An Introduction to Drawmetrics

Unlock the power of psychometrics to
speed up your recruitment process,
find the best candidates,
and hire with greater certainty.

AttituX
Attitude is the **X** factor

Contents

The Drawmetrics Journey

"How did you know that?"
"These are the candidates most suited for this role," I concluded.
There was silence.
"How did you know that?" my dumbfounded friend finally asked.

I had just administered an assessment for a social enterprise in China. They had recruited a group of students from top universities to bring technology to underdeveloped regions as part of their final-year project. The plan was to hire some of them upon graduation.

But a friend had heard of what I do and wanted my input.

And that was how I came to visit China in 2012. I was ushered into a room with 30 fresh-faced students, just one month into their stint. After a brief speech about the importance of their work, I had them draw a series of doodles based on a template and some simple instructions.

Later, I went through the results with the managing team. And that was when the disbelief began.

"Yes, this is indeed the background of this student!" exclaimed one. "We have noticed this characteristic in this student, too," observed someone else. "This student does struggle with depression," another said.

One by one, their notes confirmed the results of my brief assessment.

I never spoke individually to the students, and for that matter, could not even place names to faces. Yet this system that I developed – Drawmetrics – quickly and precisely identified characteristics of the students that the organisation took over a month of face-to-face interactions to discover.

That day, I knew I must bring Drawmetrics to the world.

How Drawmetrics came to be

Drawmetrics was the culmination of several seemingly unconnected events and interests.

When I first read about the concept of Projective Psychometric Test I was deeply fascinated. How could a person's interpretation of a set of inane symbols and drawings reveal their personality characteristics and emotional functioning? Projective tests have their origins since early 1890s in psychoanalysis invented by Sigmund Freud, which claim that humans have conscious and unconscious attitudes and motivations that are beyond or hidden from conscious awareness.

Since childhood, I loved drawing. While never formally trained in it, I was good at it and often turned to drawing to express myself. As I grew up and consulted with far wiser minds, I realised that drawings have the power to both evoke emotions and reveal the inner workings of the mind.

In 2002, I founded a start-up that offered Human Resources outsourcing. We landed large contracts to serve multiple carriers in the region and globally. Hiring costs were high, and the ability to identify the right people and build cohesive teams was the sole determinant between success and failure.

One day, between the umpteenth round of interviews, my fascination with psychometrics, my love for drawing, and the pressing need of the day came together. I wondered to myself: Why not develop a way to accurately assess the characteristics of candidates to identify the right talents using drawings?

And working with a team of talented psychologists and conducting in-person interviews with almost 100,000 candidates, that's exactly what I did. Drawmetrics is the result of over a decade of labour and continuous refinement.

Objective of this paper

The objective of this white paper is to introduce Drawmetrics, its key characteristics, and what you can get out of it. I also explain why it works and demonstrate how the power of psychometrics can dramatically speed up the recruitment process and keep retention high.

The best way to determine the accuracy of Drawmetrics is to try it yourself. We offer free trials to qualified users, which you can take anonymously via our online portal. A shortened version of our full report is offered for trials.

Don't just take my word for it – give it a try. I am confident that you will be impressed with the results.

Best Regards,
Andrew Chai

Hiring Today

Present-day hiring methodology

Like everything else, recruitment has evolved. Technology, a focus on diversity, and data-driven decision-making have transformed hiring methods compared to a decade ago. Yet, some aspects, such as human resource interviews, reference checks, and cultural fit assessments have remained unchanged.

It is no wonder that hiring challenges persist. Employees begin the process with an offer letter in mind, while employers seek the best candidate to fit their needs. This dichotomy results in a process that often feels like a game of chess, with each side manoeuvring to achieve their desired outcome.

We need a more effective way to assess candidates, hire with greater clarity, and ensure suitability for the job

Initial screenings

In today's hiring landscape, organisations use specialised software to streamline application screening and identify top talent. However, generative AI has changed the game, allowing candidates to create keyword-optimised cover letters with the click of a button. The initial screening round has arguably become a virtual tech showdown, far from assessing a candidate's true potential.

Formal interviews

Candidates naturally seek to present their best selves during virtual and in-person interviews. This makes it difficult to accurately evaluate their skills, fit for the position, or how they might perform once onboarded. Moreover, retention and future development often become another department's responsibility once they are hired.

Personality assessments

Some organisations use personality assessments for additional insights into candidates. However, these tests can neither measure work competency nor predict a person's reaction to various situations. Furthermore, existing personality assessments on the market typically highlight positive traits only, don't segment behaviours into professional and personal contexts, and can often be manipulated with some preparation.

We need a more effective way to assess candidates, hire with greater clarity, and ensure suitability for the job.

Time to rethink hiring

Depending on who you ask, the average cost of a bad hire for an organisation could be as much as 30% of their first-year salary. This figure only accounts for the financial impact, assumes a relatively quick departure, and doesn't include the cost of specialised training or any potential opportunity costs.

Even one bad hire is one too many; we need to hire better. Unfortunately, the way we assess candidates typically hinges on the self-reporting of skills and experiences, which is simply not good enough even if candidates are completely honest.

Evaluating suitability for a role

Ascertaining a candidate's suitability for a role is often the first thing hiring managers consider during the recruitment process. This is usually based on their past experiences which can be highly limiting and an unreliable gauge of their true potential. Furthermore, it is important to consider that an individual's personality and reactions can change when exposed to a new environment, making it difficult to predict their performance in a new

Limits of self-reporting

As mentioned earlier, self-reporting of skills and experiences has some serious limitations. For starters, it is a poor way to compare candidates as one person's "average" might be another's definition of "poor." It also doesn't account for personal blind spots, where someone might not be aware of their strengths or weaknesses. Finally, it can't assess the

Beyond the work façade

Based on our interactions with tens of thousands of interviewees, we have observed that people behave differently at work and at home. Spouses or home environments have a strong influence on individuals, which can in turn impact decision-making and behaviours at work. But with no way to identify professional and personal characteristics,

When people change

Our values are not static. Major events, new life phases, setbacks, or personal hardships can greatly affect and shape them. However, even though we know people don't stay the same forever, traditional recruitment processes are effectively focused on capturing snapshots of the past. This approach fails to account for the dynamic nature of human beings and our capacity for growth and change over time.

Prioritising retention

Many organisations pour substantial resources into developing employees, only to discover months or a year later that they are a poor fit. To make matters worse, companies often send employees for training that benefits the organisation more than the individual, rather than investing in their personal growth and development. This backward approach hurts retention since employees stay when they feel valued and have opportunities to grow their careers.

Drawmetrics,
a better way to hire

Drawmetrics began as an in-house assessment tool back in 2003. Our goal was straightforward: Quickly identify the best candidates and hire with greater confidence. Speed is crucial when hiring in-demand talent, as even a slight delay can mean losing them to competitors. But to move fast, we needed to understand applicants on a deeper level than any generic, off-the-shelf assessment could provide. So we built our own.

In the early stages of developing Drawmetrics, we used a market-leading assessment tool and in-person interviews to refine and validate our approach. As the tool matured, we shifted our focus to in-person interviews. We asked specific questions about Drawmetrics findings during these conversations. We also collaborated with a team of 30 psychologists to gain a deeper understanding of candidates and fine-tune its accuracy.

What is Drawmetrics

Unlike traditional psychometric tests that rely on questionnaires with True/False options or graded scales which are scored to derive the results, Drawmetrics relies on a series of 10 simple doodles by the subject. These are then analysed to determine their values. Due to its simplicity, a Drawmetrics assessment is usually completed within a few minutes.

Drawmetrics focuses on measuring behavioural traits, values, and a number of attributes that are specific to individuals being assessed. It does not rely on contextual or cultural understanding to work, so no candidates are disadvantaged because of their background. In fact, the use of drawings means it doesn't even require comprehension of the English language[1].

With no fixed answers or mapping of selected responses to a confined set of behavioural traits or personalities, Drawmetrics offers over a trillion permutations. Indeed, it is arguable that no two Drawmetrics reports are the same.

Below are the key features of Drawmetrics:

- **Assess suitability for a role:** By scoring the characteristics against a pre-determined list of characteristics most suited for a particular role, Drawmetrics can ascertain suitability for the role and recommend whether to make an offer.

- **Key insights of candidate:** Gain a quick understanding of the individual with a list of their values with explanations, covering both positive and negative traits. This includes key insights about them and potential blind spots which they might not be aware of.

    Risk of conflicts: By matching two Drawmetrics assessments, it is possible to assess, with a high degree of confidence, the likelihood of conflicts with an immediate manager or colleague on a one-on-one basis[2].

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[1] Drawmetrics currently requires a basic understanding of English to complete an assessment. However, plans are in place to support multiple languages through the Drawmetrics portal in the future.

[2] We hope to increase potential conflict risk to small teams at some point.

How does it work?

When an individual pictures a specific symbol in their mind, their dominant style of decision-making in that specific area emerges as a mental image. This works regardless of age, gender, or culture, and since it is unconscious, it cannot be manipulated. The result is a high degree of accuracy and specificity that Drawmetrics uses to make an assessment.

The use of "ambiguous designs" to assess an individual's personality is an idea that goes back to the time of Leonardo da Vinci and Botticelli. The scientific reference for Drawmetrics came from Hermann Rorschach, a Swiss psychologist who created the inkblot test in 1921.

Over the last 20 years, we reverse-engineered the scientific principles behind it to create a set of 10 symbols to measure an individual's state of mind for personality assessment. These were validated and improved using ample empirical data from tens of thousands of face-to-face interviews with real candidates.

When a Drawmetrics assessment is submitted, our algorithm matches drawings to behavioural traits that show values around areas such as money, relationships, work, business, morals, conflict, principles, ethics, personality, as well as potential blind spots.

Why values?

Unlike personality tests, Drawmetrics seeks to evaluate subjects based on their values. The reason we focus on values is due to their influence on our thinking, which eventually drives our decisions. Over time, values become an integral part of our behaviour in life. Similarly, a change in values will invariably lead to a change in behaviours eventually.

To facilitate the determination of these values, we have identified a list of attributes that we attempt to assess. The primary list is made up of 117 positive and 96 negative attributes for a combined list of 213 attributes generated by a Drawmetrics report. We use 33 of these as a baseline for job attributes. You can see the list in the Appendix section under "Attributes".

Effectiveness of Drawmetrics

How effective is Drawmetrics? From empirical recruitment data collected over two decades from more than 100,000 candidates, the average annual retention rate of applicants assessed for suitability by Drawmetrics is 93.7% for males and 96.9% for females. Based on our data, the mis-hiring rate, or the percentage that left in less than 12 months, is just 0.30% and 0.01% for males and females. Additional information can be found in the Appendix under "Empirical Findings."

Key characteristics of Drawmetrics

Specific, actionable outcomes

Unlike most personality assessments, Drawmetrics provides highly specific and unique feedback that is not interchangeable. The vast number of combinations practically eliminates the Barnum effect, which occurs when small sample sizes result in vague, generic statements. With Drawmetrics, organisations gain a clear understanding of candidates' strengths and weaknesses to better assess their suitability for a role.

A validation model

Drawmetrics was created as a validation model. But depending on the values detected, it can make deterministic predictions under specific conditions. We cannot foresee the future, but Drawmetrics can determine the values of an individual to give a far better understanding of potential outcomes. With this information, businesses can make more informed decisions about who they hire.

Gaming Drawmetrics

While candidates can attempt to stymie the assessment process by being dishonest with the doodles they draw, Drawmetrics has been designed such that it cannot be skewed or gamed towards a specific result. An attempt to be less than transparent will result in detectable inconsistency that is reflected in the report. We can do this because a percentage of the symbols were embedded specifically to test for genuine responses.

It assesses the dominant current state

Drawmetrics is an assessment tool that excels in assessing the dominant current state of the candidate. As outlook and values are affected by major life-changing events or major catastrophes, new Drawmetrics assessments conducted at another time could yield slightly different outcomes for values related to work and personal relationships.

We recommend using Drawmetrics in the following ways.

At the start of the hiring process

We recommend using Drawmetrics right at the start of the hiring process, as doing this allows organisations to leverage their capabilities to the maximum extent possible – and identify the most suitable candidates from the get-go.

For organisations just starting with Drawmetrics, another possibility is to conduct Drawmetrics assessments in tandem with existing hiring practices. This will allow hiring teams to assess the accuracy of Drawmetrics over time and to understand how Drawmetrics can serve as an early warning of potentially bad fits.

For employee retention

Companies invest a significant amount of time, effort, and resources into finding and training the right candidates. Yet if they cannot keep those employees engaged and satisfied, all that investment goes to waste. By providing deep insights into their employees, Drawmetrics can serve as a blueprint that organisations can refer to for the creation of customised strategies to retain their top talent.

Use as a risk management tool when...

Organisations hiring for hyper-specialised roles or unique skills can use Drawmetrics not as a tool for hiring, but for risk management. With a better understanding of incoming hires, managers are better positioned to manage them or mitigate any risk they might pose. For instance, an employee with misaligned values could be put in closely monitored teams or given access only to the data they need for their work.

Doing
Drawmetrics online

Drawmetrics started as a personalised tool where results are manually correlated and matched against a large database to identify top values. Since 2021, we have made substantial investments and built an online Human Relationship Management Suite (HRMS) called AttituX for self-service Drawmetrics assessments.

Key features of AttituX:

- Ability to assign administrators and managers.
- Create new jobs with specified job attributes and company values.
- Initiate Drawmetrics assessments.
- Review Drawmetrics reports.

Using AttituX, organisations can run hiring campaigns incorporating remote Drawmetrics assessments.

Ongoing Development

The services model allows us to continually improve Drawmetrics and make it even better over time. As the platform evolves, existing customers will benefit from ongoing enhancements and new features.

Some features we are working on:

- We are working to add support for additional languages, further enhance its assessment accuracy, and expand the "Risk of Conflict" assessment to include small teams.

- We are developing Drawmetrics as a regular assessment tool for yearly appraisals and to bolster organisations' mental wellness initiatives. Additionally, we are tailoring Diversity, Inclusion and Equity (DEI) training to enhance talent management.

- We are working on integrating it with application tracking systems and adding new features like virtual video interviews to reduce the workload of HR.

Conclusion

Despite advances in technology, companies still face age-old hiring challenges. For instance, interviews don't always reveal a candidate's true potential, and interviewers might unintentionally make assumptions based on their own experiences and biases. Additionally, personality assessments have limitations and may not accurately predict job performance or cultural fit, leading to job mismatches.

Drawmetrics was developed as a psychometric assessment tool to find the top candidates for any given role, allowing organisations to hire with confidence. Using a simple drawing exercise that is completed in minutes, it zeroes in on individual's unique behavioural traits, values, and attributes, to accurately assess suitability for the position at hand.

Streamline your hiring process and hire with greater certainty today using Drawmetrics.

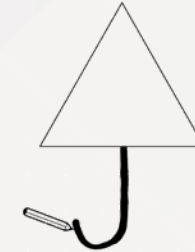Apply for a trial account on AttituX to try out Drawmetrics for yourself at https://admin.attitux.co.

Or scan this QR code:

Instructions for a Drawmetrics assessment

- Complete all 10 drawings

- Draw the first thing you think of

- Do not combine the drawings

- After you finish each drawing, describe it in ONE WORD

Triangle

Umbrella

Word

Circle	Diamond	X	Square	T
Description	Description	Description	Description	Description
Triangle	Dot	Hexagon	Slope	Line
Description	Description	Description	Description	Description

Circle	Diamond	X	Square	T
Description	Description	Description	Description	Description
Bulb	Boat	Butterfly	TV	Moth
Triangle	Dot	Hexagon	Slope	Line
Description	Description	Description	Description	Description
Clown	Dog	Clock	Chart	Deco

Empirical and Statistical Findings

The following findings are based on recruitment data gathered from 2003 to 2023 for over 100,000 candidates across 10 clients. Positions analysed include customer service, operations, sales, line managers, and senior management roles. These findings and results are statistically co-related with a high Confidence Interval of 95% to existing established psychometrics including Cattell's 16 Personality Factors, Strengths Development Inventory 2.0, Big 5, Emergenetics, Enneagram, MBTI and DISC. Detailed comparison can be provided by AttituX on a per request case by case basis.

	Number of Assessed Applicants	Shortlisted from all Campaigns	Selected to Final Interviews	Successful Hire	Work Tenure			Avg. Annual Attrition Rate	Avg. Annual Retention Rate	Avg. Recruitment Cycle Time Each Campaign	Mis-hiring Rate
					> 2 Years	> 5 Years	> 8 Years				
Males	49,591	1,736	208	85.9%	96.3%	93.2%	91.5%	6.3%	93.7%	2 Mandays	0.30%
Females	50,463	4,945	4,698	98.8%	98.8%	97.0%	94.8%	3.1%	96.9%	2.5 Mandays	0.01%

Sample Report

The Summary Page of the Drawmetrics report will show a list of dominant key Positive (left side) an dominant Negative attributes (right side) identifiedfrom the assessment. This list includes correlated and matched attributes (underline) to the 2 company cultural attributes (company specific) and 5 job attributes (job specific) – all these attributes are customisable by company's hiring managers and HR from a set of 33 positive attributes in the AttituX platform.

The report makes a distinction between Professional and Personal characteristics. It also computes the fit against the attributes as defined in the job scope to arrive at a recommendation of "High", "Medium", or Low" with an accuracy of at least 85% at first screen.

Summary Page

Drawmetrics Assessment for : Employee1
Dated : February 23rd, 2024
Time : 2 mins : 20 secs
Job Function : Demo
Company : DEMO

△ High

Job Attributes :   1. Hardworking   2. Collaborative   3. Adaptable   4. Compliant   5. Resourceful
Company Values :   6. Considerate   7. Open Minded

Professional

1. Open Minded
2. Considerate
3. Collaborative
4. Optimistic
5. Trustworthy
6. Ethical

7. Conflict Averse
8. Gullible

Personal

1. Hardworking
2. Open Minded
3. Sentimental
4. Passionate
5. Adventurous
6. Practical
7. Conservative

8. Sensitive
9. Emotional
10. Risk Tolerant

Appendix

The Characteristics section of the Drawmetrics report provides additional insights into the implications of the identified characteristics, seperated into Professional and Personal values, belief system, decision making preference and behaviours. It also highlights the potential blind spots of the candidate.

Characteristics

Professional

1. An optimistic person regardless of the state of their current predicament.
2. Generally a kind hearted person, who looks at the positive side of people.
3. Ability to empathize with others on whatever they are going through.
4. Considerate of other's feelings, willing to make some sacrifices for others they care about.
5. Typically at their own expense most of the time without the other parties even knowing.
6. Can feel frustrated sometimes if not appreciated or reciprocated. Stress levels are high.
7. Proud of the work and contributions they are doing now at work.
8. There are achievements that are notable of personal contributions to family/loved ones.

Personal

9. Someone who is easy to get along. Possess friendly and pleasant personality that most people would like to befriend.
10. Willingness to help or trust others despite being warned. Very kind hearted person.
11. Puts family's/loved one's needs above self.
12. Relationships are fragile and delicate. Likely to be a sensitive topic not to be openly discussed.
13. Very open minded individual with a passion for anything exciting, naughty and fun.
14. Will be willing to try something new if the opportunity presents itself.
15. Prefers security and safety over big ambitious/audacious dreams.
16. Becomes overly conservative and traditional in approach to life.

Potential Blindspots

17. Conflict averse and prefer non-confrontational approach to resolve issues/challenges.
18. Difficulty in saying "No" when others ask for help even if they were undeserving for help.
19. Certain aspects of current relationships are fluid. Nothing firm or future is unconfirmed.
20. Possibility of treating any endeavour as a just for fun trial without due considerations on repercussions.
21. Can be risk averse when needed to take risk due to a desire for security/safety.

Appendix

The Drawmetrics report includes a list of recommended interview prompts that interviewers should use during an in-person interview to validate the characteristics identified in the summary and key insights page.

Interview Prompts

Professional

A1. You come across as an easy going person. Tell us a time where others took advantage of you without you knowing.

A2. Share past experiences of you being optimistic but it actually backfired.

A3. Share a time when you had to confront someone to solve an issue which you did not enjoy confronting.

B1. You are someone who is very considerate about other's feelings. Give a past experience that you have been considerate without them even knowing.

B2. Tell us a time when you have difficulty in saying "No" to someone who asked you for help.

B3. Relate an experience when you felt frustrated that your kindness was taken for granted.

C1. You seem to be proud of what you have currently achieved at your work. Explain how and what you are proud of in your achievements.

C2. Give some examples when you feel you are at the top of your game at work. Share some specifics.

C3. Describe a time when you have conquered some of the challenges that stand in your way. What did you do well that made the difference?

Personal

D1. You seem like someone whose is sentimental about emotional things. Please share an example of something or someone who moved you easily.

D2. Share examples where you needed to handle a delicate situation at home and/or at work.

D3. Share an example of decisions you needed to make in order for improvements in a relationship or situation.

E1. You look like someone who is very open minded. Share how you did something that most people normally won't do.

E2. Tell us a time where your carefree nature to try new things got you into trouble.

E3. What are some life lessons that you have learn it the hard way?

F1. You seem like a rather grounded and down to earth person. Share how this value has helped you to be who you are now.

F2. Recall a time when you prioritize stability and security above other things and how it helped or didn't help you.

F3. Share an experience when you avoided taking excessive or even practical risks. Share what happened.

Appendix

Drawmetrics uses the drawings to determine a candidate's attributes from a combined total of 213 correlation attributes, as shown below.

1	Adaptable	26	Details Oriented	51	Helpful	76	Patient	101	Self-Control
2	Adventurous	27	Deterministic	52	Highly Competent	77	Peaceful	102	Sentimental
3	Altruistic	28	Disciplined	53	Highly Flexible	78	Perfectionist	103	Service Oriented
4	Ambitious	29	Driven	54	Humble	79	Perseverance	104	Smart
5	Attentive	30	Efficient	55	Imaginative	80	Playful	105	Spiritual
6	Balanced	31	Emotional	56	Independent	81	Practical	106	Steady
7	Bravery	32	Empathetic	57	Initiative	82	Pragmatic	107	Strategic
8	Calm	33	Energized	58	Inquisitive	83	Predictable	108	Structured
9	Casual	34	Enlightening	59	Integrity	84	Principled	109	Task Oriented
10	Cautious	35	Ethical	60	Intellectual	85	Private	110	Tenacious
11	Clarity	36	Extrovert	61	Kind Hearted	86	Productive	111	Tolerant
12	Collaborative	37	Fairness	62	Knowledgable	87	Protective	112	Traditional
13	Committed	38	Financially Driven	63	Logical	88	Realistic	113	Trustworthy
14	Compassionate	39	Flamboyant	64	Loyal	89	Relaxed	114	Unassuming
15	Competent	40	Flexible	65	Magnanimous	90	Reliable	115	Unique perspective
16	Competitive	41	Focused	66	Methodical	91	Resourceful	116	Visionary
17	Compliant	42	Forgiving	67	Meticulous	92	Result Oriented	117	Warmth
18	Confident	43	Fulfilling	68	Motivated	93	Righteous		
19	Conflict Averse	44	Fun Loving	69	Mysterious	94	Risk Averse		
20	Conscientious	45	Futuristic	70	Nurturing	95	Risk Tolerant		
21	Conservative	46	Gentle	71	Open Minded	96	Selective		
22	Considerate	47	Go Getter	72	Opportunistic	97	Self Confident		
23	Creative	48	Grounded	73	Optimistic	98	Self Motivated		
24	Curious	49	Hardworking	74	Outspoken	99	Self Reliant		
25	Deliberative	50	Harmonious	75	Passionate	100	Self Sacrificial		

Appendix

Negative Attributes

1 Analysis Paralysis	26 Emotional Upheaval	51 Lack Assertiveness	76 Self Righteous
2 Anger	27 Exhausted	52 Lethargic	77 Self Sabotage
3 Argumentative	28 Expectations	53 Limiting Mindset	78 Sensitive
4 Attention Seeking	29 Face Value	54 Management Issues	79 Sexual Impropriety
5 Burnt-Out	30 Fearful	55 Manipulative	80 Sexual Moral Risk
6 Calculative	31 Fickle Minded	56 Money Minded	81 Skeptical
7 Careless	32 Financial Dispute Risk	57 Moral Risk	82 Stress Tolerant
8 Caustic	33 Financial Risk	58 Negative Bias	83 Stubborn
9 Challenged	34 Fire Fighting	59 Non-committal	84 Subjective
10 Choosy	35 Fixed Mindset	60 Non-compliant	85 Tension
11 Circular Thinking	36 Flight Risk	61 Non-Trusting	86 Time Management Issues
12 Closed Minded	37 Fluid	62 Non-chalant	87 Uncertain
13 Conflict Risk	38 Frustrated	63 Old Fashioned	88 Unconventional
14 Conflict Tolerant	39 Functional	64 Opinionated	89 Unethical
15 Complicated	40 Greedy	65 Possessive	90 Unhappy
16 Contentment	41 Guarded	66 Predatory	91 Unreliable
17 Controlling	42 Gullible	67 Pretentious	92 Unsustainable
18 Cynical	43 High Financial Risk	68 Rash	93 Vindictive
19 Defensive	44 Highly Stressed	69 Reactive	94 Volatile
20 Disillusioned	45 Impatient	70 Reliant	95 Vulnerable
21 Dissatisfied	46 Indecisive	71 Restrictive	96 Worrisome
22 Distrust	47 Inflexible	72 Risk Averse	
23 Domineering	48 Insecure	73 Risk Tolerant	
24 Dreamer	49 Jaded	74 Sarcastic	
25 Eccentric	50 Judgmental	75 Secretive	