



### CFM data

Dear Consumer Finance Monthly User:

I am writing to let you know that our research team here at CHRR has released a preliminary version of the SAS code for a newly revised set of created variables for the credit card section of the CFM.

We believe that this will make your use of the CFM data easier, and we suggest that you use this code to create the necessary credit card variables in your future work. In addition, the code allows users to check the precise definitions of the credit-card created variables. If desired, it can also facilitate user-defined modifications of these variables.

It is anticipated that a forthcoming update of the new code will affect only data from waves 1 and 2 of the CFM (approximately February 2005 to June 2006), in order to harmonize the created variables for waves 1 and 2 more closely with those for subsequent waves.

Please login to the [Investigator](#) to select and extract your variables.

You will find the SAS code at the link below:

[Created Credit Card Variables](#)

[Created Other Variables:](#)

As we work to revise other created variables, the relevant SAS codes will also be posted there.

Other important information regarding Weighting Documentation:

[CFM Weighting Documentation – 12/2011](#)

Diagram of the Credit Card Section can be found under the Documents title:

[Credit Card Section - 2011](#)

### Membership Renewal

Margaret Lowden will be contacting your institution regarding membership renewal.

If you have any questions regarding your Membership, please contact Margaret Lowden via email at ([mlowden@chrr.osu.edu](mailto:mlowden@chrr.osu.edu)).

### Investigator Remote Training

Please sign up new staff members for a remote 30-minute courtesy demonstration of the Investigator software and its features. If you have any questions regarding the Investigator or the data, please send these to Margaret Lowden ([mlowden@chrr.osu.edu](mailto:mlowden@chrr.osu.edu)) ahead of time and we will focus on these during the demonstration or address them via email.

## We Appreciate Your Input

Are you satisfied with the Consumer Finance Monthly data from the Center for Human Resource Research at The Ohio State University? Please let us know if you have any questions or comments. We welcome your suggestions and value your opinion.

Sincerely,

A handwritten signature in black ink, appearing to read "Randall", followed by a horizontal line extending to the right.

Dr. Randall Olsen  
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[Center for Human Resource Research](#)  
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