The Credit Data

The credit data represents a sample of 500 from a much larger credit data set. The data has been collected for customers who have taken a loan (credit). The variables in the data are described in the table below. Further data sets will be provided during the module that contain further information for the customers.

Variable	Column Numbers	Category Labels
ID Number	1-3	
Cheque Account	5	1=... < £0 2=£0 <= ... < £200 3=... >= £200 4=no cheque account
Duration in months	7-8	
Credit History	10	0 =no credits taken/all credits paid back duly 1=all credits at this bank paid back duly 2=existing credits paid back duly till now 3=delay in paying off in the past 4=critical account/other credits existing (not at this bank) 9=missing
Purpose	12	0=car (new) 1=car (used) 2=furniture/equipment 3=radio/television 4=domestic appliances 5=repairs 6=education 7=vacation 8=retraining 9=business X=others
Credit Amount	14-18	
Savings accounts/bonds	20	1=... < £100 2=£100 <= ... < £500 3=£500 <= ... < £1000 4=.. >= £1000 5=unknown/no savings account
Present employment since	22	1=unemployed 2=... < 1 year 3=1 <= ... < 4 years 4=4 <= ... < 7 years 5=.. >= 7 years
Instalment rate % income	24	

Personal status and sex	26	1=male :divorced/separated 2=female:divorced/separated/married 3=male :single 4=male :married/widowed 5=female:single 9=missing
Other debtors/guarantors	28	1=none 2=co-applicant 3=guarantor 9=missing
Present residence since	30	Years 4=4 years or more 9=missing
Property	32	1=real estate 2=if not 1: building society savings agreement/ life insurance 3=if not 1/2: car or other 4=unknown /no property
Age in years	34-36	999 = missing
Other instalment plans	38	1=bank 2=stores 3=none 9=missing
Housing	40	1=rent 2=own 3=for free 9=missing
Number of existing credits	42	
Job	44	1=unemployed 2=unskilled 3=skilled employee/official 4=management/self-employed/highly qualified employee/officer 9=missing
Number of dependents	46	
Telephone	48	1= yes, registered under the customers name 2= no 9=missing
Foreign worker	50	1=yes (blank if no)