

## Dictionary for Data set Public.xls

Variable Name	Description	Codings
dob	Year of birth	If unknown the year will be 99
nkid	Number of children	number
dep	Number of other dependents	number
phon	Is there a home phone	1=yes, 0 = no
sinc	Spouse's income	
aes	Applicant's employment status	V = Government W = housewife M = military P = private sector B = public sector R = retired E = self employed T = student U = unemployed N = others Z = no response
dainc	Applicant's income	
res	Residential status	O = Owner F = tenant furnished U = Tenant Unfurnished P = With parents N = Other Z = No response
dhval	Value of Home	0 = no response or not owner 000001 = zero value blank = no response
dmort	Mortgage balance outstanding	0 = no response or not owner 000001 = zero balance blank = no response
doutm	Outgoings on mortgage or rent	
doutl	Outgoings on Loans	
douthp	Outgoings on Hire Purchase	
doutcc	Outgoings on credit cards	
Bad	Good/bad indicator	1 = Bad 0 = Good

### NOTES

The data relate to applicants for a credit product.

The data have been altered so that no scorecard which may be estimated from them will have any commercial reliability, accuracy or meaning.

Neither the authors nor publishers accept any liability whatsoever for any use which anyone may put this data to.

The data is provided only for readers of the book to gain practice in manipulating credit application data and for no other purpose at all.