

Data Description for Hdma.csv

Variable	Description
dir	debt payments to total income ratio
hir	housing expenses to income ratio
lvr	ratio of size of loan to assessed value of property
ccs	consumer credit score from 1 to 6 (a low value being a good score)
mcs	mortgage credit score from 1 to 4 (a low value being a good score)
pbcr	public bad credit record?
dmi	denied mortgage insurance ?
self	self employed?
single	is the applicant single?
uria	1989 Massachusetts unemployment rate in the applicant's industry
condominium	is unit a condominium?
black	is the applicant black?
deny	mortgage application denied?

Source

Munnell, Alicia H., Geoffrey M.B. Tootell, Lynne E. Browne and James McEneaney (1996) "Mortgage lending in Boston: Interpreting HMDA data", *American Economic Review*, 25-53