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| **Week** | 1 (beginning 8/3/2021) |
| **Communication** | * Teams group set up * Chat set up * Kick off Meeting 9/3/2021   + Stephen, Anita, Atikant, Susan attended   + Agreed next meeting (16/3/2021)   + Project doc review   + Initial review of data   + Decide on responsibilities   + Discuss types of analyses |
| **Any analysis or other difficulties that arose and how they were overcome** | * Data very large – Stephen cleaning up * Eoghan no longer on course, removed from distribution |
| **Progress made** | * Initial data review in R. Identified variables which will be removed from dataset (Consumer.complaint.narrative, Tags, Zipcode) * Changed data from chr to date/factor as required. * Decided on R programming language for project. * Identified potential analyses as follows:   + Relationship between products and 'monetary relief' (given)   + Timeline/trend analysis?   + Responsiveness (time to close)   + complaints by type   + Complaints by state   + Any statistical analysis? Logistic response |
| **Member contributions to progress** | * Responsibilities agreed as follows:   + Diary (Susan)   + Report coordination 4 pages max (Anita)   + Power Point (Atikant)   + Presenting – 8 minutes (Anita, Stephen – check on numbers)   + Data clean up – Stephen   + One analysis type per person or other?   Actions:   * Stephen to distribute filtered CSV * Everyone to come up with questions to pose for next meeting, following more detailed individual data review. * Susan will run missing.data progam on data to check this. |

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| **Week** | 2 (beginning 15/3/2021) |
| **Communication** | Teams meeting held 16/3. All members attended.  Agenda:   * Open action review * Review of external and team analysis so far. * Agree on analysis to be covered by each team member. * Project Planning   Ongoing chat communications and files being shared and stored in Team folders.  Plan to set up code repository for code by next meeting (23/3) |
| **Any analysis or other difficulties that arose and how they were overcome** | Overlapping of several product complaint categories (e.g. credit reporting, credit card, prepaid card. Stephen will merge similar product complaints into one category to enable analysis.  Need to add state population to normalise the analysis.  Question raised about format of report. Rafael confirmed that it needs to be in PDF. If we want to include interactive graphs (html), we need to include in a supplementary file only. |
| **Progress made** | Initial analysis of question posed relating ‘closed with monetary relief’ and product type, other categories.  Data clean up almost complete. Merging of categories agreed will be done.  Review of [complaints website](https://www.consumerfinance.gov/data-research/consumer-complaints/search/?chartType=line&dateInterval=Month&dateRange=3y&date_received_max=2021-03-13&date_received_min=2018-03-13&lens=Overview&product=Debt%20collection&searchField=all&tab=Trends), Deloitte report, Nerdwallet report. Analysis showed a marked increase in complaints in credit reporting category in 2020. Team agreed that this should be an area of focus. |
| **Member contributions to progress** | Project responsibilities agreed per previous week:   * Meetings/diary - Susan * Data clean up – Stephen * Report coordination - Anita * Slides and presentation - Atikant   The following analyses categories agreed:   * Relationship between products and 'monetary relief' (Atikant) * Increased trend in credit reporting, particularly since start of 2019. what is driving this? reference [report sent by Anita](https://www.nerdwallet.com/article/finance/cfpb-covid-complaints). covid related? company related? (Anita) * Is there an increase in complaints relating to repayment of mortgages or loans since pandemic (Q2 2020). Does this differ by state? Does this differ by product? (Susan) * Trend analysis by state, weighted by population. How do top 5 complaints differ across states? Could we recreate a graphic per website? (Stephen) |

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| **Week** | 2 (beginning 22/3/2021) |
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