

Additional Applicant Characteristics

<i>denied mortgage insurance</i>	1 if applicant applied for mortgage insurance and was denied, 0 otherwise	0.020
<i>self-employed</i>	1 if self-employed, 0 otherwise	0.116
<i>single</i>	1 if applicant reported being single, 0 otherwise	0.393
<i>high school diploma</i>	1 if applicant graduated from high school, 0 otherwise	0.984
<i>unemployment rate</i>	1989 Massachusetts unemployment rate in the applicant's industry	3.8
<i>condominium</i>	1 if unit is a condominium, 0 otherwise	0.288
<i>black</i>	1 if applicant is black, 0 if white	0.142
<i>deny</i>	1 if mortgage application denied, 0 otherwise	0.120