

Descriptive Statistics					
Variable	N		Frequency	Average FICO	Late Payment %
Late Payment					
Late	304,836	34.9%		452.587	NA
Not Late	567,420	65.1%		733.680	NA
Race					
Asian	464	1.8%		664.759	0.291
Black	7,625	29.3%		548.416	0.662
Hispanic	6,118	23.5%		666.046	0.254
White	11,850	45.5%		602.321	0.538
Home Ownershp					
Own	675,017	77.4%		667.555	0.265
Rent	197,137	22.6%		525.558	0.638
Income					
Low	270,417	31%		712.349	0.170
Medium	285,222	32.7%		550.488	0.546
High	316,515	36.3%		646.337	0.326
Education					
College	182,783	21%		681.666	0.226
Graduate School	97,746	11.2%		702.509	0.184
High School	587,566	67.4%		609.634	0.416
Vocational/Technical	4,059	0.5%		678.342	0.204