

ICPSR 9752

**Survey of Consumer Finances,
1977**

*Economic Behavior Program. Survey
Research Center. University of Michigan*

Description

Inter-university Consortium for
Political and Social Research
P.O. Box 1248
Ann Arbor, Michigan 48106
www.icpsr.umich.edu

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Readme

Users are informed that OSIRIS dictionary files are stored in EBCDIC. Osiris is a statistical software package, developed by the Institute for Social Research at the University of Michigan, which is no longer supported.

Users are reminded that in order to use the OSIRIS dictionary and data files in an interface such as the one in the SAS program package, the data file must also be in EBCDIC. To allow users to use the data independently of the OSIRIS dictionaries, the data files have been stored in ASCII. Therefore, before running the dictionary and data files through this interface, the data file would need to be converted from ASCII to EBCDIC. Users are urged to consult with their local support staff to determine what procedures are to be used to do the necessary conversions locally. However, this should be a fairly straightforward process in most cases. As an example for a user in a UNIX environment, the following steps get the user an EBCDIC file that can then be used with the OSIRIS interface (the example is for study 8764.)

```
tr -d \\n &lt; da8764 &gt; da8764b
dd if=da8764b of=da8764dd conv=ebcdic
```

Please note that this series of commands generates a stream file (in this case da8764dd) which is in EBCDIC. Therefore, whenever you again need an ASCII version of the OSIRIS data file, return to the original file that you downloaded from ICPSR. Do not attempt to convert this EBCDIC file back to ASCII. Such a conversion would not generate a file that would be identical to the OSIRIS data file originally downloaded from ICPSR. The OSIRIS dictionary file must never be converted to ASCII since dictionaries contain binary fields that would be corrupted by such a conversion. The ICPSR Technical Services staff has been generating SAS and SPSS data definition statements, as needed, for the OSIRIS/LRECL format of selected data collections that have been available primarily in OSIRIS format. Previously users of these collections had to use the SAS and/or SPSS OSIRIS interfaces or had to code their own data definition statements. For a complete set of files for any given Dataset, the user should download the data file, the codebook file, the data map file (if present), and the SAS and/or SPSS data definition statements. The dictionary file should be ignored unless the user prefers to run the OSIRIS interface in either SAS or SPSS and create their own data definition statements. In this latter instance the user would need to follow the instructions for working with the OSIRIS format found elsewhere in the README file. Please note that no other data processing is done on these collections at this time.

Users should note that some codebooks may include deck and column information as well as location (normally labeled LOC) information in the individual variable descriptions. If you are using the codebook for location information about individual variables, please ignore the deck and column information and use only the location (LOC) information. The variable number, which is found on the line beginning with VAR, will further assist in identifying variables in each Dataset.

Bibliographic Description

ICPSR Study No.: 9752

Title: Survey of Consumer Finances, 1977

Principal Investigator(s): Economic Behavior Program. Survey Research Center. University of Michigan

Series: Survey of Consumer Finances Series

Funding Agency: Federal Reserve System. Board of Governors. Division of Consumer Affairs, Office of the Comptroller of the Currency, and Federal Deposit Insurance Corporation.

Bibliographic Citation: Economic Behavior Program, Survey Research Center, University of Michigan. SURVEY OF CONSUMER FINANCES, 1977 [Computer file]. Ann Arbor, MI: Economic Behavior Program, Survey Research Center, University of Michigan [producer], 1977. Ann Arbor, MI: Inter-university Consortium for Political and Social Research [distributor], 1992.

Scope of Study

Summary: This study concentrates on family finances and has four principal lines of inquiry. The first section of the survey updates the Surveys of Consumer Finances conducted from 1946 through 1971. Questions in this section investigate credit usage by consumers, trends in consumer finance, and debt burden. A second group of questions examines consumers' awareness, attitudes, and comprehension of the federal consumer credit protection laws passed during the decade preceding the study. Among the laws investigated are the Truth-in-Lending Act, the Equal-Credit-Opportunity Act, the Fair-Credit-Billing Act and the Federal-Trade-Commission-Improvement Act. Third, the survey offers general information about credit, credit procedures, and attitudes towards credit and creditors. Among the concerns are the degree of satisfaction and dissatisfaction with the credit process, awareness of different aspects of credit and the credit process, and perceptions of differences among types of credit and creditors. The last section focuses on demographic information and includes data on family composition, life cycle stage, occupation, income, assets, age, race, marital status and residential stability.

Subject Term(s): consumer attitudes, consumer protection, credit, debt, personal

finances

Geographic Coverage: United States

Time Period: 1977

Date(s) of Collection: August 1977 - September 1977

Universe: Households within the 48 coterminous United States exclusive of units on military installations.

Data Type: survey data

Data Collection Notes: The codebook is provided by ICPSR as a Portable Document Format (PDF) file. The PDF file format was developed by Adobe Systems Incorporated and can be accessed using PDF reader software, such as Adobe Acrobat Reader. Information on how to obtain a copy of the Acrobat Reader is provided on the ICPSR Web site.

Methodology

Sample: The national probability sample representing the universe consists of 2,563 households.

Data Source: personal interviews

Extent of Processing: MDATA/ DDEF.ICPSR

Access and Availability

Extent of Collection: 2 data files + machine-readable documentation (PDF) + OSIRIS dictionary + SAS data definition statements + SPSS data definition statements

Data Format: Logical Record Length with SAS and SPSS data definition statements

Original ICPSR Release: 1992-10-31

Note: Detailed file-level information (such as LRECL, case count, and variable count) may be found in the file manifest.