

Chapter V

Conclusion, Limitation, and Suggestion

5.1 Conclusion

The financial risk tolerance every people are difference. The factors that influence the financial risk tolerance every people also difference one and another. In this research, the author wants to prove whether family relationship, gender, and financial knowledge could impact on the financial risk tolerance. The conclusion of this research derived from the hypothesis testing to answer the problem statement:

1. The hypothesis 1 (H_{a1}) which state that parents' education impact on the financial risk tolerance of their children. In this variable, divided into two analyses. First is fathers' education, and second is mothers' education. For the fathers' education, H_{01} is supported. Means that, the financial risk tolerance of the children is independent of the parents' education or the fathers' education has no impact on the financial risk tolerance of their children. For the mothers' education, H_{01} is unsupported. Means that, the financial risk tolerance of the children is not independent of the parents' education or the mothers' education has an impact on the financial risk tolerance. So, in the parents' education hypothesis, the result of the test is partly supported.
2. The hypothesis 2 (H_{a2}) which state that there is the impact of gender on the financial risk tolerance, H_{02} is unsupported. So the alternative or H_{a2} is

supported, means that the financial risk tolerance is not independent of the gender or there is the impact of gender on the financial risk tolerance.

3. The hypothesis 3 (H_{a3}) which state that there is the impact of children's knowledge on the financial risk tolerance, H_{03} is unsupported. So the alternative or H_{a3} is supported, means that the financial risk tolerance is not independent of the children's knowledge or the financial knowledge have an impact on the financial risk tolerance.
4. The hypothesis 4 (H_{a4}) which state that there is the impact of parents and children relationship on the financial risk tolerance, H_{04} is supported. Means that, the financial risk tolerance is independent to the parents and children relationship or there is no impact of the family relationship on the financial risk tolerance.

In general, the conclusions are gender and children's knowledge is not independent or has an impact on the financial risk tolerance. The parents' education and the parents and children relationship (family relationship) are independent or have no impact on the financial risk tolerance.

5.2 Managerial Implications

The result of this research is expected for the students, especially who are major in financial management, they could use the information from this research, to manage their financial and make a decision in the investment. For the students who are would start investing, the information in this research could be used to know whether they are more risk tolerance or less risk tolerance. For the parents,

they could use the information in this research to know whether the parents are closed enough with their children.

5.3 Limitation of the Research

The limitation in this research are in family relationship only analyze the relationship between children and parents, the spousal relationship is not analyzed. For the respondents, the author only distribute the questionnaires for the respondents who already took financial course, at least one course, because respondents who already took financial course assumed understand about financial matters and would be easy to answer the questions. In parents section, the question only the demographic information such as occupation and last education of the parents. The hypothesis testing used in this research is Chi Square.

5.4 Suggestion

Based on the limitation of the research above, the suggestions for the other researchers are to analyze not only the relationship between parents and children, but also the spousal relationship. And for the parents section, would be better to add more questions and not only the demographic information, so the result would be more accurate. Choosing the appropriate statistical technique for further research is also suggested by using other type of analysis, such as Multiple Regression and Logistic Regression.

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Questionnaires

Part A: The demographic information of students

Give the checklist sign (✓) in the correct answer.

The identities of respondents

1. Name :
2. Gender :
☐ Men ☐ Women
3. Faculty :
4. Major :
5. How many financial subject that already taken?
☐ One course
☐ Two courses
☐ Three courses
☐ More than three courses

Part B: Family Relationship (Parents-Child Relationship)

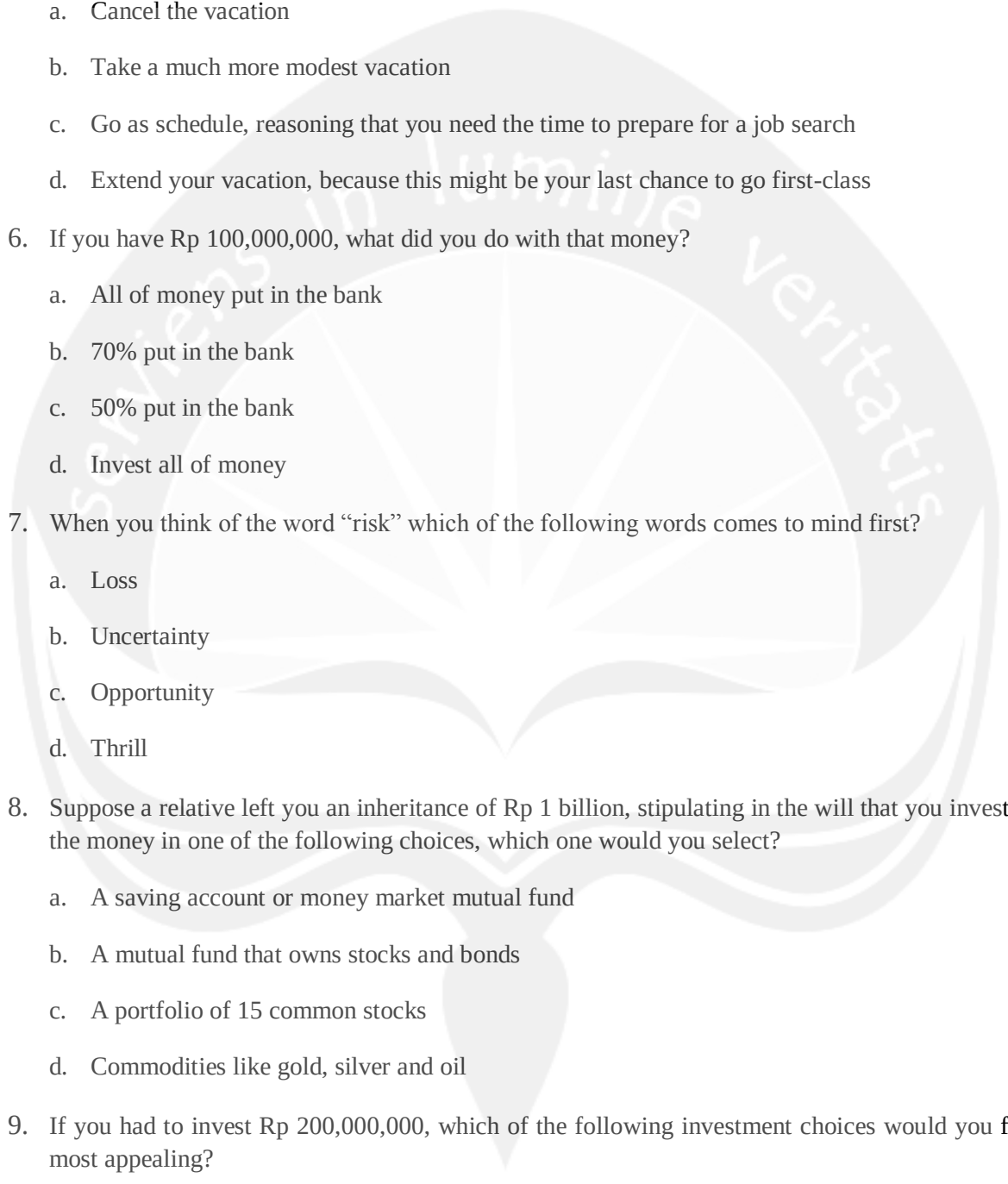
Give the cross sign (X) in the correct answer.

1. How much time their parents had spent teaching them about personal finance and money matters?
 - a. No time at all
 - b. Very little time
 - c. Sometime
 - d. A fair amount of time
 - e. A significant amount of time
2. In one week, how often parents ask you to chattering together?
 - a. Never
 - b. 1-2 times in a week
 - c. 3-4 times in a week
 - d. 5-6 times in a week
 - e. Everyday

Part C: Financial Risk Tolerance

Give the cross sign (X) in the correct answer.

3. In general, how would your best friend describe you as a risk taker?
 - a. A real risk avoider
 - b. Cautious
 - c. Willing to take risk after completing adequate research
 - d. A real gambler or risk taker
4. You are on a TV game show and can choose one of the following. Which would you take?
 - a. Rp 10,000,000 in cash
 - b. A 50% chance at winning Rp 50,000,000
 - c. A 25% chance at winning Rp 100,000,000

- 
- d. A 5% chance at winning Rp 1 milyar
5. You have just finished saving for a “once in a lifetime” vacation. Three weeks before you plan to leave, you lose your job. You would:
- a. Cancel the vacation
 - b. Take a much more modest vacation
 - c. Go as schedule, reasoning that you need the time to prepare for a job search
 - d. Extend your vacation, because this might be your last chance to go first-class
6. If you have Rp 100,000,000, what did you do with that money?
- a. All of money put in the bank
 - b. 70% put in the bank
 - c. 50% put in the bank
 - d. Invest all of money
7. When you think of the word “risk” which of the following words comes to mind first?
- a. Loss
 - b. Uncertainty
 - c. Opportunity
 - d. Thrill
8. Suppose a relative left you an inheritance of Rp 1 billion, stipulating in the will that you invest all the money in one of the following choices, which one would you select?
- a. A saving account or money market mutual fund
 - b. A mutual fund that owns stocks and bonds
 - c. A portfolio of 15 common stocks
 - d. Commodities like gold, silver and oil
9. If you had to invest Rp 200,000,000, which of the following investment choices would you find most appealing?
- a. 70% in low risk investments, 30% in medium risk investments, 0% in high risk investment.
 - b. 60% in low risk investments, 30% in medium risk investments, 10% in high risk investments.

c. 30% in low risk investments, 40% in medium risk investments, 30% in high risk investments.

d. 10% in low risk investments, 40% in medium risk investments, 50% in high risk investments.

10. Your trusted friend and neighbor, an experienced geologist, is putting together a group of investors to fund an exploratory gold mining venture. The venture could pay back 50 to 100 times the investment if successful. If the mine is a bust, the entire investment is worthless. Your friend estimates the change of success is only 20%. If you had the money, how much would you invest?

a. Nothing

b. A month monthly cash

c. Three month monthly cash

d. Six month monthly cash

Part D: Financial knowledge

	Strongly disagree	Disagree	Agree	Strongly agree
I am well informed when it comes to my knowledge about managing my money and financial matters				
I regularly seek out financial information and advice				
I understand information I receive concerning financial products				
I am confident in making financial and investment decisions				

Questionnaires for Parents

Part E: The demographic information of parents' students

Give the checklist sign (✓) in the correct answer.

The identities of parents' students

		Husband	Wife
Name:			
Occupation:	Unemployed		
	Labours		
	Office workers/employees		
	Public servants		
	Educator (lecturer or teacher)		
	Doctor or nurse		
	Entrepreneurs		
	Managers and professionals		
	Traders		
The last formal education:	No Degree		
	Elementary school		
	Junior high school		
	Senior high school		
	Diploma (D3)		
	Bachelor (S1)		
	Master (S2)		
	Doctorate (S3)		

Kuesioner Penelitian

Bagian A: Karakteristik responden murid atau anak

Beri tanda checklist (✓) pada jawaban yang benar atau sesuai.

Identitas Responden

1. Nama :
2. Jenis Kelamin :
☐ Pria ☐ Wanita
3. Fakultas :
4. Jurusan :
5. Berapa banyak mata kuliah keuangan yang sudah diambil?
☐ Satu mata kuliah
☐ Dua mata kuliah
☐ Tiga mata kuliah
☐ Lebih dari tiga mata kuliah

Bagian B: Family relationship (Hubungan orang tua dan anak)

Berilah tanda silang (X) pada jawaban yang benar atau sesuai

1. Seberapa sering orang tua mengajarkan anda tentang keuangan pribadi dan hal-hal lainnya yang berhubungan tentang uang?
 - a. Tidak pernah
 - b. Sangat jarang
 - c. Jarang
 - d. Cukup sering
 - e. Sering
2. Dalam satu minggu, seberapa sering para orang tua mengajak anda untuk mengobrol bersama?
 - a. Tidak pernah
 - b. 1-2x dalam seminggu
 - c. 3-4x dalam seminggu
 - d. 5-6x dalam seminggu
 - e. Setiap hari

Bagian C: Financial Risk Tolerance

Berilah tanda silang (X) pada jawaban yang benar atau sesuai

1. Secara umum, bagaimana teman baik anda menggambarkan atau mendeskripsikan anda sebagai *risk taker* (orang yang suka mengambil resiko)?
 - a. *Risk avoider* atau lebih suka menghindari resiko
 - b. Berhati-hati atau waspada dalam pengambilan keputusan
 - c. Bersedia untuk mengambil resiko setelah melakukan penelitian terlebih dahulu
 - d. *Risk taker* atau lebih suka mengambil resiko
2. Anda sedang di acara *game show* yang disiarkan di TV dan dapat memilih salah satu dari pernyataan, pernyataan manakah yang akan anda pilih?
 - a. Uang tunai sebesar Rp 10,000,000
 - b. Kesempatan untuk memenangkan uang Rp 50,000,000 sebesar 50%
 - c. Kesempatan untuk memenangkan uang Rp 100,000,000 sebesar 25%
 - d. Kesempatan untuk memenangkan uang Rp 1 milyar sebesar 5%

3. Anda baru saja selesai menabung untuk liburan “sekali dalam seumur hidup”. Tiga minggu sebelum anda berangkat liburan, anda kehilangan pekerjaan anda. Anda akan:
 - a. Membatalkan liburan
 - b. Mengambil liburan yang lebih sederhana
 - c. Pergi sesuai jadwal, karena anda membutuhkan persiapan untuk mencari pekerjaan baru.
 - d. Memperpanjang liburan anda, karena mungkin ini adalah kesempatan terakhir untuk dapat menikmati liburan mewah
4. Jika anda mempunyai uang sebesar Rp 100,000,000, apa yang akan anda lakukan dengan uang tersebut?
 - a. Semua uang tersebut akan disimpan di bank
 - b. 70% uangnya disimpan di bank
 - c. 50% uangnya disimpan di bank
 - d. Semua uangnya diinvestasikan
5. Ketika anda memikirkan kata “resiko”, manakah dari kata-kata di bawah ini yang muncul dipikiran anda?
 - a. Rugi atau kerugian
 - b. Ketidakpastian
 - c. Kesempatan
 - d. Kesenangan atau *thrill*
6. Misalkan seorang kerabat memberikan anda warisan sebesar Rp 1 milyar, manakah yang anda pilih untuk menginvestasikan semua uang anda?
 - a. Di tabung atau reksadana pasar uang (*money market mutual fund*)
 - b. Reksadana, saham, dan obligasi
 - c. Portofolio dari 15 saham biasa (*common stock*)
 - d. Komoditas seperti emas, perak, dan minyak
7. Jika anda harus berinvestasi sebesar Rp 200,000,000, manakah dari pilihan investasi berikut yang akan anda pilih?
 - a. 70% berinvestasi dengan resiko rendah (low risk), 30% berinvestasi dengan resiko sedang (medium risk), 0% berinvestasi dengan resiko tinggi (high risk)
 - b. 60% berinvestasi dengan resiko rendah (low risk), 30% berinvestasi dengan resiko sedang (medium risk), 10% berinvestasi dengan resiko tinggi (high risk)
 - c. 30% berinvestasi dengan resiko rendah (low risk), 40% berinvestasi dengan resiko sedang (medium risk), 30% berinvestasi dengan resiko tinggi (high risk)
 - d. 10% berinvestasi dengan resiko rendah (low risk), 40% berinvestasi dengan resiko sedang (medium risk), 50% berinvestasi dengan resiko tinggi (high risk)
8. Teman dekatmu dan tetanggamu adalah ahli geologi yang berpengalaman, membentuk grup investor untuk mendanai eksplorasi pertambangan emas. Jika sukses, usaha tersebut dapat

membayar 50-100 kali investasi yang sudah diberikan. Jika tambangnya jebol atau runtuh, maka seluruh investasi akan sia-sia. Teman anda memperkirakan peluang atau kesempatan untuk sukses hanya 20%. Jika anda punya uang, berapa banyak anda mau berinvestasi?

- Tidak sama sekali
- Satu bulan uang saku anda
- Tiga bulan uang saku anda
- Enam bulan uang saku anda

Bagian D: Pengetahuan tentang Keuangan

	Sangat Tidak Setuju	Tidak Setuju	Setuju	Sangat Setuju
Saya memahami tentang mengatur keuangan saya dan masalah tentang keuangan				
Saya secara teratur mencari informasi tentang keuangan dan sarannya				
Saya mengerti informasi yang saya terima mengenai produk keuangan				
Saya yakin di dalam membuat keputusan keuangan dan investasi				

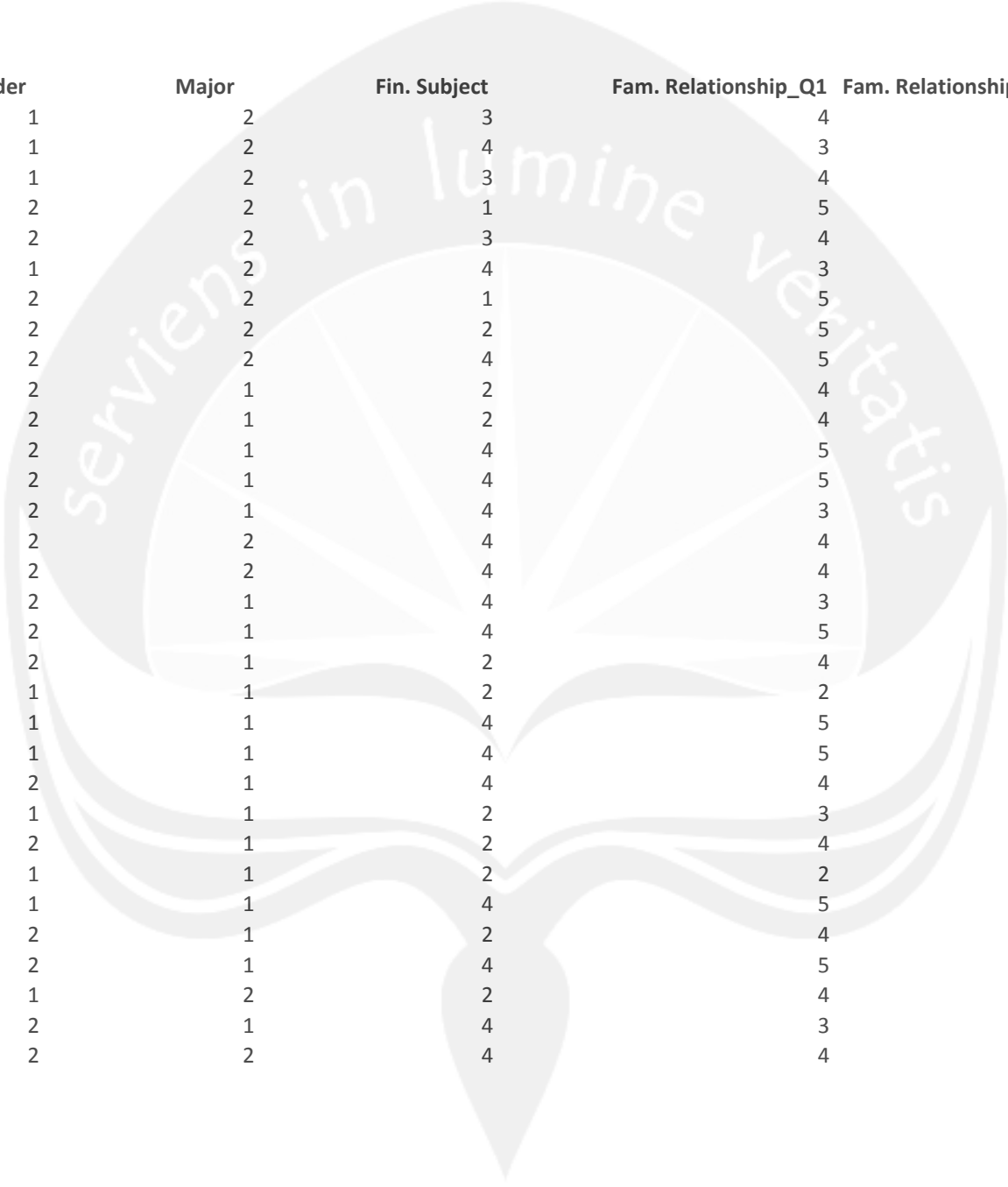
Kuesioner Penelitian untuk Orang Tua

Bagian E: Karakteristik responden orang tua

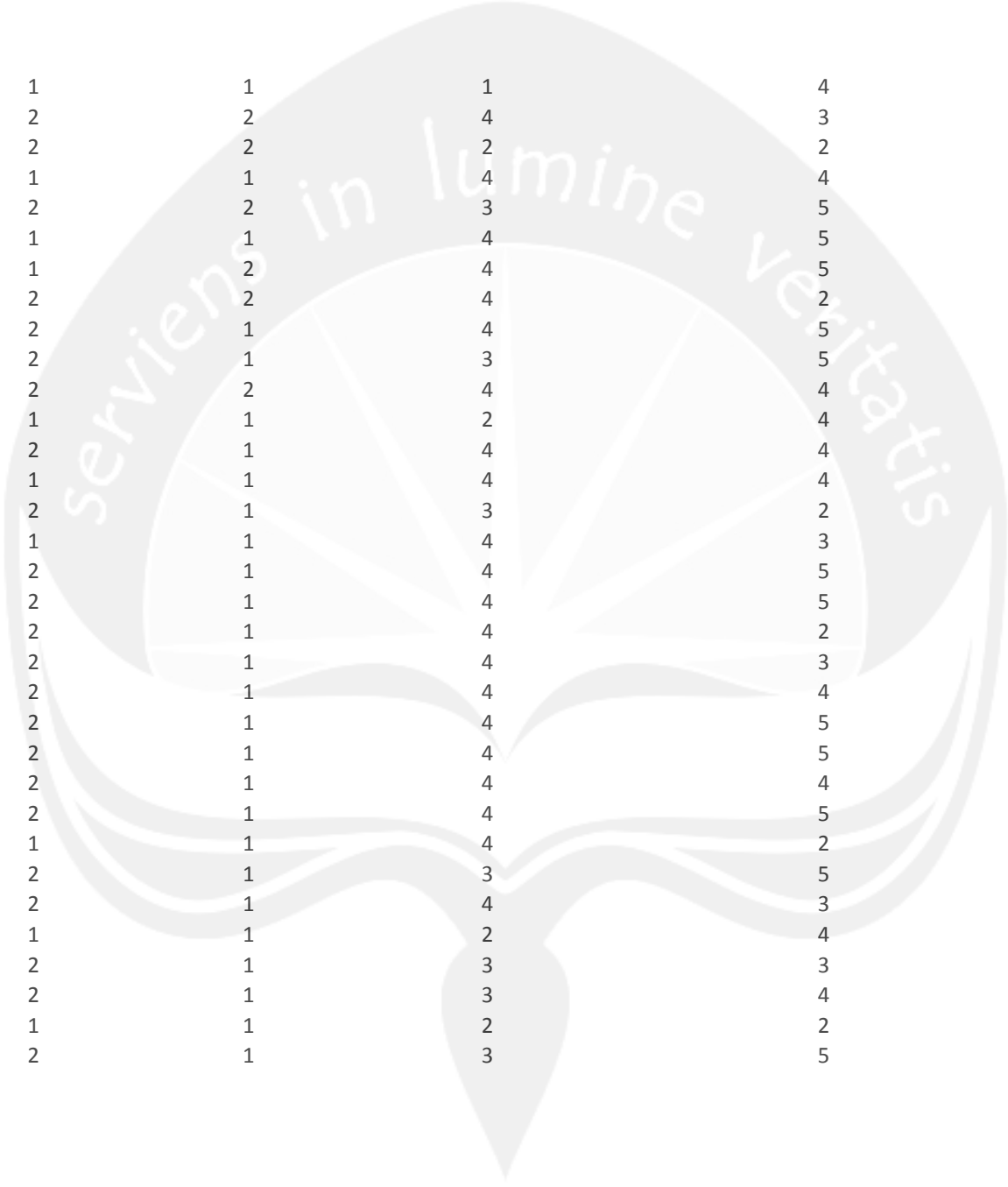
Beri tanda checklist (✓) pada jawaban yang benar atau sesuai.

Identitas Orang Tua Responden

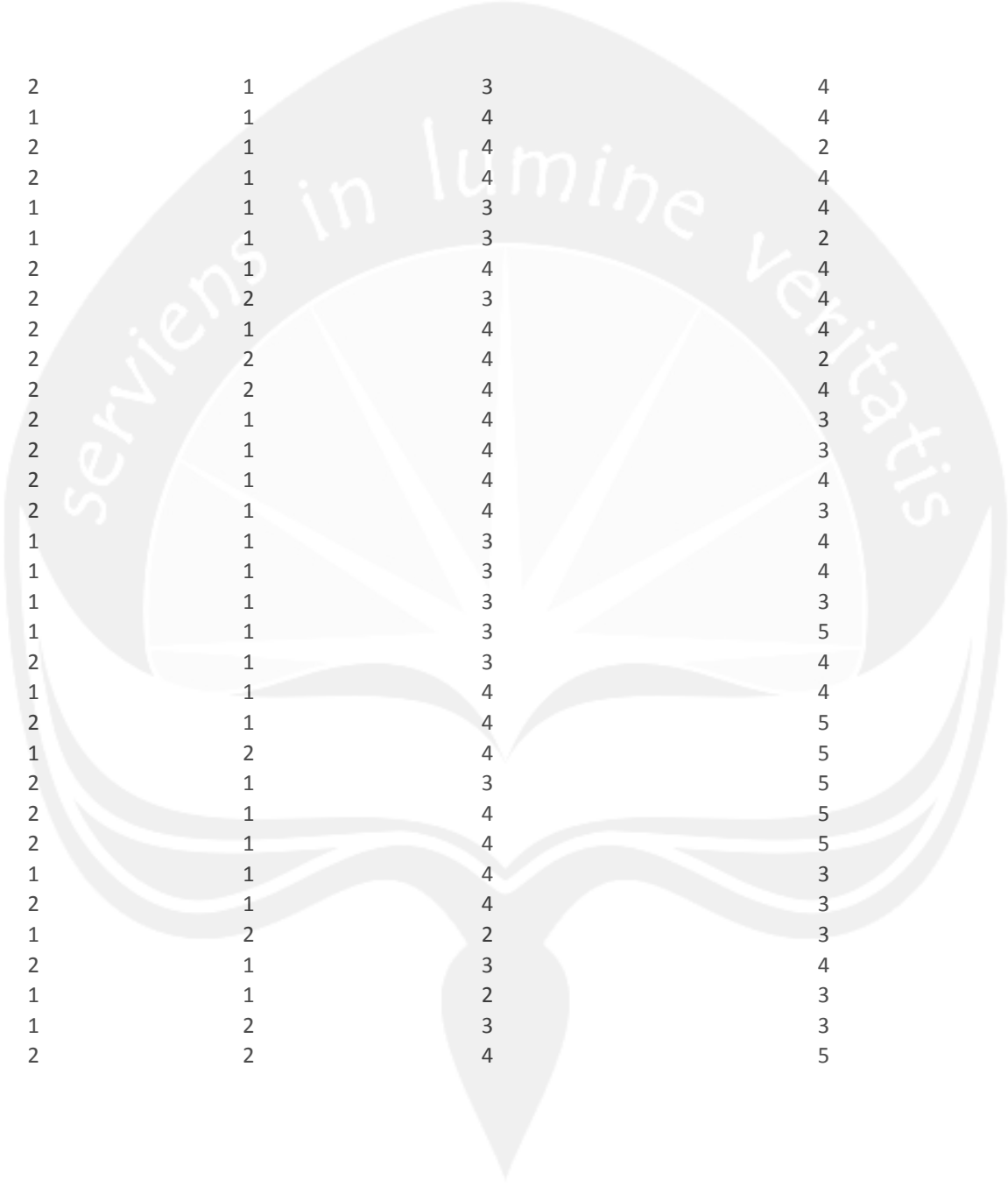
		Suami	Istri
Nama:			
Pekerjaan:	Tidak bekerja		
	Buruh		
	Pekerja kantoran		
	PNS		
	Pendidik (dosen atau guru)		
	Dokter atau perawat		
	Wirausahawan atau pengusaha		
	Manajer dan profesional		
	Pedagang		
The last formal education:	Tidak sekolah		
	Sekolah Dasar (SD)		
	Sekolah Menengah Pertama (SMP)		
	Sekolah Menengah Atas (SMA)		
	Sarjana (S1)		
	Magister (S2)		
	Doktor (S3)		



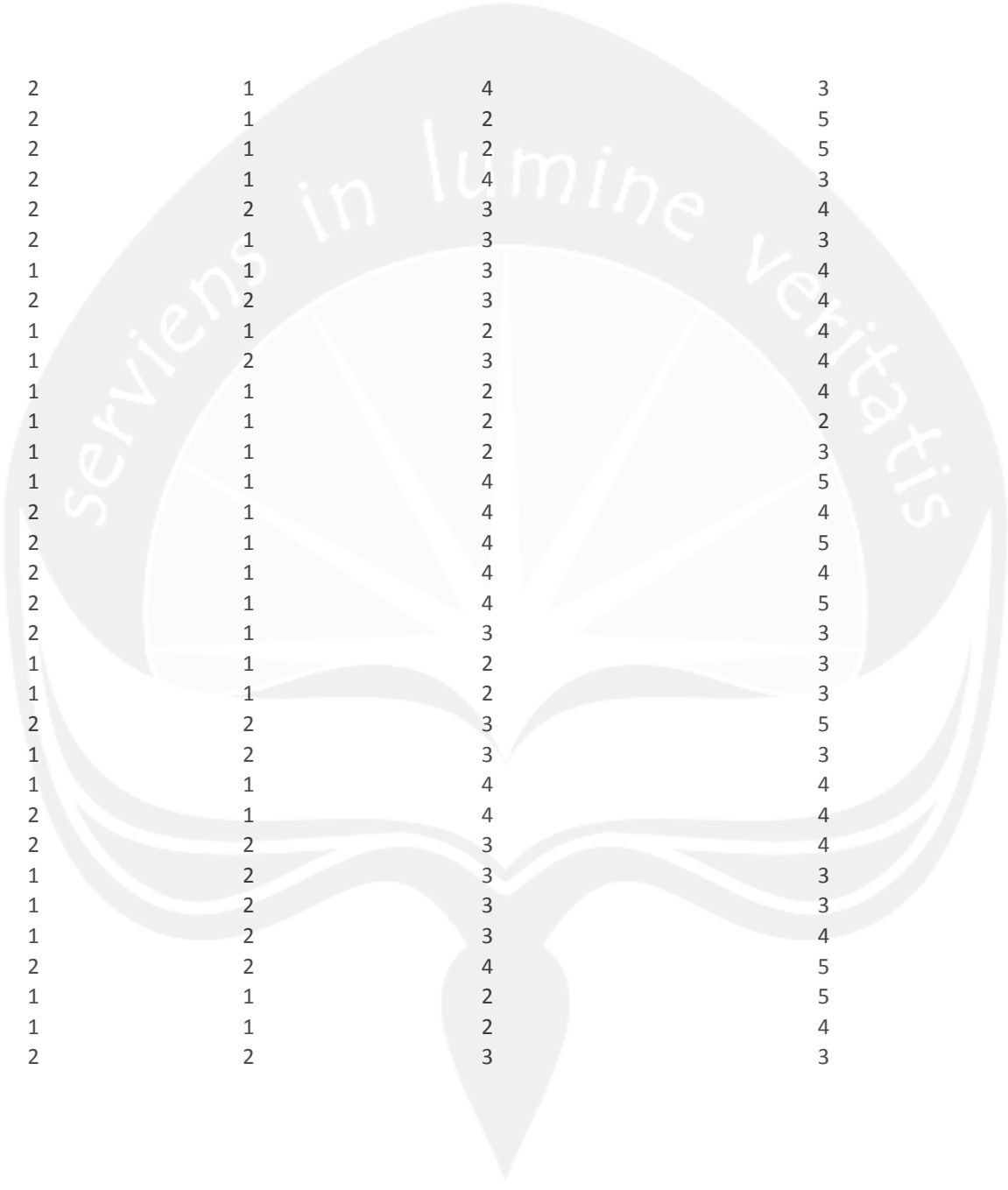
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4	2	2	1	5	5
5	2	2	3	4	4
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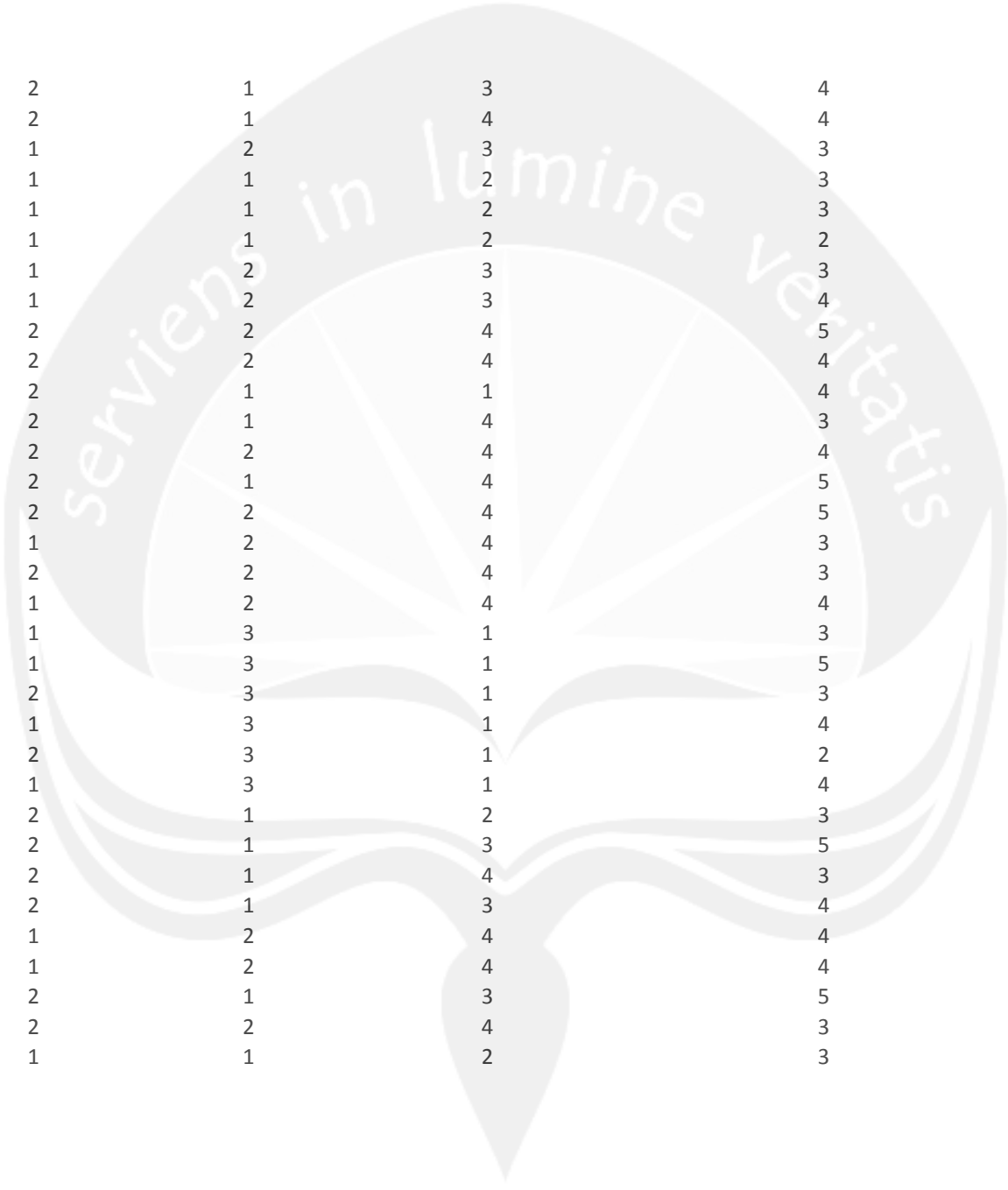
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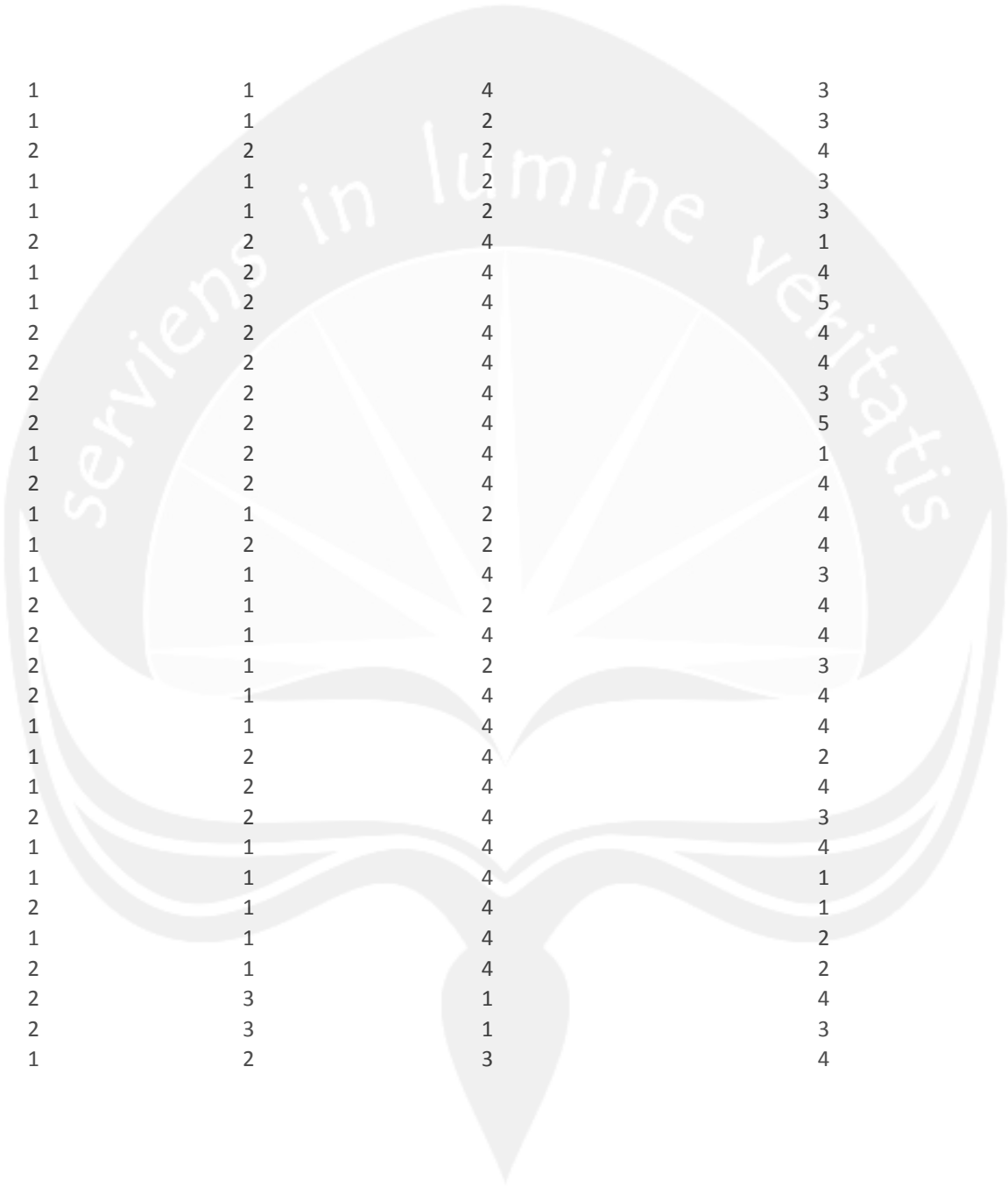
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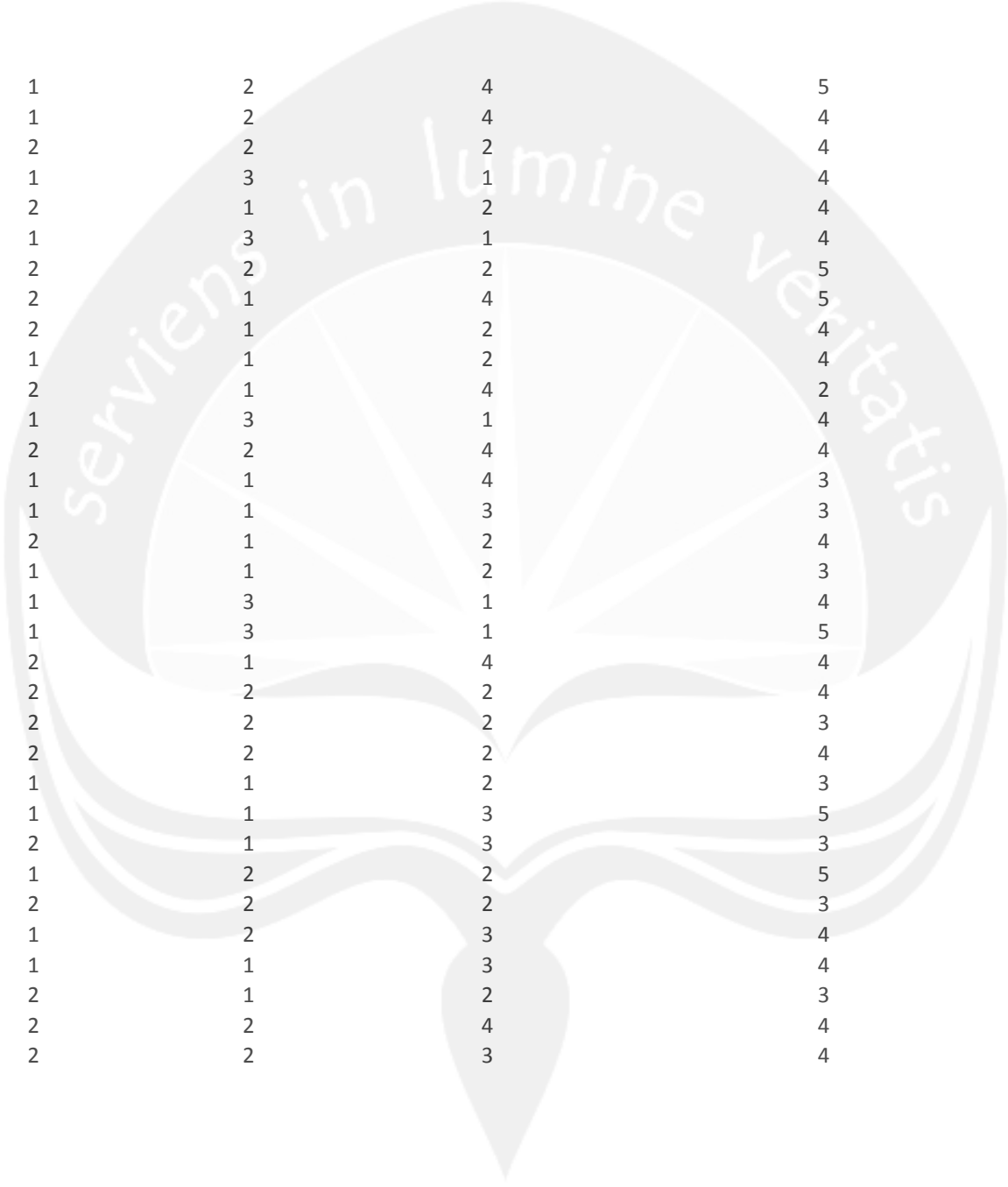
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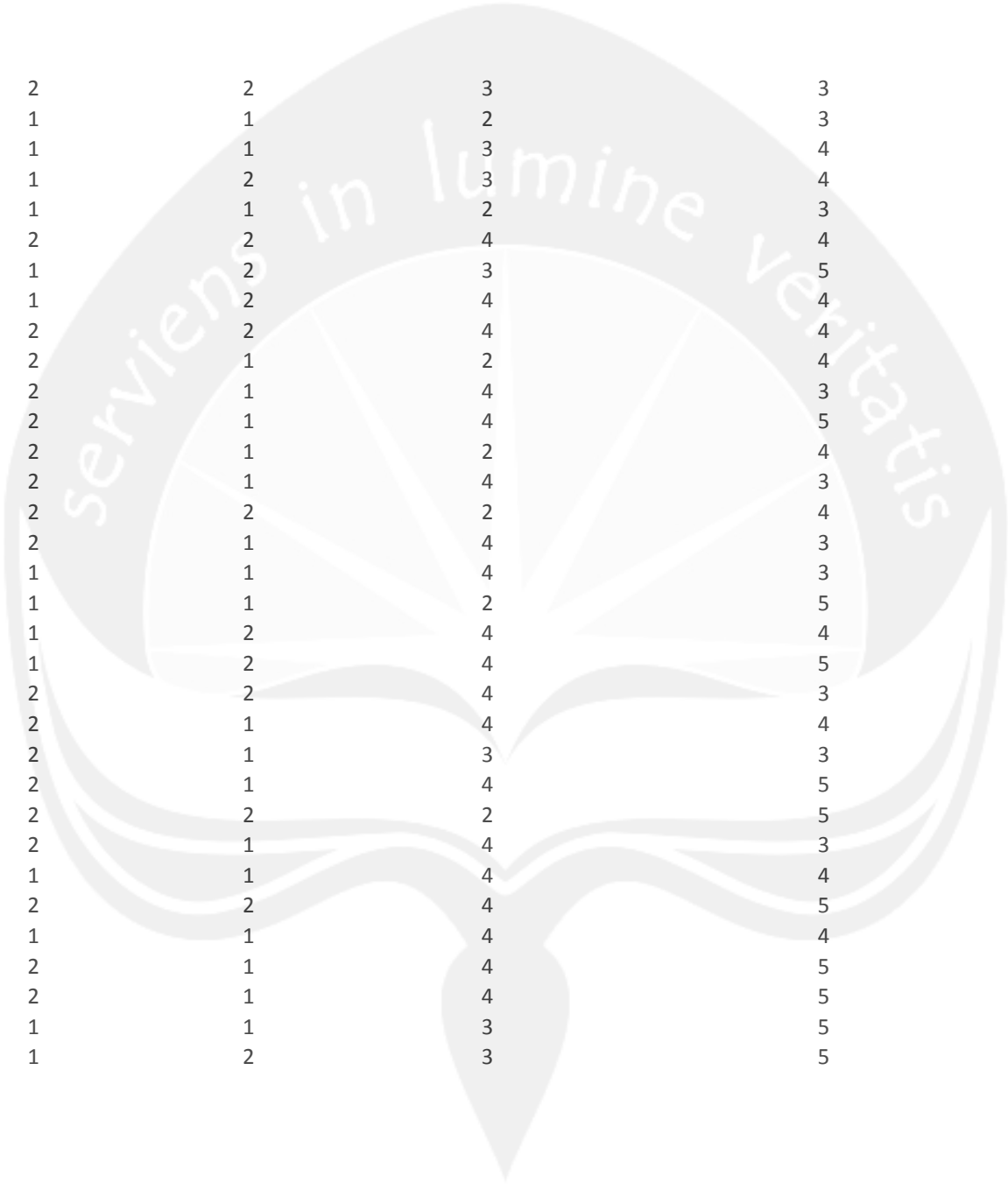
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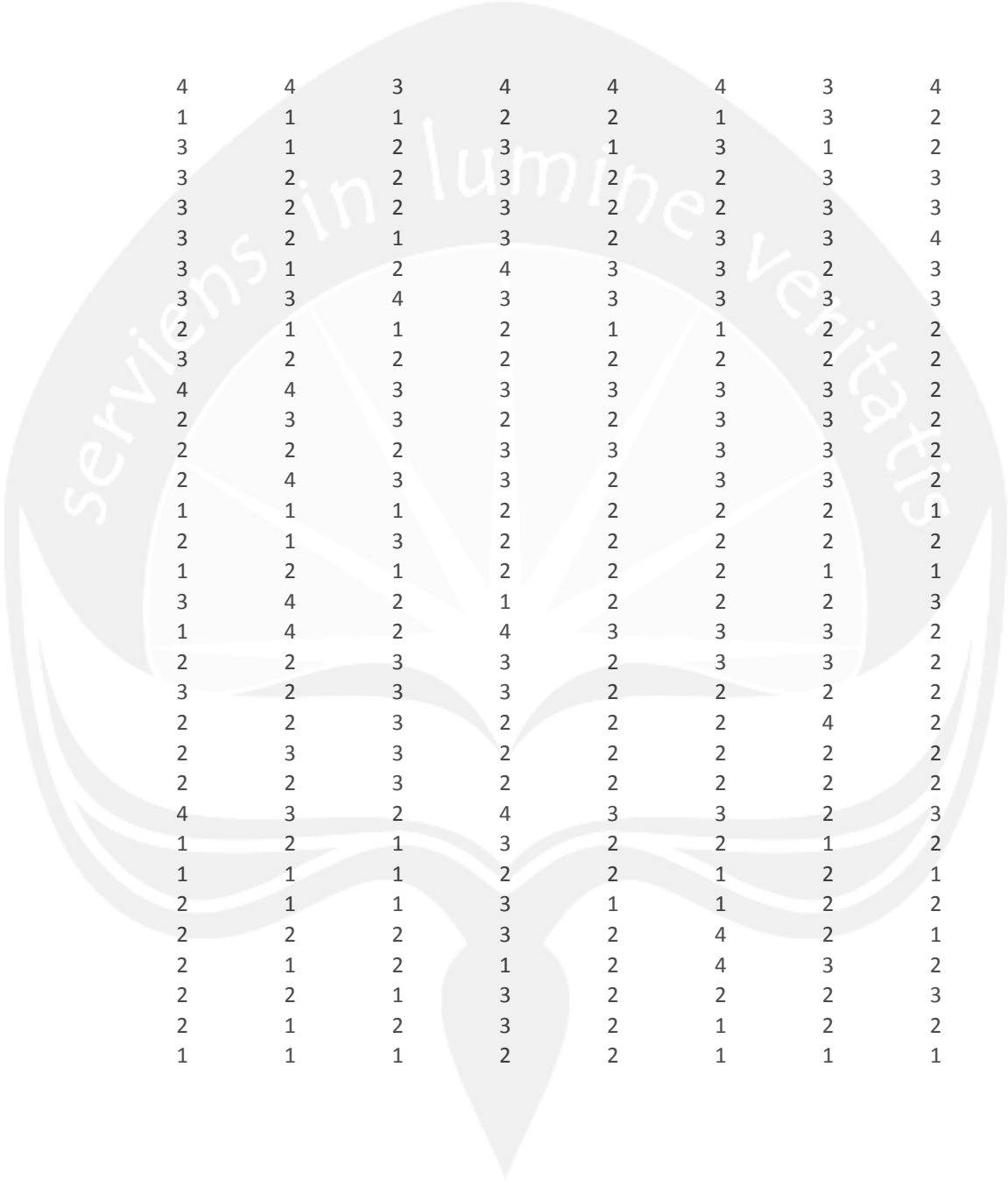


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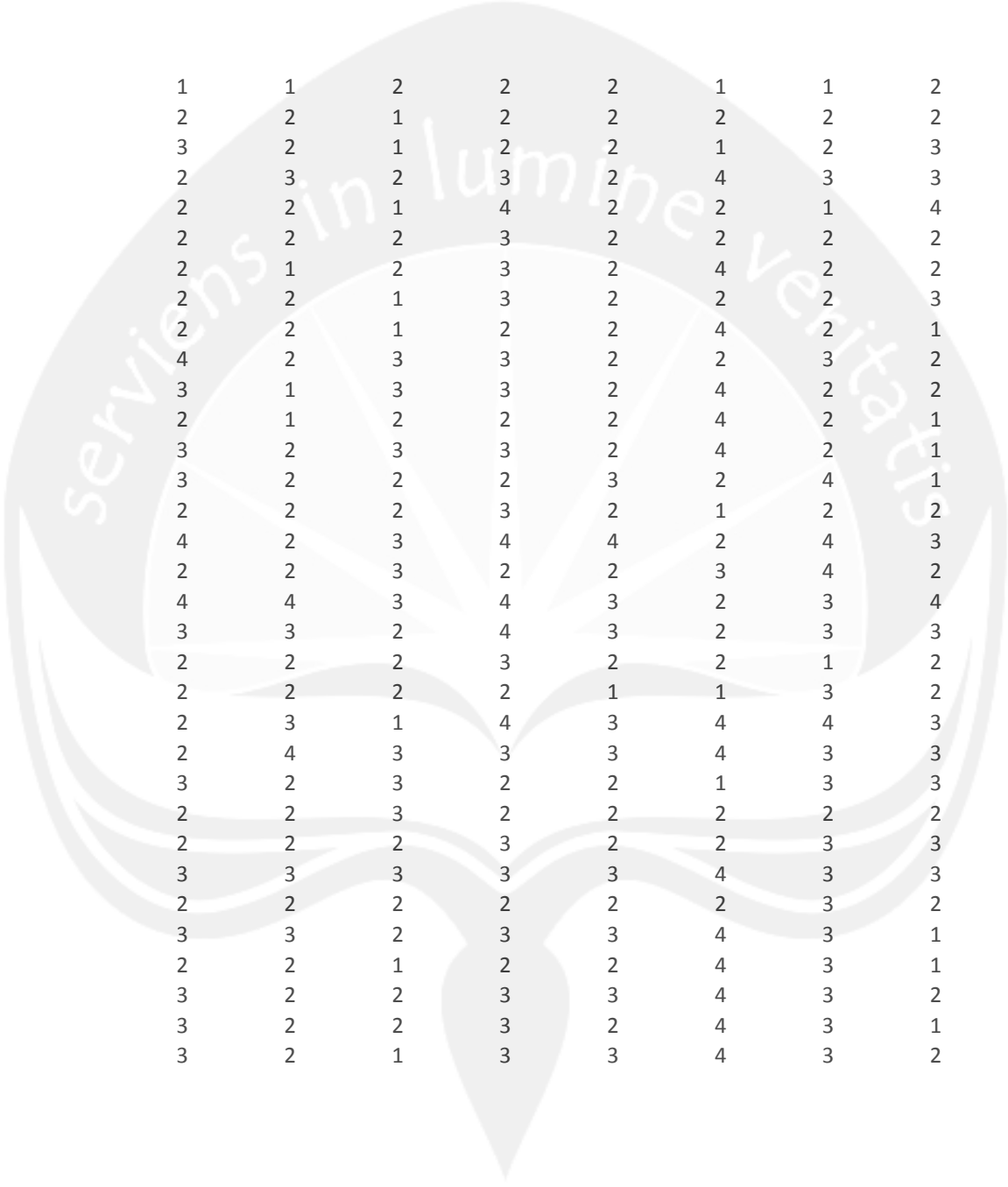
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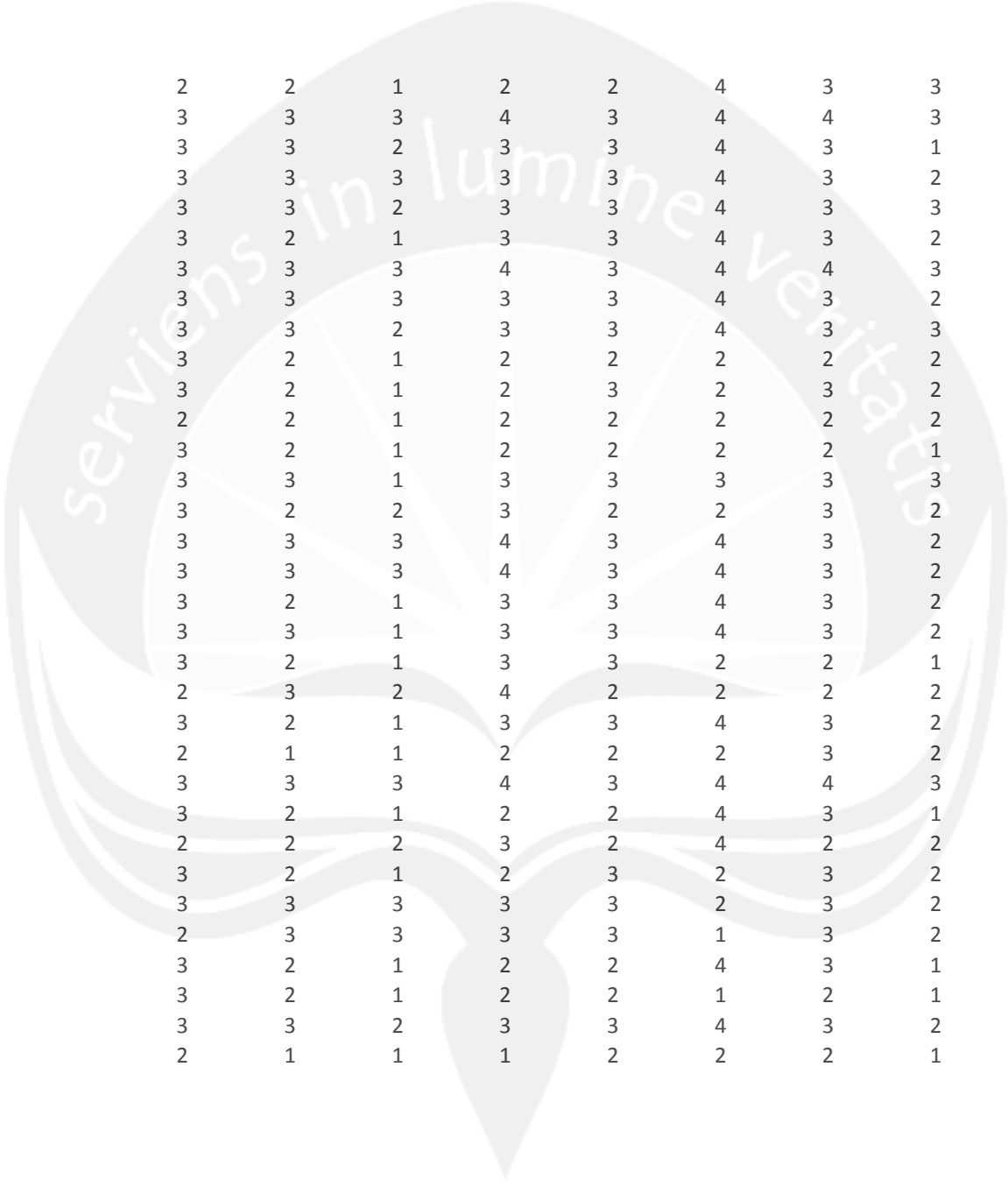
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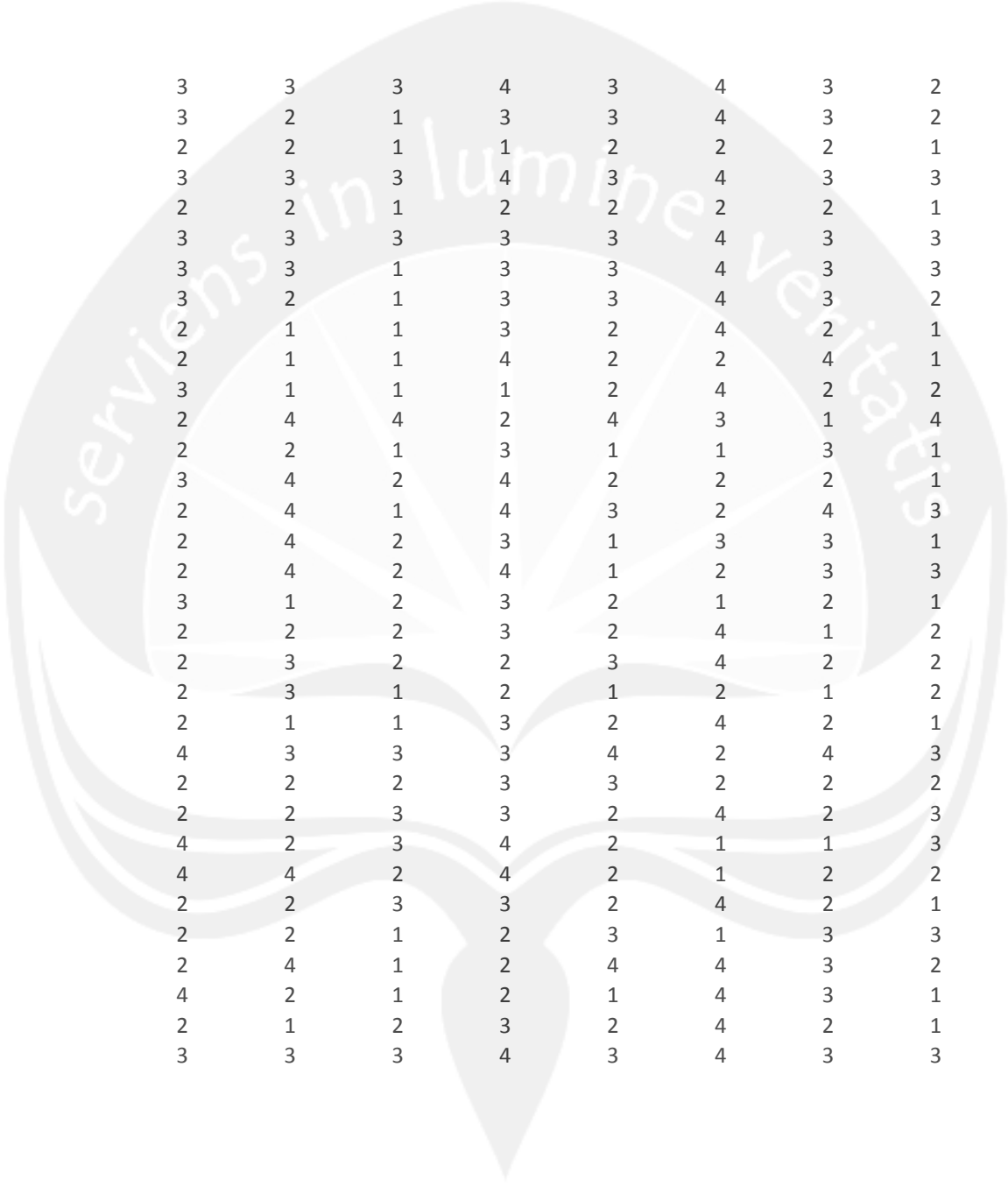
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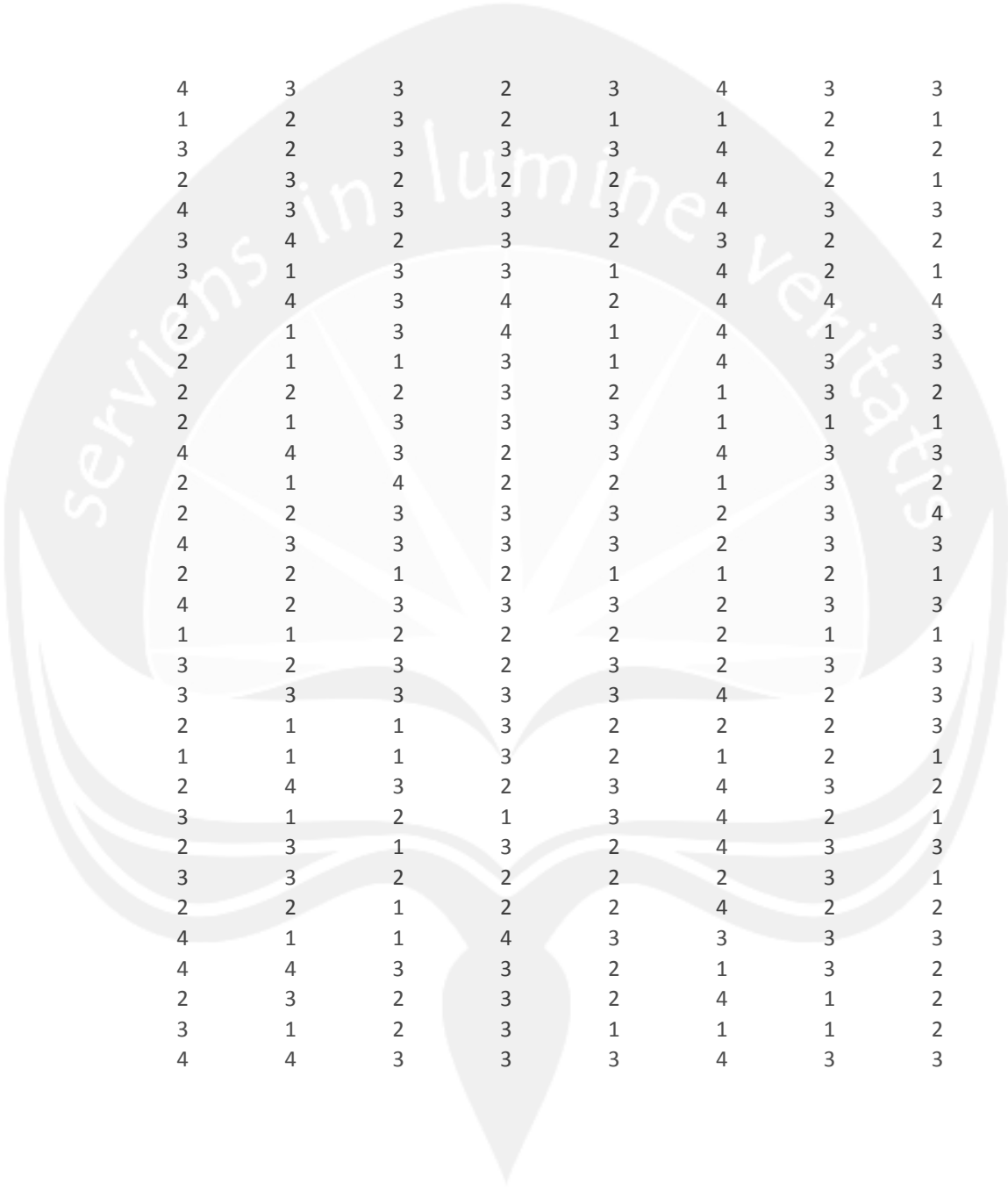
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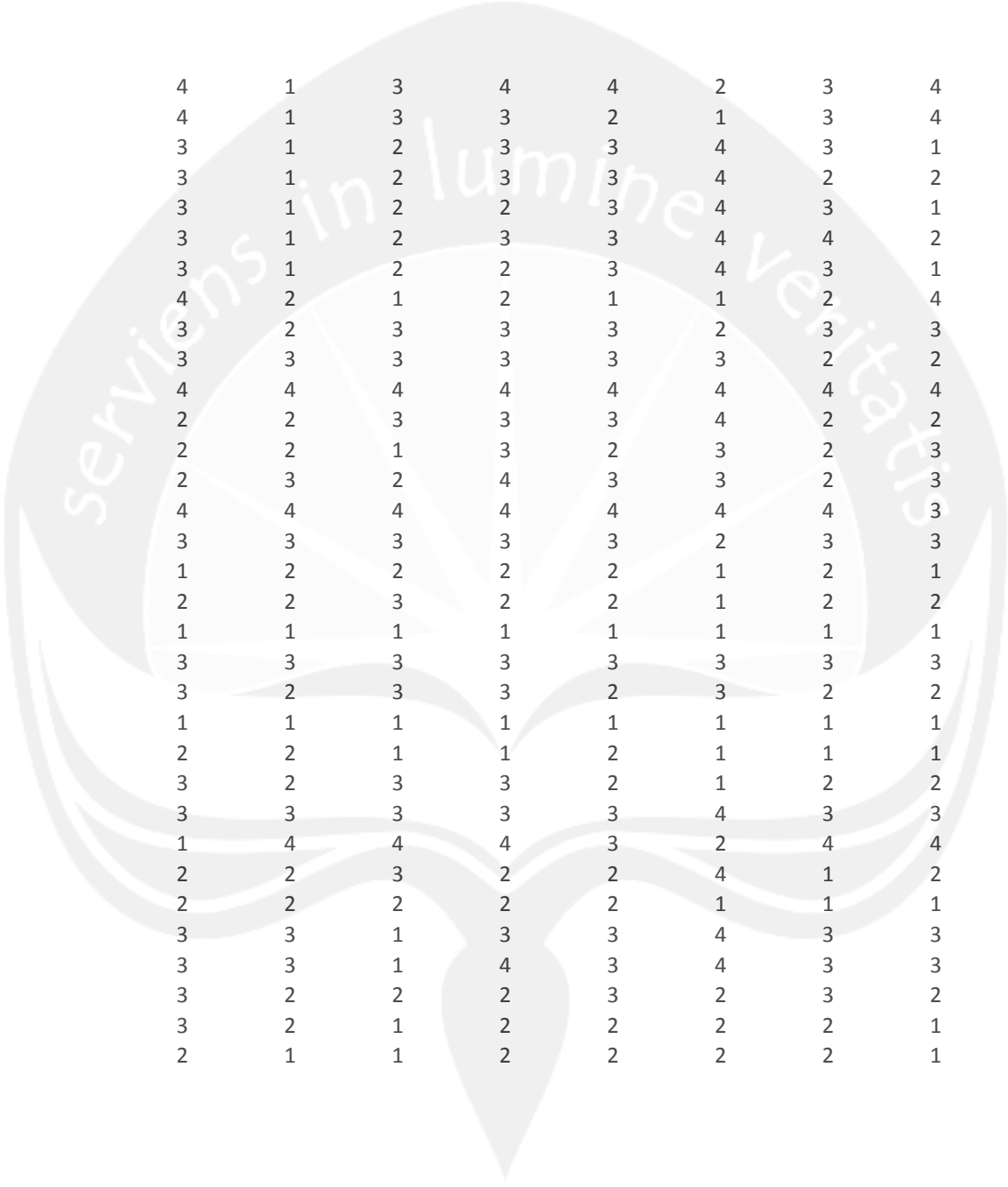
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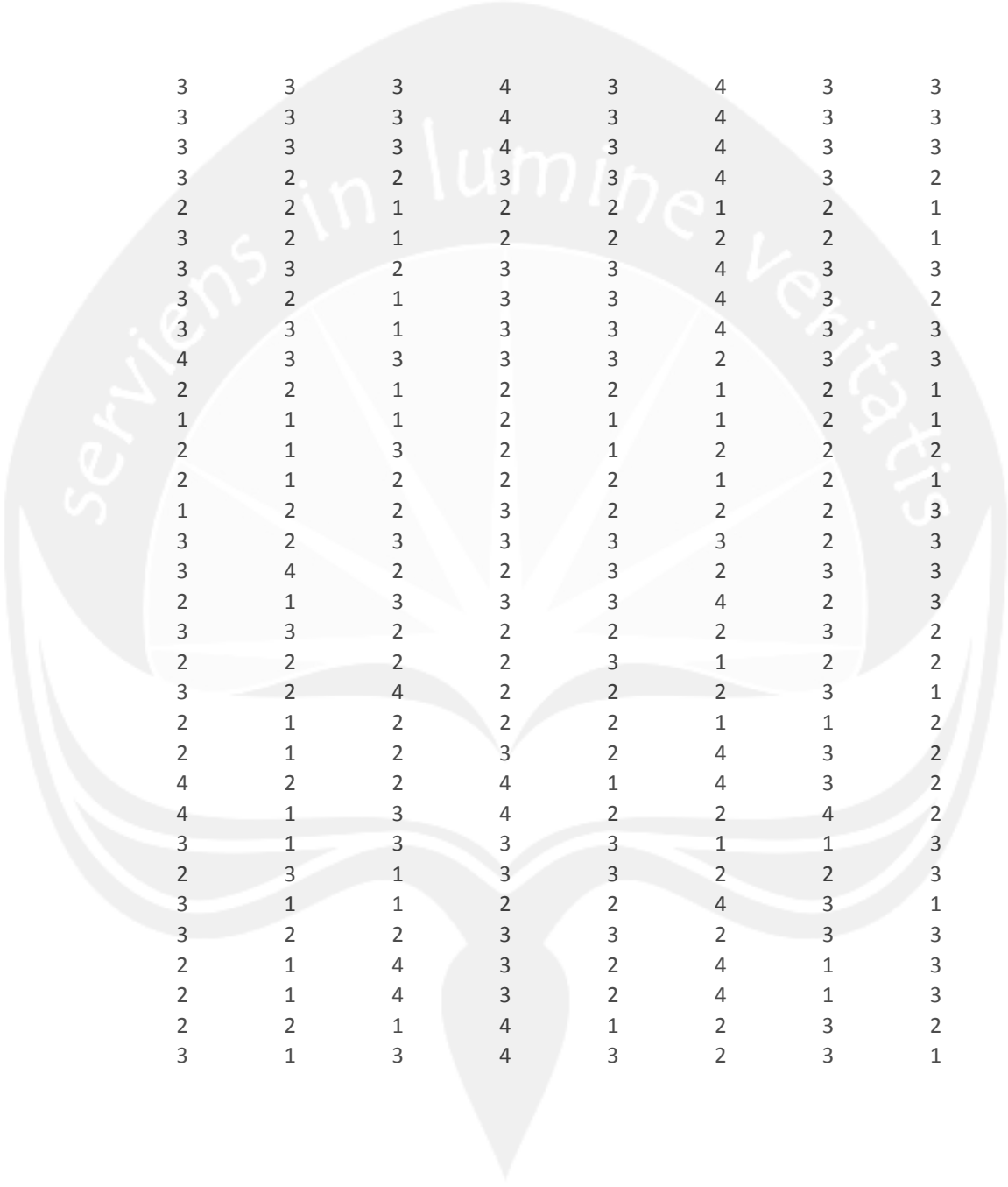
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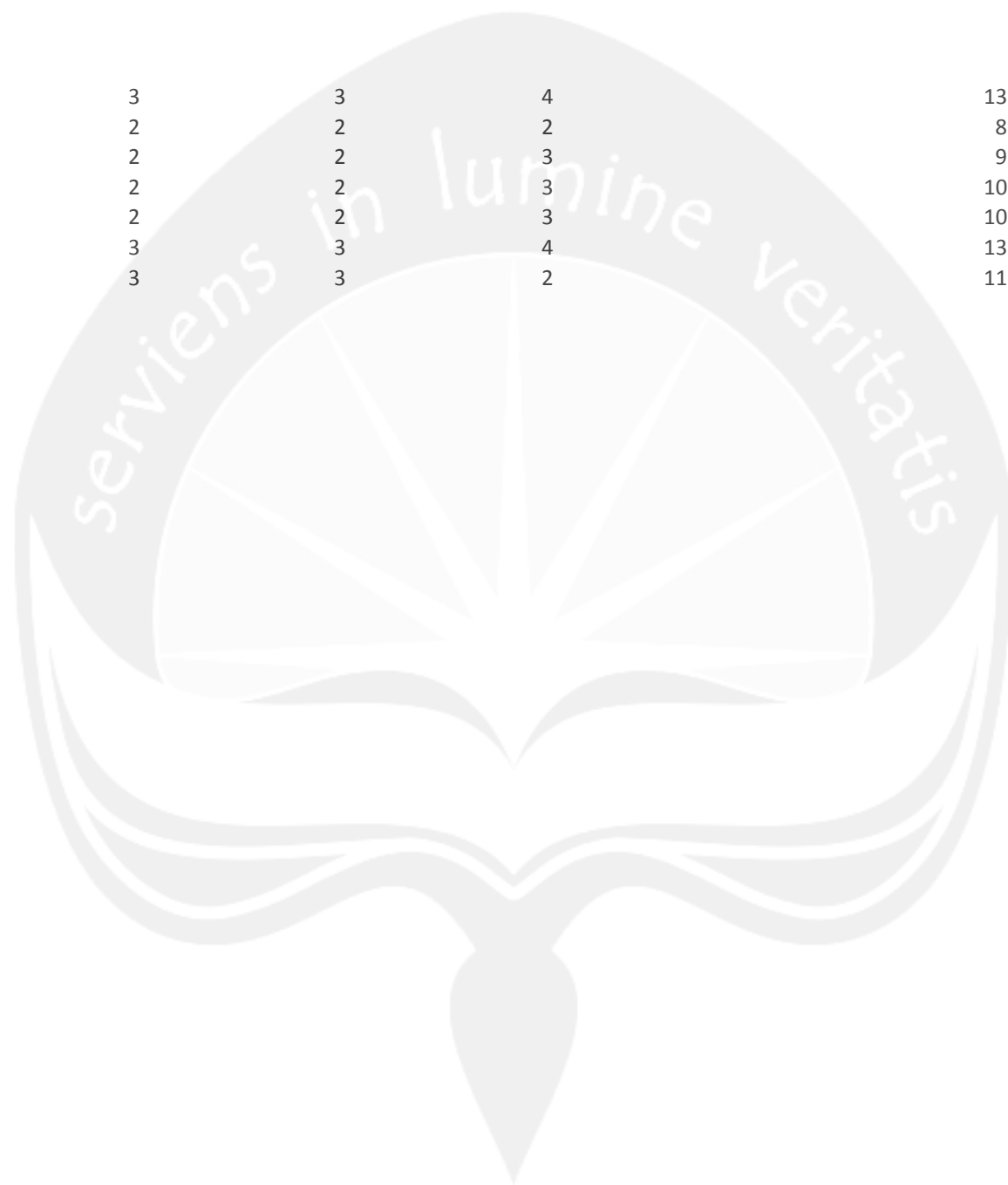
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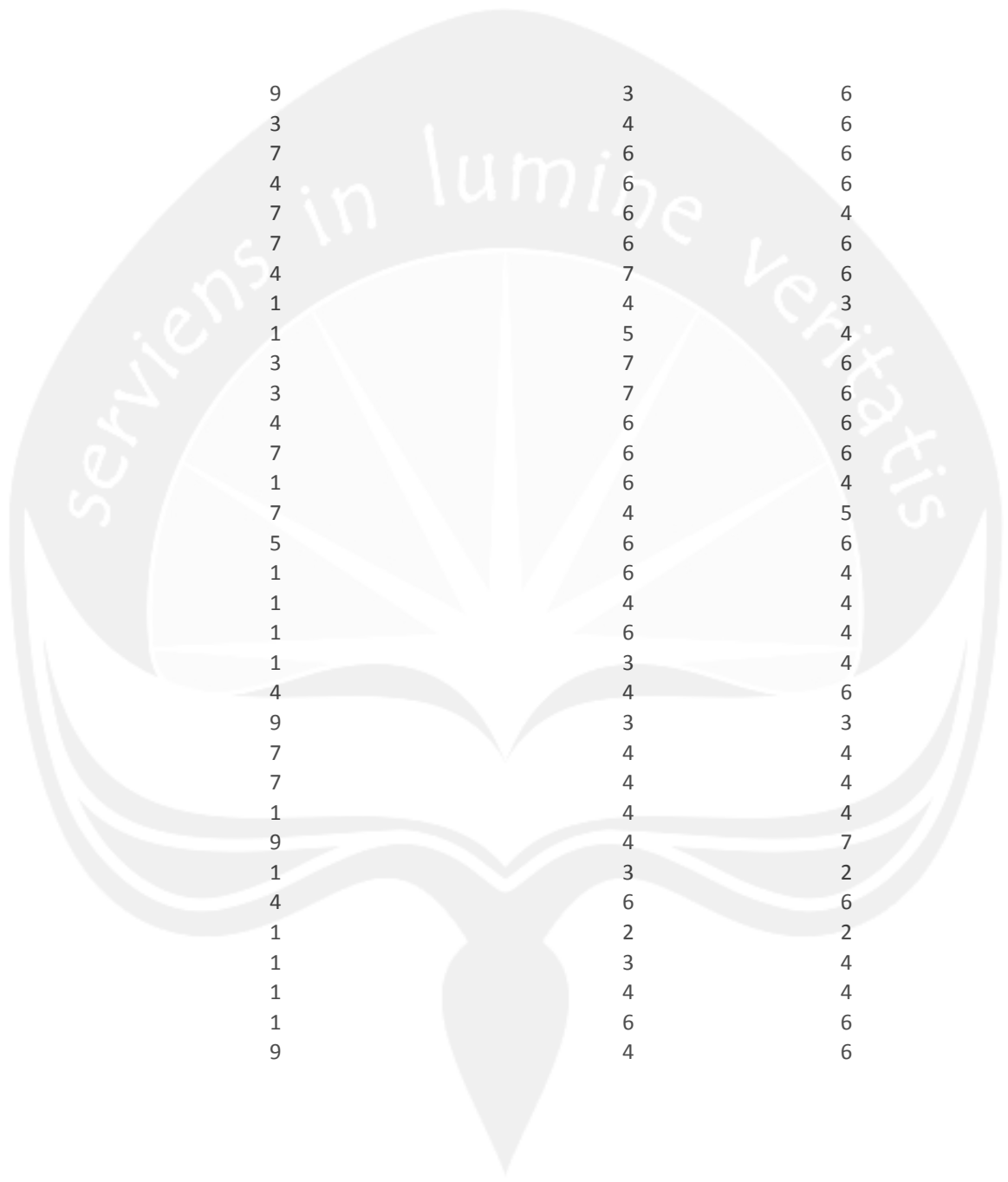
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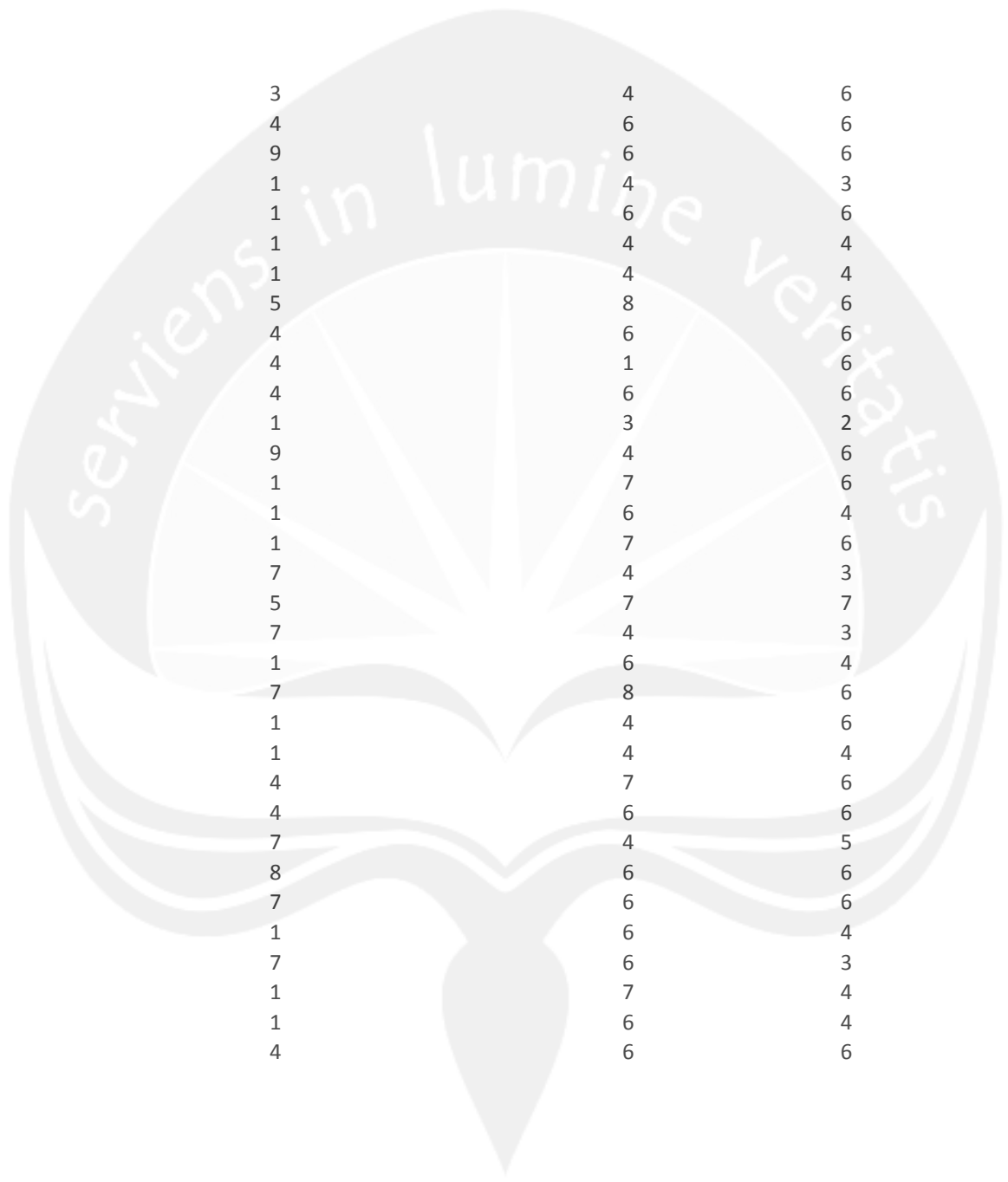
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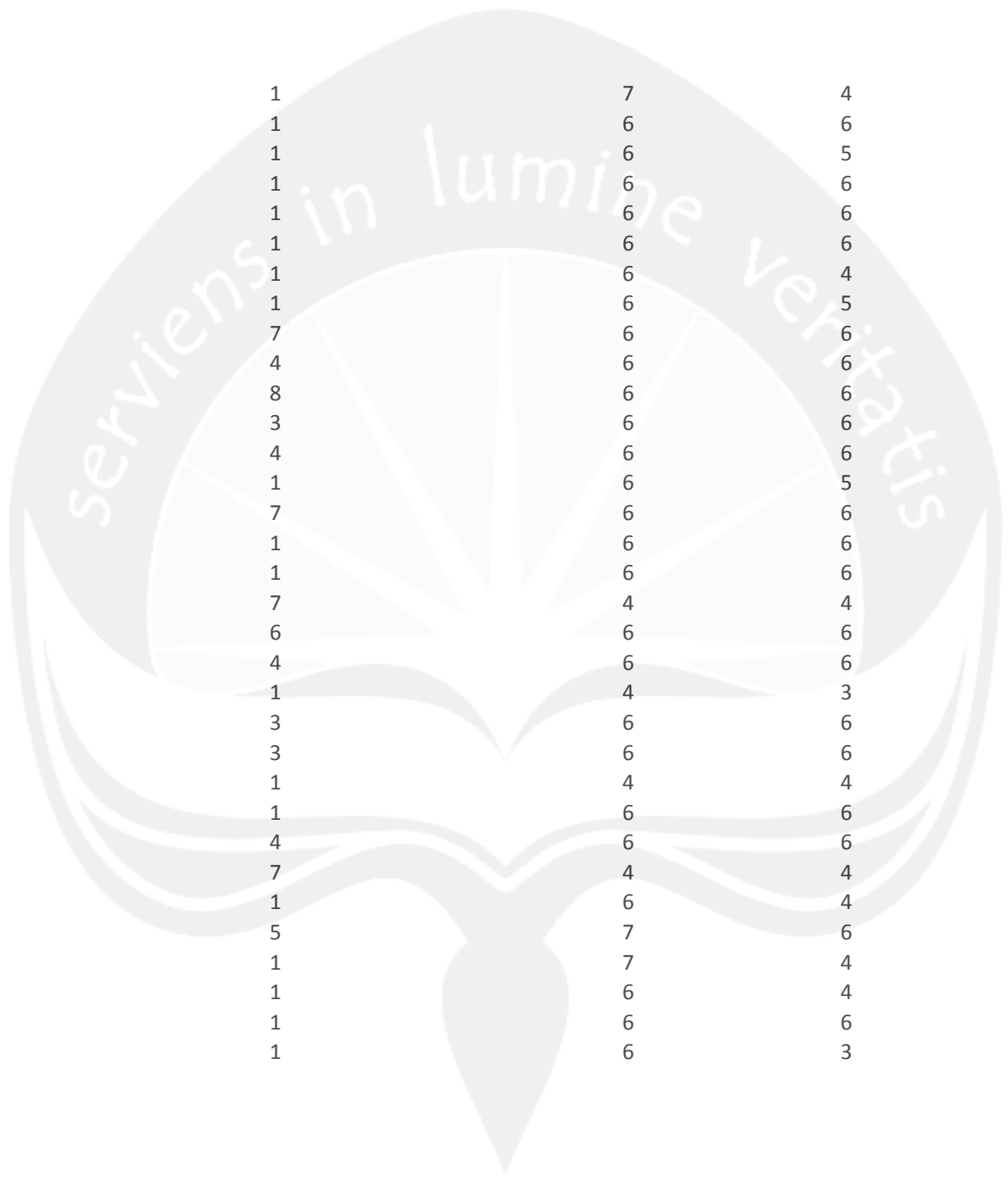
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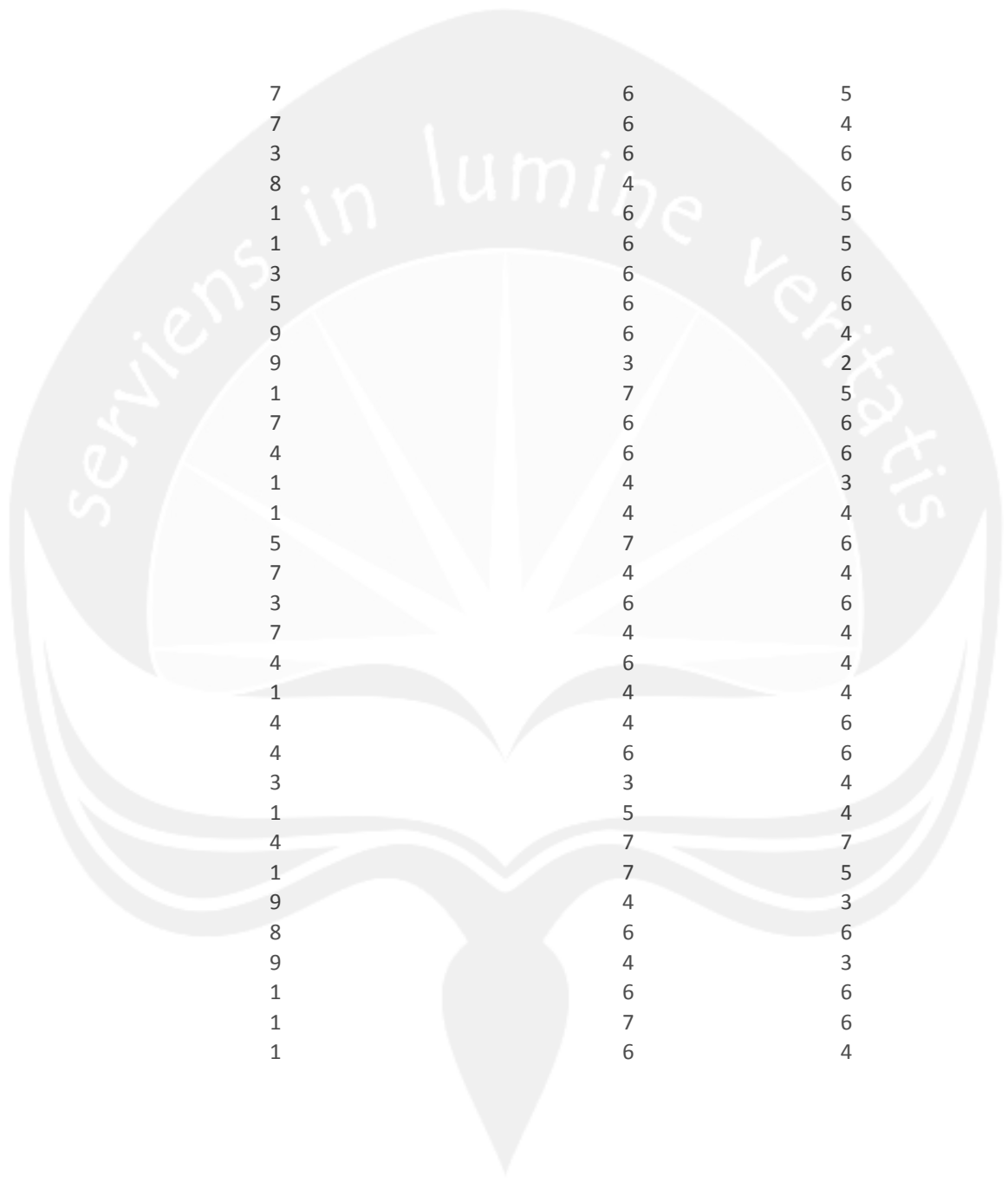
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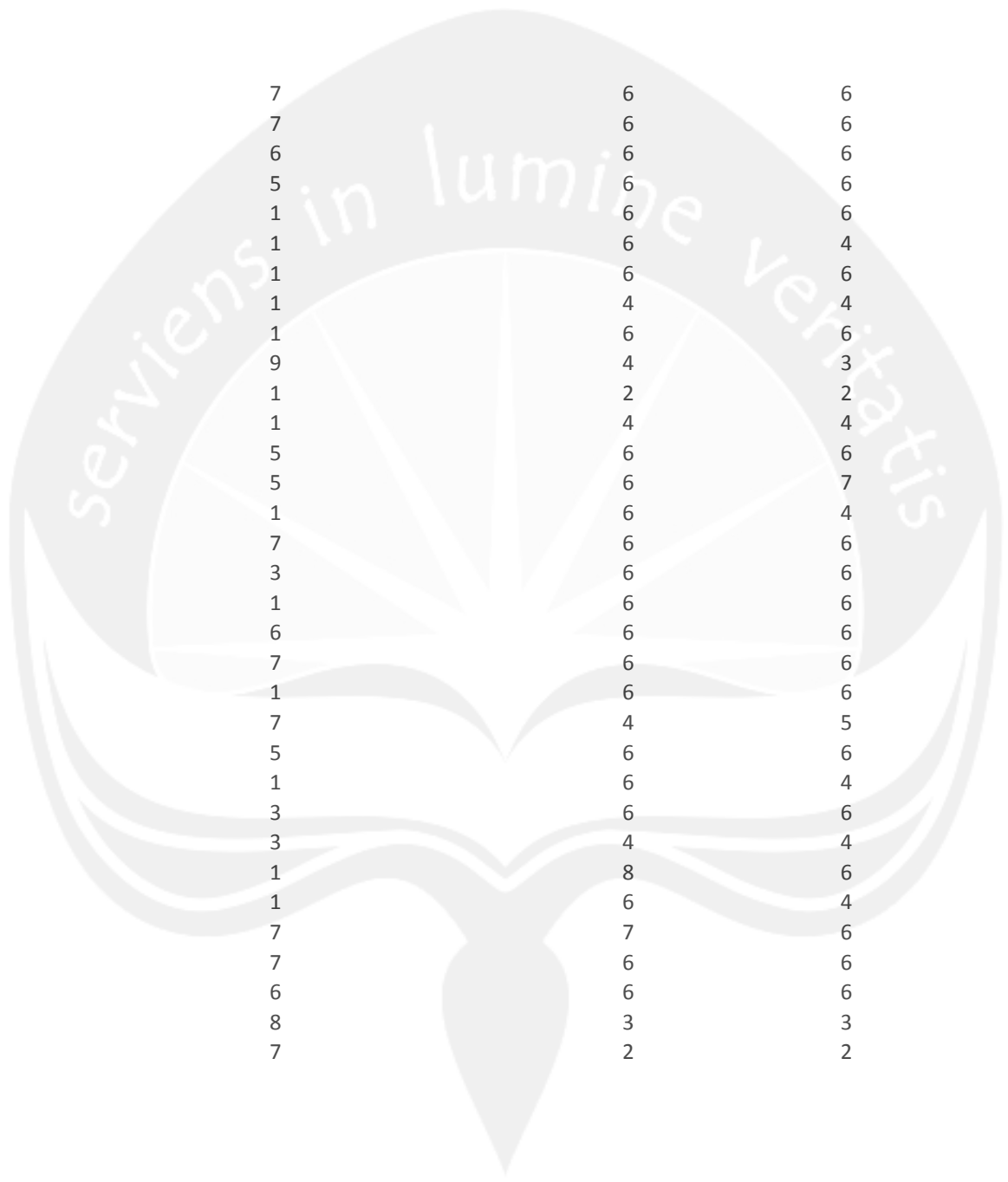
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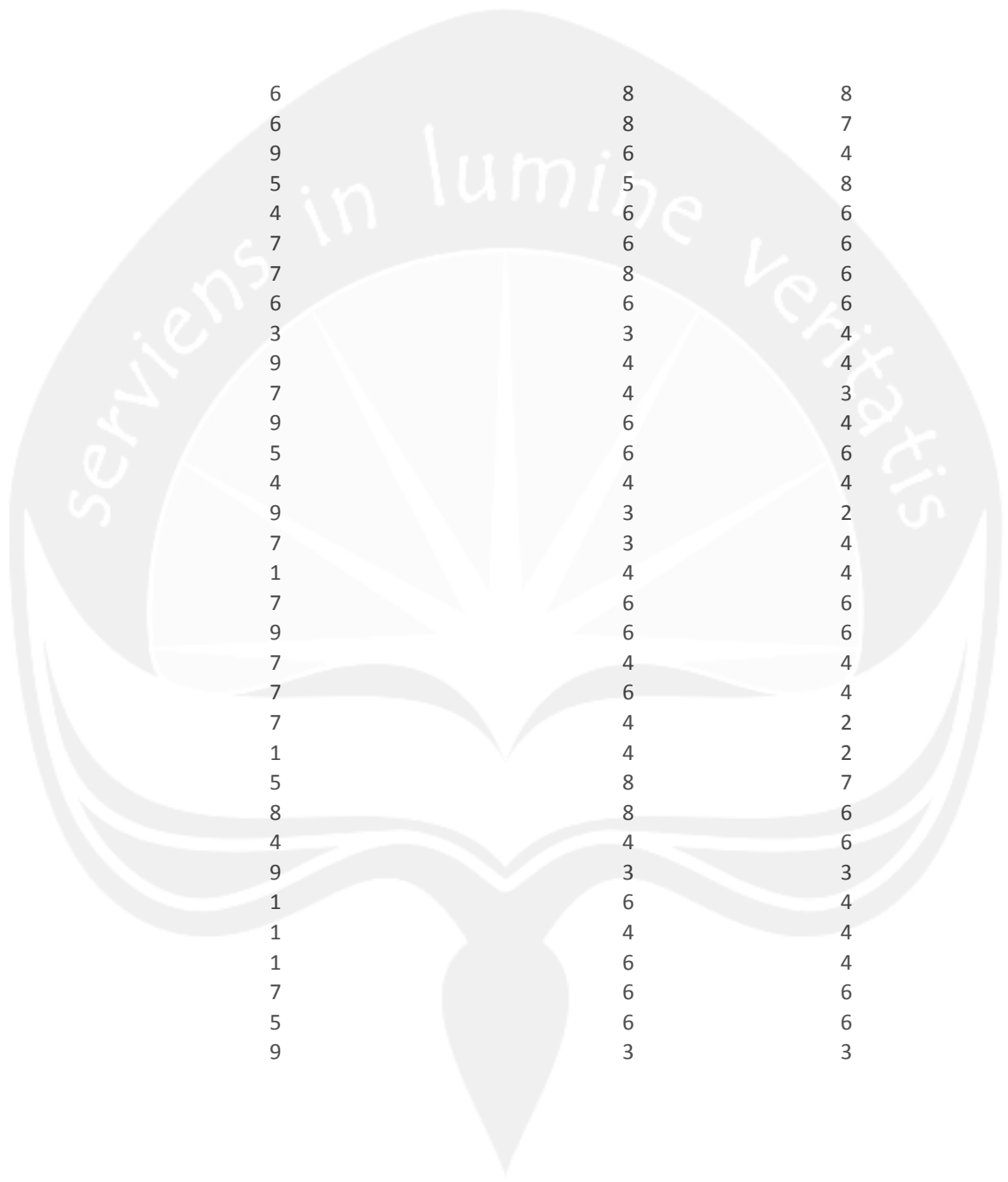
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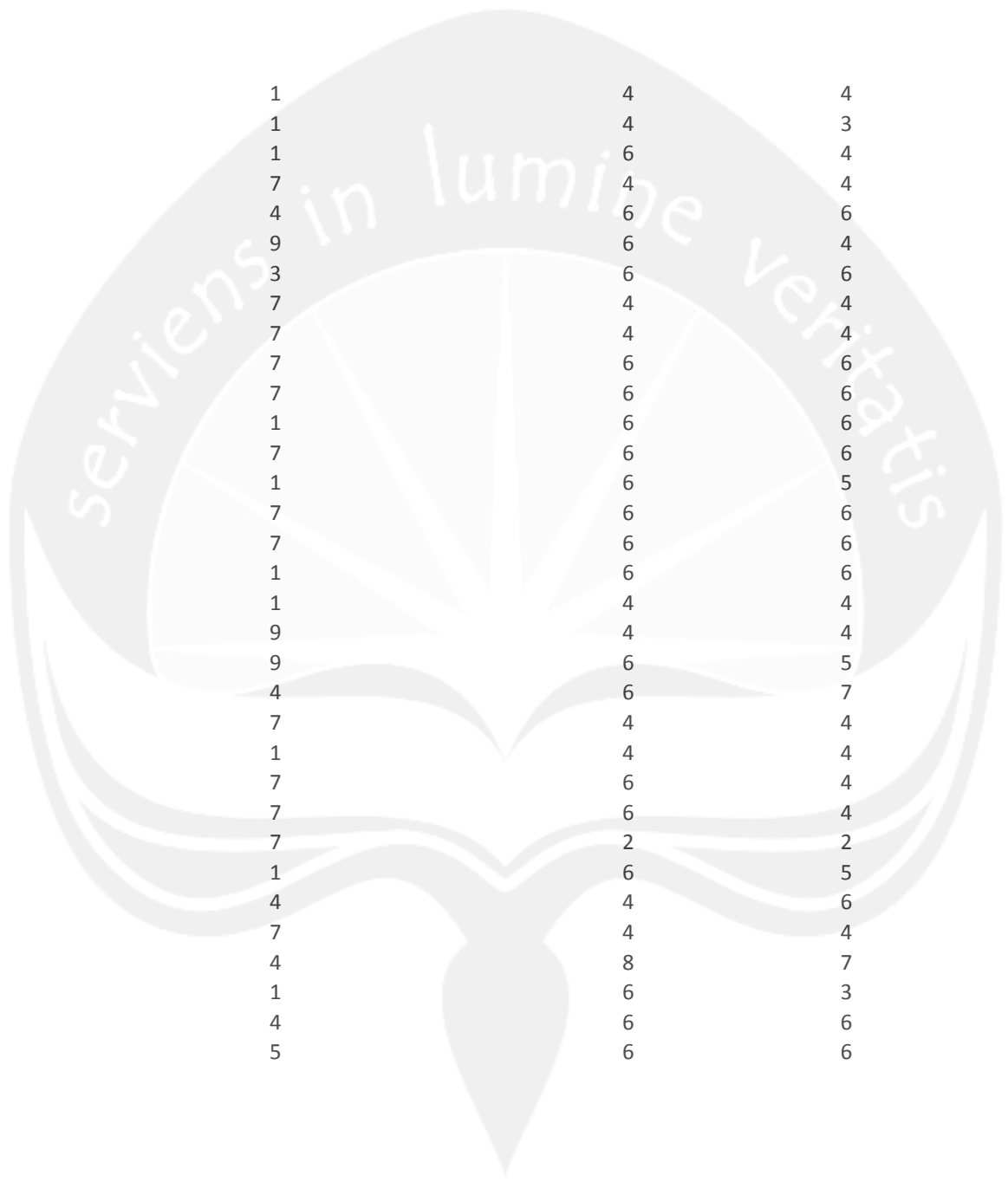
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Reliability and Validity Test

Reliability FAMILY RELATIONSHIP

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	60	22.2
	Excluded ^a	210	77.8
	Total	270	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.943	2

Item Statistics

	Mean	Std. Deviation	N
family relationship_Q1	3.97	1.008	60
family relationship_Q2	3.90	1.069	60

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
family relationship_Q1	3.90	1.142	.894	. ^a
family relationship_Q2	3.97	1.016	.894	. ^a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
7.87	4.084	2.021	2

Reliability FINANCIAL RISK TOLERANCE

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	60	22.2
	Excluded ^a	210	77.8
	Total	270	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.721	8

Item Statistics

	Mean	Std. Deviation	N
financial risk tolerance_Q1	2.35	.799	60
financial risk tolerance_Q2	2.10	1.145	60
financial risk tolerance_Q3	2.13	.911	60
financial risk tolerance_Q4	2.48	.748	60
financial risk tolerance_Q5	2.07	.841	60
financial risk tolerance_Q6	2.40	.867	60
financial risk tolerance_Q7	2.47	.853	60
financial risk tolerance_Q8	2.25	.728	60

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
financial risk tolerance_Q1	15.90	13.075	.464	.683
financial risk tolerance_Q2	16.15	11.960	.394	.704
financial risk tolerance_Q3	16.12	12.545	.468	.681
financial risk tolerance_Q4	15.77	14.012	.326	.709
financial risk tolerance_Q5	16.18	13.678	.323	.710
financial risk tolerance_Q6	15.85	11.791	.646	.642
financial risk tolerance_Q7	15.78	13.529	.341	.707
financial risk tolerance_Q8	16.00	13.831	.376	.701

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
18.25	16.394	4.049	8



Reliability FINANCIAL KNOWLEDGE

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	60	22.2
	Excluded ^a	210	77.8
	Total	270	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.760	4

Item Statistics

	Mean	Std. Deviation	N
financial knowledge_Q1	3.18	.596	60
financial knowledge_Q2	2.85	.659	60
financial knowledge_Q3	2.97	.520	60
financial knowledge_Q4	2.98	.537	60

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
financial knowledge_Q1	8.80	2.129	.374	.801
financial knowledge_Q2	9.13	1.609	.653	.648
financial knowledge_Q3	9.02	1.881	.690	.640
financial knowledge_Q4	9.00	2.000	.558	.705

Scale Statistics

Mean	Variance	Std. Deviation	N of Items
11.98	3.135	1.771	4

Descriptive Statistics Test

Descriptive Analysis Test of Gender

Frequencies

Statistics

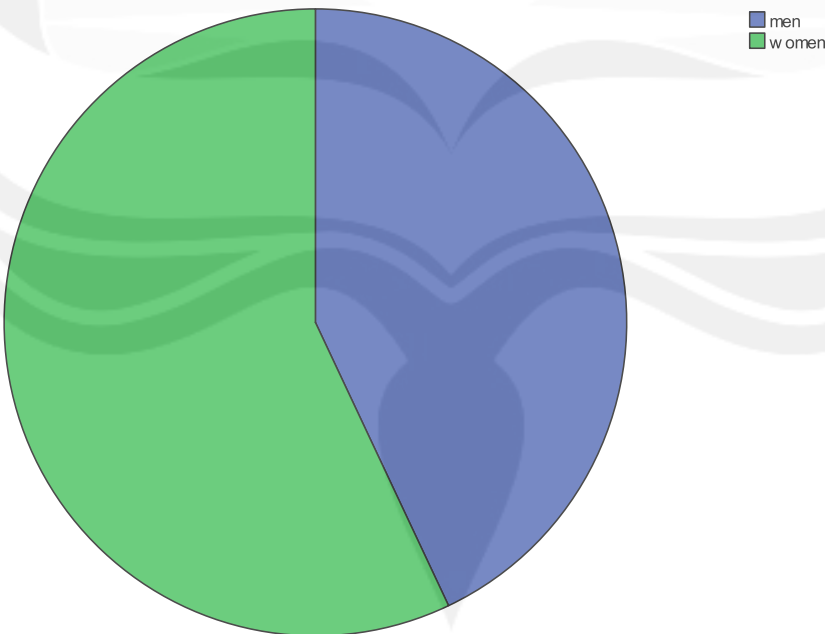
gender of respondents

N	Valid	270
	Missing	0

gender of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Men	116	43.0	43.0	43.0
	women	154	57.0	57.0	100.0
	Total	270	100.0	100.0	

gender of respondents



Descriptive Analysis Test of Major

Frequencies

Statistics

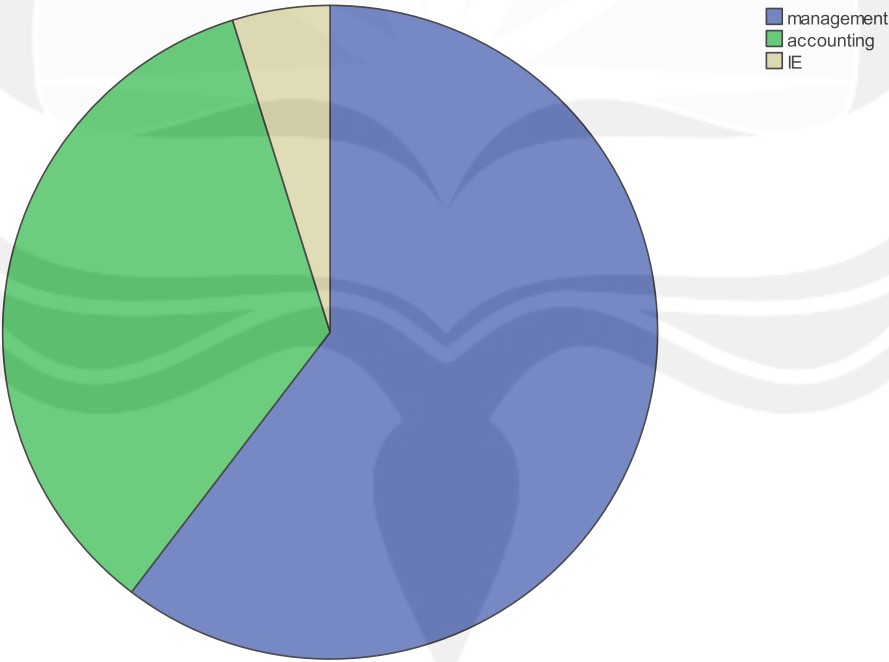
major of respondents

N	Valid	270
	Missing	0

major of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	management	163	60.4	60.4	60.4
	accounting	94	34.8	34.8	95.2
	IE	13	4.8	4.8	100.0
	Total	270	100.0	100.0	

major of respondents



Descriptive Analysis Test of Financial Subject

Frequencies

Statistics

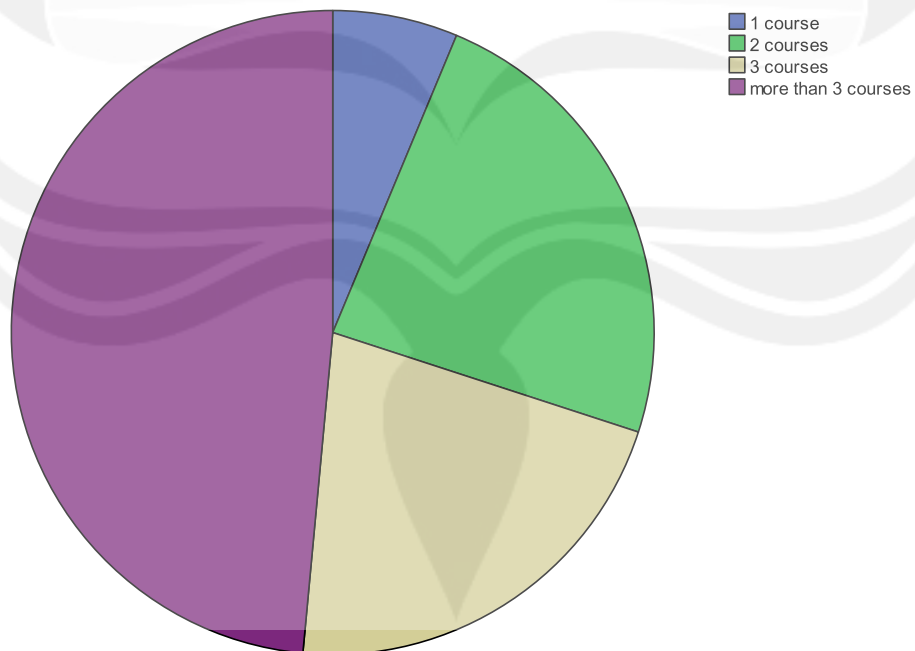
financial subject that already taken

N	Valid	270
	Missing	0

financial subject that already taken

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 course	17	6.3	6.3	6.3
	2 courses	64	23.7	23.7	30.0
	3 courses	58	21.5	21.5	51.5
	more than 3 courses	131	48.5	48.5	100.0
	Total	270	100.0	100.0	

financial subject that already taken



Descriptive Analysis Test of Fathers' Last Education

Frequencies

Statistics

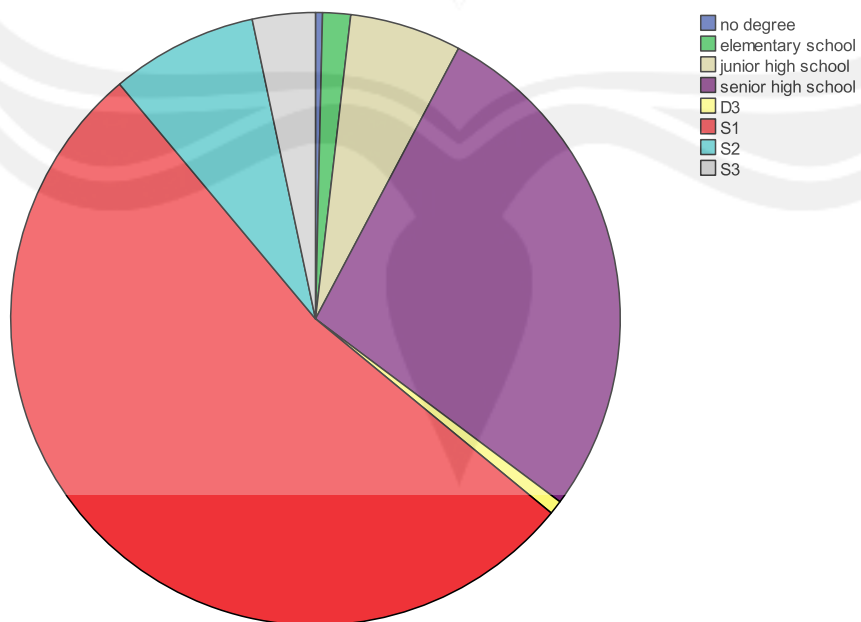
husband last education

N	Valid	270
	Missing	0

father last education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no degree	1	.4	.4	.4
	elementary school	4	1.5	1.5	1.9
	junior high school	16	5.9	5.9	7.8
	senior high school	74	27.4	27.4	35.2
	D3	2	.7	.7	35.9
	S1	143	53.0	53.0	88.9
	S2	21	7.8	7.8	96.7
	S3	9	3.3	3.3	100.0
	Total	270	100.0	100.0	

husband last education



Descriptive Analysis Test of Mothers' Last Education

Frequencies

Statistics

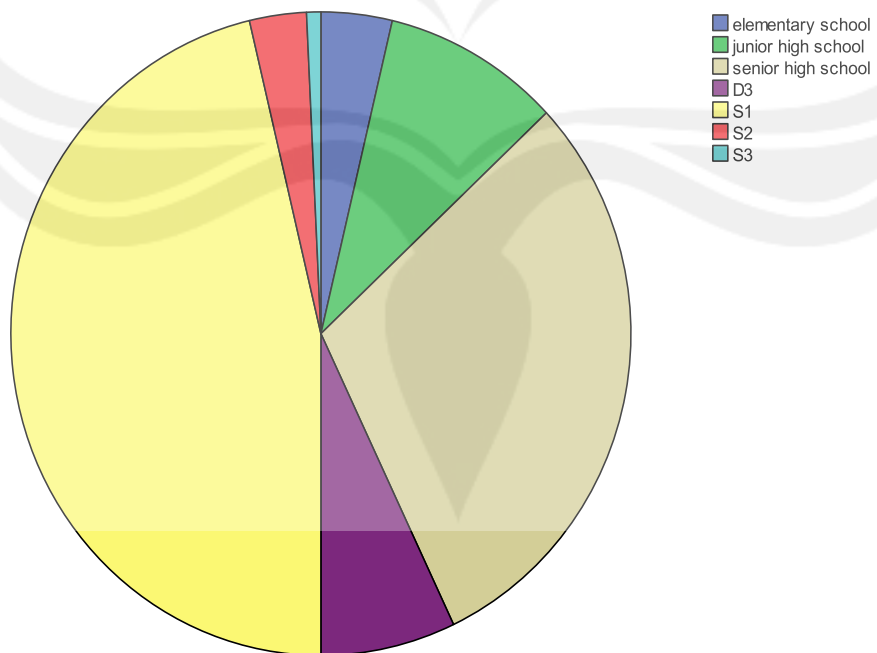
wife last education

N	Valid	270
	Missing	0

mother last education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	elementary school	10	3.7	3.7	3.7
	junior high school	25	9.3	9.3	13.0
	senior high school	81	30.0	30.0	43.0
	D3	19	7.0	7.0	50.0
	S1	125	46.3	46.3	96.3
	S2	8	3.0	3.0	99.3
	S3	2	.7	.7	100.0
	Total	270	100.0	100.0	

wife last education



Descriptive Analysis Test of Fathers' Occupation

Frequencies

Statistics

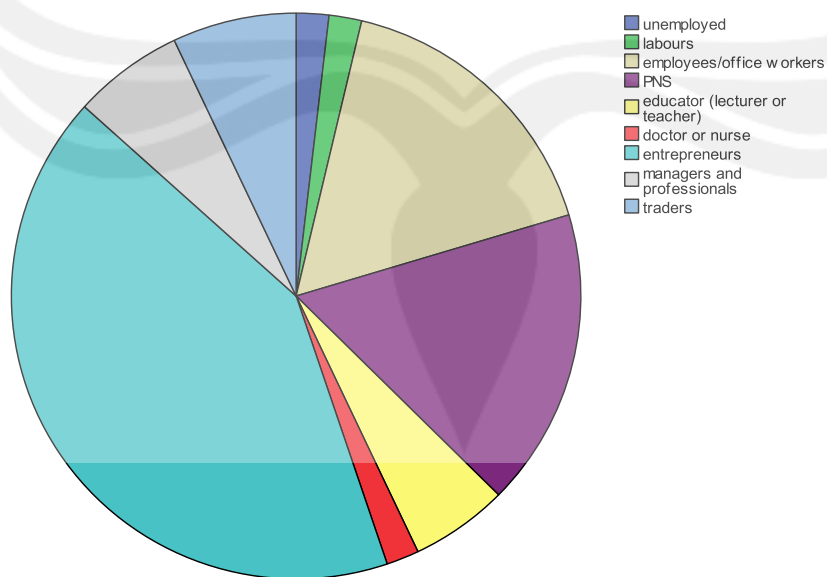
husband occupation

N	Valid	270
	Missing	0

father occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unemployed	5	1.9	1.9	1.9
	Labours	5	1.9	1.9	3.7
	employees/office workers	45	16.7	16.7	20.4
	PNS	46	17.0	17.0	37.4
	educator (lecturer or teacher)	15	5.6	5.6	43.0
	doctor or nurse	5	1.9	1.9	44.8
	Entrepreneurs	113	41.9	41.9	86.7
	managers and professionals	17	6.3	6.3	93.0
	Traders	19	7.0	7.0	100.0
	Total	270	100.0	100.0	

husband occupation



Descriptive Analysis Test of Mothers' Occupation

Frequencies

Statistics

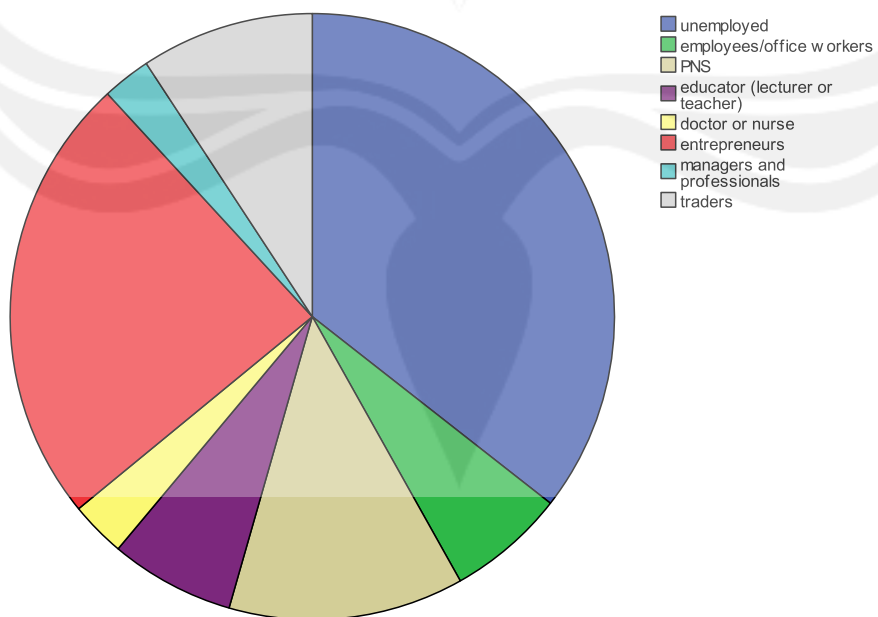
wife occupation

N	Valid	270
	Missing	0

mother occupation

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Unemployed	96	35.6	35.6	35.6
	employees/office workers	17	6.3	6.3	41.9
	PNS	34	12.6	12.6	54.4
	educator (lecturer or teacher)	18	6.7	6.7	61.1
	doctor or nurse	8	3.0	3.0	64.1
	Entrepreneurs	65	24.1	24.1	88.1
	managers and professionals	7	2.6	2.6	90.7
	Traders	25	9.3	9.3	100.0
	Total	270	100.0	100.0	

wife occupation



Chi Square Test

Chi Square Test for Fathers' Education

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
father last education * total financial risk tolerance	270	100.0%	0	.0%	270	100.0%

father last education * total financial risk tolerance Crosstabulation

			total financial risk tolerance																								Total
			8	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	29	30	31	32		
father last education	no degree	Count	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	1	
		Expected Count	.0	.0	.0	.0	.0	.0	.1	.1	.1	.1	.1	.1	.1	.1	.0	.0	.1	.0	.0	.0	.0	.0	.0	1.0	
		Residual	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.9	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0		
	elementary school	Count	0	0	0	0	0	0	0	0	1	2	0	0	0	0	0	0	0	0	1	0	0	0	0	4	
		Expected Count	.0	.0	.0	.1	.2	.1	.2	.3	.3	.3	.4	.3	.4	.1	.2	.2	.2	.1	.0	.0	.0	.0	4.0		
		Residual	.0	.0	.0	-.1	-.2	-.1	-.2	-.3	.7	1.7	-.3	-.4	-.3	-.4	-.1	-.2	-.2	-.2	.9	.0	.0	.0	.0		
junior high	Count	0	0	1	0	1	1	0	1	3	2	1	2	0	1	1	0	0	0	0	0	1	1	0	16		

school	Expected Count	.1	.1	.1	.5	.7	.6	.8	1.3	1.4	1.3	1.4	1.4	1.2	1.5	.5	.8	.9	.7	.4	.1	.1	.1	.1	16.0
	Residual	-.1	-.1	.9	-.5	.3	.4	-.8	-.3	1.6	.7	-.4	.6	-1.2	-.5	.5	-.8	-.9	-.7	-.4	.0	.9	.9	.0	
senior high school	Count	1	1	1	3	3	3	3	3	5	6	8	5	7	6	4	3	3	5	2	1	0	0	1	74
	Expected Count	.5	.5	.5	2.5	3.3	2.7	3.8	6.0	6.3	6.0	6.3	6.6	5.8	6.9	2.5	3.6	4.1	3.3	1.6	.3	.3	.3	.3	74.0
	Residual	.5	.5	.5	.5	-.3	.3	-.8	-3.0	-1.3	.0	1.7	-1.6	1.2	-.9	1.5	-.6	-1.1	1.7	.4	.7	-.3	-.3	.7	
D3	Count	0	0	0	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	2
	Expected Count	.0	.0	.0	.1	.1	.1	.1	.2	.2	.2	.2	.2	.2	.2	.1	.1	.1	.1	.0	.0	.0	.0	.0	2.0
	Residual	.0	.0	.0	.9	.0	.0	-.1	-.2	-.2	-.2	-.2	-.2	.8	-.2	.0	.0	-.1	.0	.0	.0	.0	.0	.0	
S1	Count	1	1	0	5	7	6	10	17	11	8	9	12	9	16	4	10	9	6	2	0	0	0	0	143
	Expected Count	1.1	1.1	1.1	4.8	6.4	5.3	7.4	11.7	12.2	11.7	12.2	12.7	11.1	13.2	4.8	6.9	7.9	6.4	3.2	.5	.5	.5	.5	143.0
	Residual	.0	.0	-1.1	.2	.6	.7	2.6	5.3	-1.2	-3.7	-3.2	-.7	-2.1	2.8	-.8	3.1	1.1	-.4	-1.2	-.5	-.5	-.5	-.5	
S2	Count	0	0	0	0	1	0	0	1	2	2	4	4	2	2	0	0	1	1	1	0	0	0	0	21
	Expected Count	.2	.2	.2	.7	.9	.8	1.1	1.7	1.8	1.7	1.8	1.9	1.6	1.9	.7	1.0	1.2	.9	.5	.1	.1	.1	.1	21.0
	Residual	-.2	-.2	-.2	-.7	.1	-.8	-1.1	-.7	.2	.3	2.2	2.1	.4	.1	-.7	-1.0	-.2	.1	.5	.0	.0	.0	.0	
S3	Count	0	0	0	0	0	0	1	0	1	2	1	1	1	0	0	0	2	0	0	0	0	0	0	9
	Expected Count	.1	.1	.1	.3	.4	.3	.5	.7	.8	.7	.8	.8	.7	.8	.3	.4	.5	.4	.2	.0	.0	.0	.0	9.0
	Residual	.0	.0	.0	-.3	-.4	-.3	.5	-.7	.2	1.3	.2	.2	.3	-.8	-.3	-.4	1.5	-.4	-.2	.0	.0	.0	.0	
Total	Count	2	2	2	9	12	10	14	22	23	22	23	24	21	25	9	13	15	12	6	1	1	1	1	270
	Expected Count	2.0	2.0	2.0	9.0	12.0	10.0	14.0	22.0	23.0	22.0	23.0	24.0	21.0	25.0	9.0	13.0	15.0	12.0	6.0	1.0	1.0	1.0	1.0	270.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	145.886 ^a	154	.667
Likelihood Ratio	106.059	154	.999
Linear-by-Linear Association	.057	1	.811
N of Valid Cases	270		

a. 164 cells (89.1%) have expected count less than 5. The minimum expected count is .00.

Crosstabs

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
mother last education * total financial risk tolerance	270	100.0%	0	.0%	270	100.0%

			total financial risk tolerance																											Total
			8	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	29	30	31	32					
mother last education	elementary school	Count	1	0	2	0	0	0	0	1	2	2	0	0	0	0	0	0	0	0	1	0	0	1	0	10				
		Expected Count	.1	.1	.1	.3	.4	.4	.5	.8	.9	.8	.9	.9	.8	.9	.3	.5	.6	.4	.2	.0	.0	.0	.0	10.0				
		Residual	.9	.0	1.9	-.3	-.4	-.4	-.5	.2	1.1	1.2	-.9	-.9	-.8	-.9	-.3	-.5	-.6	-.4	.8	.0	.0	1.0	.0					
	junior high school	Count	0	0	0	1	1	1	1	2	2	3	3	5	0	2	1	0	1	1	0	0	0	0	1	25				
		Expected Count	.2	.2	.2	.8	1.1	.9	1.3	2.0	2.1	2.0	2.1	2.2	1.9	2.3	.8	1.2	1.4	1.1	.6	.1	.1	.1	.1	25.0				
		Residual	-.2	-.2	-.2	.2	-.1	.1	-.3	.0	-.1	1.0	.9	2.8	-1.9	-.3	.2	-1.2	-.4	-.1	-.6	.0	.0	.0	.9					
	senior high school	Count	0	0	0	2	3	2	3	5	6	7	6	7	11	12	5	3	2	4	2	1	0	0	0	81				
		Expected Count	.6	.6	.6	2.7	3.6	3.0	4.2	6.6	6.9	6.6	6.9	7.2	6.3	7.5	2.7	3.9	4.5	3.6	1.8	.3	.3	.3	.3	81.0				
		Residual	-.6	-.6	-.6	-.7	-.6	-1.0	-1.2	-1.6	-.9	.4	-.9	-.2	4.7	4.5	2.3	-.9	-2.5	.4	.2	.7	-.3	-.3	-.3					
D3	Count	0	0	0	1	2	1	0	4	0	1	2	0	1	3	0	1	3	0	0	0	0	0	0	19					

		Expected Count	.1	.1	.1	.6	.8	.7	1.0	1.5	1.6	1.5	1.6	1.7	1.5	1.8	.6	.9	1.1	.8	.4	.1	.1	.1	.1	19.0
		Residual	-.1	-.1	-.1	.4	1.2	.3	-1.0	2.5	-1.6	-.5	.4	-1.7	-.5	1.2	-.6	.1	1.9	-.8	-.4	.0	.0	.0	.0	
	S1	Count	1	2	0	5	6	5	10	10	12	8	11	9	8	8	3	9	8	7	2	0	1	0	0	125
		Expected Count	.9	.9	.9	4.2	5.6	4.6	6.5	10.2	10.6	10.2	10.6	11.1	9.7	11.6	4.2	6.0	6.9	5.6	2.8	.5	.5	.5	.5	125.0
		Residual	.1	1.1	-.9	.8	.4	.4	3.5	-.2	1.4	-2.2	.4	-2.1	-1.7	-3.6	-1.2	3.0	1.1	1.4	-.8	-.5	.5	-.5	-.5	
	S2	Count	0	0	0	0	0	1	0	0	1	1	1	2	1	0	0	0	0	0	1	0	0	0	0	8
		Expected Count	.1	.1	.1	.3	.4	.3	.4	.7	.7	.7	.7	.7	.6	.7	.3	.4	.4	.4	.2	.0	.0	.0	.0	8.0
		Residual	.0	.0	.0	-.3	-.4	.7	-.4	-.7	.3	.3	.3	1.3	.4	-.7	-.3	-.4	-.4	-.4	.8	.0	.0	.0	.0	
	S3	Count	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1	0	0	0	0	0	0	2
		Expected Count	.0	.0	.0	.1	.1	.1	.1	.2	.2	.2	.2	.2	.2	.2	.1	.1	.1	.1	.0	.0	.0	.0	.0	2.0
		Residual	.0	.0	.0	.0	.0	.0	-.1	-.2	-.2	-.2	-.2	.8	-.2	-.2	.0	.0	.9	.0	.0	.0	.0	.0	.0	
Total	Count	2	2	2	9	12	10	14	22	23	22	23	24	21	25	9	13	15	12	6	1	1	1	1	1	270
	Expected Count	2.0	2.0	2.0	9.0	12.0	10.0	14.0	22.0	23.0	22.0	23.0	24.0	21.0	25.0	9.0	13.0	15.0	12.0	6.0	1.0	1.0	1.0	1.0	1.0	270.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	187.921 ^a	132	.001
Likelihood Ratio	123.610	132	.687
Linear-by-Linear Association	.004	1	.948
N of Valid Cases	270		

a. 142 cells (88.2%) have expected count less than 5. The minimum expected count is .01.

Fathers' education and fathers' occupation

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
father last education * father occupation	270	100.0%	0	.0%	270	100.0%

father last education * father occupation Crosstabulation

			father occupation									Total
			unemployed	labours	employees/office workers	PNS	educator (lecturer or teacher)	doctor or nurse	entrepreneurs	managers and professionals	Traders	
father last education	no degree	Count	0	1	0	0	0	0	0	0	0	1
		Expected Count	.0	.0	.2	.2	.1	.0	.4	.1	.1	1.0
	elementary school	Count	0	0	1	0	0	0	3	0	0	4
		Expected Count	.1	.1	.7	.7	.2	.1	1.7	.3	.3	4.0
	junior high school	Count	0	2	2	0	0	0	6	0	6	16
		Expected Count	.3	.3	2.7	2.7	.9	.3	6.7	1.0	1.1	16.0
	senior high school	Count	2	2	12	5	0	0	43	0	10	74
		Expected Count	1.4	1.4	12.3	12.6	4.1	1.4	31.0	4.7	5.2	74.0

D3	Count	0	0	0	1	0	0	1	0	0	2
	Expected Count	.0	.0	.3	.3	.1	.0	.8	.1	.1	2.0
S1	Count	3	0	30	31	6	3	59	9	2	143
	Expected Count	2.6	2.6	23.8	24.4	7.9	2.6	59.8	9.0	10.1	143.0
S2	Count	0	0	0	9	4	1	1	5	1	21
	Expected Count	.4	.4	3.5	3.6	1.2	.4	8.8	1.3	1.5	21.0
S3	Count	0	0	0	0	5	1	0	3	0	9
	Expected Count	.2	.2	1.5	1.5	.5	.2	3.8	.6	.6	9.0
Total	Count	5	5	45	46	15	5	113	17	19	270
	Expected Count	5.0	5.0	45.0	46.0	15.0	5.0	113.0	17.0	19.0	270.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	232.357 ^a	56	.000
Likelihood Ratio	166.288	56	.000
Linear-by-Linear Association	3.950	1	.047
N of Valid Cases	270		

a. 60 cells (83.3%) have expected count less than 5. The minimum expected count is .02.

Mothers' education and mothers' occupation

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
mother last education * mother occupation	270	100.0%	0	.0%	270	100.0%

mother last education * mother occupation Crosstabulation

			wife occupation								Total
			unemployed	employees/office workers	PNS	educator (lecturer or teacher)	doctor or nurse	entrepreneurs	managers and professionals	traders	
mother last education	elementary school	Count	5	0	0	0	0	3	0	2	10
		Expected Count	3.6	.6	1.3	.7	.3	2.4	.3	.9	10.0
	junior high school	Count	12	0	0	0	0	5	1	7	25
		Expected Count	8.9	1.6	3.1	1.7	.7	6.0	.6	2.3	25.0
	senior high school	Count	42	4	2	0	0	25	0	8	81
		Expected Count	28.8	5.1	10.2	5.4	2.4	19.5	2.1	7.5	81.0
	D3	Count	12	0	0	0	0	6	0	1	19
		Expected Count	6.8	1.2	2.4	1.3	.6	4.6	.5	1.8	19.0

S1	Count	25	13	29	14	6	26	6	6	125
	Expected Count	44.4	7.9	15.7	8.3	3.7	30.1	3.2	11.6	125.0
S2	Count	0	0	3	3	1	0	0	1	8
	Expected Count	2.8	.5	1.0	.5	.2	1.9	.2	.7	8.0
S3	Count	0	0	0	1	1	0	0	0	2
	Expected Count	.7	.1	.3	.1	.1	.5	.1	.2	2.0
Total	Count	96	17	34	18	8	65	7	25	270
	Expected Count	96.0	17.0	34.0	18.0	8.0	65.0	7.0	25.0	270.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	137.912 ^a	42	.000
Likelihood Ratio	144.134	42	.000
Linear-by-Linear Association	1.327	1	.249
N of Valid Cases	270		

a. 41 cells (73.2%) have expected count less than 5. The minimum expected count is .05.

Chi Square Test for Gender

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
gender of respondents * total financial risk tolerance	270	100.0%	0	.0%	270	100.0%

gender of respondents * total financial risk tolerance Crosstabulation

			total financial risk tolerance																																Total
			8	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	29	30	31	32										
gender of respondents	men	Count	1	0	0	2	5	4	9	6	4	13	5	10	9	14	5	4	9	8	5	1	1	1	0	116									
		Expected Count	.9	.9	.9	3.9	5.2	4.3	6.0	9.5	9.9	9.5	9.9	10.3	9.0	10.7	3.9	5.6	6.4	5.2	2.6	.4	.4	.4	.4	116.0									
		Residual	.1	-.9	-.9	-1.9	-.2	-.3	3.0	-3.5	-5.9	3.5	-4.9	-.3	.0	3.3	1.1	-1.6	2.6	2.8	2.4	.6	.6	.6	-.4										
	women	Count	1	2	2	7	7	6	5	16	19	9	18	14	12	11	4	9	6	4	1	0	0	0	1	154									
		Expected Count	1.1	1.1	1.1	5.1	6.8	5.7	8.0	12.5	13.1	12.5	13.1	13.7	12.0	14.3	5.1	7.4	8.6	6.8	3.4	.6	.6	.6	.6	154.0									
		Residual	-.1	.9	.9	1.9	.2	.3	-3.0	3.5	5.9	-3.5	4.9	.3	.0	-3.3	-1.1	1.6	-2.6	-2.8	-2.4	-.6	-.6	-.6	.4										
Total		Count	2	2	2	9	12	10	14	22	23	22	23	24	21	25	9	13	15	12	6	1	1	1	1	270									
		Expected Count	2.0	2.0	2.0	9.0	12.0	10.0	14.0	22.0	23.0	22.0	23.0	24.0	21.0	25.0	9.0	13.0	15.0	12.0	6.0	1.0	1.0	1.0	1.0	270.0									

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	38.562 ^a	22	.016
Likelihood Ratio	42.862	22	.005
Linear-by-Linear Association	9.641	1	.002
N of Valid Cases	270		

a. 19 cells (41.3%) have expected count less than 5. The minimum expected count is .43.

Chi Square Test for Financial Knowledge

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
total financial knowledge * total financial risk tolerance	270	100.0%	0	.0%	270	100.0%

total financial knowledge * total financial risk tolerance Crosstabulation

			total financial risk tolerance																								Total
			8	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	29	30	31	32		
total financial knowledge	4	Count	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
		Expected Count	.0	.0	.0	.0	.0	.0	.0	.1	.1	.1	.1	.1	.1	.1	.0	.0	.1	.0	.0	.0	.0	.0	.0	.0	1.0
		Residual	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	1.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	
	7	Count	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1
		Expected Count	.0	.0	.0	.0	.0	.0	.0	.1	.1	.1	.1	.1	.1	.1	.0	.0	.1	.0	.0	.0	.0	.0	.0	.0	1.0
		Residual	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	1.0	.0	.0	.0	.0	.0	.0	.0	.0	
	8	Count	0	0	0	1	3	1	0	3	1	1	1	0	1	2	0	0	0	0	0	0	0	0	0	0	14
		Expected Count	.1	.1	.1	.5	.6	.5	.7	1.1	1.2	1.1	1.2	1.2	1.1	1.3	.5	.7	.8	.6	.3	.1	.1	.1	.1	.1	14.0
		Residual	-.1	-.1	-.1	.5	2.4	.5	-.7	1.9	-.2	-.1	-.2	-1.2	.0	.7	-.5	-.7	-.8	-.6	-.3	.0	.0	.0	.0	.0	
9	Count	0	0	0	2	0	0	5	3	3	1	1	1	0	0	0	0	0	1	0	0	0	0	0	0	17	

	Expected Count	.1	.1	.1	.6	.8	.6	.9	1.4	1.4	1.4	1.4	1.5	1.3	1.6	.6	.8	.9	.8	.4	.1	.1	.1	.1	17.0
	Residual	-.1	-.1	-.1	1.4	-.8	-.6	4.1	1.6	1.6	-.4	-.4	-.5	-1.3	-1.6	-.6	-.8	-.9	.2	-.4	.0	.0	.0	.0	
10	Count	0	0	0	0	1	1	3	4	2	2	4	3	0	1	3	1	3	5	0	0	0	0	0	33
	Expected Count	.2	.2	.2	1.1	1.5	1.2	1.7	2.7	2.8	2.7	2.8	2.9	2.6	3.1	1.1	1.6	1.8	1.5	.7	.1	.1	.1	.1	33.0
	Residual	-.2	-.2	-.2	-1.1	-.5	-.2	1.3	1.3	-.8	-.7	1.2	.1	-2.6	-2.1	1.9	-.6	1.2	3.5	-.7	-.1	-.1	-.1	-.1	
11	Count	0	0	2	2	2	2	3	1	6	3	7	2	1	5	3	5	1	1	1	0	0	0	1	48
	Expected Count	.4	.4	.4	1.6	2.1	1.8	2.5	3.9	4.1	3.9	4.1	4.3	3.7	4.4	1.6	2.3	2.7	2.1	1.1	.2	.2	.2	.2	48.0
	Residual	-.4	-.4	1.6	.4	-.1	.2	.5	-2.9	1.9	-.9	2.9	-2.3	-2.7	.6	1.4	2.7	-1.7	-1.1	.0	-.2	-.2	-.2	.8	
12	Count	1	1	0	2	5	5	1	7	7	8	8	8	9	5	1	1	3	1	3	1	0	1	0	78
	Expected Count	.6	.6	.6	2.6	3.5	2.9	4.0	6.4	6.6	6.4	6.6	6.9	6.1	7.2	2.6	3.8	4.3	3.5	1.7	.3	.3	.3	.3	78.0
	Residual	.4	.4	-.6	-.6	1.5	2.1	-3.0	.6	.4	1.6	1.4	1.1	2.9	-2.2	-1.6	-2.8	-1.3	-2.5	1.3	.7	-.3	.7	-.3	
13	Count	0	0	0	1	1	1	1	1	3	3	1	7	5	4	0	1	3	1	0	0	1	0	0	34
	Expected Count	.3	.3	.3	1.1	1.5	1.3	1.8	2.8	2.9	2.8	2.9	3.0	2.6	3.1	1.1	1.6	1.9	1.5	.8	.1	.1	.1	.1	34.0
	Residual	-.3	-.3	-.3	-.1	-.5	-.3	-.8	-1.8	.1	.2	-1.9	4.0	2.4	.9	-1.1	-.6	1.1	-.5	-.8	-.1	.9	-.1	-.1	
14	Count	0	0	0	0	0	0	0	1	1	3	1	1	0	3	1	2	1	1	1	0	0	0	0	16
	Expected Count	.1	.1	.1	.5	.7	.6	.8	1.3	1.4	1.3	1.4	1.4	1.2	1.5	.5	.8	.9	.7	.4	.1	.1	.1	.1	16.0
	Residual	-.1	-.1	-.1	-.5	-.7	-.6	-.8	-.3	-.4	1.7	-.4	-.4	-1.2	1.5	.5	1.2	.1	.3	.6	.0	.0	.0	.0	
15	Count	0	1	0	1	0	0	1	0	0	0	0	0	1	2	0	0	0	0	1	0	0	0	0	7
	Expected Count	.1	.1	.1	.2	.3	.3	.4	.6	.6	.6	.6	.6	.5	.6	.2	.3	.4	.3	.2	.0	.0	.0	.0	7.0
	Residual	.0	.9	.0	.8	-.3	-.3	.6	-.6	-.6	-.6	-.6	-.6	.5	1.4	-.2	-.3	-.4	-.3	.8	.0	.0	.0	.0	

16	Count	1	0	0	0	0	0	0	2	0	1	0	2	4	3	0	2	4	2	0	0	0	0	0	21
	Expected Count	.2	.2	.2	.7	.9	.8	1.1	1.7	1.8	1.7	1.8	1.9	1.6	1.9	.7	1.0	1.2	.9	.5	.1	.1	.1	.1	21.0
	Residual	.8	-.2	-.2	-.7	-.9	-.8	-1.1	.3	-1.8	-.7	-1.8	.1	2.4	1.1	-.7	1.0	2.8	1.1	-.5	.0	.0	.0	.0	
Total	Count	2	2	2	9	12	10	14	22	23	22	23	24	21	25	9	13	15	12	6	1	1	1	1	270
	Expected Count	2.0	2.0	2.0	9.0	12.0	10.0	14.0	22.0	23.0	22.0	23.0	24.0	21.0	25.0	9.0	13.0	15.0	12.0	6.0	1.0	1.0	1.0	1.0	270.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	265.005 ^a	220	.020
Likelihood Ratio	212.983	220	.620
Linear-by-Linear Association	9.178	1	.002
N of Valid Cases	270		

a. 246 cells (97.2%) have expected count less than 5. The minimum expected count is .00.

Chi Square Test for Family Relationship

Crosstabs

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
total family relationship * total financial risk tolerance	270	100.0%	0	.0%	270	100.0%

total family relationship * total financial risk tolerance Crosstabulation

		total financial risk tolerance																								Total
		8	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	29	30	31	32		
total family 3 relationship	Count	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	2
	Expected Count	.0	.0	.0	.1	.1	.1	.1	.2	.2	.2	.2	.2	.2	.2	.1	.1	.1	.1	.0	.0	.0	.0	.0	.0	2.0
	Residual	.0	.0	.0	.0	.0	.0	-.1	-.2	.8	-.2	-.2	-.2	-.2	-.2	.0	.0	-.1	.9	.0	.0	.0	.0	.0	.0	
4	Count	0	0	0	2	0	2	2	2	1	1	0	1	1	1	0	0	1	1	0	0	0	0	0	0	15
	Expected Count	.1	.1	.1	.5	.7	.6	.8	1.2	1.3	1.2	1.3	1.3	1.2	1.4	.5	.7	.8	.7	.3	.1	.1	.1	.1	.1	15.0
	Residual	-.1	-.1	-.1	1.5	-.7	1.4	1.2	.8	-.3	-.2	-1.3	-.3	-.2	-.4	-.5	-.7	.2	.3	-.3	.0	.0	.0	.0	.0	
5	Count	1	0	0	1	2	0	2	3	1	0	3	1	1	3	0	0	2	2	1	0	0	0	1	24	
	Expected Count	.2	.2	.2	.8	1.1	.9	1.2	2.0	2.0	2.0	2.0	2.1	1.9	2.2	.8	1.2	1.3	1.1	.5	.1	.1	.1	.1	.1	24.0
	Residual	.8	-.2	-.2	.2	.9	-.9	.8	1.0	-1.0	-2.0	1.0	-1.1	-.9	.8	-.8	-1.2	.7	.9	.5	.0	.0	.0	.9	.9	
6	Count	0	0	0	0	6	2	1	5	2	5	2	2	4	3	1	1	2	4	1	1	0	0	0	42	

7	Expected Count	.3	.3	.3	1.4	1.9	1.6	2.2	3.4	3.6	3.4	3.6	3.7	3.3	3.9	1.4	2.0	2.3	1.9	.9	.2	.2	.2	.2	42.0
	Residual	-.3	-.3	-.3	-1.4	4.1	.4	-1.2	1.6	-1.6	1.6	-1.6	-1.7	.7	-.9	-.4	-1.0	-.3	2.1	.1	.8	-.2	-.2	-.2	
	Count	0	0	0	1	2	0	1	1	3	7	5	3	2	5	4	1	3	2	0	0	0	0	0	40
	Expected Count	.3	.3	.3	1.3	1.8	1.5	2.1	3.3	3.4	3.3	3.4	3.6	3.1	3.7	1.3	1.9	2.2	1.8	.9	.1	.1	.1	.1	40.0
	Residual	-.3	-.3	-.3	-.3	.2	-1.5	-1.1	-2.3	-.4	3.7	1.6	-.6	-1.1	1.3	2.7	-.9	.8	.2	-.9	-.1	-.1	-.1	-.1	
	Count	0	0	1	0	1	5	3	5	5	2	3	10	3	6	1	3	3	1	3	0	1	1	0	57
	Expected Count	.4	.4	.4	1.9	2.5	2.1	3.0	4.6	4.9	4.6	4.9	5.1	4.4	5.3	1.9	2.7	3.2	2.5	1.3	.2	.2	.2	.2	57.0
	Residual	-.4	-.4	.6	-1.9	-1.5	2.9	.0	.4	.1	-2.6	-1.9	4.9	-1.4	.7	-.9	.3	-.2	-1.5	1.7	-.2	.8	.8	-.2	
	Count	0	0	1	3	1	1	3	2	4	4	6	4	4	4	2	6	0	1	1	0	0	0	0	47
	Expected Count	.3	.3	.3	1.6	2.1	1.7	2.4	3.8	4.0	3.8	4.0	4.2	3.7	4.4	1.6	2.3	2.6	2.1	1.0	.2	.2	.2	.2	47.0
	Residual	-.3	-.3	.7	1.4	-1.1	-.7	.6	-1.8	.0	.2	2.0	-.2	.3	-.4	.4	3.7	-2.6	-1.1	.0	-.2	-.2	-.2	-.2	
	Count	1	2	0	2	0	0	2	4	6	3	4	3	6	3	1	2	4	0	0	0	0	0	0	43
	Expected Count	.3	.3	.3	1.4	1.9	1.6	2.2	3.5	3.7	3.5	3.7	3.8	3.3	4.0	1.4	2.1	2.4	1.9	1.0	.2	.2	.2	.2	43.0
	Residual	.7	1.7	-.3	.6	-1.9	-1.6	-.2	.5	2.3	-.5	.3	-.8	2.7	-1.0	-.4	.0	1.6	-1.9	-1.0	-.2	-.2	-.2	-.2	
Total	Count	2	2	2	9	12	10	14	22	23	22	23	24	21	25	9	13	15	12	6	1	1	1	1	270
	Expected Count	2.0	2.0	2.0	9.0	12.0	10.0	14.0	22.0	23.0	22.0	23.0	24.0	21.0	25.0	9.0	13.0	15.0	12.0	6.0	1.0	1.0	1.0	1.0	270.0

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	163.035 ^a	154	.294
Likelihood Ratio	152.695	154	.515
Linear-by-Linear Association	.011	1	.918
N of Valid Cases	270		

a. 182 cells (98.9%) have expected count less than 5. The minimum expected count is .01.