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Where n' and n'' are only approximately equal, this second formula is still useful. If a significant value of χ^2 is obtained when the smaller of the two n 's is substituted, the true χ^2 is obviously greater and also significant; and if a non-significant value is obtained with the larger of the two n 's, the true value is also non-significant. An example may prove enlightening. The following is the percentage distribution of loans by sex and marital status in the sample submitted by one bank:

	<i>Single Females</i>	<i>Single Males</i>	<i>Married Females</i>	<i>Married Males</i>	<i>Others</i>
150 Good loans	30.0	9.3	12.7	40.7	7.3
100 Bad loans	5.0	24.0	2.0	59.0	10.0

In the first class the quantity $\frac{(30.0 - 5.0)^2}{(30.0 + 5.0)}$ is 17.86; the sum of this and four similar quantities for the other four classes is 35.89.¹² If we substitute 100, the smaller of the two n 's, we still have 35.89, which is an underestimate of the true χ^2 . Since the 1 percent value of χ^2 is only 13.28, 35.89 is clearly significant. Since the contribution of the first class to the total χ^2 , 17.86, is itself greater than the 1 percent value of 13.28, the significance can be demonstrated from the first class alone, and additional computation is unnecessary.

¹² With the aid of a table of squares and a calculating machine, the calculation of χ^2 by this process is reasonably easy.

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