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Description: Documents record all the variables which are used in my dissertation, and can be found in the data file *reg\_panel.dta.*

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The panel data includes 3 main categories of variables: (1) mortgage variables from the HMDA dataset, (2) toxic releases variables from the TRI dataset and (3) census and macroeconomic variables on the county-level from multiple sources.

The following table provides details:

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| 1. **Variables from Toxic Release Inventory dataset** | |
| **Variables name** | **Sources and description** |
| Frs\_id |  |
| State, state\_code, county, fips, year, year\_fips | Geographical Identifiers |
| Latitude, longitude | Geographical Identifiers |
| Carcinogen | Binary variable, indicating the type of chemical substance observed at a specific datapoint is carcinogen or not |
| Classification | 3-level variables. Indicates if the chemical is classified as a dioxin or dioxin-like compound, a Persistent Bioaccumulative and Toxic chemical, or a general EPCRA Section 313 chemical.  Values: {TRI, PBT, DIOXIN} where:   * TRI = General EPCRA Section 313 Chemical * PBT = Persistent Bioaccumulative and Toxic * DIOXIN = Dioxin or Dioxin-like compound |
| Fugitive\_air | An estimate of the total quantity of the toxic chemical released as fugitive air emissions at the reporting facility. |
| Stack\_air | An estimate of the total quantity of the toxic chemical released as fugitive air emissions at the reporting facility. |
| Onsite\_release\_total | Logarithmic total quantity of the toxic chemical released to air, water and land on-site at the facility |
| Offsite\_release\_total | Logarithmic total quantity of the toxic chemical reported as transferred to off-site locations for release or disposal |
| Total\_releases | Logarithmic of total onsite release and total offsite release |

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| 1. **Variables from HMDA dataset** | |
| **Variables name** | **Sources and description** |
| Lei |  |
| Rate\_spread |  |
| US30\_spread |  |
| Applicant\_race1 |  |
| Derived\_sex |  |
| Applicant\_age |  |
| loan\_amount, |  |
| loan\_to\_value\_ratio,dec\_loan\_to\_value |  |
| property\_value,  dec\_property\_value, |  |
| income,dec\_income, |  |
| Loan\_to\_income,  Dec\_loan\_to\_income |  |
| purpose |  |