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APPENDIX B

DEPENDENT VARIABLES

(ADJUSTIVE TECHNIQUES)

FOR WHICH DATA

WERE AVAILABLE

1. Delinquent rent
2. Rent due at the end of the survey year
3. Number with room and board delinquency
4. Mortgages renewed or refinanced
5. Delinquency on house taxes or insurance
6. Delinquency still in existence at end of survey year
7. Delinquency on major home improvements
8. Amount owed on these home improvements at end of survey year
9. Delinquency on minor home improvements
10. Amount owed on these at end of survey year
11. Amount owed on utilities at end of survey year
12. Amount owed on laundry and dry cleaning at end of survey year
13. Delinquency on appliances purchased during survey year
14. Amount owed on these at end of survey year
15. Delinquency on appliances purchased before survey year but with payments due during survey year
16. Amount owed on these appliances at end of survey year
17. Repossession on all appliances with payments due during survey year

18. Decline in monthly food expenditures during survey year
19. Percentage decline in food expenditures
20. Amount overdue on food bills at end of survey year
21. Decline in tobacco expenditures
22. Percentage decline during period of unemployment
23. Decline in liquor expenditures
24. Percentage decline in liquor expenditures during period of unemployment
25. Amount owed at end of survey year on clothing expenditures
26. Amount owed on clothing purchased before survey year but paid for during survey year
27. Delinquency on hospitalization insurance
28. Hospital plans dropped during survey year
29. Amount owed on autos purchased during survey year
30. Amount owed on autos purchased before survey year but with payments due during survey year
31. Delinquency on auto purchases during survey year
32. Number of months of delinquency reported during survey year
33. Repossession of automobiles during survey year
34. Decline in amount spent on operation of car
35. Amount owed on automobile operations and repair at end of survey year
36. Life insurance
 - a. Canceled
 - b. Cashed in
 - c. Borrowed on
 - d. Any of above (summation of a through c)
37. Money borrowed by the family
38. Amount of money borrowed
39. Amount owed on all loans at end of survey year
40. Absolute amount of change in total indebtedness for consumption expenditures
41. Percentage change in the amount of indebtedness for consumption expenditures
42. For major improvements
43. For minor improvements

44. For appliances
45. For automobile purchase
46. Clothing
47. Change in savings and checking accounts during survey year