

# Introductory Econometrics for Finance

Chris Brooks

## Solutions to Review Questions - Chapter 5

1. In the same way as we make assumptions about the true value of beta and not the estimated values, we make assumptions about the true unobservable disturbance terms rather than their estimated counterparts, the residuals.

We know the exact value of the residuals, since they are defined by  $\hat{u}_t = y_t - \hat{y}_t$ . So we do not need to make any assumptions about the residuals since we already know their value. We make assumptions about the unobservable error terms since it is always the true value of the population disturbances that we are really interested in, although we never actually know what these are.

2. We would like to see no pattern in the residual plot! If there is a pattern in the residual plot, this is an indication that there is still some "action" or variability left in  $y_t$  that has not been explained by our model. This indicates that potentially it may be possible to form a better model, perhaps using additional or completely different explanatory variables, or by using lags of either the dependent or of one or more of the explanatory variables. Recall that the two plots shown on pages 157 and 159, where the residuals followed a cyclical pattern, and when they followed an alternating pattern are used as indications that the residuals are positively and negatively autocorrelated respectively.

Another problem if there is a "pattern" in the residuals is that, if it does indicate the presence of autocorrelation, then this may suggest that our standard error estimates for the coefficients could be wrong and hence any inferences we make about the coefficients could be misleading.

3. The *t*-ratios for the coefficients in this model are given in the third row after the standard errors. They are calculated by dividing the individual coefficients by their standard errors.

$$\begin{array}{lcl} \hat{y}_t = & 0.638 & + 0.402 x_{2t} - 0.891 x_{3t} \quad R^2 = 0.96, \bar{R}^2 = 0.89 \\ & (0.436) & (0.291) \quad (0.763) \\ t\text{-ratios} & 1.46 & \quad 1.38 \quad -1.17 \end{array}$$

The problem appears to be that the regression parameters are all individually insignificant (i.e. not significantly different from zero), although the value of  $R^2$  and its

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**AW Chickering**



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