1.4338

Total variation explained = 2.305367 Proportion = 0.2562

Cluster 1 will be split because it has the largest second eigenvalue, 1.433785, which is greater than the MAXEIGEN=0.75 value.

Clustering algorithm converged.

Cluster Summary for 2 Clusters					
Cluster	**Members**	**Cluster Variation**	**Variation Explained**	**Proportion Explained**	**Second Eigenvalue**
1	3	3	1.957735	0.6526	0.7895
2	6	6	1.682021	0.2803	1.0285

Total variation explained = 3.639757 Proportion = 0.4044

2 Clusters		R-squared with		1-R**2 Ratio
Cluster	**Variable**	**Own Cluster**	**Next Closest**	
Cluster 1	**adbdda**	0.3655	0.0741	0.6853
	ddadep	0.8288	0.0280	0.1761
	ddatot	0.7635	0.0291	0.2436
Cluster 2	**acquire**	0.5629	0.0835	0.4769
	atmct	0.1755	0.0012	0.8254
	atres	0.2590	0.0040	0.7440
	income	0.2494	0.0282	0.7723
	invest	0.1797	0.0010	0.8211
	savbal	0.2554	0.0062	0.7492

Oblique Principal Component Cluster Analysis

Standardized Scoring Coefficients		
Cluster	**1**	**2**
acquire	0.000000	0.446061
adbdda	0.308794	0.000000
atmct	0.000000	-.249097
atres	0.000000	0.302567
ddadep	0.465019	0.000000
ddatot	0.446316	0.000000
income	0.000000	0.296930
invest	0.000000	0.251994
savbal	0.000000	0.300480

Cluster Structure		
Cluster	**1**	**2**
acquire	0.288941	0.750283
adbdda	0.604536	0.272232
atmct	-.034675	-.418986
atres	0.063380	0.508924
ddadep	0.910385	0.167252
ddatot	0.873768	0.170515
income	0.167840	0.499443
invest	0.031030	0.423859
savbal	0.078496	0.505414

Inter-Cluster Correlations		
Cluster	**1**	**2**
1	1.00000	0.23794
2	0.23794	1.00000

Cluster 2 will be split because it has the largest second eigenvalue, 1.028527, which is greater than the MAXEIGEN=0.75 value.

Clustering algorithm converged.

Oblique Principal Component Cluster Analysis

Cluster Summary for 3 Clusters					
Cluster	Members	Cluster Variation	Variation Explained	Proportion Explained	Second Eigenvalue
1	3	3	1.957735	0.6526	0.7895
2	4	4	1.473546	0.3684	0.9246
3	2	2	1.185131	0.5926	0.8149

Total variation explained = 4.616412 Proportion = 0.5129

3 Clusters		R-squared with		
Cluster	Variable	Own Cluster	Next Closest	1-R**2 Ratio
Cluster 1	adbdda	0.3655	0.0615	0.6761
	ddadep	0.8288	0.0177	0.1743
	ddatot	0.7635	0.0241	0.2424
Cluster 2	acquire	0.5700	0.0835	0.4692
	atmct	0.2565	0.0072	0.7488
	invest	0.2750	0.0055	0.7289
	savbal	0.3720	0.0090	0.6337
Cluster 3	atres	0.5926	0.0361	0.4227
	income	0.5926	0.0315	0.4207

Standardized Scoring Coefficients			
Cluster	1	2	3
acquire	0.000000	0.512365	0.000000
adbdda	0.308794	0.000000	0.000000
atmct	0.000000	-.343718	0.000000
atres	0.000000	0.000000	0.649534
ddadep	0.465019	0.000000	0.000000
ddatot	0.446316	0.000000	0.000000
income	0.000000	0.000000	0.649534
invest	0.000000	0.355901	0.000000
savbal	0.000000	0.413895	0.000000

Oblique Principal Component Cluster Analysis

Cluster Structure			
Cluster	**1**	**2**	**3**
acquire	0.288941	0.754994	0.280926
adbdda	0.604536	0.248081	0.151287
atmct	-.034675	-.506484	-.084575
atres	0.063380	0.189875	0.769783
ddadep	0.910385	0.123740	0.133163
ddatot	0.873768	0.155378	0.093084
income	0.167840	0.177382	0.769783
invest	0.031030	0.524437	0.073908
savbal	0.078496	0.609894	0.094796

Inter-Cluster Correlations			
Cluster	**1**	**2**	**3**
1	1.00000	0.20349	0.15018
2	0.20349	1.00000	0.23855
3	0.15018	0.23855	1.00000

Cluster 2 will be split because it has the largest second eigenvalue, 0.924646, which is greater than the MAXEIGEN=0.75 value.

Clustering algorithm converged.

Cluster Summary for 4 Clusters					
Cluster	**Members**	**Cluster Variation**	**Variation Explained**	**Proportion Explained**	**Second Eigenvalue**
1	3	3	1.957735	0.6526	0.7895
2	3	3	1.366792	0.4556	0.9077
3	2	2	1.185131	0.5926	0.8149
4	1	1	1	1.0000	

Total variation explained = 5.509658 Proportion = 0.6122

Oblique Principal Component Cluster Analysis

4 Clusters		R-squared with		
Cluster	Variable	Own Cluster	Next Closest	1-R**2 Ratio
Cluster 1	adbdda	0.3655	0.0588	0.6742
	ddadep	0.8288	0.0177	0.1743
	ddatot	0.7635	0.0312	0.2441
Cluster 2	acquire	0.5773	0.0835	0.4612
	atmct	0.3104	0.0072	0.6946
	savbal	0.4790	0.0090	0.5257
Cluster 3	atres	0.5926	0.0368	0.4230
	income	0.5926	0.0308	0.4204
Cluster 4	invest	1.0000	0.0362	0.0000

Standardized Scoring Coefficients				
Cluster	1	2	3	4
acquire	0.00000	0.55593	0.00000	0.00000
adbdda	0.30879	0.00000	0.00000	0.00000
atmct	0.00000	-0.40764	0.00000	0.00000
atres	0.00000	0.00000	0.64953	0.00000
ddadep	0.46502	0.00000	0.00000	0.00000
ddatot	0.44632	0.00000	0.00000	0.00000
income	0.00000	0.00000	0.64953	0.00000
invest	0.00000	0.00000	0.00000	1.00000
savbal	0.00000	0.50637	0.00000	0.00000

Cluster Structure				
Cluster	1	2	3	4
acquire	0.28894	0.75983	0.28093	0.20819
adbdda	0.60454	0.24257	0.15129	0.08563
atmct	-0.03468	-0.55716	-0.08458	-0.08510
atres	0.06338	0.19186	0.76978	0.05966
ddadep	0.91038	0.13071	0.13316	0.01144
ddatot	0.87377	0.17661	0.09308	-0.00164
income	0.16784	0.17556	0.76978	0.05413

Oblique Principal Component Cluster Analysis

Cluster Structure				
Cluster	**1**	**2**	**3**	**4**
invest	0.03103	0.19033	0.07391	1.00000
savbal	0.07850	0.69211	0.09480	0.07880

Inter-Cluster Correlations				
Cluster	**1**	**2**	**3**	**4**
1	1.00000	0.21451	0.15018	0.03103
2	0.21451	1.00000	0.23865	0.19033
3	0.15018	0.23865	1.00000	0.07391
4	0.03103	0.19033	0.07391	1.00000

Cluster 2 will be split because it has the largest second eigenvalue, 0.907699, which is greater than the MAXEIGEN=0.75 value.

Clustering algorithm converged.

Cluster Summary for 5 Clusters					
Cluster	**Members**	**Cluster Variation**	**Variation Explained**	**Proportion Explained**	**Second Eigenvalue**
1	3	3	1.957735	0.6526	0.7895
2	2	2	1.260133	0.6301	0.7399
3	2	2	1.185131	0.5926	0.8149
4	1	1	1	1.0000	
5	1	1	1	1.0000	

Total variation explained = 6.402999 Proportion = 0.7114

5 Clusters		R-squared with		
Cluster	**Variable**	**Own Cluster**	**Next Closest**	**1-R**2 Ratio**
Cluster 1	**adbdda**	0.3655	0.0477	0.6663
	ddadep	0.8288	0.0220	0.1750
	ddatot	0.7635	0.0454	0.2478
Cluster 2	**acquire**	0.6301	0.0835	0.4036
	savbal	0.6301	0.0102	0.3737
Cluster 3	**atres**	0.5926	0.0337	0.4216

Oblique Principal Component Cluster Analysis

5 Clusters		R-squared with		
Cluster	Variable	Own Cluster	Next Closest	1-R**2 Ratio
	income	0.5926	0.0327	0.4212
Cluster 4	invest	1.0000	0.0327	0.0000
Cluster 5	atmct	1.0000	0.0307	0.0000

Standardized Scoring Coefficients					
Cluster	1	2	3	4	5
acquire	0.00000	0.62991	0.00000	0.00000	0.00000
adbdda	0.30879	0.00000	0.00000	0.00000	0.00000
atmct	0.00000	0.00000	0.00000	0.00000	1.00000
atres	0.00000	0.00000	0.64953	0.00000	0.00000
ddadep	0.46502	0.00000	0.00000	0.00000	0.00000
ddatot	0.44632	0.00000	0.00000	0.00000	0.00000
income	0.00000	0.00000	0.64953	0.00000	0.00000
invest	0.00000	0.00000	0.00000	1.00000	0.00000
savbal	0.00000	0.62991	0.00000	0.00000	0.00000

Cluster Structure					
Cluster	1	2	3	4	5
acquire	0.28894	0.79377	0.28093	0.20819	-0.17708
adbdda	0.60454	0.21844	0.15129	0.08563	-0.12654
atmct	-0.03468	-0.17508	-0.08458	-0.08510	1.00000
atres	0.06338	0.18351	0.76978	0.05966	-0.08587
ddadep	0.91038	0.14823	0.13316	0.01144	-0.00147
ddatot	0.87377	0.21300	0.09308	-0.00164	0.01139
income	0.16784	0.18086	0.76978	0.05413	-0.04434
invest	0.03103	0.18078	0.07391	1.00000	-0.08510
savbal	0.07850	0.79377	0.09480	0.07880	-0.10087

Oblique Principal Component Cluster Analysis

Inter-Cluster Correlations					
Cluster	**1**	**2**	**3**	**4**	**5**
1	1.00000	0.23145	0.15018	0.03103	-0.03468
2	0.23145	1.00000	0.23667	0.18078	-0.17508
3	0.15018	0.23667	1.00000	0.07391	-0.08458
4	0.03103	0.18078	0.07391	1.00000	-0.08510
5	-0.03468	-0.17508	-0.08458	-0.08510	1.00000

Cluster 3 will be split because it has the largest second eigenvalue, 0.814869, which is greater than the MAXEIGEN=0.75 value.

Clustering algorithm converged.

Cluster Summary for 6 Clusters					
Cluster	**Members**	**Cluster Variation**	**Variation Explained**	**Proportion Explained**	**Second Eigenvalue**
1	3	3	1.957735	0.6526	0.7895
2	2	2	1.260133	0.6301	0.7399
3	1	1	1	1.0000	
4	1	1	1	1.0000	
5	1	1	1	1.0000	
6	1	1	1	1.0000	

Total variation explained = 7.217868 Proportion = 0.8020

6 Clusters		R-squared with		
Cluster	**Variable**	**Own Cluster**	**Next Closest**	**1-R**2 Ratio**
Cluster 1	**adbdda**	0.3655	0.0477	0.6663
	ddadep	0.8288	0.0263	0.1758
	ddatot	0.7635	0.0454	0.2478
Cluster 2	**acquire**	0.6301	0.0835	0.4036
	savbal	0.6301	0.0106	0.3739
Cluster 3	**income**	1.0000	0.0343	0.0000
Cluster 4	**invest**	1.0000	0.0327	0.0000
Cluster 5	**atmct**	1.0000	0.0307	0.0000
Cluster 6	**atres**	1.0000	0.0343	0.0000

Oblique Principal Component Cluster Analysis

Standardized Scoring Coefficients						
Cluster	**1**	**2**	**3**	**4**	**5**	**6**
acquire	0.00000	0.62991	0.00000	0.00000	0.00000	0.00000
adbdda	0.30879	0.00000	0.00000	0.00000	0.00000	0.00000
atmct	0.00000	0.00000	0.00000	0.00000	1.00000	0.00000
atres	0.00000	0.00000	0.00000	0.00000	0.00000	1.00000
ddadep	0.46502	0.00000	0.00000	0.00000	0.00000	0.00000
ddatot	0.44632	0.00000	0.00000	0.00000	0.00000	0.00000
income	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000
invest	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000
savbal	0.00000	0.62991	0.00000	0.00000	0.00000	0.00000

Cluster Structure						
Cluster	**1**	**2**	**3**	**4**	**5**	**6**
acquire	0.28894	0.79377	0.24411	0.20819	-0.17708	0.18839
adbdda	0.60454	0.21844	0.13303	0.08563	-0.12654	0.09989
atmct	-0.03468	-0.17508	-0.04434	-0.08510	1.00000	-0.08587
atres	0.06338	0.18351	0.18513	0.05966	-0.08587	1.00000
ddadep	0.91038	0.14823	0.16204	0.01144	-0.00147	0.04297
ddatot	0.87377	0.21300	0.11518	-0.00164	0.01139	0.02813
income	0.16784	0.18086	1.00000	0.05413	-0.04434	0.18513
invest	0.03103	0.18078	0.05413	1.00000	-0.08510	0.05966
savbal	0.07850	0.79377	0.04301	0.07880	-0.10087	0.10293

Inter-Cluster Correlations						
Cluster	**1**	**2**	**3**	**4**	**5**	**6**
1	1.00000	0.23145	0.16784	0.03103	-0.03468	0.06338
2	0.23145	1.00000	0.18086	0.18078	-0.17508	0.18351
3	0.16784	0.18086	1.00000	0.05413	-0.04434	0.18513
4	0.03103	0.18078	0.05413	1.00000	-0.08510	0.05966
5	-0.03468	-0.17508	-0.04434	-0.08510	1.00000	-0.08587
6	0.06338	0.18351	0.18513	0.05966	-0.08587	1.00000

Cluster 1 will be split because it has the largest second eigenvalue, 0.789503, which is greater than the MAXEIGEN=0.75 value.

Oblique Principal Component Cluster Analysis

Clustering algorithm converged.

Cluster Summary for 7 Clusters					
Cluster	Members	Cluster Variation	Variation Explained	Proportion Explained	Second Eigenvalue
1	2	2	1.738534	0.8693	0.2615
2	2	2	1.260133	0.6301	0.7399
3	1	1	1	1.0000	
4	1	1	1	1.0000	
5	1	1	1	1.0000	
6	1	1	1	1.0000	
7	1	1	1	1.0000	

Total variation explained = 7.998667 Proportion = 0.8887

7 Clusters		R-squared with		
Cluster	Variable	Own Cluster	Next Closest	1-R**2 Ratio
Cluster 1	ddadep	0.8693	0.1405	0.1521
	ddatot	0.8693	0.0740	0.1412
Cluster 2	acquire	0.6301	0.0964	0.4094
	savbal	0.6301	0.0106	0.3739
Cluster 3	income	1.0000	0.0343	0.0000
Cluster 4	invest	1.0000	0.0327	0.0000
Cluster 5	atmct	1.0000	0.0307	0.0000
Cluster 6	atres	1.0000	0.0343	0.0000
Cluster 7	adbdda	1.0000	0.1204	0.0000

Standardized Scoring Coefficients							
Cluster	1	2	3	4	5	6	7
acquire	0.00000	0.62991	0.00000	0.00000	0.00000	0.00000	0.00000
adbdda	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000	1.00000
atmct	0.00000	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000
atres	0.00000	0.00000	0.00000	0.00000	0.00000	1.00000	0.00000
ddadep	0.53628	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000
ddatot	0.53628	0.00000	0.00000	0.00000	0.00000	0.00000	0.00000

Oblique Principal Component Cluster Analysis

Standardized Scoring Coefficients							
Cluster	**1**	**2**	**3**	**4**	**5**	**6**	**7**
income	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000	0.00000
invest	0.00000	0.00000	0.00000	1.00000	0.00000	0.00000	0.00000
savbal	0.00000	0.62991	0.00000	0.00000	0.00000	0.00000	0.00000

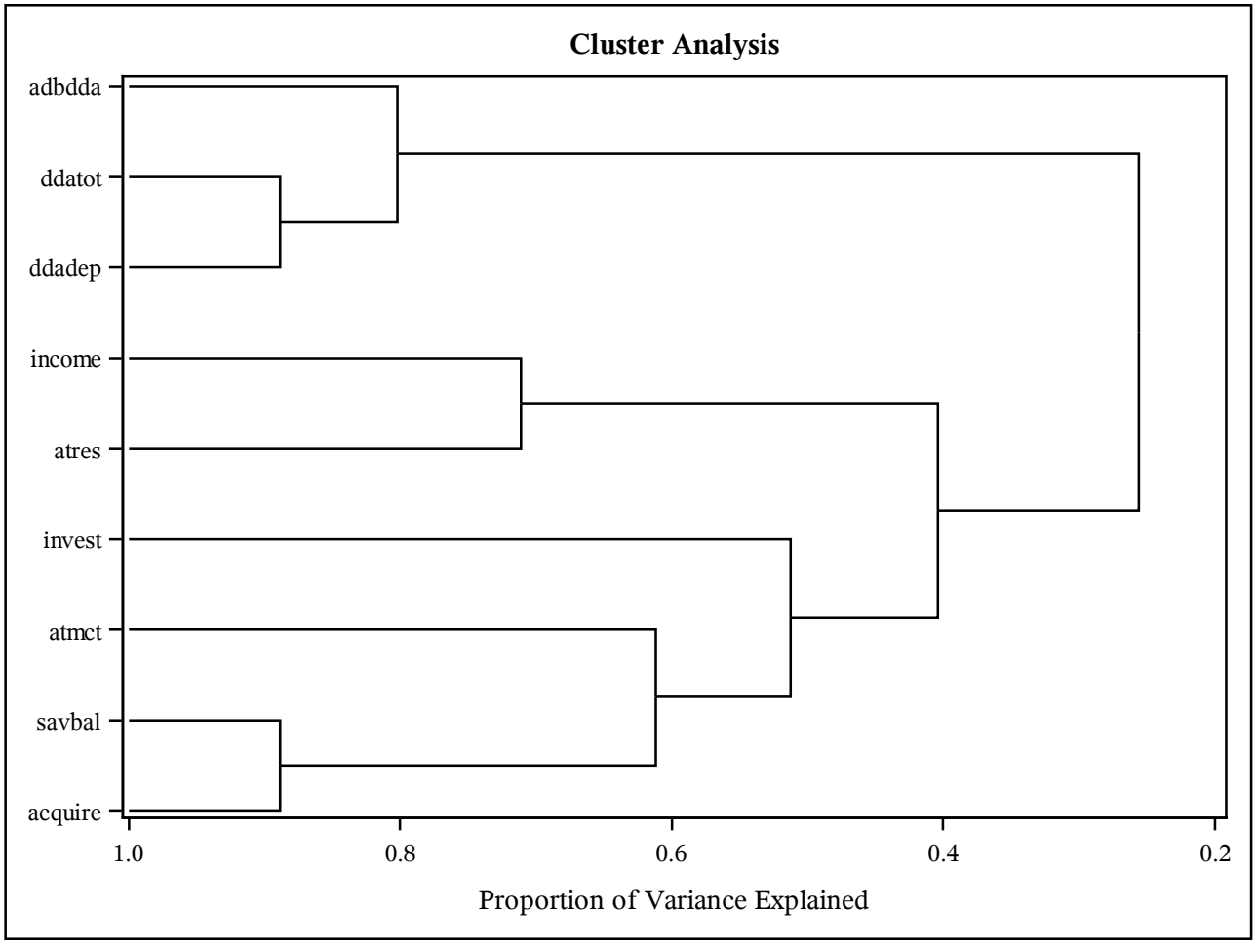
Cluster Structure							
Cluster	**1**	**2**	**3**	**4**	**5**	**6**	**7**
acquire	0.22700	0.79377	0.24411	0.20819	-0.17708	0.18839	0.31054
adbdda	0.34693	0.21844	0.13303	0.08563	-0.12654	0.09989	1.00000
atmct	0.00532	-0.17508	-0.04434	-0.08510	1.00000	-0.08587	-0.12654
atres	0.03813	0.18351	0.18513	0.05966	-0.08587	1.00000	0.09989
ddadep	0.93234	0.14823	0.16204	0.01144	-0.00147	0.04297	0.37483
ddatot	0.93234	0.21300	0.11518	-0.00164	0.01139	0.02813	0.27209
income	0.14867	0.18086	1.00000	0.05413	-0.04434	0.18513	0.13303
invest	0.00525	0.18078	0.05413	1.00000	-0.08510	0.05966	0.08563
savbal	0.08055	0.79377	0.04301	0.07880	-0.10087	0.10293	0.03624

Inter-Cluster Correlations							
Cluster	**1**	**2**	**3**	**4**	**5**	**6**	**7**
1	1.00000	0.19373	0.14867	0.00525	0.00532	0.03813	0.34693
2	0.19373	1.00000	0.18086	0.18078	-0.17508	0.18351	0.21844
3	0.14867	0.18086	1.00000	0.05413	-0.04434	0.18513	0.13303
4	0.00525	0.18078	0.05413	1.00000	-0.08510	0.05966	0.08563
5	0.00532	-0.17508	-0.04434	-0.08510	1.00000	-0.08587	-0.12654
6	0.03813	0.18351	0.18513	0.05966	-0.08587	1.00000	0.09989
7	0.34693	0.21844	0.13303	0.08563	-0.12654	0.09989	1.00000

No cluster meets the criterion for splitting.

Oblique Principal Component Cluster Analysis

Number of Clusters	Total Variation Explained by Clusters	Proportion of Variation Explained by Clusters	Minimum Proportion Explained by a Cluster	Maximum Second Eigenvalue in a Cluster	Minimum R-squared for a Variable	Maximum 1-R**2 Ratio for a Variable
1	2.305367	0.2562	0.2562	1.433785	0.0430	
2	3.639757	0.4044	0.2803	1.028527	0.1755	0.8254
3	4.616412	0.5129	0.3684	0.924646	0.2565	0.7488
4	5.509658	0.6122	0.4556	0.907699	0.3104	0.6946
5	6.402999	0.7114	0.5926	0.814869	0.3655	0.6663
6	7.217868	0.8020	0.6301	0.789503	0.3655	0.6663
7	7.998667	0.8887	0.6301	0.739867	0.6301	0.4094



The FASTCLUS Procedure
Replace=FULL Drift Radius=0 Maxclusters=50 Maxiter=1

Initial Seeds							
Cluster	**ddatot**	**savbal**	**income**	**invest**	**atmct**	**atres**	**adbdda**
1	0.002600423	0.000000000	0.085324232	0.502170000	0.000000000	0.065217391	0.189735706
2	0.008692842	0.167428781	0.979522184	0.087956667	0.000000000	0.586956522	0.004871766
3	0.019666626	0.271109656	0.020477816	0.070381100	0.200000000	0.021739130	0.023739037
4	0.040811778	0.030306065	0.972696246	0.174690000	0.000000000	0.108695652	0.130218450
5	0.177460279	0.000000000	0.174061433	0.016666667	0.000000000	0.434782609	0.108518838
6	0.752833532	0.000000000	0.194539249	0.000000000	0.200000000	0.021739130	0.085707756
7	0.005628058	0.000000000	0.071672355	0.000000000	0.066666667	0.239130435	0.357536348
8	0.320591262	0.265774217	0.440273038	0.000000000	0.000000000	0.500000000	0.010861925
9	0.013369888	0.000000000	0.078498294	0.000000000	0.633333333	0.000000000	0.020491193
10	0.027304439	0.000000000	0.351535836	0.000000000	0.000000000	0.000000000	0.014352145
11	0.004153247	0.000000000	0.549488055	0.553333333	0.466666667	0.086956522	0.048021689
12	0.838287139	0.367290098	0.419795222	0.000000000	0.166666667	0.260869565	0.144189718
13	0.000557233	0.000000000	0.000000000	0.000000000	0.000000000	0.130434783	0.003510995
14	0.008436514	0.532576998	0.163822526	0.000000000	0.000000000	0.304347826	0.008237335
15	0.192498152	0.002064834	0.255972696	0.000000000	0.333333333	0.000000000	0.021083284
16	0.004829357	0.000000000	0.423208191	0.000000000	0.100000000	0.456521739	0.316560887
17	0.113341283	0.032166728	0.576791809	0.000000000	0.633333333	0.021739130	0.014369458
18	0.398303038	0.000000000	0.406143345	0.000000000	0.400000000	0.391304348	0.009165290
19	0.405539643	0.357744092	0.122866894	0.000000000	0.000000000	0.108695652	0.020899770
20	0.010249381	0.000000000	0.358361775	0.000000000	0.233333333	0.608695652	0.005037967
21	0.025287254	0.000000000	0.699658703	0.040000000	0.000000000	0.304347826	0.505520988
22	0.028158864	0.022763257	0.112627986	0.333333333	0.466666667	0.021739130	0.029317156
23	0.008187617	0.375545582	0.215017065	0.000000000	0.000000000	0.739130435	0.046667844
24	0.007935004	0.000000000	0.341296928	0.000000000	1.000000000	0.021739130	0.002171000
25	1.000000000	0.444555733	0.187713311	0.000000000	0.200000000	0.021739130	0.052446790
26	0.007875566	0.000000000	0.006825939	0.000000000	0.466666667	0.500000000	0.001468108
27	0.027386166	0.019165206	0.624573379	0.500000000	0.000000000	0.000000000	0.016772447
28	0.135225698	0.000000000	1.000000000	0.000000000	0.433333333	0.043478261	0.058679326
29	0.503571866	0.000000000	0.515358362	0.000000000	0.000000000	0.000000000	0.816129803
30	0.005353156	0.000000000	0.337883959	1.000000000	0.000000000	0.130434783	0.023822137
31	0.002266083	0.547154111	0.549488055	0.175310000	0.200000000	0.065217391	0.058132247
32	0.854253734	0.000000000	0.266211604	0.000000000	0.000000000	0.369565217	0.042145793

The FASTCLUS Procedure
Replace=FULL Drift Radius=0 Maxclusters=50 Maxiter=1

Initial Seeds							
Cluster	**ddatot**	**savbal**	**income**	**invest**	**atmct**	**atres**	**adbdda**
33	0.006686801	0.000000000	0.378839590	0.000000000	0.000000000	0.065217391	0.481459937
34	0.002756448	0.343009034	0.167235495	0.334996667	0.166666667	0.369565217	0.148358592
35	0.001485956	0.009630757	0.098976109	0.333423333	0.000000000	0.478260870	0.005889746
36	0.011850498	0.000000000	0.385665529	0.333333333	0.233333333	0.065217391	0.022232841
37	0.000000000	1.000000000	0.061433447	0.127301667	0.000000000	0.043478261	0.029175193
38	0.043497643	0.000065489	0.372013652	0.601446667	0.000000000	0.456521739	0.017520351
39	0.582628433	0.001960822	0.215017065	0.000000000	0.200000000	0.565217391	0.248896322
40	0.004294412	0.000000000	0.071672355	0.000000000	0.033333333	0.847826087	0.115651629
41	0.000000000	0.000000000	0.201365188	0.000000000	0.000000000	0.065217391	1.000000000
42	0.002845605	0.000000000	0.631399317	0.000000000	0.366666667	0.347826087	0.004006136
43	0.061496283	0.001540921	0.395904437	0.000000000	0.766666667	0.369565217	0.006211761
44	0.473406962	0.000000000	0.610921502	0.000000000	0.100000000	0.108695652	0.131077155
45	0.049084837	0.000000000	0.433447099	0.000000000	0.433333333	0.065217391	0.337526445
46	0.015231048	0.000000000	0.440273038	0.000000000	0.000000000	0.891304348	0.026356702
47	0.096301084	0.000000000	0.576791809	0.000000000	0.000000000	0.260869565	0.063377965
48	0.003458562	0.886950325	0.918088737	0.000000000	0.400000000	0.239130435	0.011100839
49	0.011895077	0.000000000	0.351535836	0.349886667	0.000000000	0.304347826	0.213332779
50	0.389487605	0.000000000	0.150170648	0.000000000	0.066666667	0.000000000	0.297191550

Criterion Based on Final Seeds =	0.0492

Cluster Summary						
Cluster	**Frequency**	**RMS Std Deviation**	**Maximum Distance from Seed to Observation**	**Radius Exceeded**	**Nearest Cluster**	**Distance Between Cluster Centroids**
1	5	0.0577	0.2141		36	0.2222
2	11	0.0768	0.2445		4	0.3124
3	37	0.0489	0.2323		13	0.2109
4	27	0.0638	0.2375		28	0.2528
5	118	0.0541	0.2514		7	0.2372
6	4	0.1008	0.2821		32	0.3792
7	15	0.0593	0.2349		33	0.2117

The FASTCLUS Procedure
Replace=FULL Drift Radius=0 Maxclusters=50 Maxiter=1

Cluster Summary						
Cluster	Frequency	RMS Std Deviation	Maximum Distance from Seed to Observation	Radius Exceeded	Nearest Cluster	Distance Between Cluster Centroids
8	4	0.0638	0.1762		19	0.3015
9	152	0.0468	0.2513		15	0.2142
10	333	0.0382	0.1955		13	0.1970
11	1	.	0		27	0.4870
12	1	.	0		25	0.3908
13	474	0.0396	0.2241		10	0.1970
14	4	0.0629	0.1835		3	0.2924
15	228	0.0461	0.2486		10	0.2062
16	36	0.0689	0.3514		5	0.2678
17	69	0.0525	0.2440		15	0.2431
18	3	0.0826	0.2264		44	0.3331
19	5	0.0672	0.2071		50	0.2330
20	26	0.0610	0.2766		26	0.2820
21	2	0.0611	0.1144		33	0.4205
22	3	0.0788	0.2023		36	0.2669
23	2	0.0428	0.0801		40	0.3320
24	24	0.0599	0.3043		43	0.3091
25	1	.	0		12	0.3908
26	14	0.0721	0.3068		20	0.2820
27	4	0.0708	0.1986		49	0.3233
28	13	0.0742	0.3135		4	0.2528
29	1	.	0		21	0.6243
30	1	.	0		38	0.5175
31	4	0.0758	0.2207		14	0.3333
32	1	.	0		6	0.3792
33	17	0.0658	0.2894		7	0.2117
34	1	.	0		35	0.3711
35	7	0.0570	0.1653		5	0.2732
36	10	0.0576	0.1874		1	0.2222
37	4	0.0868	0.2325		14	0.4284

The FASTCLUS Procedure
Replace=FULL Drift Radius=0 Maxclusters=50 Maxiter=1

Cluster Summary						
Cluster	Frequency	RMS Std Deviation	Maximum Distance from Seed to Observation	Radius Exceeded	Nearest Cluster	Distance Between Cluster Centroids
38	1	.	0		49	0.4119
39	1	.	0		32	0.4443
40	20	0.0584	0.2054		16	0.3196
41	1	.	0		29	0.6247
42	49	0.0616	0.2695		47	0.2132
43	41	0.0614	0.3170		9	0.2807
44	3	0.0632	0.1628		18	0.3331
45	6	0.0660	0.1926		33	0.2773
46	11	0.0777	0.3352		40	0.3575
47	175	0.0551	0.2586		42	0.2132
48	1	.	0		31	0.7519
49	12	0.0649	0.2622		36	0.2369
50	17	0.0738	0.2560		19	0.2330

Statistics for Variables				
Variable	Total STD	Within STD	R-Square	RSQ/(1-RSQ)
ddatot	0.06882	0.03002	0.814311	4.385360
savbal	0.07055	0.03235	0.794915	3.876034
income	0.18553	0.07293	0.849259	5.633906
invest	0.05553	0.02359	0.824030	4.682791
atmct	0.17247	0.06589	0.857631	6.023979
atres	0.14087	0.06169	0.812904	4.344846
adbdda	0.05953	0.03466	0.669360	2.024441
OVER-ALL	0.11973	0.04953	0.833078	4.990826

Pseudo F Statistic =	198.61

Approximate Expected Over-All R-Squared =	0.80210

The FASTCLUS Procedure
Replace=FULL Drift Radius=0 Maxclusters=50 Maxiter=1

Cubic Clustering Criterion =	18.527

WARNING: The two values above are invalid for correlated variables.

Cluster Means

Cluster	ddatot	savbal	income	invest	atmct	atres	adbdda
1	0.001835155	0.013032340	0.081228669	0.337497333	0.013333333	0.065217391	0.057873251
2	0.015383696	0.057470753	0.862240149	0.007996061	0.021212121	0.387351779	0.014689269
3	0.020439724	0.197299536	0.163361314	0.011621471	0.038738739	0.082843713	0.022684933
4	0.044776253	0.016934437	0.836935912	0.014691358	0.027160494	0.080515298	0.030304359
5	0.013416481	0.028455589	0.189333025	0.006987641	0.042937853	0.306190125	0.022223715
6	0.722030596	0.010557236	0.263651877	0.000000000	0.100000000	0.048913043	0.157708262
7	0.049866450	0.004625075	0.206370876	0.014864000	0.015555556	0.246376812	0.245136025
8	0.258128179	0.253346688	0.404436860	0.000000000	0.000000000	0.342391304	0.040353939
9	0.016148039	0.002516263	0.096708281	0.000864803	0.415350877	0.051344394	0.009220417
10	0.012224385	0.009172206	0.274277691	0.004390579	0.040440440	0.065804935	0.013881752
11	0.004153247	0.000000000	0.549488055	0.553333333	0.466666667	0.086956522	0.048021689
12	0.838287139	0.367290098	0.419795222	0.000000000	0.166666667	0.260869565	0.144189718
13	0.009973021	0.007049828	0.077778258	0.003920124	0.052109705	0.060126582	0.013025664
14	0.015749275	0.483441840	0.174061433	0.000000000	0.008333333	0.130434783	0.036050026
15	0.019841144	0.011827161	0.214553021	0.002720841	0.237573099	0.067982456	0.011656042
16	0.019241890	0.015422266	0.380830489	0.009647130	0.060185185	0.488526570	0.058400785
17	0.029119512	0.013591482	0.439778404	0.001322319	0.328019324	0.061121613	0.018183850
18	0.411993645	0.042515297	0.375426621	0.000000000	0.366666667	0.282608696	0.038076178
19	0.270490031	0.212990735	0.245733788	0.012666667	0.006666667	0.091304348	0.014241345
20	0.012471742	0.014970937	0.280257285	0.000000000	0.315384615	0.370401338	0.007566272
21	0.034756508	0.000000000	0.675767918	0.020000000	0.000000000	0.195652174	0.491182693
22	0.096053425	0.071379317	0.110352673	0.244444444	0.355555556	0.014492754	0.038746752
23	0.048908380	0.347901458	0.153583618	0.000000000	0.000000000	0.739130435	0.031607613
24	0.025468200	0.000904168	0.112770193	0.000000000	0.788888889	0.054347826	0.006081916
25	1.000000000	0.444555733	0.187713311	0.000000000	0.200000000	0.021739130	0.052446790
26	0.032481934	0.002019982	0.204534373	0.000480952	0.580952381	0.422360248	0.004004404
27	0.056758870	0.019237437	0.558873720	0.428472500	0.000000000	0.070652174	0.064814911
28	0.076603311	0.016310650	0.896560777	0.010812564	0.269230769	0.065217391	0.052939533

The FASTCLUS Procedure
Replace=FULL Drift Radius=0 Maxclusters=50 Maxiter=1

Cluster Means							
Cluster	**ddatot**	**savbal**	**income**	**invest**	**atmct**	**atres**	**adbdda**
29	0.503571866	0.000000000	0.515358362	0.000000000	0.000000000	0.000000000	0.816129803
30	0.005353156	0.000000000	0.337883959	1.000000000	0.000000000	0.130434783	0.023822137
31	0.019440946	0.429808155	0.476109215	0.087604167	0.058333333	0.048913043	0.023069039
32	0.854253734	0.000000000	0.266211604	0.000000000	0.000000000	0.369565217	0.042145793
33	0.022490379	0.022196742	0.342903032	0.003137255	0.045098039	0.092071611	0.262366339
34	0.002756448	0.343009034	0.167235495	0.334996667	0.166666667	0.369565217	0.148358592
35	0.016833226	0.040926864	0.106777182	0.250174524	0.019047619	0.394409938	0.034221074
36	0.010815158	0.015154574	0.236860068	0.263704000	0.153333333	0.069565217	0.060802889
37	0.024417041	0.908854518	0.180034130	0.031825417	0.016666667	0.130434783	0.072372726
38	0.043497643	0.000065489	0.372013652	0.601446667	0.000000000	0.456521739	0.017520351
39	0.582628433	0.001960822	0.215017065	0.000000000	0.200000000	0.565217391	0.248896322
40	0.009568070	0.041202111	0.100682594	0.014091333	0.026666667	0.634782609	0.038387054
41	0.000000000	0.000000000	0.201365188	0.000000000	0.000000000	0.065217391	1.000000000
42	0.020966306	0.016922065	0.538065055	0.005147823	0.200000000	0.273735581	0.030713612
43	0.023917184	0.007275121	0.315325065	0.001626016	0.569918699	0.135206787	0.004828695
44	0.428076641	0.000000000	0.560864619	0.000000000	0.122222222	0.195652174	0.122660924
45	0.033696526	0.000000000	0.358930603	0.000000000	0.316666667	0.134057971	0.285113126
46	0.022214365	0.026311228	0.376977971	0.014163030	0.087878788	0.851778656	0.022832801
47	0.018311349	0.013066372	0.482847392	0.010765948	0.045142857	0.138260870	0.025403243
48	0.003458562	0.886950325	0.918088737	0.000000000	0.400000000	0.239130435	0.011100839
49	0.008875800	0.047403869	0.332764505	0.268446389	0.008333333	0.226449275	0.045219356
50	0.286840615	0.013144283	0.201967476	0.031788235	0.033333333	0.052429668	0.112108249

Cluster Standard Deviations							
Cluster	**ddatot**	**savbal**	**income**	**invest**	**atmct**	**atres**	**adbdda**
1	0.0014852382	0.0179208766	0.0229457151	0.1121695805	0.0298142397	0.0486101734	0.0812372393
2	0.0187056738	0.0885885009	0.1317182666	0.0265199328	0.0477789523	0.1107707069	0.0209085487
3	0.0209838741	0.0629625737	0.0733993946	0.0325208416	0.0558401121	0.0477485752	0.0221417044
4	0.0641847921	0.0428102143	0.1140051736	0.0466977422	0.0403372927	0.0657212462	0.0381756621
5	0.0222294634	0.0498877597	0.0939638222	0.0223593355	0.0604040990	0.0607324643	0.0284582479
6	0.1433412466	0.0211144712	0.1235719563	0.0000000000	0.1154700538	0.0326086957	0.1428649169

The FASTCLUS Procedure
Replace=FULL Drift Radius=0 Maxclusters=50 Maxiter=1

Cluster Standard Deviations							
Cluster	**ddatot**	**savbal**	**income**	**invest**	**atmct**	**atres**	**adbdda**
7	0.0596067110	0.0158507286	0.0626918446	0.0475405827	0.0305158472	0.0932022020	0.0709609014
8	0.0624696918	0.0281193933	0.1014557384	0.0000000000	0.0000000000	0.1070528022	0.0452188708
9	0.0263796911	0.0093059973	0.0630691147	0.0053351108	0.0895480911	0.0457613452	0.0213774405
10	0.0204682331	0.0238547028	0.0578821472	0.0171062910	0.0492195401	0.0517965437	0.0222365630
11	.	.	.	.	.	.	.
12	.	.	.	.	.	.	.
13	0.0210792573	0.0198826336	0.0508203434	0.0153464260	0.0649280201	0.0483629620	0.0273014269
14	0.0177431013	0.0469715613	0.0968144952	0.0000000000	0.0166666667	0.1163940464	0.0441393063
15	0.0305508701	0.0343650855	0.0780412637	0.0129403815	0.0556768262	0.0540898186	0.0214273318
16	0.0414774453	0.0396513860	0.0935120663	0.0290604068	0.0771802444	0.0870319721	0.0822917476
17	0.0309613672	0.0325761738	0.0845888312	0.0066811273	0.0803633880	0.0523647621	0.0290632116
18	0.0486244711	0.0736386542	0.0780518541	0.0000000000	0.0881917104	0.1521739130	0.0545209865
19	0.1077444598	0.0830398443	0.0773020591	0.0283235277	0.0149071198	0.0774718682	0.0089076178
20	0.0138900596	0.0361516739	0.0990741044	0.0000000000	0.0817751765	0.0887810265	0.0121021988
21	0.0133915470	0.0000000000	0.0337866721	0.0282842712	0.0000000000	0.1537188655	0.0202774114
22	0.1209094392	0.0974682118	0.0104267934	0.0838870493	0.1018350154	0.0125510928	0.0404137297
23	0.0575878551	0.0390946955	0.0868800141	0.0000000000	0.0000000000	0.0000000000	0.0212983823
24	0.0279153756	0.0038571245	0.0921225724	0.0000000000	0.1206530806	0.0351118632	0.0088348039
25	.	.	.	.	.	.	.
26	0.0821240908	0.0047256475	0.1196859636	0.0017995590	0.0967102340	0.0766056309	0.0057654765
27	0.0524216697	0.0272399363	0.0544205417	0.1190526899	0.0000000000	0.1141735598	0.0384258666
28	0.0679798130	0.0386605271	0.1148248582	0.0303994709	0.1040490789	0.0670045000	0.0543919358
29	.	.	.	.	.	.	.
30	.	.	.	.	.	.	.
31	0.0162261876	0.0854081350	0.1124900041	0.0962824269	0.0957427108	0.0326086957	0.0235672658
32	.	.	.	.	.	.	.
33	0.0301313093	0.0553624214	0.0913735894	0.0121031784	0.0526270638	0.0747275343	0.0972791263
34	.	.	.	.	.	.	.
35	0.0136192301	0.0386813134	0.0563816702	0.0842614781	0.0503952631	0.0827121505	0.0371731515
36	0.0119460633	0.0327144022	0.0802866315	0.0722170554	0.0612624389	0.0420039906	0.0694382053
37	0.0317764155	0.1166346430	0.1049869516	0.0636508333	0.0333333333	0.1177396870	0.0902024867
38	.	.	.	.	.	.	.

The FASTCLUS Procedure
Replace=FULL Drift Radius=0 Maxclusters=50 Maxiter=1

Cluster Standard Deviations							
Cluster	**ddatot**	**savbal**	**income**	**invest**	**atmct**	**atres**	**adbdda**
39	.	.	.	.	.	.	.
40	0.0164153794	0.0543525998	0.0433057254	0.0307306538	0.0502624690	0.1170900448	0.0402433034
41	.	.	.	.	.	.	.
42	0.0280124064	0.0343600006	0.0928599237	0.0170806677	0.0836106497	0.0685900811	0.0629878363
43	0.0210916350	0.0224333118	0.0969243559	0.0104115841	0.0915316818	0.0867541388	0.0045194621
44	0.0482698221	0.0000000000	0.0512324471	0.0000000000	0.0384900179	0.1150326657	0.0908205275
45	0.0296236973	0.0000000000	0.0445737795	0.0000000000	0.1206464071	0.0794792440	0.0824531988
46	0.0281933834	0.0520277758	0.1229082566	0.0346174532	0.0991886276	0.1103432443	0.0197406143
47	0.0308019819	0.0329428116	0.0775448690	0.0316199683	0.0579577006	0.0856397046	0.0388500746
48	.	.	.	.	.	.	.
49	0.0057034713	0.0872368054	0.0712723201	0.0831301065	0.0207193854	0.0772543606	0.0586459618
50	0.0922265850	0.0187973673	0.0960360927	0.0598190923	0.0540061725	0.0538338871	0.1033962153

The MEANS Procedure

Cluster	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
1	5	ddatot	5	0.0018352	0.0014852	0	0.0031354
		savbal	5	0.0130323	0.0179209	0	0.0422405
		income	5	0.0812287	0.0229457	0.0511945	0.1058020
		invest	5	0.3374973	0.1121696	0.1853167	0.5021700
		atmct	5	0.0133333	0.0298142	0	0.0666667
		atres	5	0.0652174	0.0486102	0	0.1304348
		adbdda	5	0.0578733	0.0812372	0.0031751	0.1897357
2	11	ddatot	11	0.0153837	0.0187057	0	0.0596463
		savbal	11	0.0574708	0.0885885	0	0.2524761
		income	11	0.8622401	0.1317183	0.6928328	1.0000000
		invest	11	0.0079961	0.0265199	0	0.0879567
		atmct	11	0.0212121	0.0477790	0	0.1333333
		atres	11	0.3873518	0.1107707	0.2608696	0.5869565
		adbdda	11	0.0146893	0.0209085	0.0015339	0.0748251
3	37	ddatot	37	0.0204397	0.0209839	0	0.0797513
		savbal	37	0.1972995	0.0629626	0.1006876	0.3131537
		income	37	0.1633613	0.0733994	0.0204778	0.3447099
		invest	37	0.0116215	0.0325208	0	0.1666667
		atmct	37	0.0387387	0.0558401	0	0.2000000
		atres	37	0.0828437	0.0477486	0	0.1956522
		adbdda	37	0.0226849	0.0221417	0.0015477	0.0978751
4	27	ddatot	27	0.0447763	0.0641848	0	0.2534892
		savbal	27	0.0169344	0.0428102	0	0.1804611
		income	27	0.8369359	0.1140052	0.6655290	1.0000000
		invest	27	0.0146914	0.0466977	0	0.1746900
		atmct	27	0.0271605	0.0403373	0	0.1000000
		atres	27	0.0805153	0.0657212	0	0.2391304
		adbdda	27	0.0303044	0.0381757	0.0012950	0.1491065
5	118	ddatot	118	0.0134165	0.0222295	0	0.1774603
		savbal	118	0.0284556	0.0498878	0	0.2724426
		income	118	0.1893330	0.0939638	0.0068259	0.3651877
		invest	118	0.0069876	0.0223593	0	0.1365333
		atmct	118	0.0429379	0.0604041	0	0.2333333
		atres	118	0.3061901	0.0607325	0.1956522	0.4782609
		adbdda	118	0.0222237	0.0284582	0.0011703	0.1757506
6	4	ddatot	4	0.7220306	0.1433412	0.5119712	0.8274694
		savbal	4	0.0105572	0.0211145	0	0.0422289
		income	4	0.2636519	0.1235720	0.1535836	0.4334471
		invest	4	0	0	0	0
		atmct	4	0.1000000	0.1154701	0	0.2000000
		atres	4	0.0489130	0.0326087	0.0217391	0.0869565
		adbdda	4	0.1577083	0.1428649	0.0039438	0.3294068
7	15	ddatot	15	0.0498664	0.0596067	0.000742978	0.1521953
		savbal	15	0.0046251	0.0158507	0	0.0614442
		income	15	0.2063709	0.0626918	0.0716724	0.3276451
		invest	15	0.0148640	0.0475406	0	0.1825433
		atmct	15	0.0155556	0.0305158	0	0.1000000
		atres	15	0.2463768	0.0932022	0.0869565	0.4347826
		adbdda	15	0.2451360	0.0709609	0.1459348	0.3956068

The MEANS Procedure

Cluster	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
8	4	ddatot	4	0.2581282	0.0624697	0.1726458	0.3205913
		savbal	4	0.2533467	0.0281194	0.2117418	0.2734596
		income	4	0.4044369	0.1014557	0.2832765	0.5221843
		invest	4	0	0	0	0
		atmct	4	0	0	0	0
		atres	4	0.3423913	0.1070528	0.2608696	0.5000000
		adbdda	4	0.0403539	0.0452189	0.0079257	0.1051948
9	152	ddatot	152	0.0161480	0.0263797	0.0017683	0.2359289
		savbal	152	0.0025163	0.0093060	0	0.0629851
		income	152	0.0967083	0.0630691	0	0.2730375
		invest	152	0.000864803	0.0053351	0	0.0440300
		atmct	152	0.4153509	0.0895481	0.2666667	0.6000000
		atres	152	0.0513444	0.0457613	0	0.2173913
		adbdda	152	0.0092204	0.0213774	0.0012950	0.2105558
10	333	ddatot	333	0.0122244	0.0204682	0	0.1353854
		savbal	333	0.0091722	0.0238547	0	0.1609916
		income	333	0.2742777	0.0578821	0.1740614	0.4129693
		invest	333	0.0043906	0.0171063	0	0.1333333
		atmct	333	0.0404404	0.0492195	0	0.1666667
		atres	333	0.0658049	0.0517965	0	0.1956522
		adbdda	333	0.0138818	0.0222366	0.000789455	0.1384246
11	1	ddatot	1	0.0041532	.	0.0041532	0.0041532
		savbal	1	0	.	0	0
		income	1	0.5494881	.	0.5494881	0.5494881
		invest	1	0.5533333	.	0.5533333	0.5533333
		atmct	1	0.4666667	.	0.4666667	0.4666667
		atres	1	0.0869565	.	0.0869565	0.0869565
		adbdda	1	0.0480217	.	0.0480217	0.0480217
12	1	ddatot	1	0.8382871	.	0.8382871	0.8382871
		savbal	1	0.3672901	.	0.3672901	0.3672901
		income	1	0.4197952	.	0.4197952	0.4197952
		invest	1	0	.	0	0
		atmct	1	0.1666667	.	0.1666667	0.1666667
		atres	1	0.2608696	.	0.2608696	0.2608696
		adbdda	1	0.1441897	.	0.1441897	0.1441897
13	474	ddatot	474	0.0099730	0.0210793	0	0.2107383
		savbal	474	0.0070498	0.0198826	0	0.1441146
		income	474	0.0777783	0.0508203	0	0.1740614
		invest	474	0.0039201	0.0153464	0	0.1500000
		atmct	474	0.0521097	0.0649280	0	0.2333333
		atres	474	0.0601266	0.0483630	0	0.2391304
		adbdda	474	0.0130257	0.0273014	0	0.1707853
14	4	ddatot	4	0.0157493	0.0177431	0.0036220	0.0421268
		savbal	4	0.4834418	0.0469716	0.4196660	0.5325770
		income	4	0.1740614	0.0968145	0.0409556	0.2491468
		invest	4	0	0	0	0
		atmct	4	0.0083333	0.0166667	0	0.0333333
		atres	4	0.1304348	0.1163940	0.0652174	0.3043478
		adbdda	4	0.0360500	0.0441393	0.0082373	0.1016734

The MEANS Procedure

Cluster	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
15	228	ddatot	228	0.0198411	0.0305509	0.000501510	0.2178003
		savbal	228	0.0118272	0.0343651	0	0.2085251
		income	228	0.2145530	0.0780413	0.0443686	0.3856655
		invest	228	0.0027208	0.0129404	0	0.1167450
		atmct	228	0.2375731	0.0556768	0.1333333	0.4000000
		atres	228	0.0679825	0.0540898	0	0.2391304
		adbdda	228	0.0116560	0.0214273	0.0012257	0.1630535
16	36	ddatot	36	0.0192419	0.0414774	0	0.1864875
		savbal	36	0.0154223	0.0396514	0	0.2058748
		income	36	0.3808305	0.0935121	0.1945392	0.6109215
		invest	36	0.0096471	0.0290604	0	0.1391900
		atmct	36	0.0601852	0.0771802	0	0.2333333
		atres	36	0.4885266	0.0870320	0.3043478	0.6521739
		adbdda	36	0.0584008	0.0822917	0.0012465	0.3165609
17	69	ddatot	69	0.0291195	0.0309614	0.0016346	0.1808445
		savbal	69	0.0135915	0.0325762	0	0.1525204
		income	69	0.4397784	0.0845888	0.3037543	0.6587031
		invest	69	0.0013223	0.0066811	0	0.0442733
		atmct	69	0.3280193	0.0803634	0.2000000	0.5000000
		atres	69	0.0611216	0.0523648	0	0.2173913
		adbdda	69	0.0181839	0.0290632	0.0014335	0.1365791
18	3	ddatot	3	0.4119936	0.0486245	0.3716821	0.4659958
		savbal	3	0.0425153	0.0736387	0	0.1275459
		income	3	0.3754266	0.0780519	0.2866894	0.4334471
		invest	3	0	0	0	0
		atmct	3	0.3666667	0.0881917	0.2666667	0.4333333
		atres	3	0.2826087	0.1521739	0.1086957	0.3913043
		adbdda	3	0.0380762	0.0545210	0.0040996	0.1009636
19	5	ddatot	5	0.2704900	0.1077445	0.1461289	0.4055396
		savbal	5	0.2129907	0.0830398	0.1601133	0.3577441
		income	5	0.2457338	0.0773021	0.1228669	0.3105802
		invest	5	0.0126667	0.0283235	0	0.0633333
		atmct	5	0.0066667	0.0149071	0	0.0333333
		atres	5	0.0913043	0.0774719	0.0217391	0.2173913
		adbdda	5	0.0142413	0.0089076	0.0031855	0.0231435
20	26	ddatot	26	0.0124717	0.0138901	0.000746693	0.0651034
		savbal	26	0.0149709	0.0361517	0	0.1198875
		income	26	0.2802573	0.0990741	0.1058020	0.5085324
		invest	26	0	0	0	0
		atmct	26	0.3153846	0.0817752	0.2000000	0.4666667
		atres	26	0.3704013	0.0887810	0.2173913	0.5652174
		adbdda	26	0.0075663	0.0121022	0.0012881	0.0642297
21	2	ddatot	2	0.0347565	0.0133915	0.0252873	0.0442258
		savbal	2	0	0	0	0
		income	2	0.6757679	0.0337867	0.6518771	0.6996587
		invest	2	0.0200000	0.0282843	0	0.0400000
		atmct	2	0	0	0	0
		atres	2	0.1956522	0.1537189	0.0869565	0.3043478
		adbdda	2	0.4911827	0.0202774	0.4768444	0.5055210

The MEANS Procedure

Cluster	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
22	3	ddatot	3	0.0960534	0.1209094	0.0243511	0.2356503
		savbal	3	0.0713793	0.0974682	0.0077817	0.1835930
		income	3	0.1103527	0.0104268	0.0989761	0.1194539
		invest	3	0.2444444	0.0838870	0.1666667	0.3333333
		atmct	3	0.3555556	0.1018350	0.2666667	0.4666667
		atres	3	0.0144928	0.0125511	0	0.0217391
		adbdda	3	0.0387468	0.0404137	0.0038815	0.0830416
23	2	ddatot	2	0.0489084	0.0575879	0.0081876	0.0896291
		savbal	2	0.3479015	0.0390947	0.3202573	0.3755456
		income	2	0.1535836	0.0868800	0.0921502	0.2150171
		invest	2	0	0	0	0
		atmct	2	0	0	0	0
		atres	2	0.7391304	0	0.7391304	0.7391304
		adbdda	2	0.0316076	0.0212984	0.0165474	0.0466678
24	24	ddatot	24	0.0254682	0.0279154	0.0051265	0.1069814
		savbal	24	0.000904168	0.0038571	0	0.0189032
		income	24	0.1127702	0.0921226	0.0136519	0.3412969
		invest	24	0	0	0	0
		atmct	24	0.7888889	0.1206531	0.6333333	1.0000000
		atres	24	0.0543478	0.0351119	0	0.1521739
		adbdda	24	0.0060819	0.0088348	0.0015928	0.0405738
25	1	ddatot	1	1.0000000	.	1.0000000	1.0000000
		savbal	1	0.4445557	.	0.4445557	0.4445557
		income	1	0.1877133	.	0.1877133	0.1877133
		invest	1	0	.	0	0
		atmct	1	0.2000000	.	0.2000000	0.2000000
		atres	1	0.0217391	.	0.0217391	0.0217391
		adbdda	1	0.0524468	.	0.0524468	0.0524468
26	14	ddatot	14	0.0324819	0.0821241	0.0029942	0.3169247
		savbal	14	0.0020200	0.0047256	0	0.0169232
		income	14	0.2045344	0.1196860	0.0068259	0.4539249
		invest	14	0.000480952	0.0017996	0	0.0067333
		atmct	14	0.5809524	0.0967102	0.4666667	0.7333333
		atres	14	0.4223602	0.0766056	0.3043478	0.5434783
		adbdda	14	0.0040044	0.0057655	0.0013954	0.0237252
27	4	ddatot	4	0.0567589	0.0524217	0.0035217	0.1218855
		savbal	4	0.0192374	0.0272399	0	0.0577845
		income	4	0.5588737	0.0544205	0.4948805	0.6245734
		invest	4	0.4284725	0.1190527	0.3011333	0.5554533
		atmct	4	0	0	0	0
		atres	4	0.0706522	0.1141736	0	0.2391304
		adbdda	4	0.0648149	0.0384259	0.0167724	0.1080964
28	13	ddatot	13	0.0766033	0.0679798	0.0021398	0.2236549
		savbal	13	0.0163106	0.0386605	0	0.1308049
		income	13	0.8965608	0.1148249	0.7064846	1.0000000
		invest	13	0.0108126	0.0303995	0	0.1072300
		atmct	13	0.2692308	0.1040491	0.1666667	0.5000000
		atres	13	0.0652174	0.0670045	0	0.1739130
		adbdda	13	0.0529395	0.0543919	0.0016689	0.1498960

The MEANS Procedure

Cluster	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
29	1	ddatot	1	0.5035719	.	0.5035719	0.5035719
		savbal	1	0	.	0	0
		income	1	0.5153584	.	0.5153584	0.5153584
		invest	1	0	.	0	0
		atmct	1	0	.	0	0
		atres	1	0	.	0	0
		adbdda	1	0.8161298	.	0.8161298	0.8161298
30	1	ddatot	1	0.0053532	.	0.0053532	0.0053532
		savbal	1	0	.	0	0
		income	1	0.3378840	.	0.3378840	0.3378840
		invest	1	1.0000000	.	1.0000000	1.0000000
		atmct	1	0	.	0	0
		atres	1	0.1304348	.	0.1304348	0.1304348
		adbdda	1	0.0238221	.	0.0238221	0.0238221
31	4	ddatot	4	0.0194409	0.0162262	0.0022661	0.0370077
		savbal	4	0.4298082	0.0854081	0.3425159	0.5471541
		income	4	0.4761092	0.1124900	0.3515358	0.5904437
		invest	4	0.0876042	0.0962824	0	0.1753100
		atmct	4	0.0583333	0.0957427	0	0.2000000
		atres	4	0.0489130	0.0326087	0	0.0652174
		adbdda	4	0.0230690	0.0235673	0.0083551	0.0581322
32	1	ddatot	1	0.8542537	.	0.8542537	0.8542537
		savbal	1	0	.	0	0
		income	1	0.2662116	.	0.2662116	0.2662116
		invest	1	0	.	0	0
		atmct	1	0	.	0	0
		atres	1	0.3695652	.	0.3695652	0.3695652
		adbdda	1	0.0421458	.	0.0421458	0.0421458
33	17	ddatot	17	0.0224904	0.0301313	0.0011145	0.0852493
		savbal	17	0.0221967	0.0553624	0	0.1942755
		income	17	0.3429030	0.0913736	0.1433447	0.5051195
		invest	17	0.0031373	0.0121032	0	0.0500000
		atmct	17	0.0450980	0.0526271	0	0.1333333
		atres	17	0.0920716	0.0747275	0	0.2173913
		adbdda	17	0.2623663	0.0972791	0.1591478	0.4814599
34	1	ddatot	1	0.0027564	.	0.0027564	0.0027564
		savbal	1	0.3430090	.	0.3430090	0.3430090
		income	1	0.1672355	.	0.1672355	0.1672355
		invest	1	0.3349967	.	0.3349967	0.3349967
		atmct	1	0.1666667	.	0.1666667	0.1666667
		atres	1	0.3695652	.	0.3695652	0.3695652
		adbdda	1	0.1483586	.	0.1483586	0.1483586
35	7	ddatot	7	0.0168332	0.0136192	0.0014860	0.0345002
		savbal	7	0.0409269	0.0386813	0	0.0942967
		income	7	0.1067772	0.0563817	0.0443686	0.1945392
		invest	7	0.2501745	0.0842615	0.1615767	0.3695967
		atmct	7	0.0190476	0.0503953	0	0.1333333
		atres	7	0.3944099	0.0827122	0.3043478	0.5000000
		adbdda	7	0.0342211	0.0371732	0.0046155	0.1098069

The MEANS Procedure

Cluster	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
36	10	ddatot	10	0.0108152	0.0119461	0.0014711	0.0386609
		savbal	10	0.0151546	0.0327144	0	0.0930524
		income	10	0.2368601	0.0802866	0.0989761	0.3856655
		invest	10	0.2637040	0.0722171	0.1666667	0.3514933
		atmct	10	0.1533333	0.0612624	0.0666667	0.2333333
		atres	10	0.0695652	0.0420040	0.0217391	0.1521739
		adbdda	10	0.0608029	0.0694382	0.0038157	0.2062727
37	4	ddatot	4	0.0244170	0.0317764	0	0.0699031
		savbal	4	0.9088545	0.1166346	0.7377314	1.0000000
		income	4	0.1800341	0.1049870	0.0614334	0.2798635
		invest	4	0.0318254	0.0636508	0	0.1273017
		atmct	4	0.0166667	0.0333333	0	0.0666667
		atres	4	0.1304348	0.1177397	0.0434783	0.3043478
		adbdda	4	0.0723727	0.0902025	0.0032963	0.2042367
38	1	ddatot	1	0.0434976	.	0.0434976	0.0434976
		savbal	1	0.000065489	.	0.000065489	0.000065489
		income	1	0.3720137	.	0.3720137	0.3720137
		invest	1	0.6014467	.	0.6014467	0.6014467
		atmct	1	0	.	0	0
		atres	1	0.4565217	.	0.4565217	0.4565217
		adbdda	1	0.0175204	.	0.0175204	0.0175204
39	1	ddatot	1	0.5826284	.	0.5826284	0.5826284
		savbal	1	0.0019608	.	0.0019608	0.0019608
		income	1	0.2150171	.	0.2150171	0.2150171
		invest	1	0	.	0	0
		atmct	1	0.2000000	.	0.2000000	0.2000000
		atres	1	0.5652174	.	0.5652174	0.5652174
		adbdda	1	0.2488963	.	0.2488963	0.2488963
40	20	ddatot	20	0.0095681	0.0164154	0	0.0652335
		savbal	20	0.0412021	0.0543526	0	0.1743128
		income	20	0.1006826	0.0433057	0.0341297	0.1672355
		invest	20	0.0140913	0.0307307	0	0.1003667
		atmct	20	0.0266667	0.0502625	0	0.1666667
		atres	20	0.6347826	0.1170900	0.5000000	0.8695652
		adbdda	20	0.0383871	0.0402433	0.0016205	0.1342904
41	1	ddatot	1	0	.	0	0
		savbal	1	0	.	0	0
		income	1	0.2013652	.	0.2013652	0.2013652
		invest	1	0	.	0	0
		atmct	1	0	.	0	0
		atres	1	0.0652174	.	0.0652174	0.0652174
		adbdda	1	1.0000000	.	1.0000000	1.0000000
42	49	ddatot	49	0.0209663	0.0280124	0.000742978	0.1216664
		savbal	49	0.0169221	0.0343600	0	0.1372306
		income	49	0.5380651	0.0928599	0.3583618	0.6860068
		invest	49	0.0051478	0.0170807	0	0.0833333
		atmct	49	0.2000000	0.0836106	0.0666667	0.4000000
		atres	49	0.2737356	0.0685901	0.1521739	0.4130435
		adbdda	49	0.0307136	0.0629878	0.0013469	0.2694395

The MEANS Procedure

Cluster	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
43	41	ddatot	41	0.0239172	0.0210916	0.0036183	0.1133413
		savbal	41	0.0072751	0.0224333	0	0.1067589
		income	41	0.3153251	0.0969244	0.1433447	0.5767918
		invest	41	0.0016260	0.0104116	0	0.0666667
		atmct	41	0.5699187	0.0915317	0.4333333	0.7666667
		atres	41	0.1352068	0.0867541	0	0.4130435
		adbdda	41	0.0048287	0.0045195	0.0013435	0.0257265
44	3	ddatot	3	0.4280766	0.0482698	0.3773251	0.4734070
		savbal	3	0	0	0	0
		income	3	0.5608646	0.0512324	0.5085324	0.6109215
		invest	3	0	0	0	0
		atmct	3	0.1222222	0.0384900	0.1000000	0.1666667
		atres	3	0.1956522	0.1150327	0.1086957	0.3260870
		adbdda	3	0.1226609	0.0908205	0.0279252	0.2089804
45	6	ddatot	6	0.0336965	0.0296237	0.0017831	0.0833844
		savbal	6	0	0	0	0
		income	6	0.3589306	0.0445738	0.3139932	0.4334471
		invest	6	0	0	0	0
		atmct	6	0.3166667	0.1206464	0.2000000	0.4666667
		atres	6	0.1340580	0.0794792	0.0434783	0.2391304
		adbdda	6	0.2851131	0.0824532	0.1713220	0.3832248
46	11	ddatot	11	0.0222144	0.0281934	0.000371489	0.0964125
		savbal	11	0.0263112	0.0520278	0	0.1570314
		income	11	0.3769780	0.1229083	0.1399317	0.5563140
		invest	11	0.0141630	0.0346175	0	0.1099467
		atmct	11	0.0878788	0.0991886	0	0.3000000
		atres	11	0.8517787	0.1103432	0.6956522	1.0000000
		adbdda	11	0.0228328	0.0197406	0.0019736	0.0706008
47	175	ddatot	175	0.0183113	0.0308020	0	0.2305795
		savbal	175	0.0130664	0.0329428	0	0.2224897
		income	175	0.4828474	0.0775449	0.3447099	0.6587031
		invest	175	0.0107659	0.0316200	0	0.1748867
		atmct	175	0.0451429	0.0579577	0	0.2000000
		atres	175	0.1382609	0.0856397	0	0.3043478
		adbdda	175	0.0254032	0.0388501	0.0011565	0.2346273
48	1	ddatot	1	0.0034586	.	0.0034586	0.0034586
		savbal	1	0.8869503	.	0.8869503	0.8869503
		income	1	0.9180887	.	0.9180887	0.9180887
		invest	1	0	.	0	0
		atmct	1	0.4000000	.	0.4000000	0.4000000
		atres	1	0.2391304	.	0.2391304	0.2391304
		adbdda	1	0.0111008	.	0.0111008	0.0111008

The MEANS Procedure

Cluster	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
49	12	ddatot	12	0.0088758	0.0057035	0.0018574	0.0220553
		savbal	12	0.0474039	0.0872368	0	0.2931872
		income	12	0.3327645	0.0712723	0.2150171	0.4812287
		invest	12	0.2684464	0.0831301	0.1260567	0.4267933
		atmct	12	0.0083333	0.0207194	0	0.0666667
		atres	12	0.2264493	0.0772544	0.0869565	0.3043478
		adbdda	12	0.0452194	0.0586460	0.0037534	0.2133328
50	17	ddatot	17	0.2868406	0.0922266	0.1798081	0.4746515
		savbal	17	0.0131443	0.0187974	0	0.0550109
		income	17	0.2019675	0.0960361	0.0238908	0.3856655
		invest	17	0.0317882	0.0598191	0	0.1833333
		atmct	17	0.0333333	0.0540062	0	0.1666667
		atres	17	0.0524297	0.0538339	0	0.1521739
		adbdda	17	0.1121082	0.1033962	0.0013885	0.2971916

The CLUSTER Procedure
Ward's Minimum Variance Cluster Analysis

Eigenvalues of the Covariance Matrix				
	Eigenvalue	Difference	Proportion	Cumulative
1	0.07152331	0.02172312	0.2345	0.2345
2	0.04980020	0.00113962	0.1633	0.3978
3	0.04866058	0.00688478	0.1596	0.5574
4	0.04177580	0.00352952	0.1370	0.6944
5	0.03824628	0.00229456	0.1254	0.8198
6	0.03595172	0.01696065	0.1179	0.9377
7	0.01899107		0.0623	1.0000

Root-Mean-Square Total-Sample Standard Deviation	0.20872

Root-Mean-Square Distance Between Observations	0.78096

Cluster History										
Number of Clusters	Clusters Joined		Freq	Semipartial R-Square	R-Square	Approximate Expected R-Square	Cubic Clustering Criterion	Pseudo F Statistic	Pseudo t-Squared	Tie
49	OB10	OB13	2	0.0013	.999	.	.	16.0	.	
48	OB7	OB33	2	0.0015	.997	.	.	15.2	.	
47	OB42	OB47	2	0.0015	.996	.	.	15.0	.	
46	OB9	OB15	2	0.0015	.994	.	.	15.1	.	
45	OB3	CL49	3	0.0016	.993	.	.	15.1	1.3	
44	OB1	OB36	2	0.0017	.991	.	.	15.1	.	
43	OB19	OB50	2	0.0018	.989	.	.	15.0	.	
42	OB4	OB28	2	0.0021	.987	.	.	14.7	.	
41	OB5	OB16	2	0.0024	.985	.	.	14.3	.	
40	OB20	OB26	2	0.0027	.982	.	.	13.9	.	
39	OB17	OB43	2	0.0027	.979	.	.	13.6	.	
38	OB35	OB49	2	0.0027	.976	.	.	13.5	.	
37	CL46	OB22	3	0.0033	.973	.	.	13.1	2.2	
36	OB23	OB40	2	0.0037	.969	.	.	12.7	.	
35	OB18	OB44	2	0.0037	.966	.	.	12.4	.	
34	OB14	OB31	2	0.0037	.962	.	.	12.3	.	
33	CL48	OB45	3	0.0041	.958	.	.	12.1	2.7	

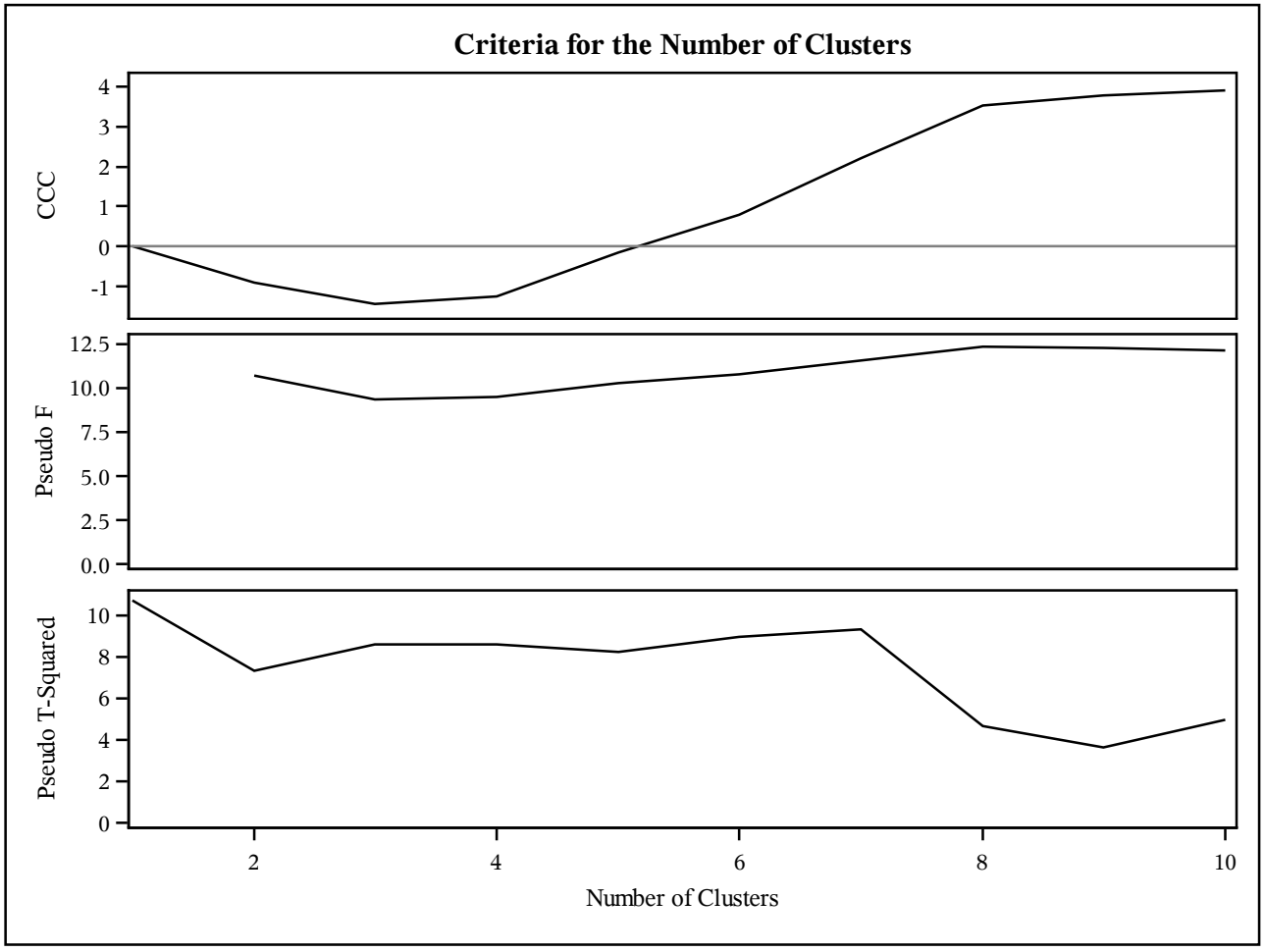
The CLUSTER Procedure
Ward's Minimum Variance Cluster Analysis

Cluster History										
Number of Clusters	**Clusters Joined**		**Freq**	**Semipartial R-Square**	**R-Square**	**Approximate Expected R-Square**	**Cubic Clustering Criterion**	**Pseudo F Statistic**	**Pseudo t-Squared**	**Tie**
32	CL44	CL38	4	0.0047	.953	.	.	11.8	2.2	
31	OB6	OB32	2	0.0048	.948	.	.	11.6	.	
30	OB12	OB25	2	0.0051	.943	.	.	11.5	.	
29	OB2	CL42	3	0.0053	.938	.	.	11.3	2.5	
28	CL36	OB46	3	0.0055	.932	.	.	11.2	1.5	
27	OB8	CL43	3	0.0057	.927	.	.	11.2	3.1	
26	CL41	CL47	4	0.0062	.921	.	.	11.1	3.2	
25	CL37	CL39	5	0.0063	.914	.	.	11.1	2.5	
24	OB27	OB38	2	0.0072	.907	.	.	11.0	.	
23	CL32	OB34	5	0.0085	.898	.	.	10.9	2.8	
22	CL31	OB39	3	0.0096	.889	.	.	10.7	2.0	
21	CL26	CL33	7	0.0097	.879	.	.	10.5	3.1	
20	CL45	CL27	6	0.0098	.869	.	.	10.5	3.8	
19	CL34	OB37	3	0.0102	.859	.	.	10.5	2.8	
18	CL25	OB24	6	0.0103	.849	.	.	10.6	3.0	
17	CL18	CL40	8	0.0114	.837	.	.	10.6	2.5	
16	OB11	CL24	3	0.0116	.826	.	.	10.7	1.6	
15	CL29	OB21	4	0.0130	.813	.	.	10.9	3.5	
14	OB29	OB41	2	0.0131	.800	.	.	11.1	.	
13	CL22	CL35	5	0.0138	.786	.	.	11.3	2.3	
12	CL16	OB30	4	0.0140	.772	.	.	11.7	1.5	
11	CL20	CL21	13	0.0154	.757	.	.	12.1	3.7	
10	CL23	CL11	18	0.0243	.732	.673	3.91	12.2	4.9	
9	CL13	CL30	7	0.0271	.705	.646	3.79	12.3	3.6	
8	CL19	OB48	4	0.0326	.673	.615	3.54	12.3	4.7	
7	CL10	CL28	21	0.0548	.618	.580	2.20	11.6	9.3	
6	CL7	CL17	29	0.0678	.550	.535	0.79	10.8	8.9	
5	CL15	CL12	8	0.0730	.477	.480	-.16	10.3	8.2	
4	CL9	CL14	9	0.0950	.382	.413	-1.3	9.5	8.6	
3	CL6	CL5	37	0.0979	.284	.321	-1.4	9.3	8.6	

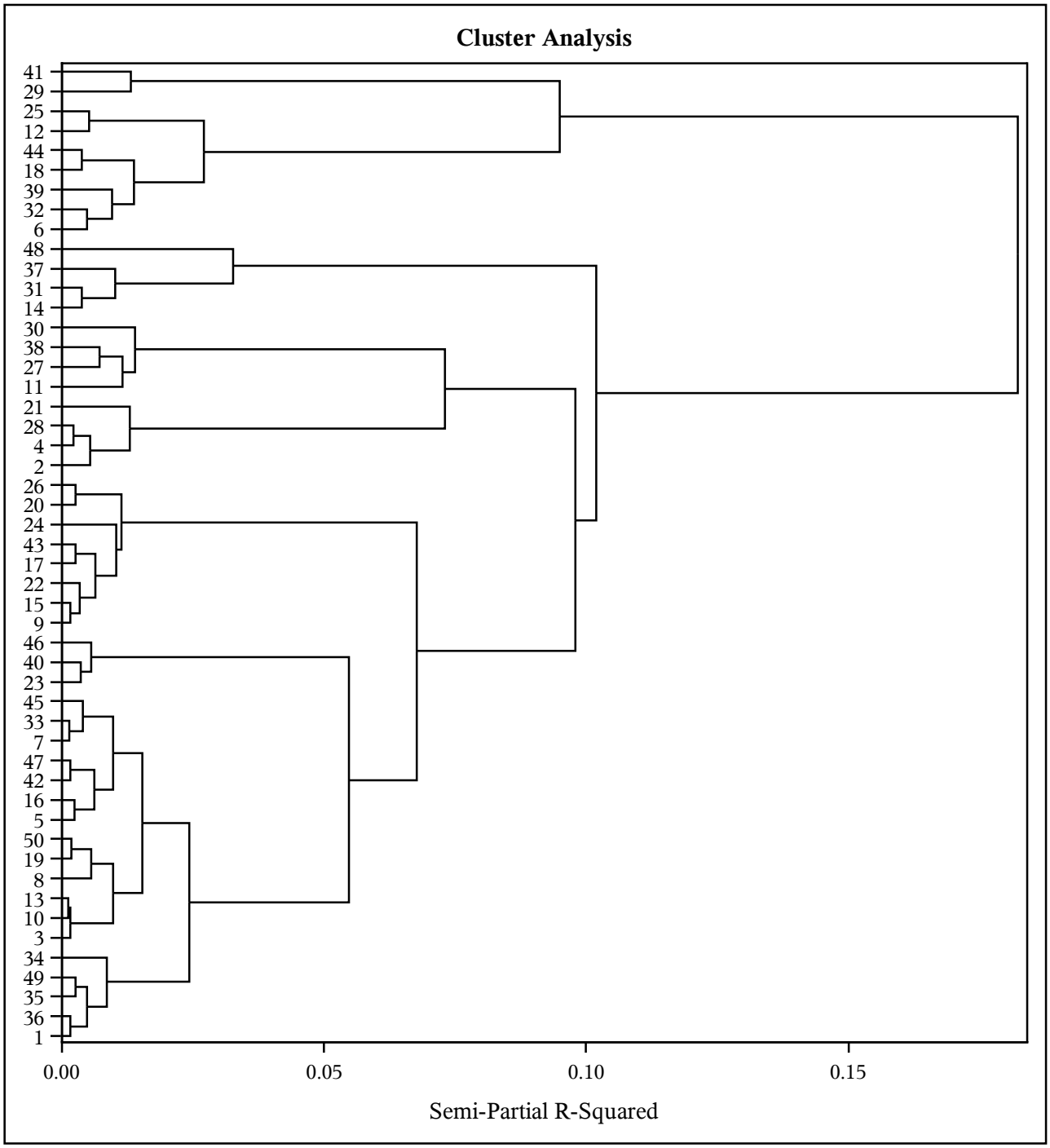
The CLUSTER Procedure
Ward's Minimum Variance Cluster Analysis

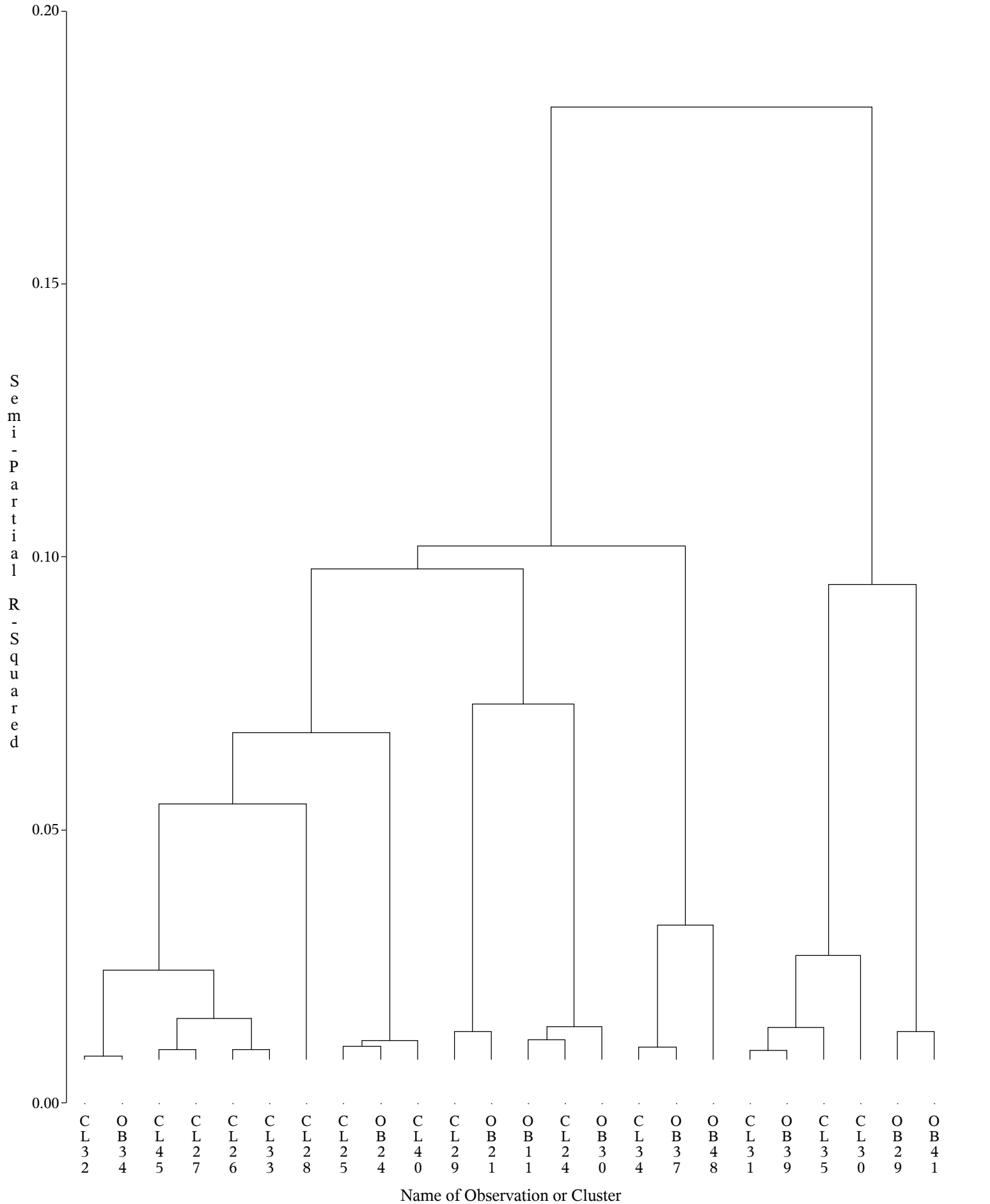
Cluster History

Number of Clusters	Clusters Joined		Freq	Semipartial R-Square	R-Square	Approximate Expected R-Square	Cubic Clustering Criterion	Pseudo F Statistic	Pseudo t-Squared	Tie
2	CL3	CL8	41	0.1019	.182	.204	-.91	10.7	7.3	
1	CL2	CL4	50	0.1823	.000	.000	0.00	.	10.7	



The CLUSTER Procedure
Ward's Minimum Variance Cluster Analysis

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Semi-Partial R-Squared
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OB34
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OB24
CL40
CL29
OB21
OB11
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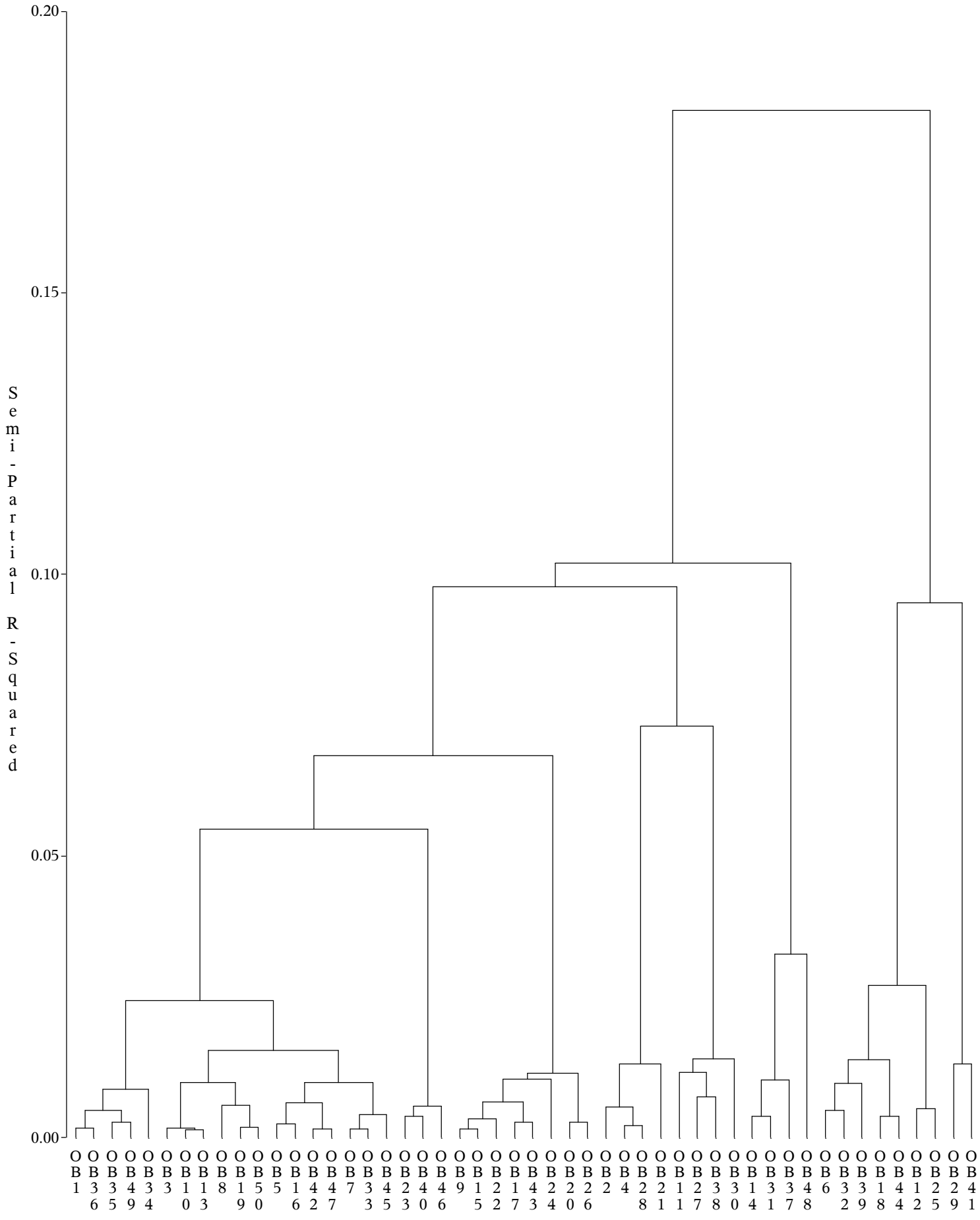
CL34
OB37
OB48
CL31
OB39
CL35
CL30
OB29
OB41
Name of Observation or Cluster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Semi-Partial R-Squared
OB1 OB36 OB35 OB49 OB34 OB3 OB110 OB113 OB18 OB119 OB150 OB55 OB116 OB142 OB147 OB137 OB133 OB145 OB123 OB140 OB146 OB19 OB115 OB122 OB117 OB143 OB124 OB220 OB226 OB22 OB124 OB128 OB121 OB111 OB127 OB138 OB130 OB114 OB131 OB137 OB148 OB16 OB132 OB139 OB118 OB144 OB112 OB125 OB129 OB141
Name of Observation or Cluster

The MEANS Procedure

big_clus	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
1	1321	ddatot	1321	0.0189251	0.0460028	0	0.4746515
		savbal	1321	0.0188406	0.0486779	0	0.3577441
		income	1321	0.2317951	0.1635798	0	0.6860068
		invest	1321	0.0133009	0.0503785	0	0.5021700
		atmct	1321	0.0530154	0.0699894	0	0.4666667
		atres	1321	0.1214660	0.1199063	0	0.6521739
		adbdda	1321	0.0273473	0.0568984	0	0.4814599
2	557	ddatot	557	0.0209094	0.0320039	0.000501510	0.3169247
		savbal	557	0.0089201	0.0284616	0	0.2085251
		income	557	0.2155808	0.1333988	0	0.6587031
		invest	557	0.0029619	0.0207851	0	0.3333333
		atmct	557	0.3584081	0.1600473	0.1333333	1.0000000
		atres	557	0.0896885	0.1028999	0	0.5652174
		adbdda	557	0.0108200	0.0212134	0.0012257	0.2105558
3	53	ddatot	53	0.0461044	0.0602916	0	0.2534892
		savbal	53	0.0245556	0.0554077	0	0.2524761
		income	53	0.8507309	0.1213630	0.6518771	1.0000000
		invest	53	0.0125507	0.0382609	0	0.1746900
		atmct	53	0.0842767	0.1229279	0	0.5000000
		atres	53	0.1447908	0.1492762	0	0.5869565
		adbdda	53	0.0500072	0.0972469	0.0012950	0.5055210
4	33	ddatot	33	0.0161678	0.0248760	0	0.0964125
		savbal	33	0.0548263	0.0917145	0	0.3755456
		income	33	0.1959872	0.1520521	0.0341297	0.5563140
		invest	33	0.0132612	0.0307720	0	0.1099467
		atmct	33	0.0454545	0.0744509	0	0.3000000
		atres	33	0.7134387	0.1497728	0.5000000	1.0000000
		adbdda	33	0.0327914	0.0339307	0.0016205	0.1342904
5	14	ddatot	14	0.6202502	0.2150659	0.3716821	1.0000000
		savbal	14	0.0702558	0.1471484	0	0.4445557
		income	14	0.3537299	0.1479744	0.1535836	0.6109215
		invest	14	0	0	0	0
		atmct	14	0.1738095	0.1334478	0	0.4333333
		atres	14	0.2034161	0.1721497	0.0217391	0.5652174
		adbdda	14	0.1143374	0.1026164	0.0039438	0.3294068
6	13	ddatot	13	0.0186067	0.0207435	0	0.0699031
		savbal	13	0.6288745	0.2402402	0.3425159	1.0000000
		income	13	0.3260698	0.2445086	0.0409556	0.9180887
		invest	13	0.0367476	0.0690167	0	0.1753100
		atmct	13	0.0564103	0.1173666	0	0.4000000
		atres	13	0.1137124	0.1000763	0	0.3043478
		adbdda	13	0.0413129	0.0563725	0.0032963	0.2042367

The MEANS Procedure

big_clus	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
7	7	ddatot	7	0.0400056	0.0444694	0.0035217	0.1218855
		savbal	7	0.0110022	0.0218290	0	0.0577845
		income	7	0.4992686	0.1063459	0.3378840	0.6245734
		invest	7	0.5526671	0.2260916	0.3011333	1.0000000
		atmct	7	0.0666667	0.1763834	0	0.4666667
		atres	7	0.1366460	0.1639897	0	0.4565217
		adbdda	7	0.0498034	0.0342817	0.0167724	0.1080964
8	2	ddatot	2	0.2517859	0.3560791	0	0.5035719
		savbal	2	0	0	0	0
		income	2	0.3583618	0.2220267	0.2013652	0.5153584
		invest	2	0	0	0	0
		atmct	2	0	0	0	0
		atres	2	0.0326087	0.0461157	0	0.0652174
		adbdda	2	0.9080649	0.1300159	0.8161298	1.0000000

The MEANS Procedure

big_clus	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
1	656	ddatot	656	0.0217563	0.0535333	0	0.4711409
		savbal	656	0.0194410	0.0481978	0	0.4546565
		income	656	0.2306928	0.1602801	0	0.6791809
		invest	656	0.0099614	0.0410817	0	0.3934867
		atmct	656	0.0485264	0.0655727	0	0.3666667
		atres	656	0.1222826	0.1225394	0	0.6739130
		adbdda	656	0.0260906	0.0511578	0.000301239	0.5547026
2	292	ddatot	292	0.0206538	0.0373355	0.000557233	0.2729367
		savbal	292	0.0062493	0.0252644	0	0.2208217
		income	292	0.2150755	0.1323778	0.0034130	0.6655290
		invest	292	0.0042109	0.0246538	0	0.2581033
		atmct	292	0.3605023	0.1650207	0.1333333	0.9333333
		atres	292	0.0862865	0.0927819	0	0.5217391
		adbdda	292	0.0126488	0.0312730	0.0011530	0.3105153
3	24	ddatot	24	0.0349364	0.0662776	0	0.2524045
		savbal	24	0.0466471	0.0617694	0	0.1699559
		income	24	0.9021615	0.1146918	0.6860068	1.0000000
		invest	24	0.0122634	0.0397229	0	0.1822067
		atmct	24	0.0916667	0.1301244	0	0.5333333
		atres	24	0.2092391	0.2148062	0	0.6739130
		adbdda	24	0.0387013	0.0571815	0.0015928	0.2519641
4	12	ddatot	12	0.0063930	0.0063745	0.000705829	0.0165090
		savbal	12	0.0144612	0.0319482	0	0.0844001
		income	12	0.1922639	0.2101697	0.0375427	0.7542662
		invest	12	0.0081181	0.0165780	0	0.0464533
		atmct	12	0.0666667	0.1287076	0	0.4333333
		atres	12	0.6231884	0.0670579	0.5000000	0.7173913
		adbdda	12	0.0142096	0.0240062	0.0011876	0.0695170
5	11	ddatot	11	0.7314935	0.3894197	0.2656146	1.3834063
		savbal	11	0.0745431	0.1962533	0	0.6568446
		income	11	0.3720137	0.2583688	0.0546075	0.9795222
		invest	11	0.0436036	0.1297040	0	0.4333333
		atmct	11	0.1333333	0.1937926	0	0.4666667
		atres	11	0.1027668	0.0922779	0	0.3043478
		adbdda	11	0.0951293	0.0727081	0.0061044	0.2296101
6	2	ddatot	2	0.0309915	0.0153275	0.0201533	0.0418297
		savbal	2	0.3787565	0.0098854	0.3717665	0.3857465
		income	2	0.1689420	0.1182534	0.0853242	0.2525597
		invest	2	0.0686917	0.0971447	0	0.1373833
		atmct	2	0.0166667	0.0235702	0	0.0333333
		atres	2	0.0760870	0.0153719	0.0652174	0.0869565
		adbdda	2	0.0074652	0.0040055	0.0046329	0.0102975

The MEANS Procedure

big_clus	N Obs	Variable	N	Mean	Std Dev	Minimum	Maximum
7	2	ddatot	2	0.2312797	0.2123761	0.0811072	0.3814523
		savbal	2	0	0	0	0
		income	2	0.4163823	0.0241333	0.3993174	0.4334471
		invest	2	0.4800000	0.2074180	0.3333333	0.6266667
		atmct	2	0.0166667	0.0235702	0	0.0333333
		atres	2	0.0326087	0.0153719	0.0217391	0.0434783
		adbdda	2	0.0733137	0.0962626	0.0052457	0.1413816
8	1	ddatot	1	0.0204319	.	0.0204319	0.0204319
		savbal	1	0	.	0	0
		income	1	0.2320819	.	0.2320819	0.2320819
		invest	1	0	.	0	0
		atmct	1	0	.	0	0
		atres	1	0.0869565	.	0.0869565	0.0869565
		adbdda	1	1.0255499	.	1.0255499	1.0255499

The GLM Procedure

Class Level Information		
Class	**Levels**	**Values**
big_clus	8	1 2 3 4 5 6 7 8

Number of Observations Read	2000
Number of Observations Used	2000

The GLM Procedure

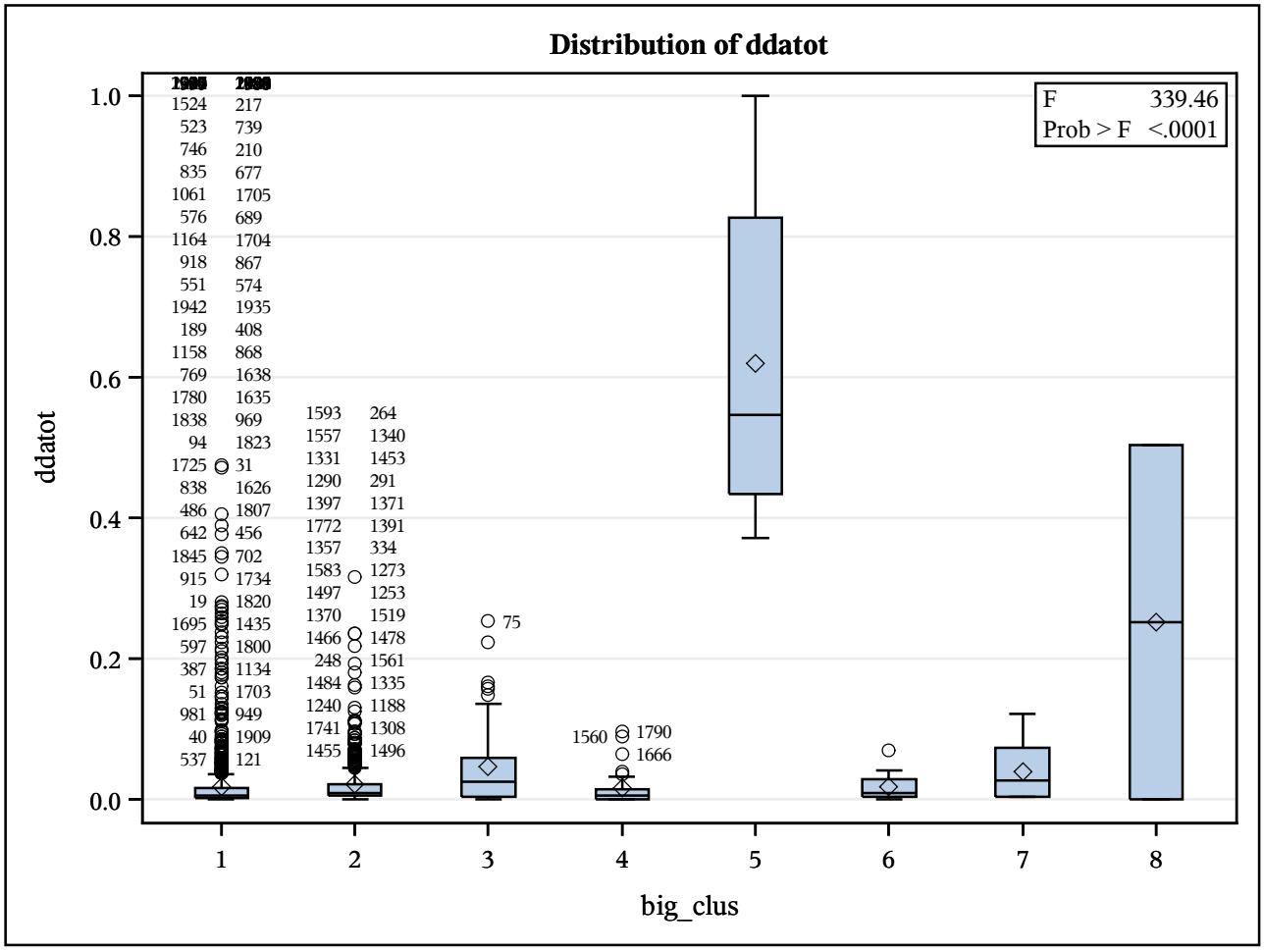
Dependent Variable: ddatot

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	5.14951853	0.73564550	339.46	<.0001
Error	1992	4.31689103	0.00216711		
Corrected Total	1999	9.46640955			

R-Square	Coeff Var	Root MSE	ddatot Mean
0.543978	188.7279	0.046552	0.024666

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	5.14951853	0.73564550	339.46	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	5.14951853	0.73564550	339.46	<.0001



The GLM Procedure

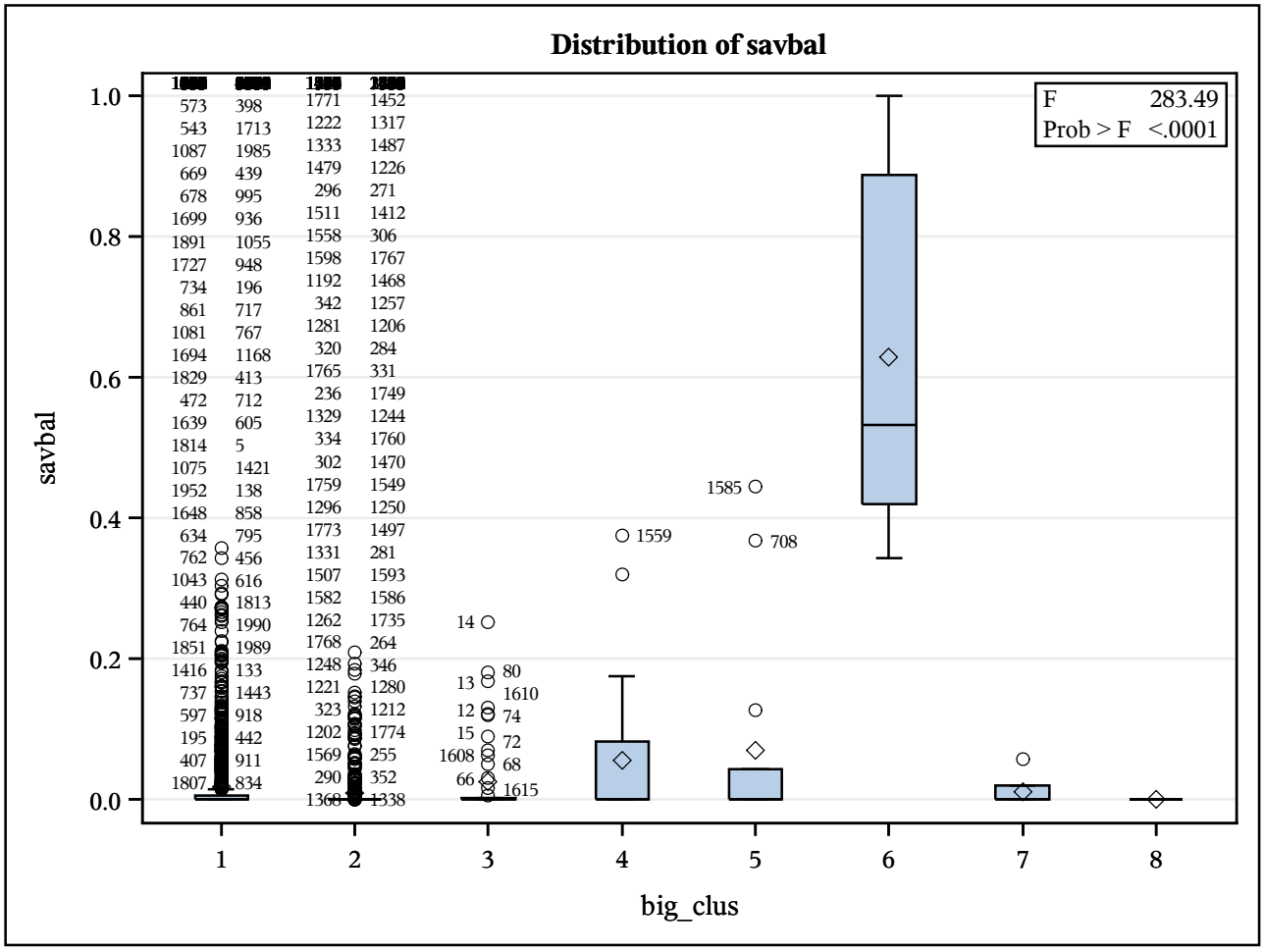
Dependent Variable: savbal

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	4.96504354	0.70929193	283.49	<.0001
Error	1992	4.98391697	0.00250197		
Corrected Total	1999	9.94896051			

R-Square	Coeff Var	Root MSE	savbal Mean
0.499051	237.0400	0.050020	0.021102

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	4.96504354	0.70929193	283.49	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	4.96504354	0.70929193	283.49	<.0001



The GLM Procedure

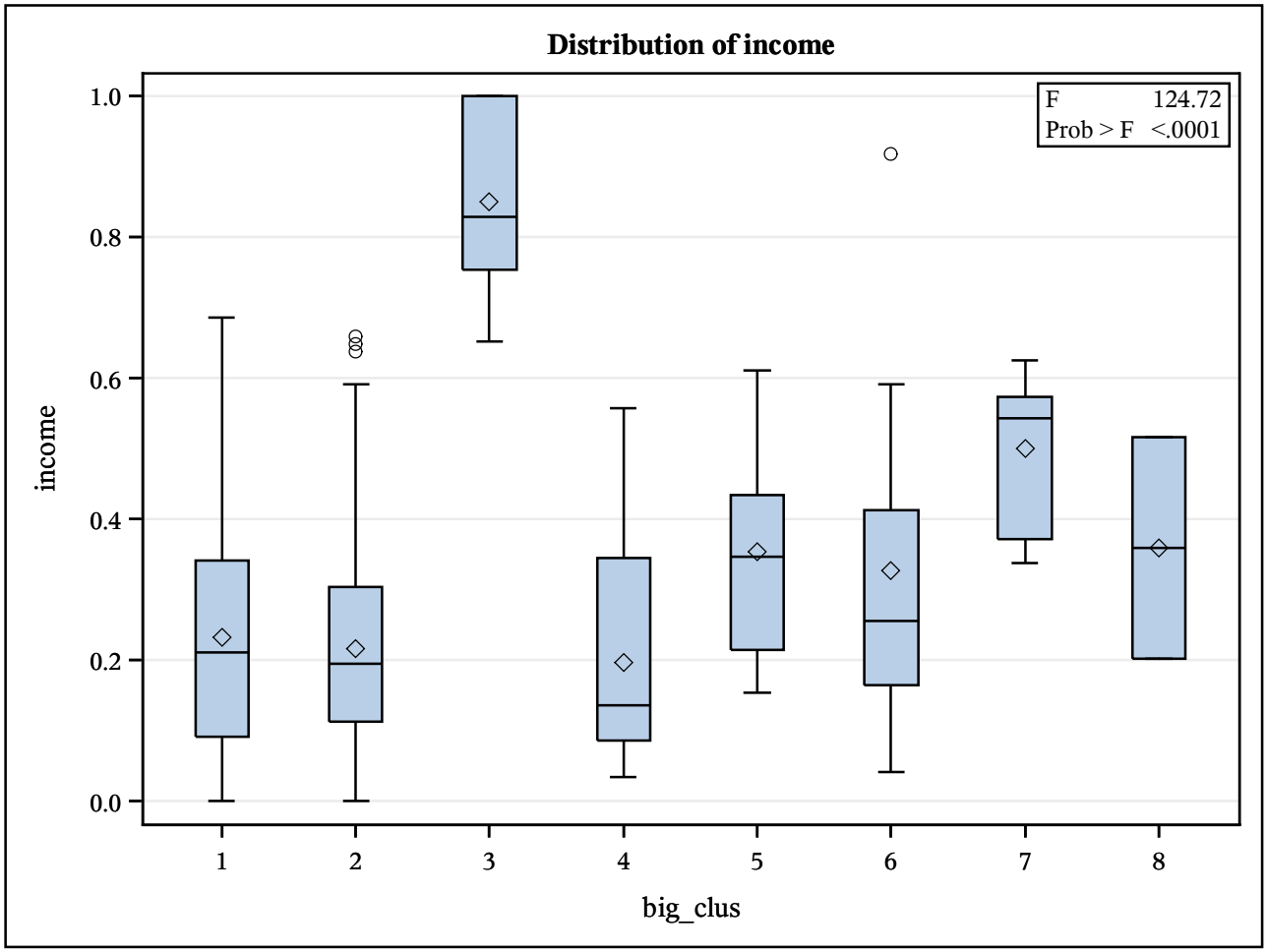
Dependent Variable: income

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	20.96637168	2.99519595	124.72	<.0001
Error	1992	47.84012293	0.02401613		
Corrected Total	1999	68.80649461			

R-Square	Coeff Var	Root MSE	income Mean
0.304715	63.09409	0.154971	0.245619

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	20.96637168	2.99519595	124.72	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	20.96637168	2.99519595	124.72	<.0001



The GLM Procedure

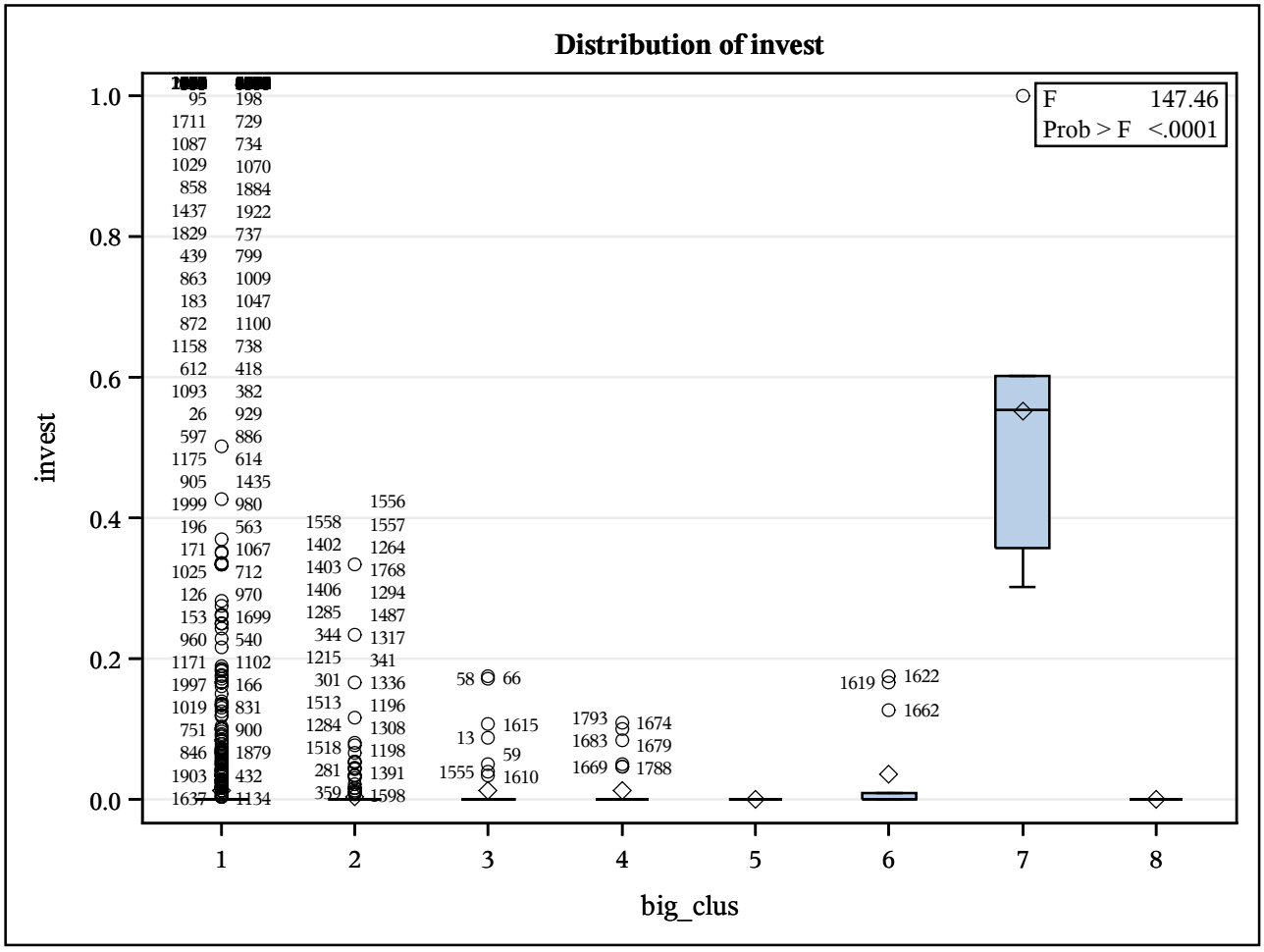
Dependent Variable: invest

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	2.10409230	0.30058461	147.46	<.0001
Error	1992	4.06063840	0.00203847		
Corrected Total	1999	6.16473070			

R-Square	Coeff Var	Root MSE	invest Mean
0.341311	366.0358	0.045149	0.012335

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	2.10409230	0.30058461	147.46	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	2.10409230	0.30058461	147.46	<.0001



The GLM Procedure

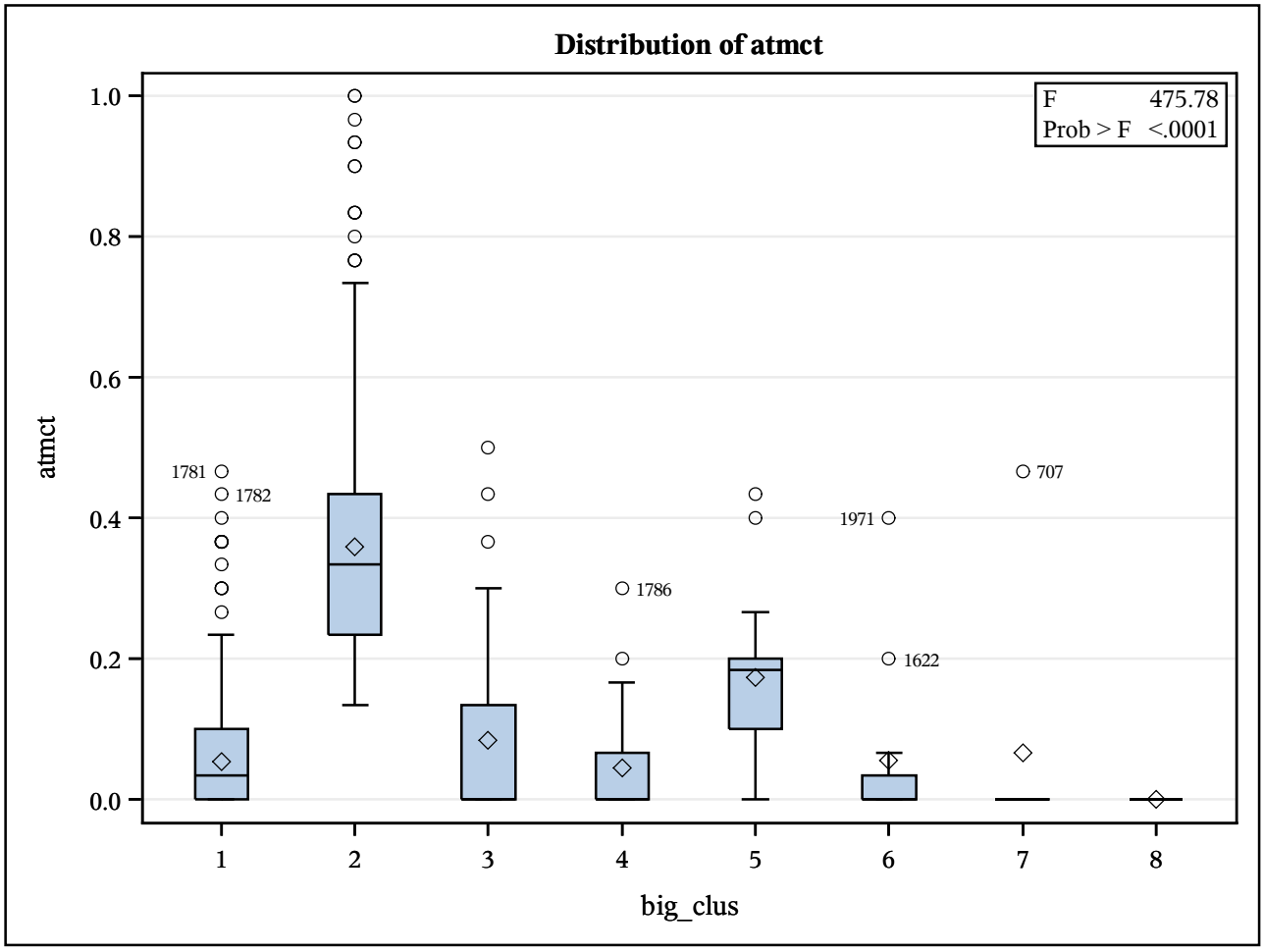
Dependent Variable: atmct

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	37.20815356	5.31545051	475.78	<.0001
Error	1992	22.25468866	0.01117203		
Corrected Total	1999	59.46284222			

R-Square	Coeff Var	Root MSE	atmct Mean
0.625738	75.69671	0.105698	0.139633

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	37.20815356	5.31545051	475.78	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	37.20815356	5.31545051	475.78	<.0001



The GLM Procedure

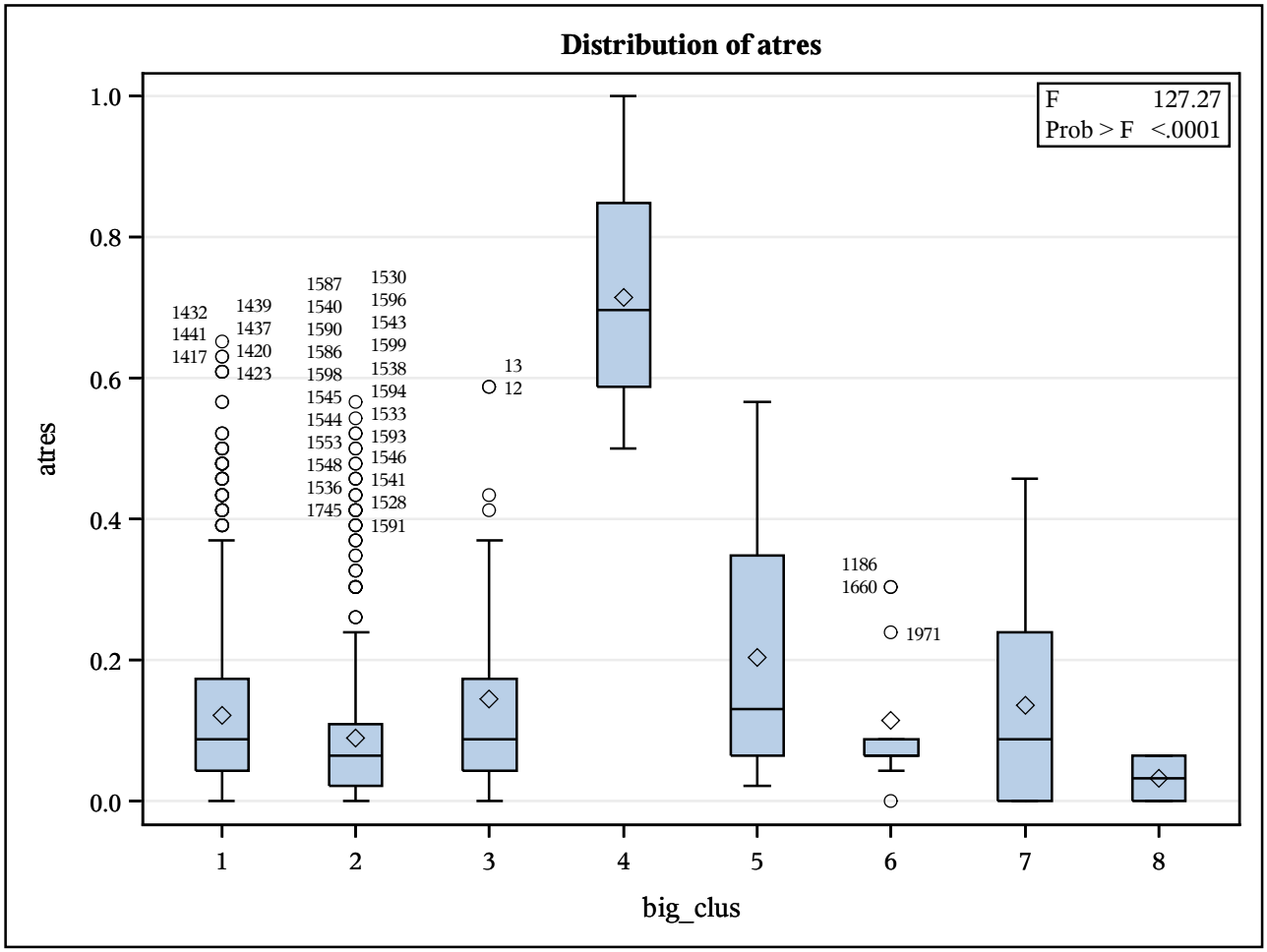
Dependent Variable: atres

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	12.25956465	1.75136638	127.27	<.0001
Error	1992	27.41096442	0.01376052		
Corrected Total	1999	39.67052906			

R-Square	Coeff Var	Root MSE	atres Mean
0.309035	94.99238	0.117305	0.123489

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	12.25956465	1.75136638	127.27	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	12.25956465	1.75136638	127.27	<.0001



The GLM Procedure

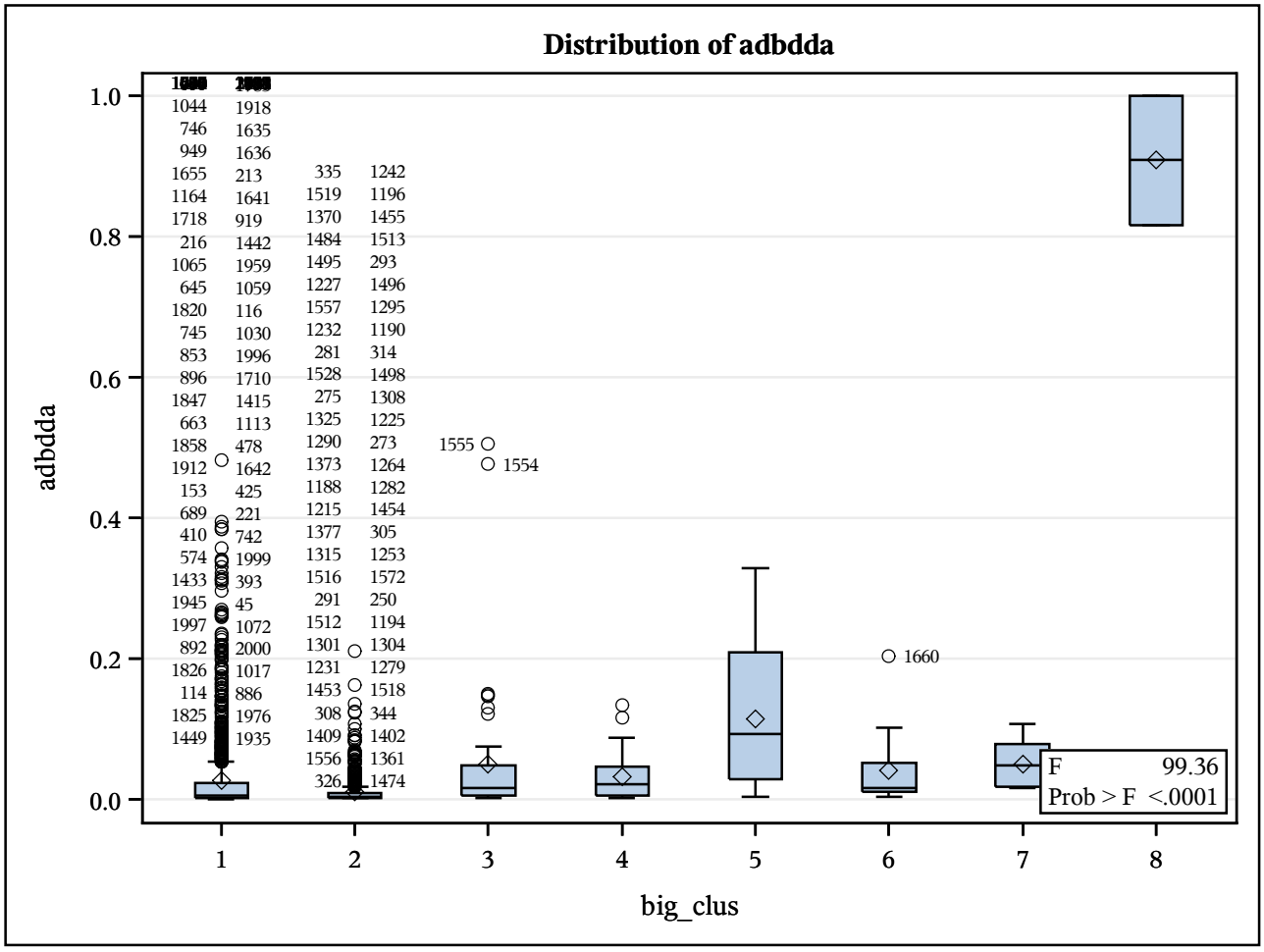
Dependent Variable: adbdda

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	1.83351530	0.26193076	99.36	<.0001
Error	1992	5.25119714	0.00263614		
Corrected Total	1999	7.08471244			

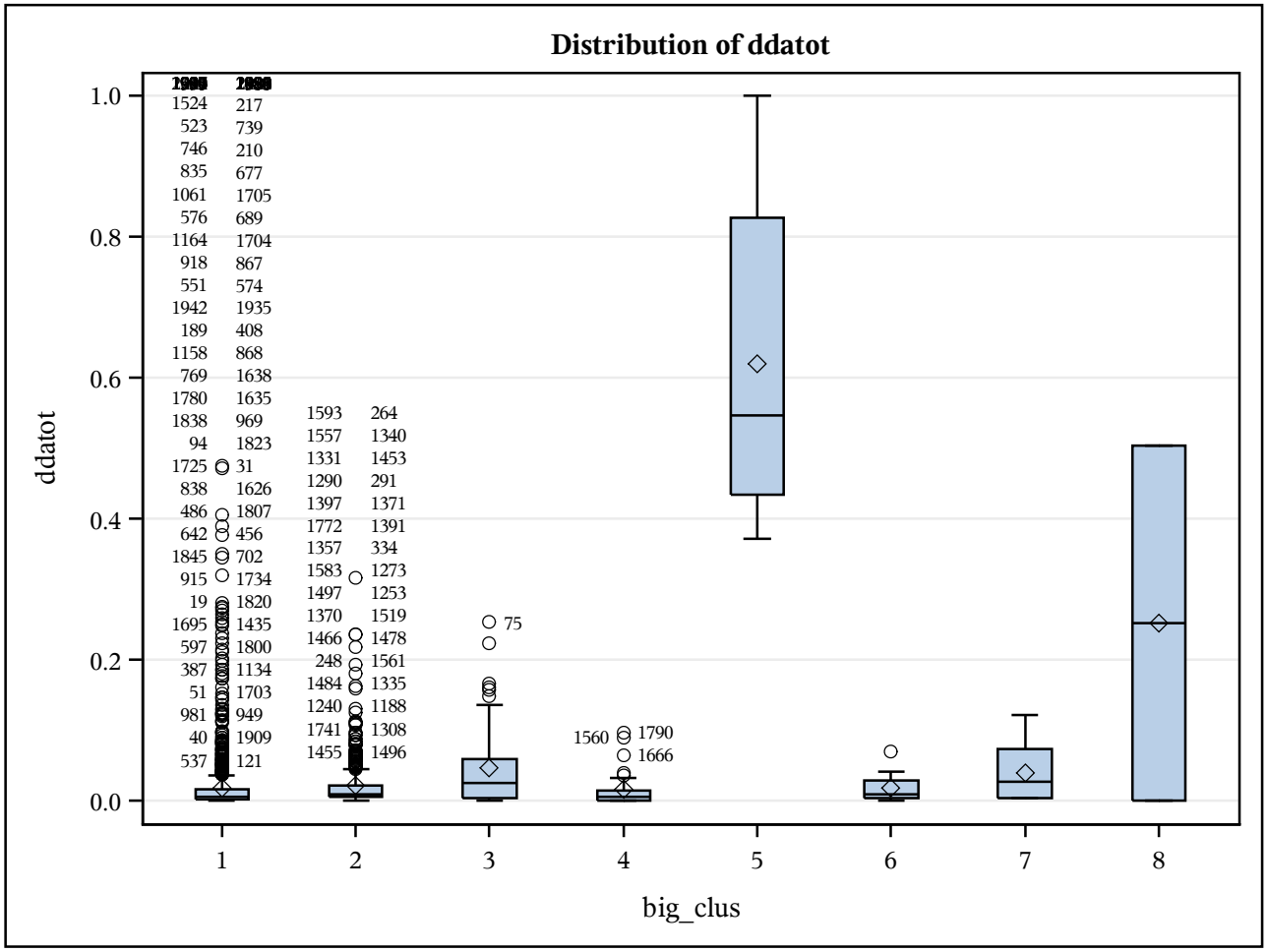
R-Square	Coeff Var	Root MSE	adbdda Mean
0.258799	204.6058	0.051343	0.025094

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	1.83351530	0.26193076	99.36	<.0001

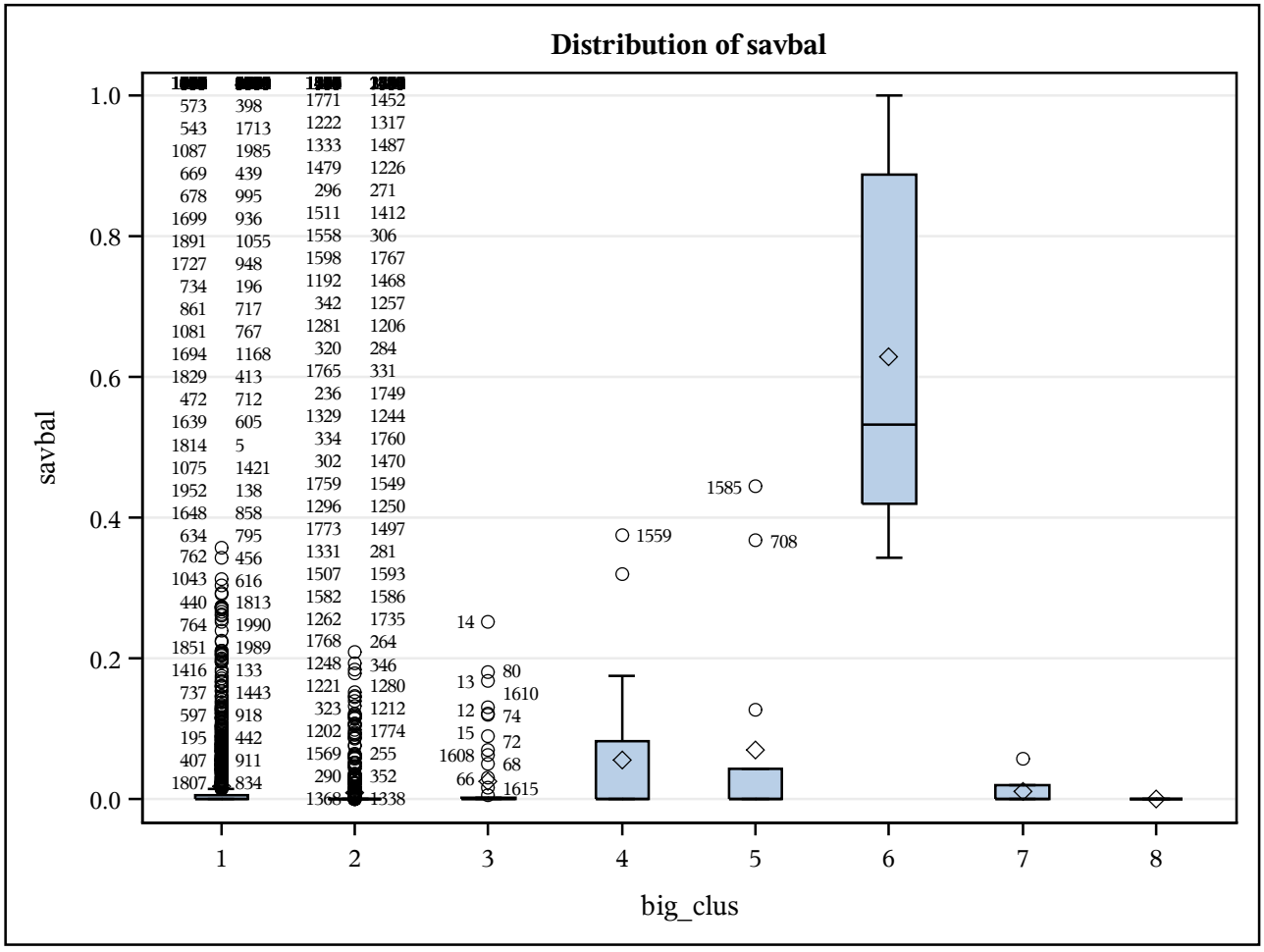
Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	1.83351530	0.26193076	99.36	<.0001



The GLM Procedure



The GLM Procedure



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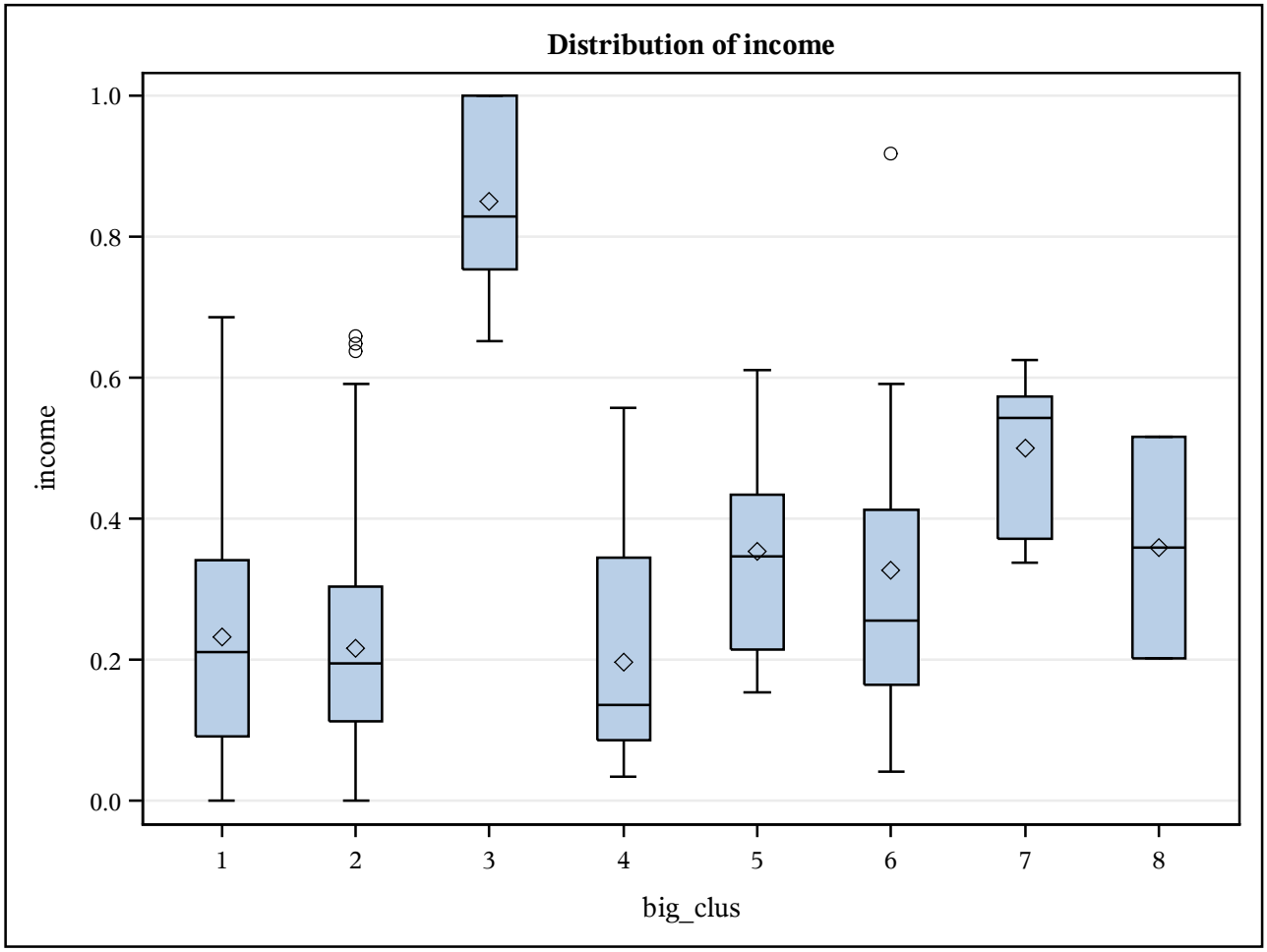

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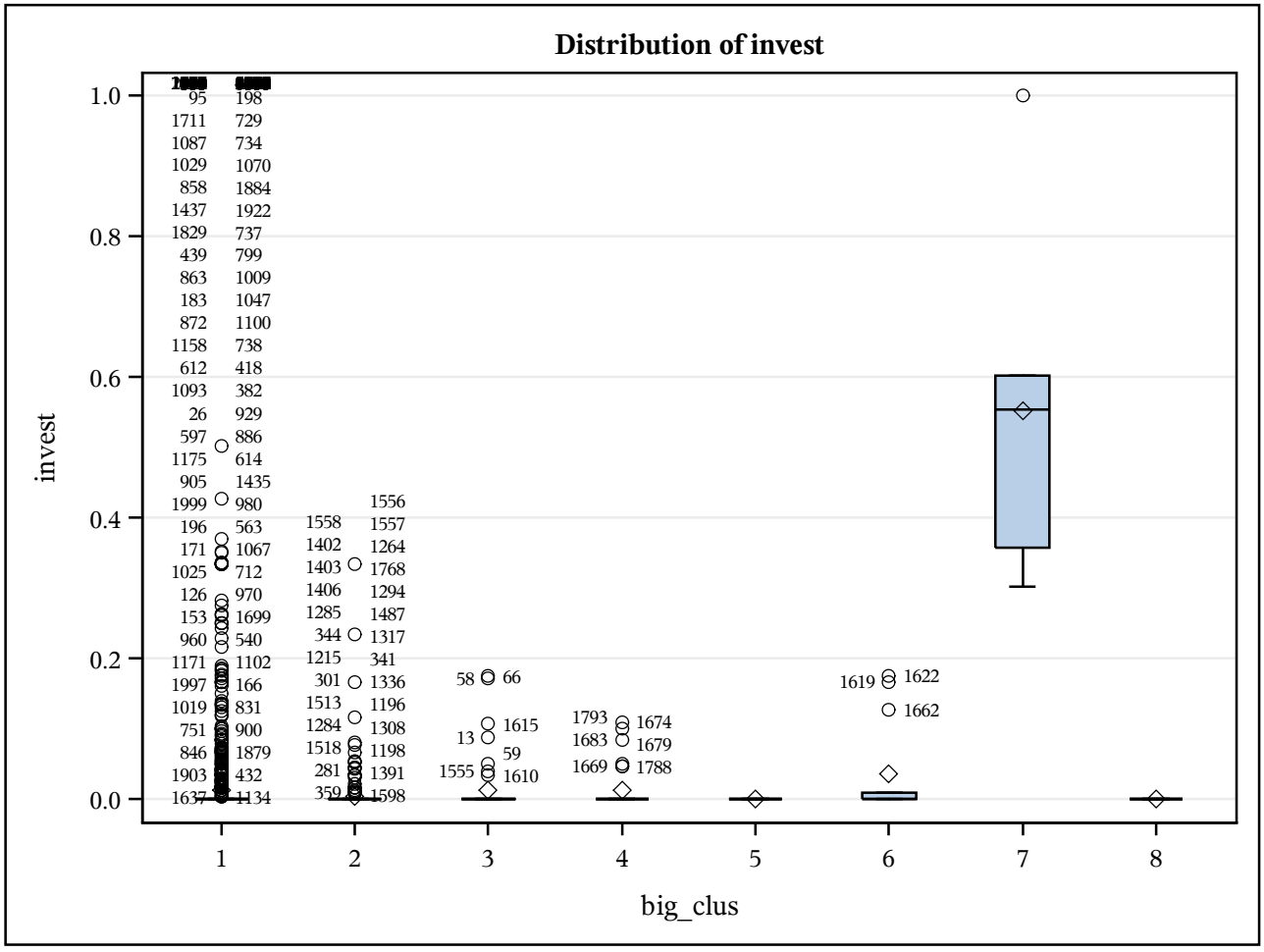

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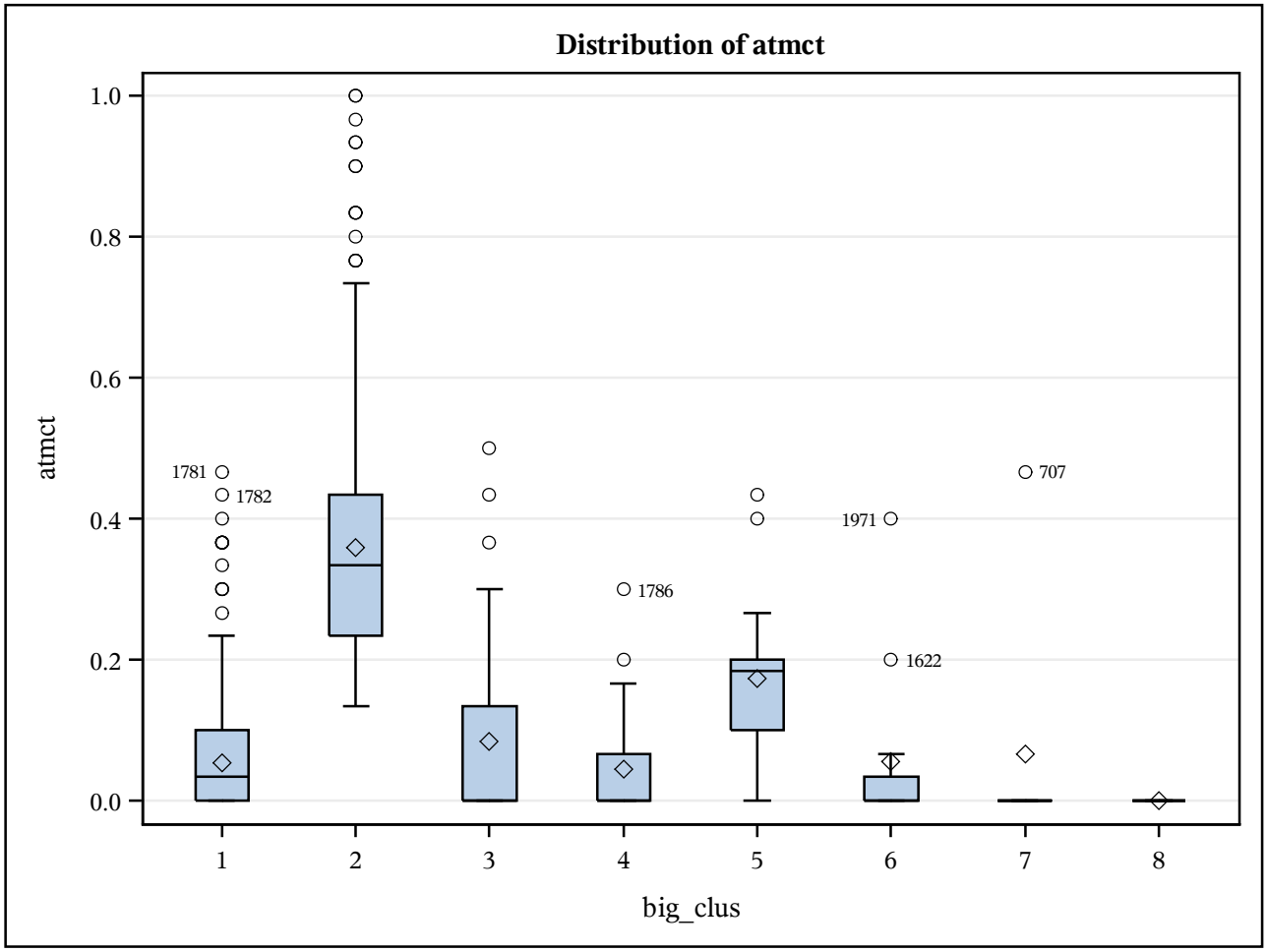

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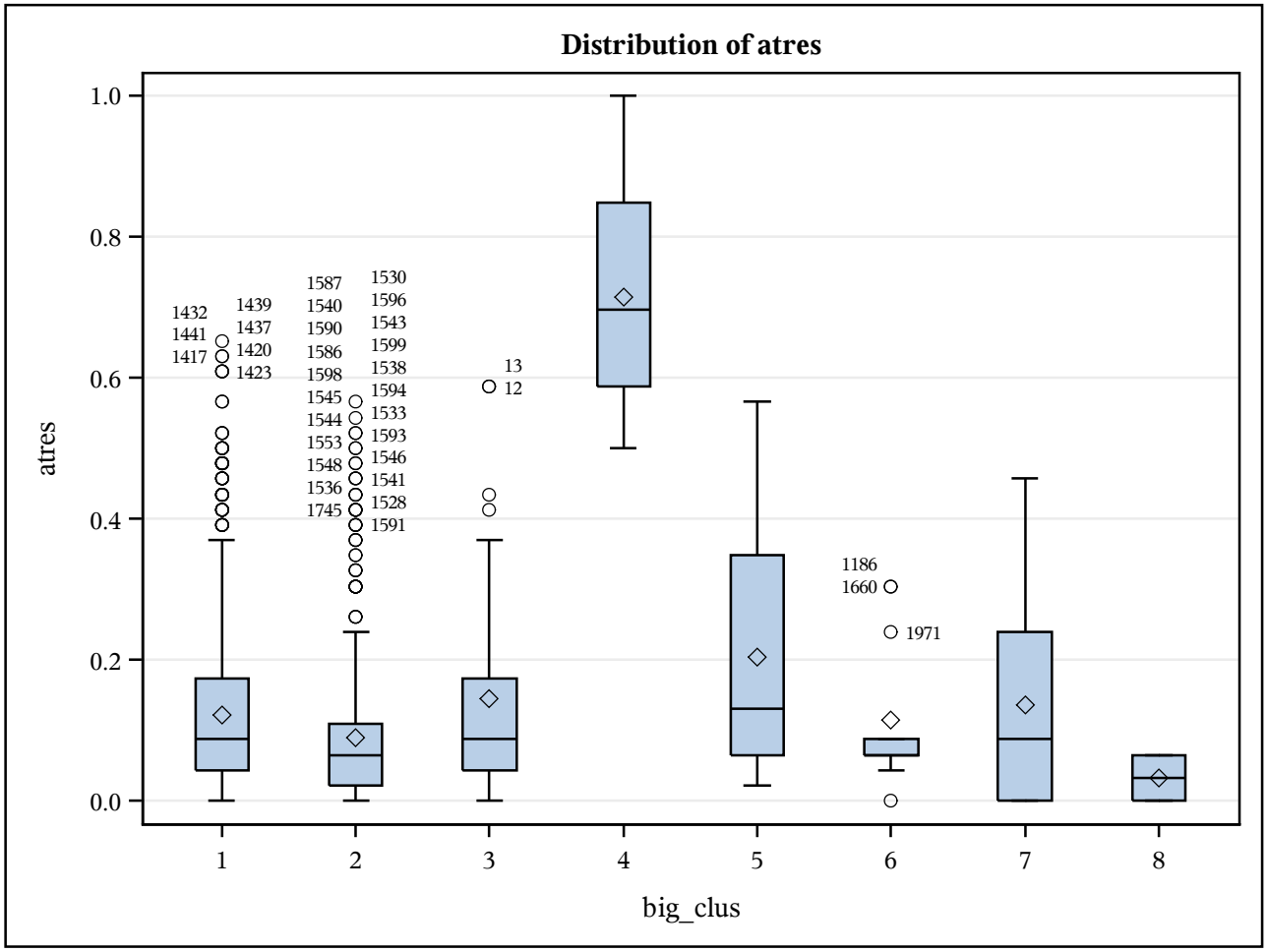
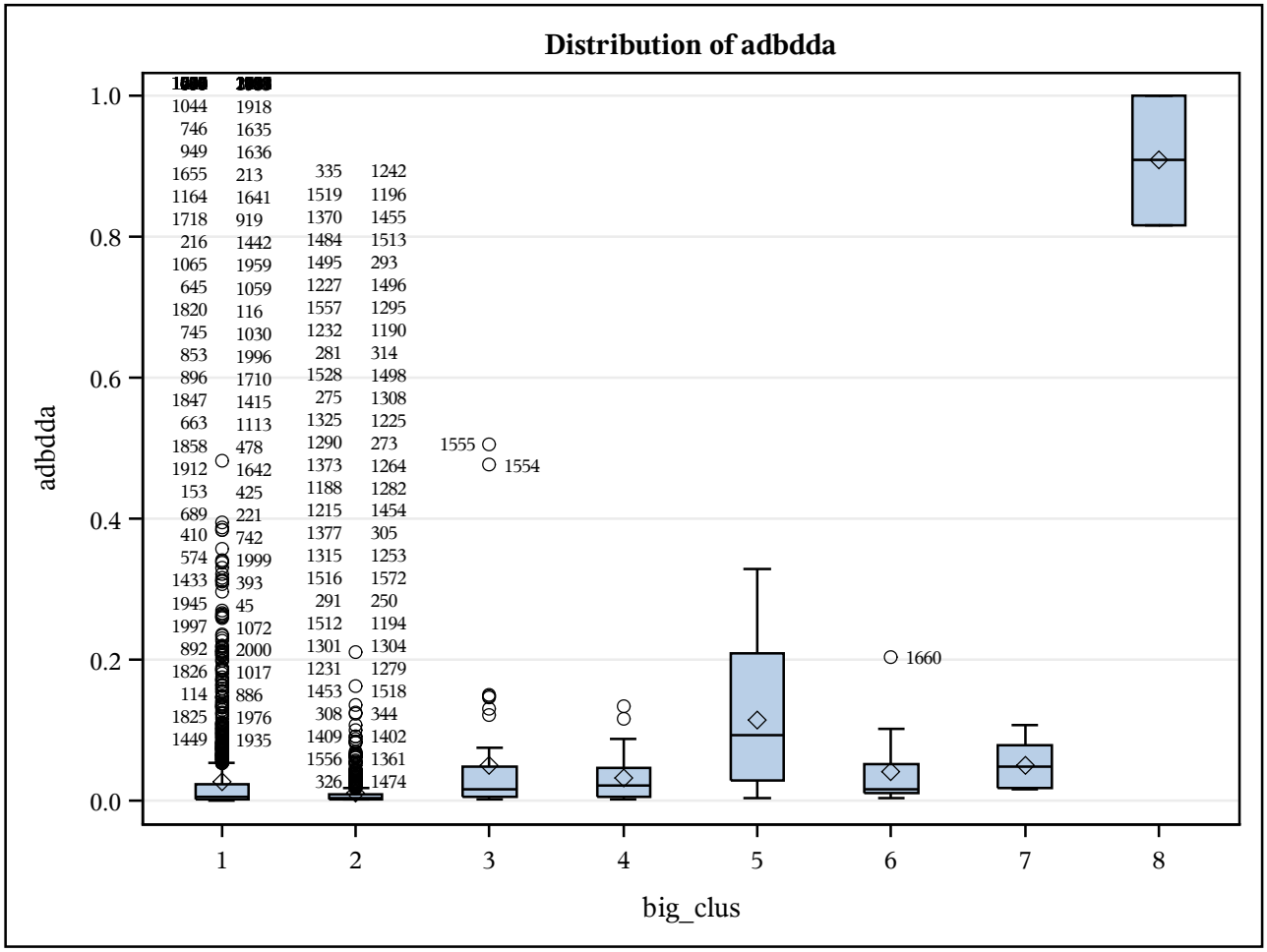


The GLM Procedure



The GLM Procedure

Level of big_clus	N	ddatot		savbal		income		invest	
		Mean	Std Dev	Mean	Std Dev	Mean	Std Dev	Mean	Std Dev
1	1321	0.01892512	0.04600285	0.01884055	0.04867786	0.23179513	0.16357978	0.01330087	0.05037847
2	557	0.02090941	0.03200395	0.00892014	0.02846157	0.21558079	0.13339877	0.00296189	0.02078513
3	53	0.04610444	0.06029164	0.02455560	0.05540772	0.85073089	0.12136297	0.01255069	0.03826085
4	33	0.01616776	0.02487597	0.05482632	0.09171455	0.19598718	0.15205207	0.01326121	0.03077195
5	14	0.62025018	0.21506587	0.07025582	0.14714843	0.35372989	0.14797439	0.00000000	0.00000000
6	13	0.01860674	0.02074346	0.62887449	0.24024019	0.32606983	0.24450860	0.03674756	0.06901667
7	7	0.04000565	0.04446939	0.01100218	0.02182898	0.49926865	0.10634589	0.55266714	0.22609159
8	2	0.25178593	0.35607908	0.00000000	0.00000000	0.35836177	0.22202670	0.00000000	0.00000000

Level of big_clus	N	atmct		atres		adbdda	
		Mean	Std Dev	Mean	Std Dev	Mean	Std Dev
1	1321	0.05301539	0.06998942	0.12146595	0.11990632	0.02734734	0.05689842
2	557	0.35840814	0.16004727	0.08968855	0.10289992	0.01081999	0.02121340
3	53	0.08427673	0.12292792	0.14479081	0.14927625	0.05000715	0.09724694
4	33	0.04545455	0.07445085	0.71343874	0.14977284	0.03279143	0.03393073
5	14	0.17380952	0.13344775	0.20341615	0.17214974	0.11433736	0.10261639
6	13	0.05641026	0.11736664	0.11371237	0.10007631	0.04131292	0.05637251
7	7	0.06666667	0.17638342	0.13664596	0.16398966	0.04980340	0.03428172
8	2	0.00000000	0.00000000	0.03260870	0.04611566	0.90806490	0.13001586

The GLM Procedure
Multivariate Analysis of Variance

Characteristic Roots and Vectors of: E Inverse * H, where
H = Type III SSCP Matrix for big_clus
E = Error SSCP Matrix

Characteristic Root	Percent	Characteristic Vector V'EV=1						
		ddatot	savbal	income	invest	atmct	atres	adbdda
1.80822624	31.61	0.08269354	-0.06782043	-0.00991772	-0.03968624	0.20118697	-0.03454965	-0.04338699
1.29240989	22.59	0.45732820	-0.24180806	-0.00352517	0.02556699	-0.03841036	0.03345644	-0.01922044
0.95381579	16.67	0.16463518	0.38517247	0.01950304	-0.05280653	0.02489553	-0.02425434	0.02891795
0.63507494	11.10	-0.01884621	-0.03627833	0.10162528	0.28858570	0.00208314	-0.12750105	0.02366297
0.46178050	8.07	0.03986573	0.03145512	-0.04416974	0.38847846	0.02526271	0.09085458	-0.15497896
0.31165695	5.45	-0.01796857	-0.01919871	0.09904566	-0.10264539	0.01454911	0.09407046	-0.16746011
0.25817400	4.51	-0.10267333	-0.01197530	0.00593570	0.04033065	0.04332526	0.06235815	0.38714761

MANOVA Test Criteria and F Approximations for the Hypothesis of No Overall big_clus Effect
H = Type III SSCP Matrix for big_clus
E = Error SSCP Matrix

S=7 M=-0.5 N=992

Statistic	Value	F Value	Num DF	Den DF	Pr > F
Wilks' Lambda	0.02015632	238.32	49	10087	<.0001
Pillai's Trace	2.84297510	194.62	49	13944	<.0001
Hotelling-Lawley Trace	5.72113831	231.72	49	6734.7	<.0001
Roy's Greatest Root	1.80822624	514.57	7	1992	<.0001

NOTE: F Statistic for Roy's Greatest Root is an upper bound.

The GLM Procedure

Class Level Information		
Class	**Levels**	**Values**
big_clus	8	1 2 3 4 5 6 7 8

Number of Observations Read	1000
Number of Observations Used	1000

The GLM Procedure

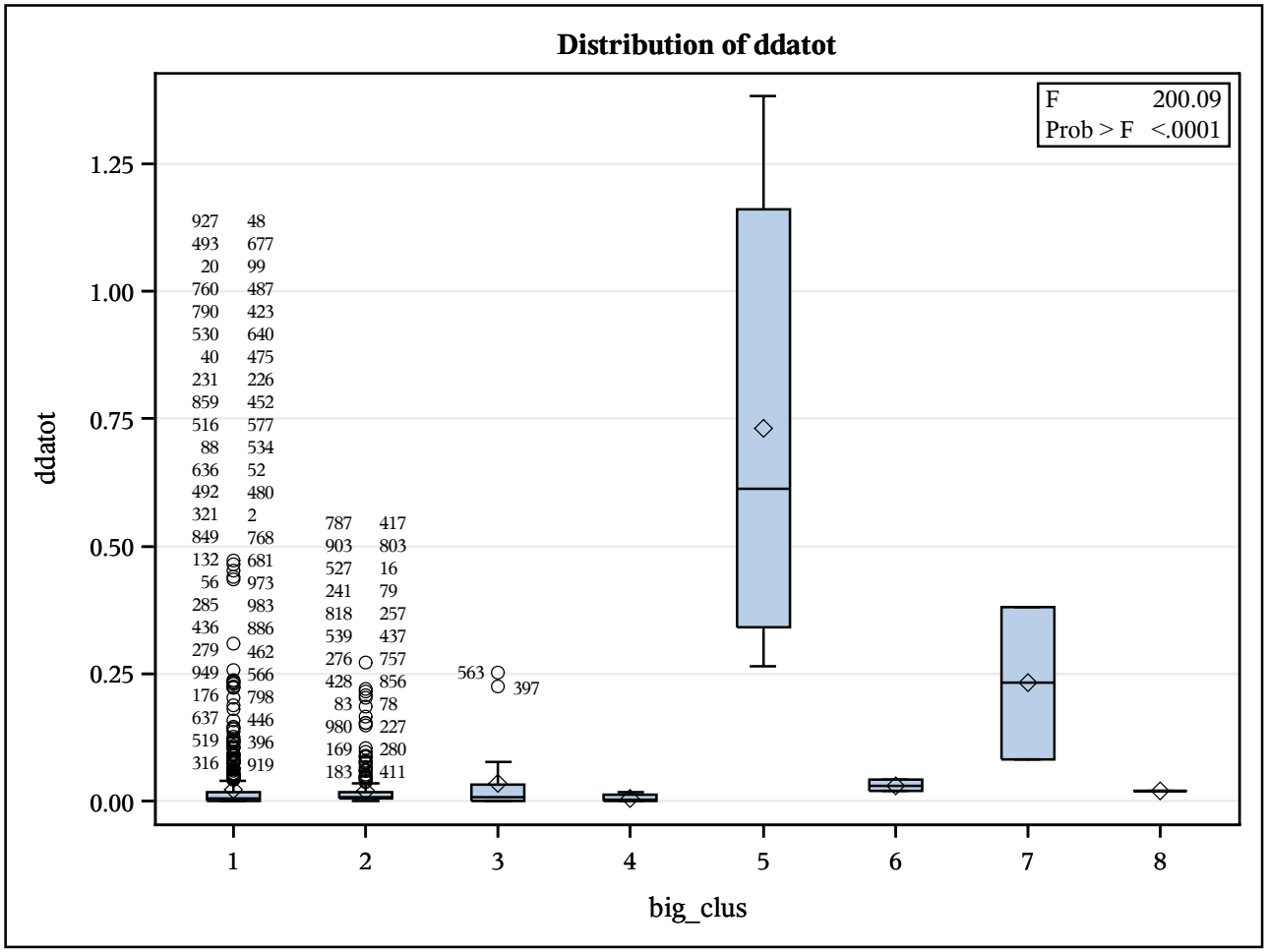
Dependent Variable: ddatot

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	5.57146923	0.79592418	200.09	<.0001
Error	992	3.94603719	0.00397786		
Corrected Total	999	9.51750642			

R-Square	Coeff Var	Root MSE	ddatot Mean
0.585392	211.5770	0.063070	0.029810

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	5.57146923	0.79592418	200.09	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	5.57146923	0.79592418	200.09	<.0001



The GLM Procedure

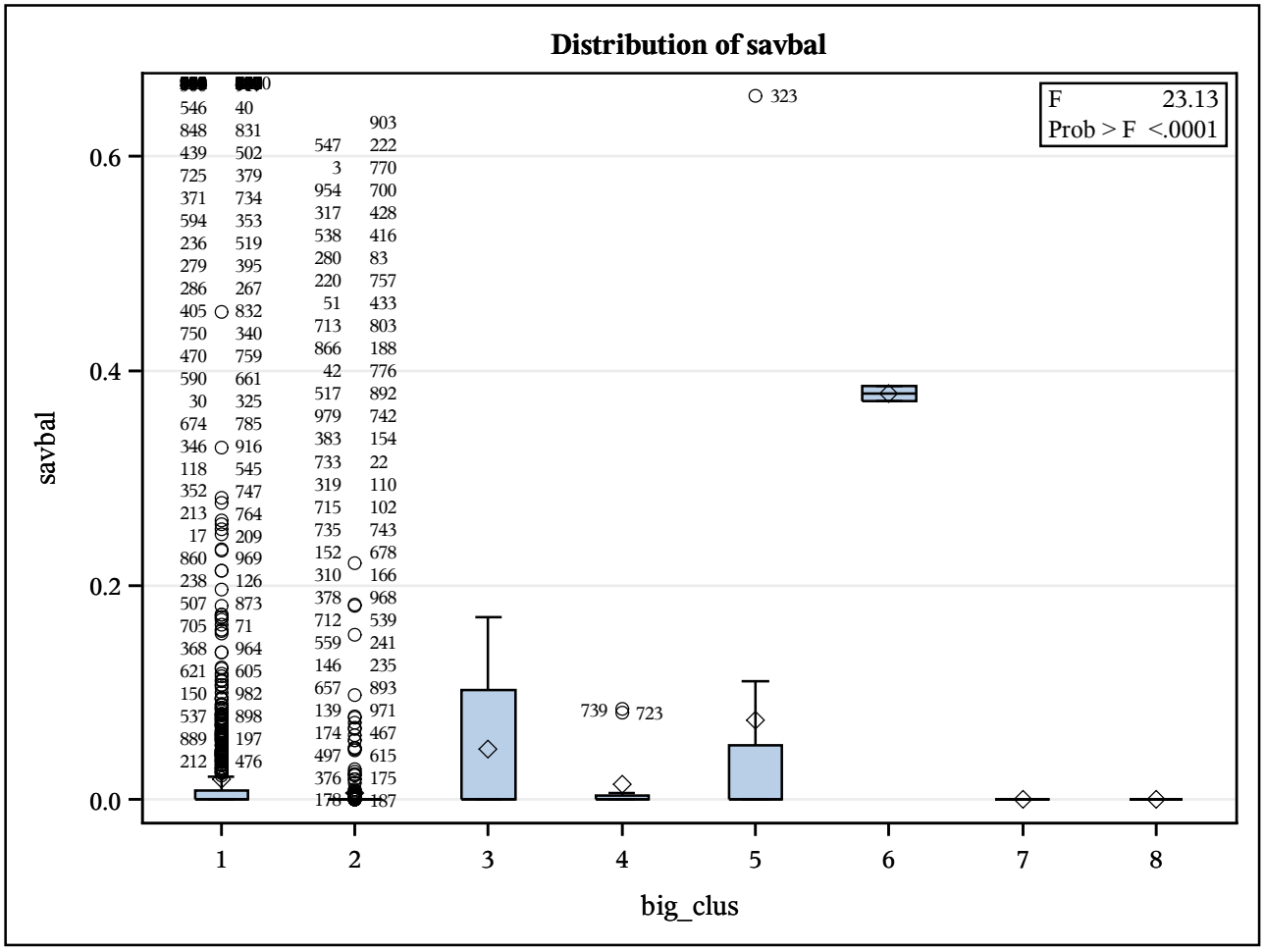
Dependent Variable: savbal

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	0.35765428	0.05109347	23.13	<.0001
Error	992	2.19156220	0.00220924		
Corrected Total	999	2.54921648			

R-Square	Coeff Var	Root MSE	savbal Mean
0.140300	269.3763	0.047003	0.017449

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	0.35765428	0.05109347	23.13	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	0.35765428	0.05109347	23.13	<.0001



The GLM Procedure

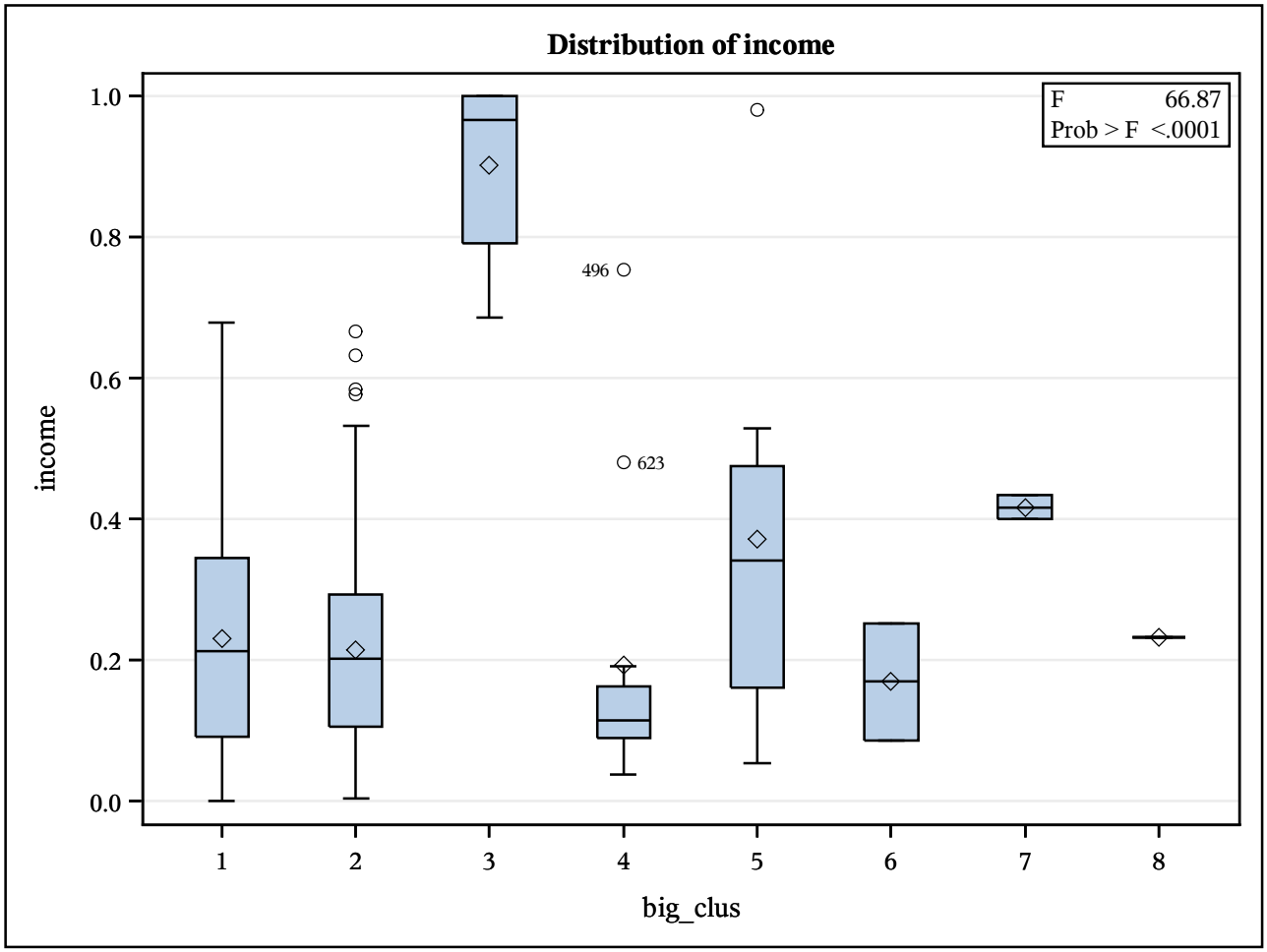
Dependent Variable: income

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	11.03975438	1.57710777	66.87	<.0001
Error	992	23.39675176	0.02358544		
Corrected Total	999	34.43650614			

R-Square	Coeff Var	Root MSE	income Mean
0.320583	63.04660	0.153576	0.243590

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	11.03975438	1.57710777	66.87	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	11.03975438	1.57710777	66.87	<.0001



The GLM Procedure

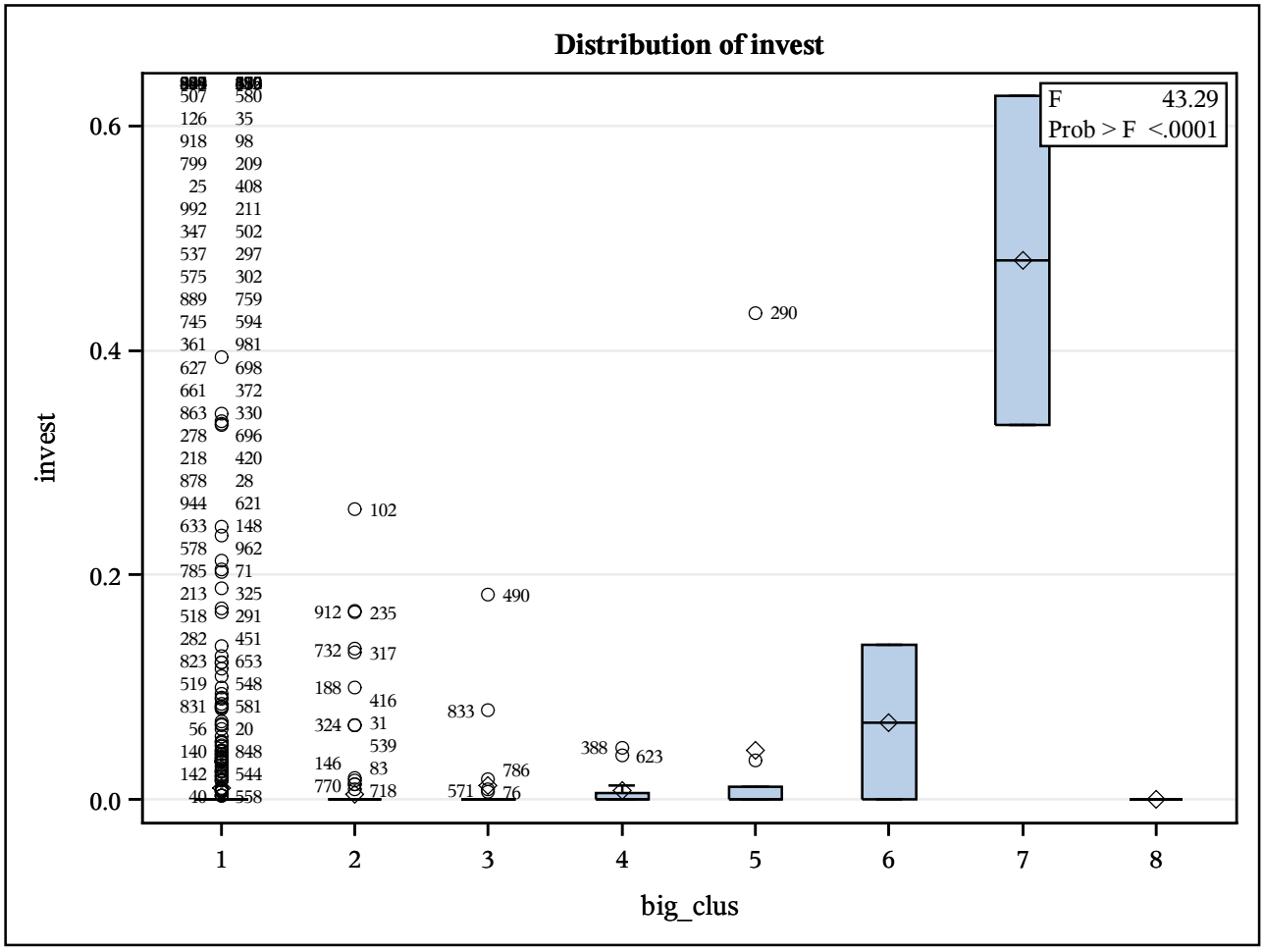
Dependent Variable: invest

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	0.47109193	0.06729885	43.29	<.0001
Error	992	1.54232588	0.00155476		
Corrected Total	999	2.01341781			

R-Square	Coeff Var	Root MSE	invest Mean
0.233976	405.1219	0.039430	0.009733

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	0.47109193	0.06729885	43.29	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	0.47109193	0.06729885	43.29	<.0001



The GLM Procedure

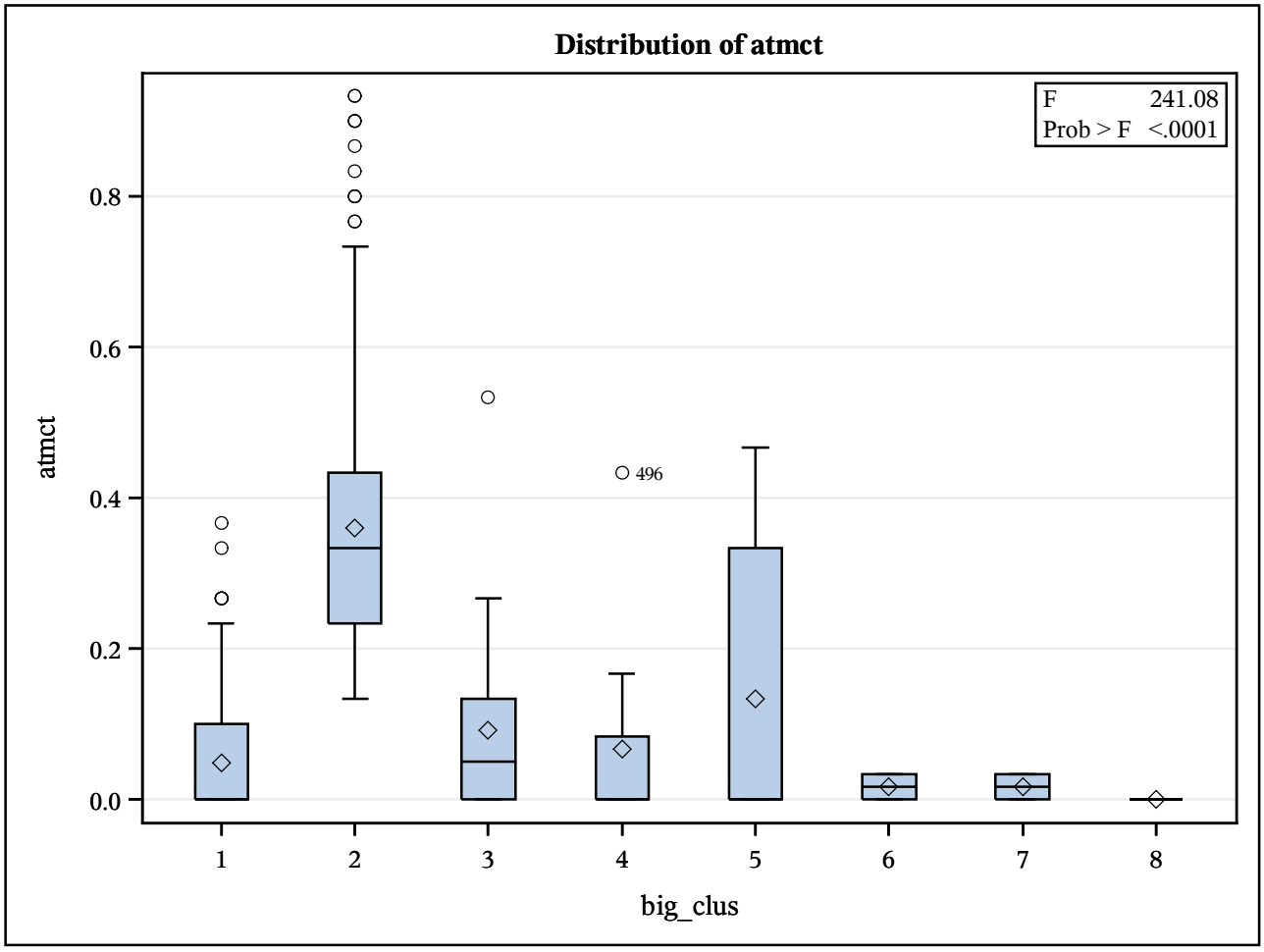
Dependent Variable: atmct

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	19.88529702	2.84075672	241.08	<.0001
Error	992	11.68914632	0.01178341		
Corrected Total	999	31.57444333			

R-Square	Coeff Var	Root MSE	atmct Mean
0.629791	76.64257	0.108551	0.141633

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	19.88529702	2.84075672	241.08	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	19.88529702	2.84075672	241.08	<.0001



The GLM Procedure

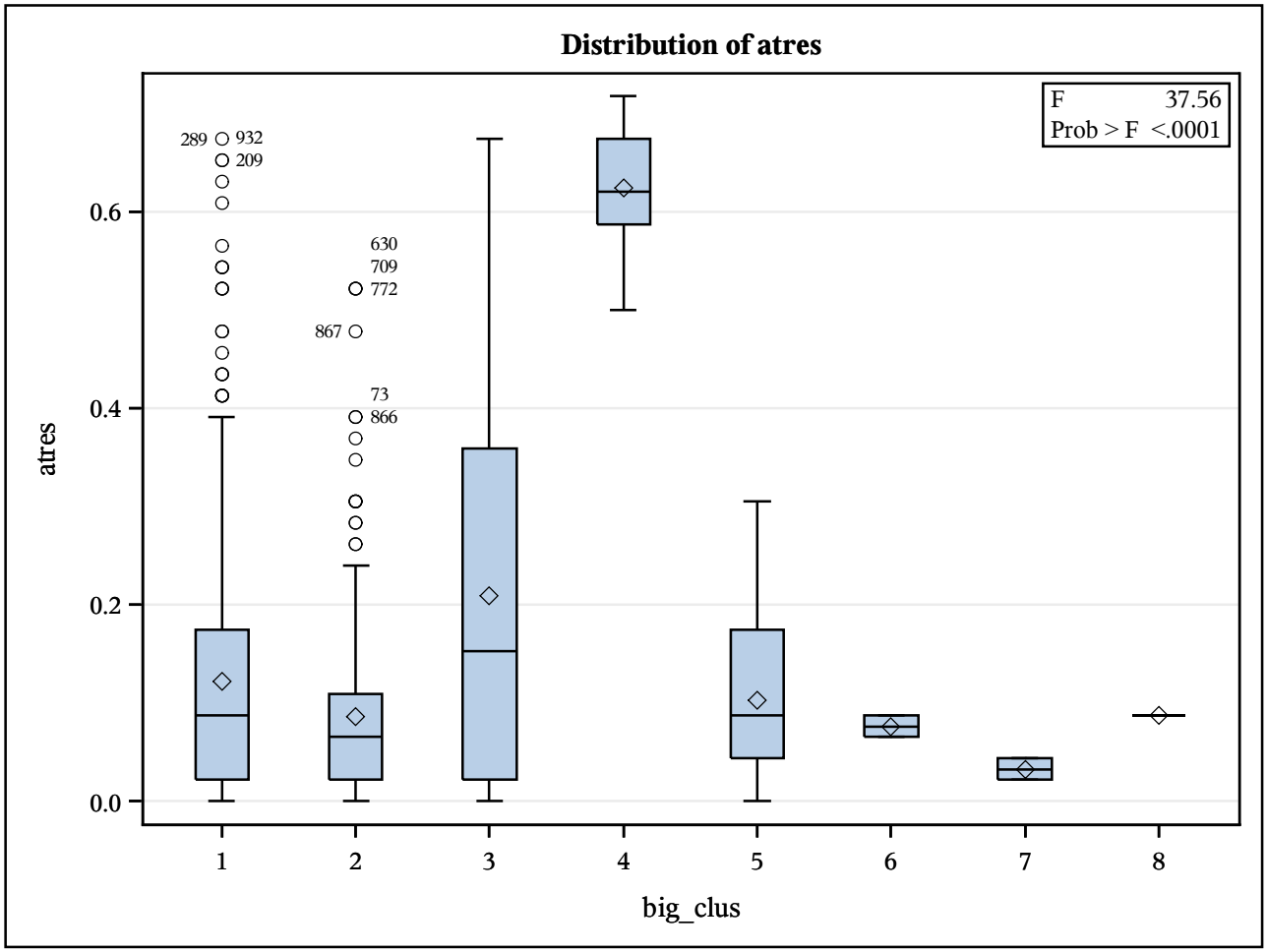
Dependent Variable: atres

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	3.58787992	0.51255427	37.56	<.0001
Error	992	13.53683653	0.01364600		
Corrected Total	999	17.12471645			

R-Square	Coeff Var	Root MSE	atres Mean
0.209515	97.87871	0.116816	0.119348

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	3.58787992	0.51255427	37.56	<.0001

Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	3.58787992	0.51255427	37.56	<.0001



The GLM Procedure

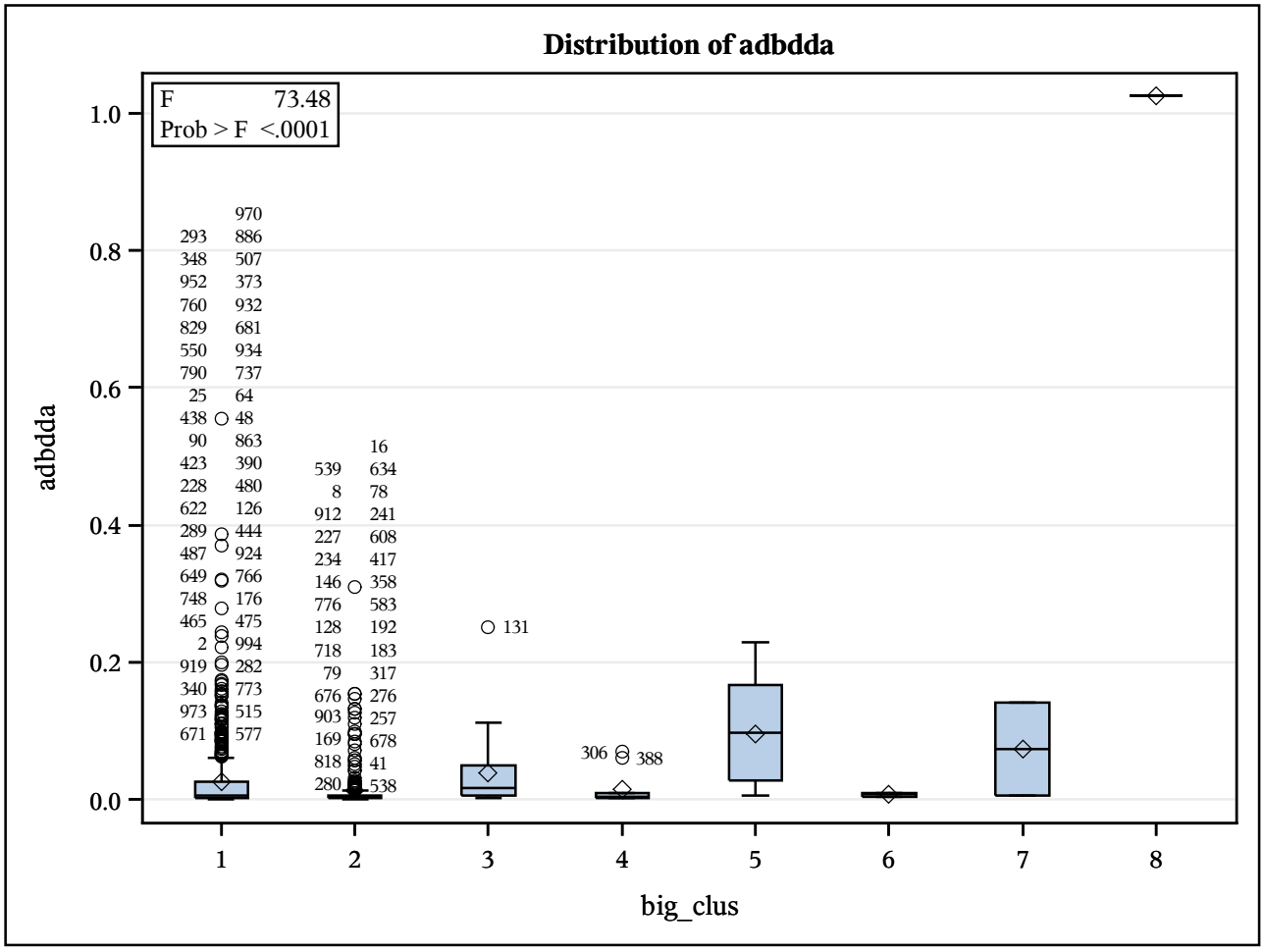
Dependent Variable: adbdda

Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	7	1.11097416	0.15871059	73.48	<.0001
Error	992	2.14250525	0.00215978		
Corrected Total	999	3.25347940			

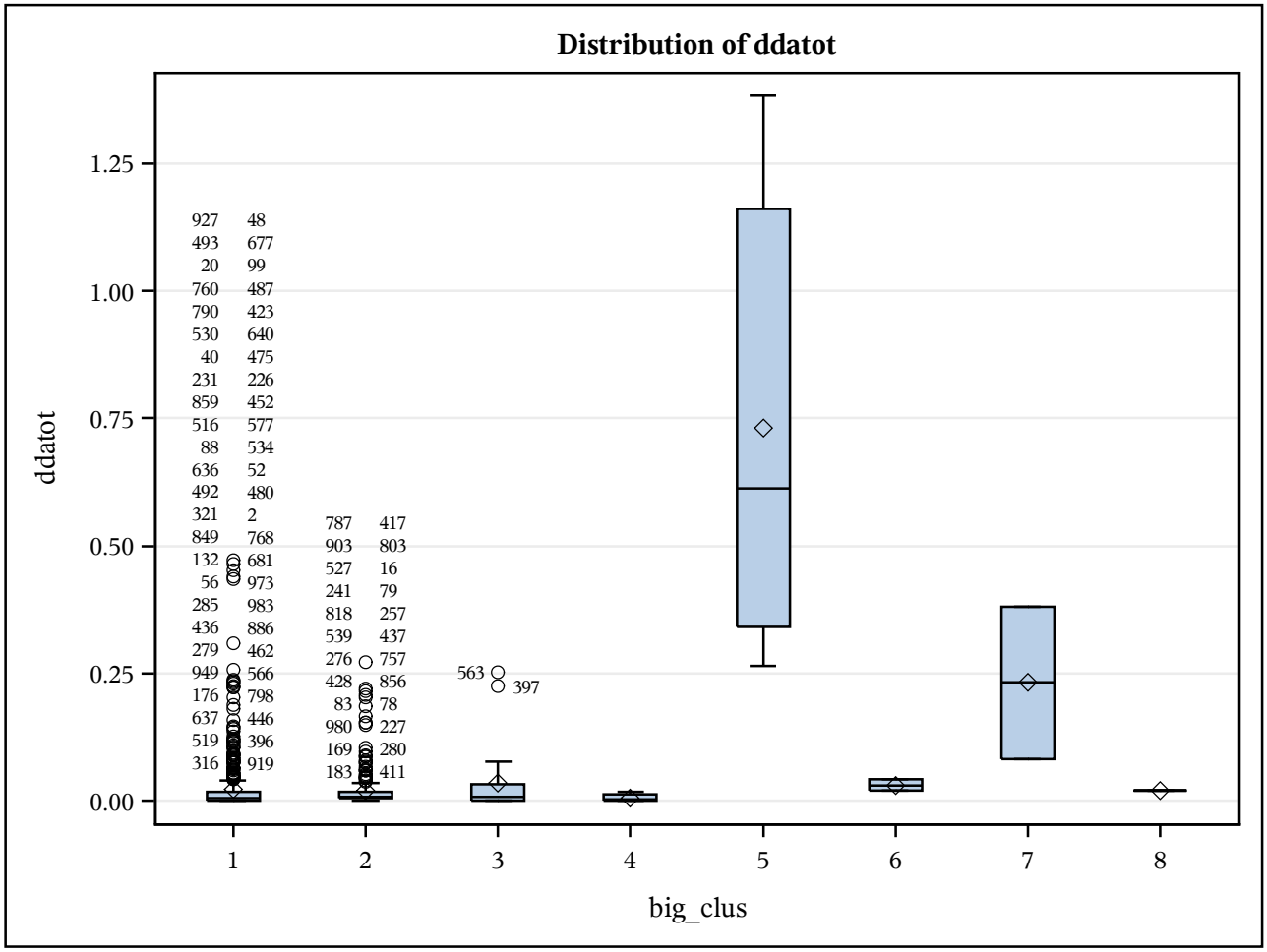
R-Square	Coeff Var	Root MSE	adbdda Mean
0.341473	192.5022	0.046473	0.024142

Source	DF	Type I SS	Mean Square	F Value	Pr > F
big_clus	7	1.11097416	0.15871059	73.48	<.0001

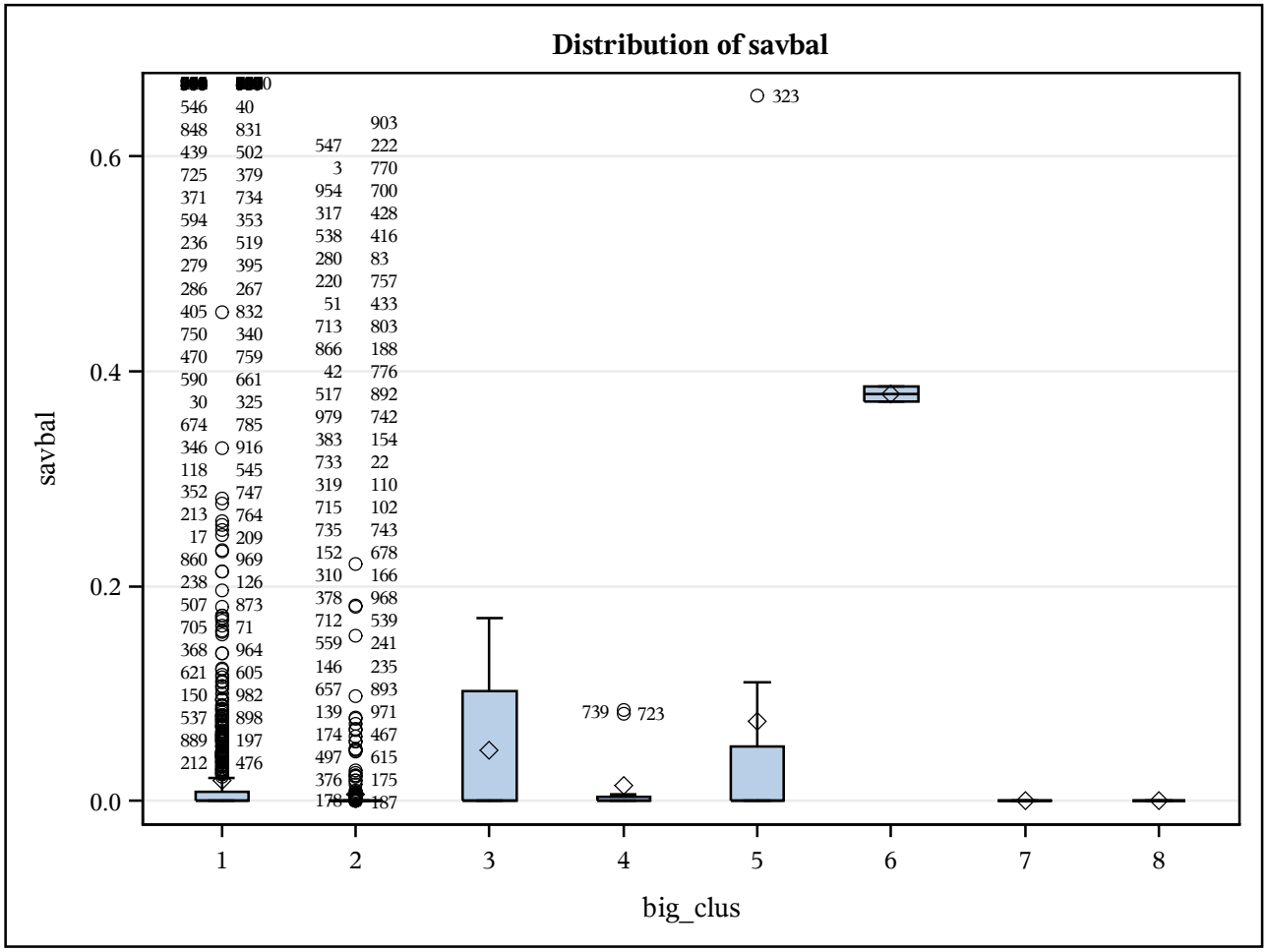
Source	DF	Type III SS	Mean Square	F Value	Pr > F
big_clus	7	1.11097416	0.15871059	73.48	<.0001



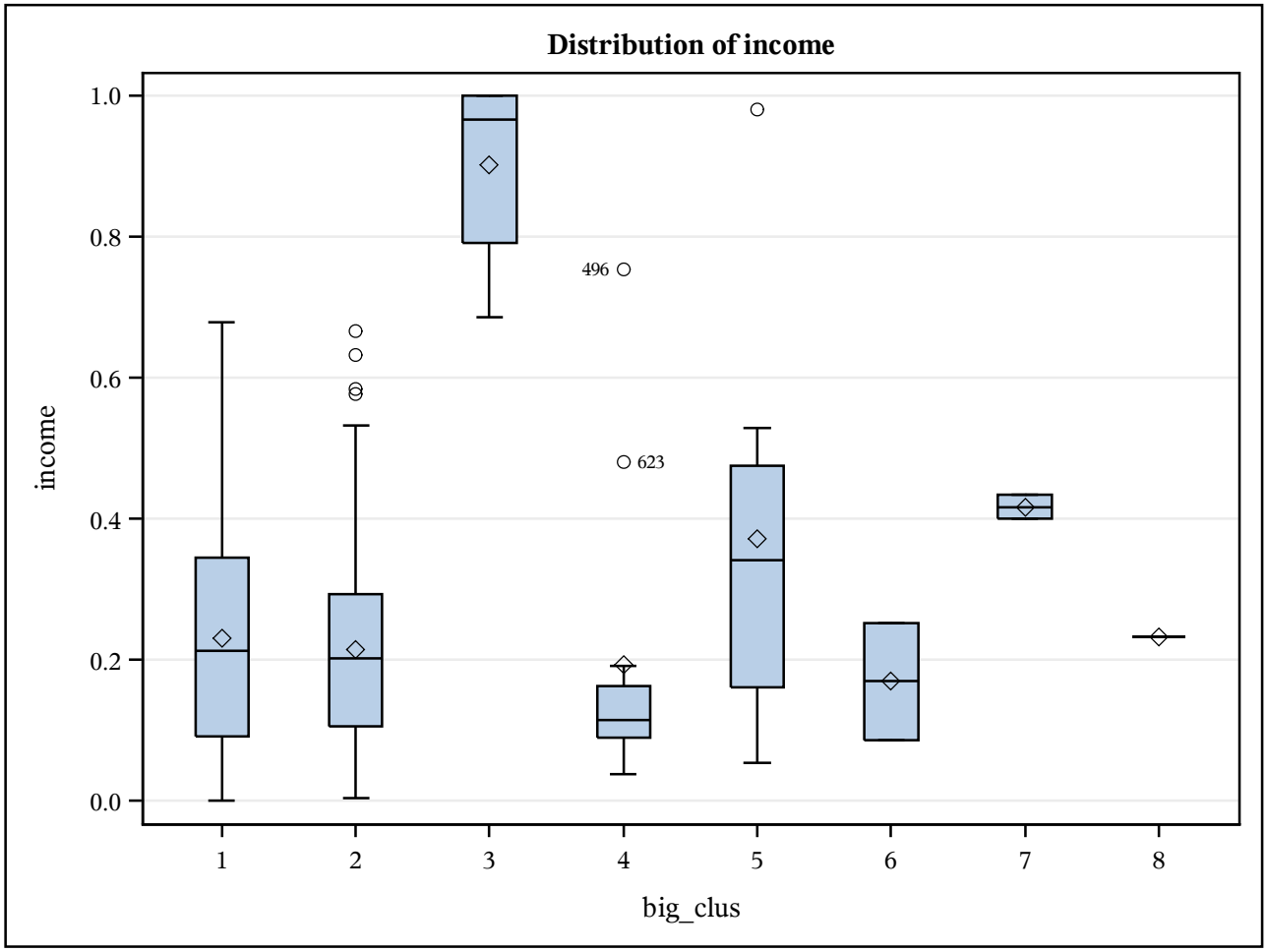
The GLM Procedure



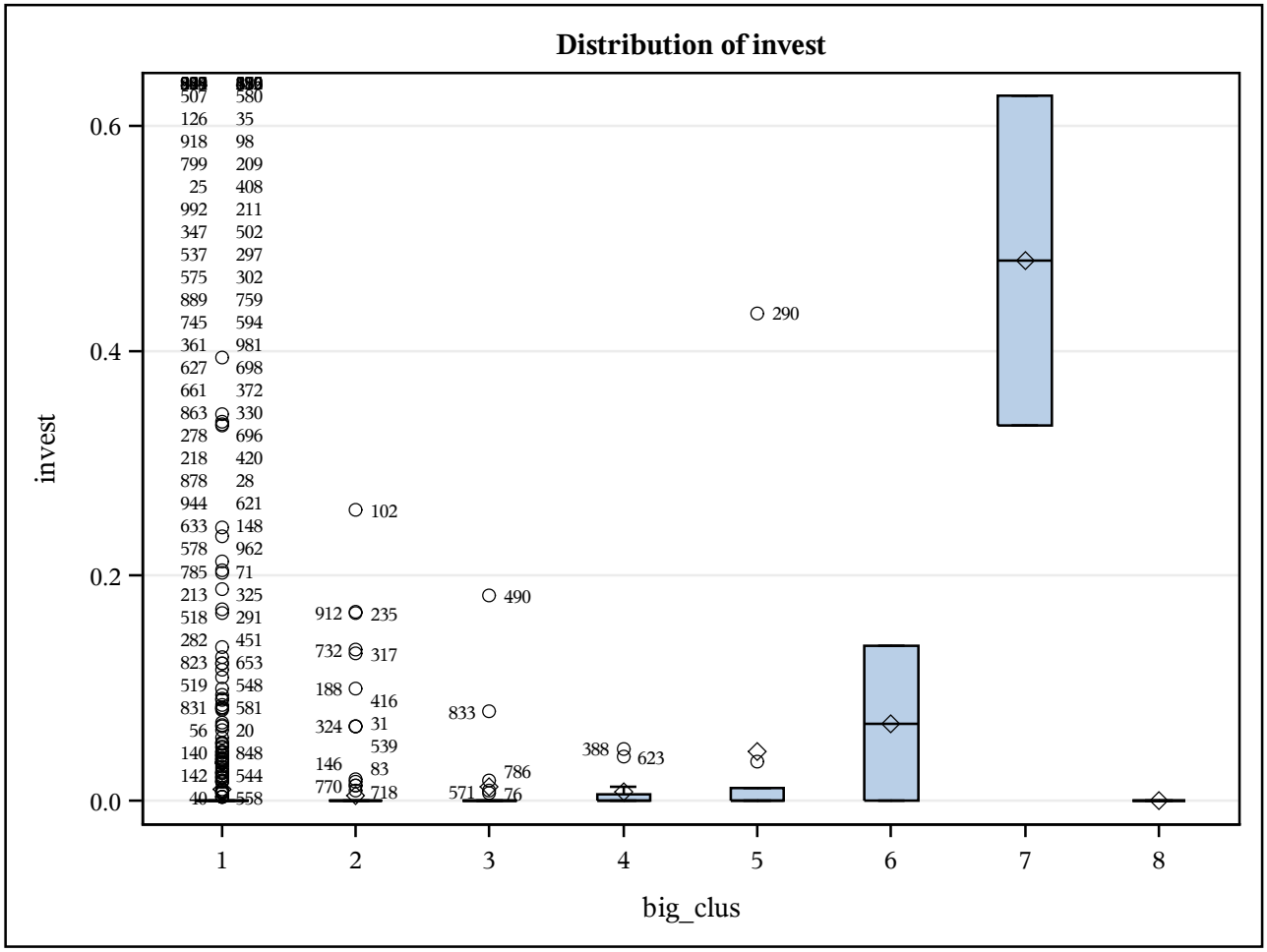
The GLM Procedure



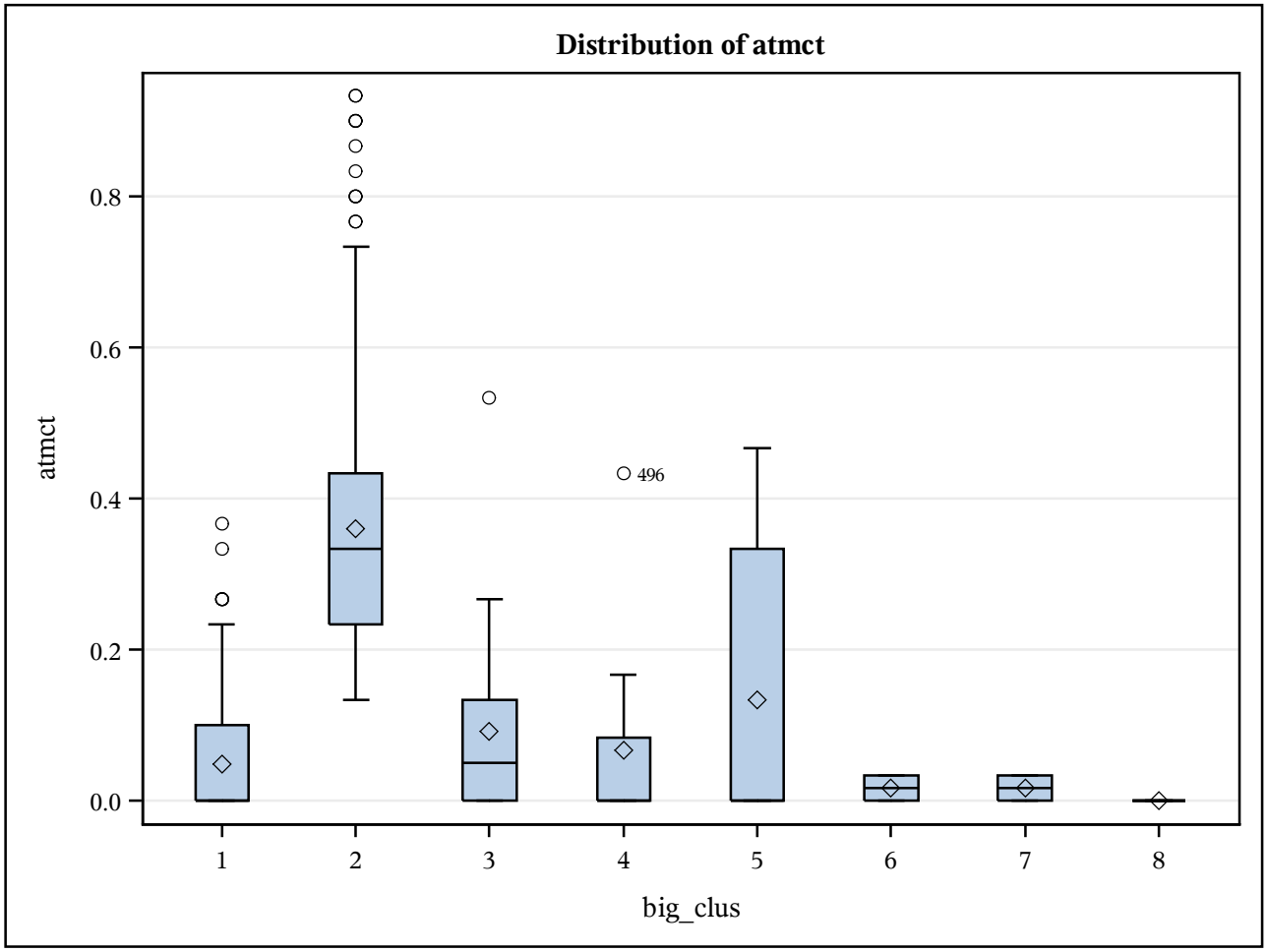
The GLM Procedure



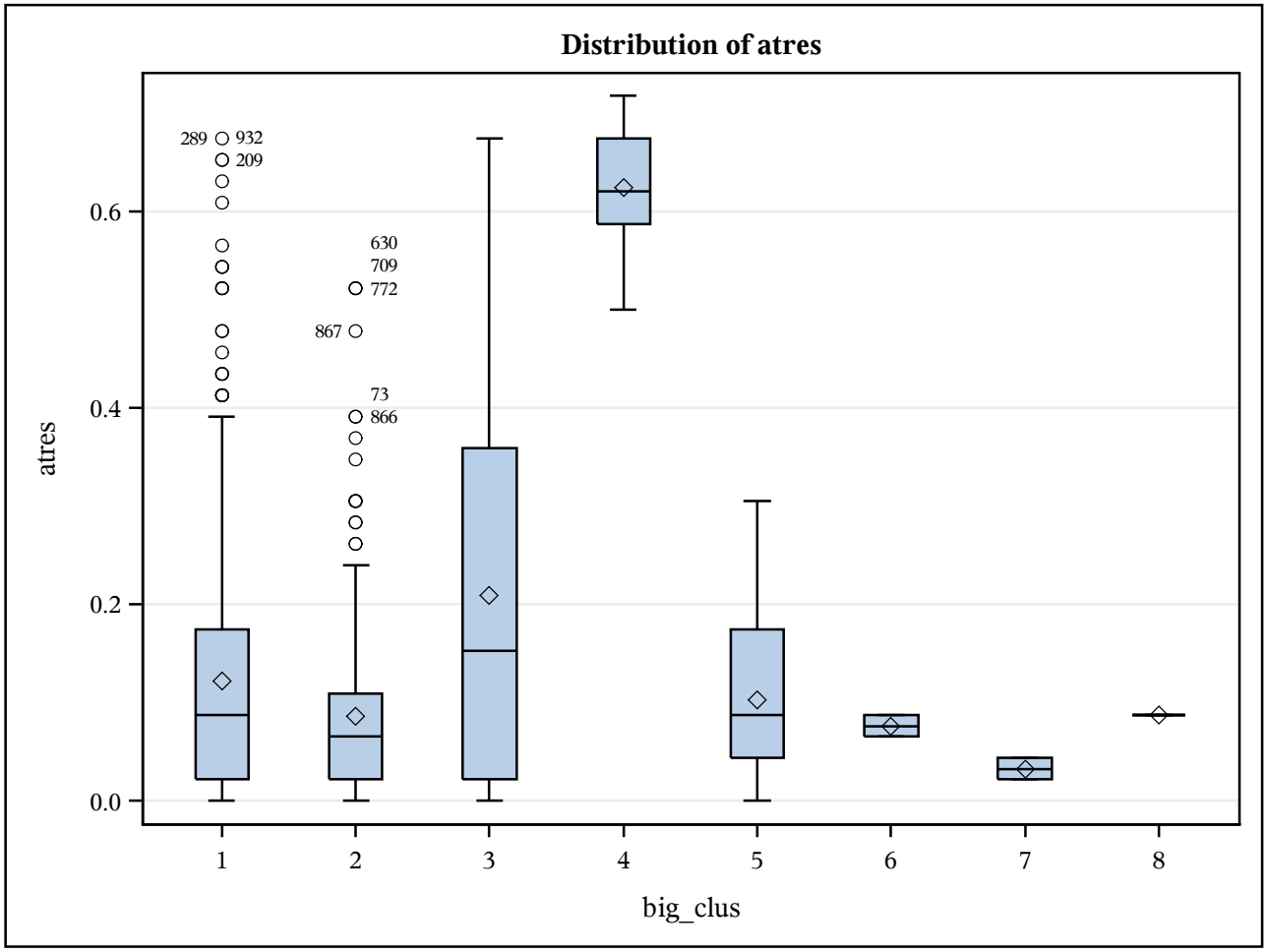
The GLM Procedure



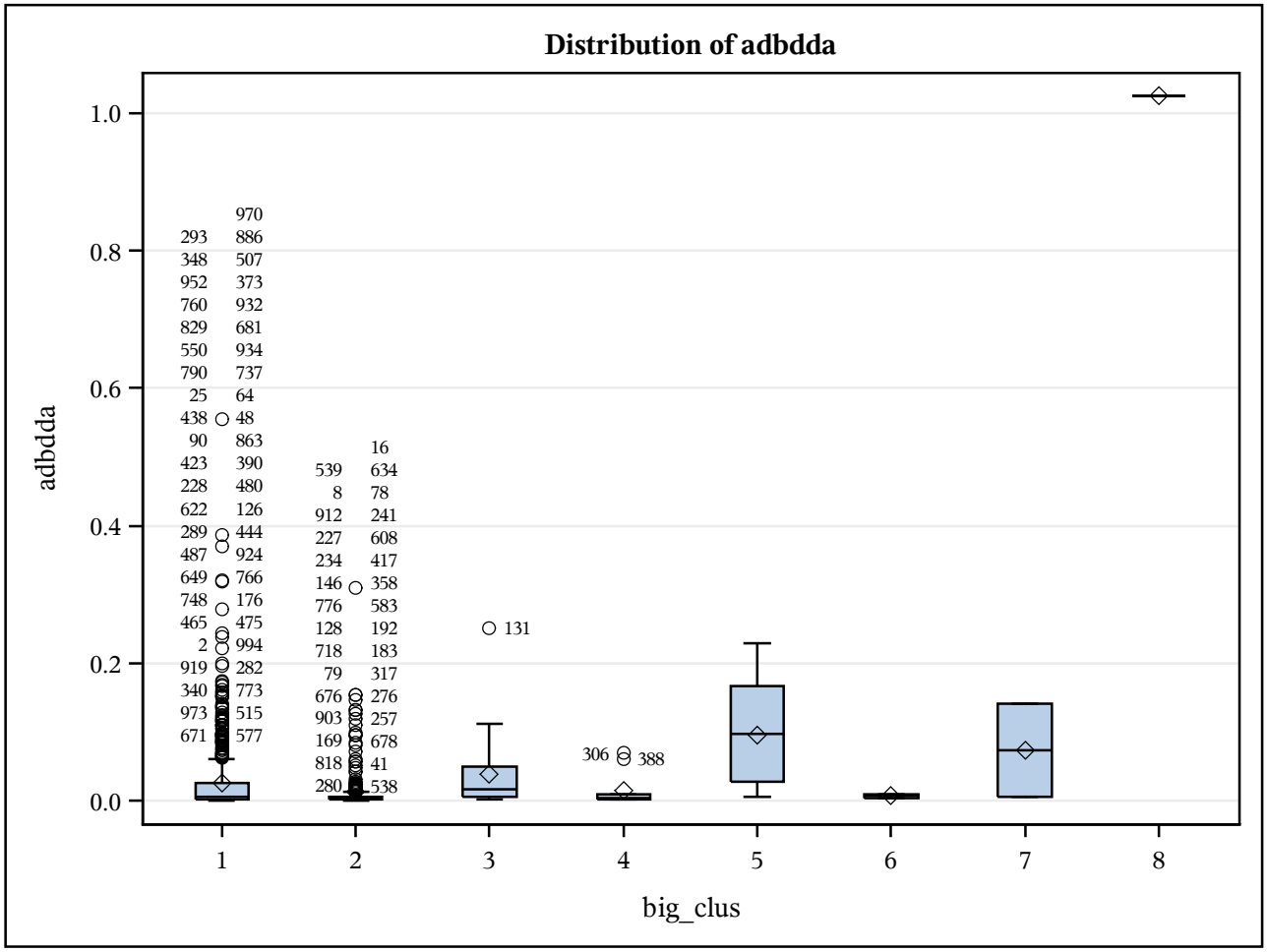
The GLM Procedure



The GLM Procedure



The GLM Procedure



The GLM Procedure

Level of big_clus	N	ddatot		savbal		income		invest	
		Mean	Std Dev	Mean	Std Dev	Mean	Std Dev	Mean	Std Dev
1	656	0.02175626	0.05353326	0.01944102	0.04819783	0.23069279	0.16028009	0.00996138	0.04108169
2	292	0.02065381	0.03733549	0.00624927	0.02526441	0.21507551	0.13237784	0.00421086	0.02465383
3	24	0.03493637	0.06627762	0.04664705	0.06176942	0.90216155	0.11469178	0.01226336	0.03972293
4	12	0.00639302	0.00637452	0.01446122	0.03194821	0.19226394	0.21016966	0.00811806	0.01657801
5	11	0.73149352	0.38941972	0.07454311	0.19625327	0.37201365	0.25836876	0.04360364	0.12970401
6	2	0.03099147	0.01532752	0.37875648	0.00988536	0.16894198	0.11825335	0.06869167	0.09714469
7	2	0.23127974	0.21237607	0.00000000	0.00000000	0.41638225	0.02413334	0.48000000	0.20741799
8	1	0.02043189	.	0.00000000	.	0.23208191	.	0.00000000	.

Level of big_clus	N	atmct		atres		adbdda	
		Mean	Std Dev	Mean	Std Dev	Mean	Std Dev
1	656	0.04852642	0.06557268	0.12228261	0.12253942	0.02609063	0.05115784
2	292	0.36050228	0.16502067	0.08628648	0.09278189	0.01264883	0.03127301
3	24	0.09166667	0.13012443	0.20923913	0.21480623	0.03870131	0.05718152
4	12	0.06666667	0.12870764	0.62318841	0.06705791	0.01420960	0.02400618
5	11	0.13333333	0.19379256	0.10276680	0.09227789	0.09512927	0.07270814
6	2	0.01666667	0.02357023	0.07608696	0.01537189	0.00746519	0.00400554
7	2	0.01666667	0.02357023	0.03260870	0.01537189	0.07331367	0.09626262
8	1	0.00000000	.	0.08695652	.	1.02554993	.

The GLM Procedure
Multivariate Analysis of Variance

Characteristic Roots and Vectors of: E Inverse * H, where
H = Type III SSCP Matrix for big_clus
E = Error SSCP Matrix

Characteristic Root	Percent	Characteristic Vector V'EV=1						
		ddatot	savbal	income	invest	atmct	atres	adbdda
1.81842019	37.34	0.09608076	-0.05579072	-0.02980437	0.01976454	0.28473318	-0.03819657	-0.06353104
1.45430821	29.86	0.50307966	-0.08241806	0.02464819	0.08138016	-0.03569227	-0.00187807	-0.04935564
0.52423187	10.76	-0.01779469	-0.03138187	-0.09712139	-0.09228504	0.01234498	-0.04306489	0.64767393
0.45818711	9.41	-0.08777101	0.13553528	0.18411482	-0.02559877	0.03287308	-0.10496616	0.24840481
0.28572748	5.87	-0.07043143	0.02097933	-0.01592941	0.73472812	-0.00364301	-0.11106269	-0.02230605
0.21124345	4.34	-0.01896375	-0.16313183	0.00285042	0.32129240	0.04456513	0.22589090	0.11445432
0.11788154	2.42	-0.04363437	0.65736967	-0.03564675	0.03523867	0.03884235	0.04660964	0.03649536

MANOVA Test Criteria and F Approximations for the Hypothesis of No Overall big_clus Effect
H = Type III SSCP Matrix for big_clus
E = Error SSCP Matrix

S=7 M=-0.5 N=492

Statistic	Value	F Value	Num DF	Den DF	Pr > F
Wilks' Lambda	0.03736154	93.12	49	5010.2	<.0001
Pillai's Trace	2.39797648	73.84	49	6944	<.0001
Hotelling-Lawley Trace	4.86999985	97.86	49	3334.7	<.0001
Roy's Greatest Root	1.81842019	257.70	7	992	<.0001

NOTE: F Statistic for Roy's Greatest Root is an upper bound.