

# Housing Tenure Prediction Analysis

April 29, 2024

## 0.1 Housing Tenure Prediction Analysis

### 0.1.1 Libraries requires for this project

```
[1]: import pandas as pd
import numpy as np
import matplotlib.pyplot as plt
import seaborn as sns
from matplotlib.pyplot import subplots, cm
import matplotlib.pyplot as plt
from mlxtend.plotting import plot_decision_regions
from sklearn import svm
from sklearn.svm import SVC
import sklearn.model_selection as skm
from sklearn.model_selection import train_test_split, GridSearchCV, KFold
from sklearn.preprocessing import StandardScaler, OneHotEncoder
from sklearn.metrics import classification_report, confusion_matrix, \
    accuracy_score
from sklearn.metrics import RocCurveDisplay
from sklearn.preprocessing import LabelEncoder
from sklearn.model_selection import GridSearchCV
from ISLP import load_data, confusion_table
from ISLP.svm import plot as plot_svm
from sklearn.inspection import permutation_importance
```

### 0.1.2 Loading the 'Housing Data'

```
[2]: Housing_Data = pd.read_csv("Housing.csv")
Housing_Data
```

```
[2]:
```

	SERIAL	DENSITY	OWNERSHP	OWNERSHPD	COSTELEC	COSTGAS	COSTWATR	\
0	1371772	920.0	1	13	9990	9993	360	
1	1371773	3640.9	2	22	1080	9993	1800	
2	1371773	3640.9	2	22	1080	9993	1800	
3	1371774	22.5	1	13	600	9993	9993	
4	1371775	3710.4	2	22	3600	9993	9997	
...	...	...	...	...	...	...	...	
75383	1402573	2754.9	2	22	9990	7200	960	

75384	1402573	2754.9	2	22	9990	7200	960
75385	1402573	2754.9	2	22	9990	7200	960
75386	1402573	2754.9	2	22	9990	7200	960
75387	1402573	2754.9	2	22	9990	7200	960

	COSTFUEL	HHINCOME	VALUEH	...	NFAMS	NCOUPLES	PERNUM	PERWT	AGE	\
0	9993	75000	700000	...	1	0	1	14	52	
1	9993	13600	9999999	...	2	0	1	83	22	
2	9993	13600	9999999	...	2	0	2	106	22	
3	9993	7000	800000	...	1	0	1	33	62	
4	9993	50500	9999999	...	1	0	1	297	50	
...	...	...	...	...	...	...	...	...	...	...
75383	9993	86700	9999999	...	1	2	1	229	30	
75384	9993	86700	9999999	...	1	2	2	331	30	
75385	9993	86700	9999999	...	1	2	3	331	5	
75386	9993	86700	9999999	...	1	2	4	157	64	
75387	9993	86700	9999999	...	1	2	5	225	60	

	MARST	BIRTHYR	EDUC	EDUCD	INCTOT
0	6	1969	7	71	75000
1	6	1999	10	101	5600
2	6	1999	7	71	8000
3	4	1959	6	63	7000
4	3	1971	7	71	16000
...	...	...	...	...	...
75383	1	1991	6	63	35000
75384	1	1991	6	64	50000
75385	6	2016	0	2	9999999
75386	1	1957	6	63	1700
75387	1	1961	7	71	0

[75388 rows x 24 columns]

```
[3]: # Now let's see the columns in our data set
Housing_Data.info()
```

```
<class 'pandas.core.frame.DataFrame'>
RangeIndex: 75388 entries, 0 to 75387
Data columns (total 24 columns):
#   Column      Non-Null Count  Dtype
---  -
0   SERIAL      75388 non-null  int64
1   DENSITY     75388 non-null  float64
2   OWNERSHP    75388 non-null  int64
3   OWNERSHPD   75388 non-null  int64
4   COSTELEC    75388 non-null  int64
5   COSTGAS     75388 non-null  int64
6   COSTWATR    75388 non-null  int64
```

```

7  COSTFUEL    75388 non-null  int64
8  HHINCOME    75388 non-null  int64
9  VALUEH      75388 non-null  int64
10 ROOMS       75388 non-null  int64
11 BUILTYR2    75388 non-null  int64
12 BEDROOMS    75388 non-null  int64
13 VEHICLES    75388 non-null  int64
14 NFAMS       75388 non-null  int64
15 NCOUPLES    75388 non-null  int64
16 PERNUM      75388 non-null  int64
17 PERWT       75388 non-null  int64
18 AGE         75388 non-null  int64
19 MARST       75388 non-null  int64
20 BIRTHYR     75388 non-null  int64
21 EDUC        75388 non-null  int64
22 EDUCD       75388 non-null  int64
23 INCTOT      75388 non-null  int64
dtypes: float64(1), int64(23)
memory usage: 13.8 MB

```

```

[4]: # Let's check the shape of our dataset
Housing_Data.shape

```

```

[4]: (75388, 24)

```

```

[5]: # Lets calculate the summary statistics for our dataset for imputation
Housing_Data.describe()

```

```

[5]:
count    SERIAL    DENSITY    OWNERSHP    OWNERSHPD    COSTELEC  \
count  7.538800e+04  75388.000000  75388.000000  75388.000000  75388.000000
mean    1.387234e+06  2423.430017    1.266050    15.152146    2155.588184
std     8.903828e+03  2526.581859    0.441894    4.114694    1918.598151
min     1.371772e+06   22.500000    1.000000    12.000000    48.000000
25%     1.379509e+06   448.200000    1.000000    13.000000   1080.000000
50%     1.387292e+06   1667.900000    1.000000    13.000000   1680.000000
75%     1.394971e+06   3843.300000    2.000000    22.000000   2400.000000
max     1.402573e+06  13284.600000    2.000000    22.000000   9997.000000

count    COSTGAS    COSTWATR    COSTFUEL    HHINCOME    VALUEH  \
count  75388.000000  75388.000000  75388.000000  7.538800e+04  7.538800e+04
mean    6532.804850   3282.154680   9132.200363   1.325857e+05  3.115290e+06
std    4379.021441   3968.876334   2704.300467   1.300609e+05  4.178808e+06
min      48.000000     4.000000     4.000000  -7.100000e+03  1.000000e+03
25%    1200.000000    500.000000   9993.000000   5.500000e+04  4.000000e+05
50%    9992.000000   1200.000000   9993.000000   1.000000e+05  6.500000e+05
75%    9993.000000   9993.000000   9993.000000   1.640000e+05  9.999999e+06
max    9997.000000   9997.000000   9997.000000   1.674500e+06  9.999999e+06

```

	...	NFAMS	NCOUPLES	PERNUM	PERWT	\
count	...	75388.000000	75388.000000	75388.000000	75388.000000	
mean	...	1.120138	0.772722	2.133072	100.746644	
std	...	0.520437	0.466072	1.347956	79.428151	
min	...	1.000000	0.000000	1.000000	2.000000	
25%	...	1.000000	1.000000	1.000000	54.000000	
50%	...	1.000000	1.000000	2.000000	80.000000	
75%	...	1.000000	1.000000	3.000000	117.000000	
max	...	13.000000	3.000000	16.000000	1113.000000	

	AGE	MARST	BIRTHYR	EDUC	EDUCD	\
count	75388.000000	75388.000000	75388.000000	75388.000000	75388.000000	
mean	41.737040	3.466599	1979.262960	6.553802	67.954754	
std	23.497059	2.323782	23.497059	3.368158	33.507170	
min	0.000000	1.000000	1928.000000	0.000000	1.000000	
25%	22.000000	1.000000	1960.000000	6.000000	61.000000	
50%	42.000000	4.000000	1979.000000	7.000000	71.000000	
75%	61.000000	6.000000	1999.000000	10.000000	101.000000	
max	93.000000	6.000000	2021.000000	11.000000	116.000000	

	INCTOT
count	7.538800e+04
mean	1.741325e+06
std	3.730804e+06
min	-8.700000e+03
25%	1.560000e+04
50%	4.800000e+04
75%	1.250000e+05
max	9.999999e+06

[8 rows x 24 columns]

### 0.1.3 Data Cleaning and Preprocessing

For our analysis, we will be looking for owners/renters whose age falls between the range 18 years to 80 years

```
[6]: # So, lets filter our data accordingly to condition
Housing_Data = Housing_Data[(Housing_Data['AGE'] >= 18) & (Housing_Data['AGE'] <= 80)]
```

After that, We will be considering the education of owners/renters to who have education attainment from 12th grade to 5+ years of college. There are some missing values in our data (code 99 means missing). So handling that and also getting rid of the column 'EDUCD' which means education attainment [detailed version] to handle redundancy.

```
[7]: # Filtering the data accordingly
```

```
Housing_Data = Housing_Data[(Housing_Data['EDUC'] >= 6) & (Housing_Data['EDUC'] <= 11) & Housing_Data['EDUC'] != 99]
```

```
# Removing the 'EDUCD' column
Housing_Data.drop('EDUCD', axis=1, inplace=True)
```

```
[8]: # Removing the 'DENSITY' column
Housing_Data.drop('DENSITY', axis=1, inplace=True)
```

```
[9]: # Looking for properties built from the year 2000 to 2021
# So, Filtering our dataset accordingly
Housing_Data = Housing_Data[(Housing_Data['BUILTYR2'] >= 9) & (Housing_Data['BUILTYR2'] <= 26)]
```

```
[10]: # Removing the 'PERWT' column
Housing_Data.drop('PERWT', axis=1, inplace=True)
```

```
[11]: # Removing the 'BIRTHYR' column
Housing_Data.drop('BIRTHYR', axis=1, inplace=True)
```

```
[12]: # Removing the 'OWNERSHPD' column
Housing_Data.drop('OWNERSHPD', axis=1, inplace=True)
```

```
[13]: # Removing the 'INCTOT' column
Housing_Data.drop('INCTOT', axis=1, inplace=True)
```

```
[14]: # Removing the 'NFAMS' column
Housing_Data.drop('NFAMS', axis=1, inplace=True)
```

```
[15]: # Removing the 'NCOUPLES' column
Housing_Data.drop('NCOUPLES', axis=1, inplace=True)
```

```
[16]: # Removing the 'PERNUM' column
Housing_Data.drop('PERNUM', axis=1, inplace=True)
```

```
[17]: Housing_Data.head(10)
```

```
[17]:
```

	SERIAL	OWNERSHP	COSTELEC	COSTGAS	COSTWATR	COSTFUEL	HHINCOME	\
20	1371783	1	1920	1440	50	9993	30000	
21	1371783	1	1920	1440	50	9993	30000	
32	1371786	2	1800	9993	1400	9993	62000	
33	1371786	2	1800	9993	1400	9993	62000	
34	1371787	1	960	360	5000	9993	507500	
35	1371787	1	960	360	5000	9993	507500	
38	1371788	1	1200	9997	110	9993	115600	
39	1371788	1	1200	9997	110	9993	115600	
79	1371802	1	1560	9993	9993	9993	12000	

81	1371803	2	3600	9993	9993	9993	45800
----	---------	---	------	------	------	------	-------

	VALUEH	ROOMS	BUILTYR2	BEDROOMS	VEHICLES	AGE	MARST	EDUC
20	15000	3	15	3	4	40	6	6
21	15000	3	15	3	4	32	6	6
32	9999999	4	9	3	2	28	6	11
33	9999999	4	9	3	2	26	6	10
34	5279000	10	15	6	2	37	1	10
35	5279000	10	15	6	2	36	1	10
38	375000	5	9	4	2	71	1	10
39	375000	5	9	4	2	71	1	7
79	550000	7	15	4	2	67	5	10
81	9999999	9	9	5	2	44	4	6

```
[18]: # Group by 'SERIAL' and aggregating the data
# Serial number of household members are associated with different variables so
↳ grouping them with it
Housing_Data = Housing_Data.groupby('SERIAL').agg({
    'OWNERSHP': 'first',
    'COSTELEC': 'first',
    'COSTGAS': 'first',
    'COSTWATR': 'first',
    'COSTFUEL': 'first',
    'HHINCOME': 'first',
    'VALUEH': 'first',
    'ROOMS': 'first',
    'BUILTYR2': 'first',
    'BEDROOMS': 'first',
    'VEHICLES': 'first',
    'MARST': 'first',
    'AGE' : 'max',    # Taking the highest age of household member assuming that
↳ he is earning the highest among the others
    'EDUC': 'max'    # Highest education attainment of that household member
}).reset_index()
```

```
[19]: # Final housing data set after cleaning and preproccessing
Housing_Data.head(10)
```

```
[19]:
```

	SERIAL	OWNERSHP	COSTELEC	COSTGAS	COSTWATR	COSTFUEL	HHINCOME	\
0	1371783	1	1920	1440	50	9993	30000	
1	1371786	2	1800	9993	1400	9993	62000	
2	1371787	1	960	360	5000	9993	507500	
3	1371788	1	1200	9997	110	9993	115600	
4	1371802	1	1560	9993	9993	9993	12000	
5	1371803	2	3600	9993	9993	9993	45800	
6	1371804	1	2400	1800	40	9993	775000	
7	1371807	1	1320	360	2200	50	95500	

8	1371810	1	1800	1200	1800	9993	172500
9	1371811	1	480	600	110	9993	84000

	VALUEH	ROOMS	BUILTYR2	BEDROOMS	VEHICLES	MARST	AGE	EDUC
0	15000	3	15	3	4	6	40	6
1	9999999	4	9	3	2	6	28	11
2	5279000	10	15	6	2	1	37	10
3	375000	5	9	4	2	1	71	10
4	550000	7	15	4	2	5	67	10
5	9999999	9	9	5	2	4	60	7
6	950000	8	9	5	3	1	51	11
7	285000	6	9	4	2	1	80	10
8	950000	9	9	6	2	1	41	10
9	750000	6	25	4	2	1	35	7

#### 0.1.4 Encoding the categorical variables

```
[20]: # Converting 'MARST' and 'EDUC' to categorical using the label-Encoder
le = LabelEncoder()
Housing_Data['MARST'] = le.fit_transform(Housing_Data['MARST'])
Housing_Data['EDUC'] = le.fit_transform(Housing_Data['EDUC'])
```

```
[21]: # Scaling our data to improve the performance of models
# We will be using standard scaler function
scaler = StandardScaler()

# This will not consider ownership as one of the feature
# Also, it is our target variable
features = Housing_Data.columns.difference(['OWNERSHP'])

# Fit the scaler to your data
Housing_Data[features] = scaler.fit_transform(Housing_Data[features])
```

#### 0.1.5 Splitting the dataset into Training and Testing set

```
[22]: # Splitting the dataset (70 - 30 ratio)
Housing_train_set, Housing_test_set = train_test_split(Housing_Data, test_size=
    ↪ 0.3, random_state = 1)
```

#### 0.1.6 Models

- SVM Model with linear kernel

```
[23]: # Support Vector Machine model with linear kernel and using cost value = 1
# I used max_iterations as the model was taking time to execute
svm_linear_model = svm.SVC(kernel = 'linear', C = 1, max_iter = 10000)
```

```
svm_linear_model.fit(Housing_train_set[['AGE', 'HHINCOME']],  
↳Housing_train_set['OWNERSHP'])
```

[23]: SVC(C=1, kernel='linear', max\_iter=10000)

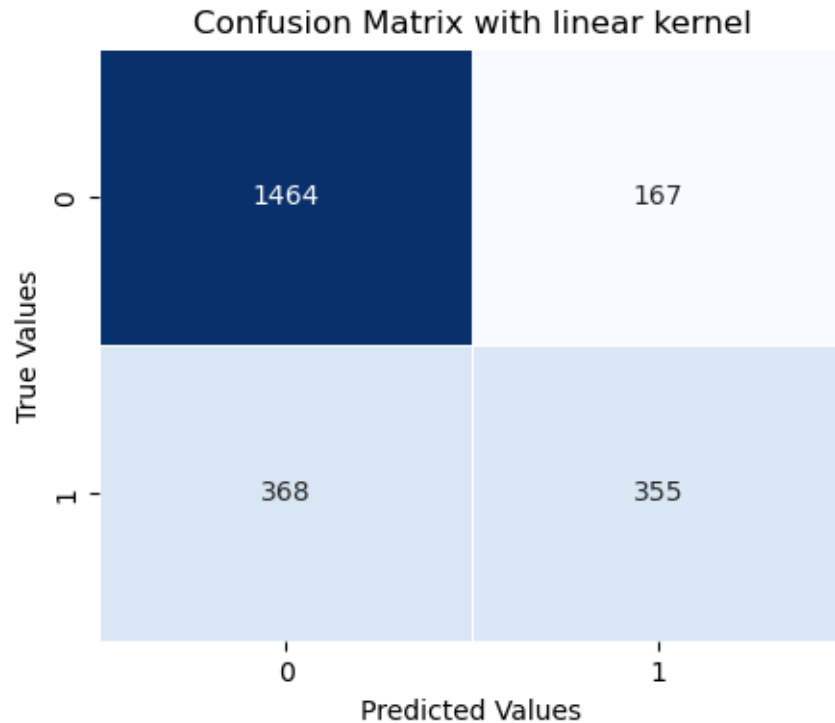
```
[24]: # Predicting the ownership status on the test set  
lin_model_predicts = svm_linear_model.predict(Housing_test_set[['AGE',  
↳'HHINCOME']])  
  
# Evaluating the model  
print(classification_report(Housing_test_set['OWNERSHP'], lin_model_predicts))  
print("Accuracy:", round(accuracy_score(Housing_test_set['OWNERSHP'],  
↳lin_model_predicts), 4))
```

	precision	recall	f1-score	support
1	0.80	0.90	0.85	1631
2	0.68	0.49	0.57	723
accuracy			0.77	2354
macro avg	0.74	0.69	0.71	2354
weighted avg	0.76	0.77	0.76	2354

Accuracy: 0.7727

```
[25]: # Lets construct a confusion matrix for our predictions  
linear_matrix = confusion_matrix(Housing_test_set['OWNERSHP'],  
↳lin_model_predicts)  
  
# Plotting the confusion matrix  
plt.figure(figsize=(5, 4))  
sns.heatmap(linear_matrix, annot=True, fmt="d", linewidths=.5, cmap="Blues",  
↳cbar=False)  
plt.xlabel('Predicted Values')  
plt.ylabel('True Values')  
plt.title('Confusion Matrix with linear kernel')  
plt.show()
```





So, with the linear kernel and default cost value, our model was poorly performing with the accuracy around 72.38%.

Now, we apply cross validation using `skm.GridSearchCV()` to select the best C value for our SVM model with a linear kernel.

```
[26]: # Defining the KFold cross-validation for 5 folds
kfold = skm.KFold(5, random_state = 1, shuffle=True)

# Let's set up a grid for our cost value
c_values = {'C': [0.01, 0.1, 1, 10, 100]}

# Lets apply 5 fold cross validation using GridSearchCV() to get the best
# c-value for our model
# we will be using the above model for cross-validation
grid = skm.GridSearchCV(svm_linear_model, c_values, cv = kfold, scoring =
# accuracy');

# refitting the model after cross-validation
grid.fit(Housing_train_set[['AGE', 'HHINCOME']], Housing_train_set['OWNERSHP'])
grid.best_params_
```

C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\\_base.py:297:  
ConvergenceWarning: Solver terminated early (max\_iter=10000). Consider pre-

```

processing your data with StandardScaler or MinMaxScaler.
warnings.warn(
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-
processing your data with StandardScaler or MinMaxScaler.
warnings.warn(
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-
processing your data with StandardScaler or MinMaxScaler.
warnings.warn(
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-
processing your data with StandardScaler or MinMaxScaler.
warnings.warn(
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-
processing your data with StandardScaler or MinMaxScaler.
warnings.warn(
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-
processing your data with StandardScaler or MinMaxScaler.
warnings.warn(
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-
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warnings.warn(
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-
processing your data with StandardScaler or MinMaxScaler.
warnings.warn(
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-
processing your data with StandardScaler or MinMaxScaler.

```

[26]: {'C': 0.01}

Now, lets refit the model with this c-value and check if our accuracy has been improved or not.

```

[27]: best_linear_model = grid.best_estimator_

# Predicting the ownership status on the test set
lin_model_predictsCV = best_linear_model.predict(Housing_test_set[['AGE',
↪ 'HHINCOME']])

```

```
# Evaluating the model
print(classification_report(Housing_test_set['OWNERSHP'], lin_model_predictsCV))
print("Accuracy:", round(accuracy_score(Housing_test_set['OWNERSHP'],
↳lin_model_predictsCV), 4))
```

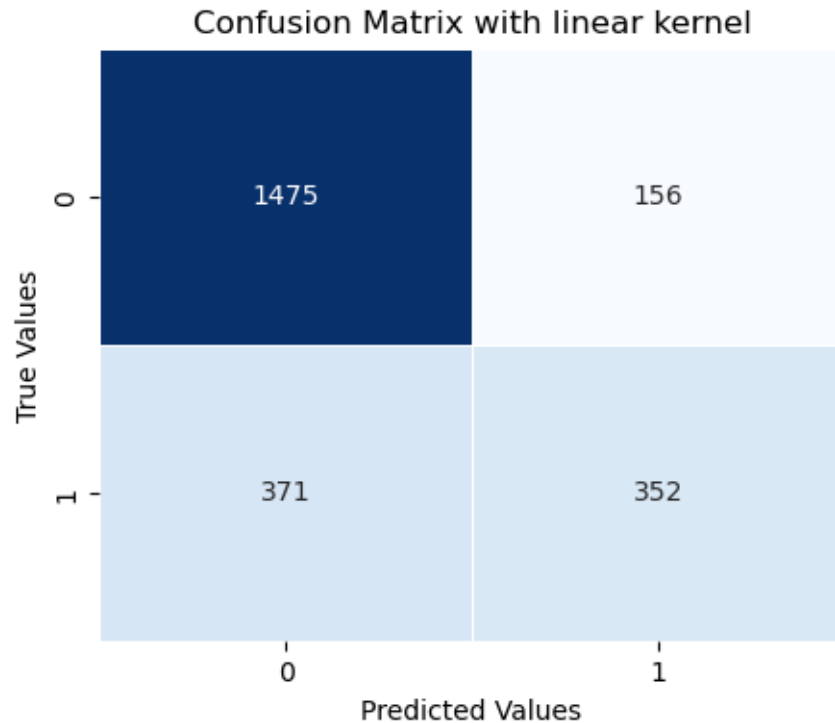
	precision	recall	f1-score	support
1	0.80	0.90	0.85	1631
2	0.69	0.49	0.57	723
accuracy			0.78	2354
macro avg	0.75	0.70	0.71	2354
weighted avg	0.77	0.78	0.76	2354

Accuracy: 0.7761

So after cross-validation, the SVM linear kernel model with best cost value of 100 slightly decreased the accuracy around 72.25%.

```
[28]: # Lets construct a confusion matrix for our predictions
linear_matrixCV = confusion_matrix(Housing_test_set['OWNERSHP'],
↳lin_model_predictsCV)

# Plotting the confusion matrix
plt.figure(figsize=(5, 4))
sns.heatmap(linear_matrixCV, annot=True, fmt="d", linewidths=.5, cmap="Blues",
↳cbar=False)
plt.xlabel('Predicted Values')
plt.ylabel('True Values')
plt.title('Confusion Matrix with linear kernel')
plt.show()
```

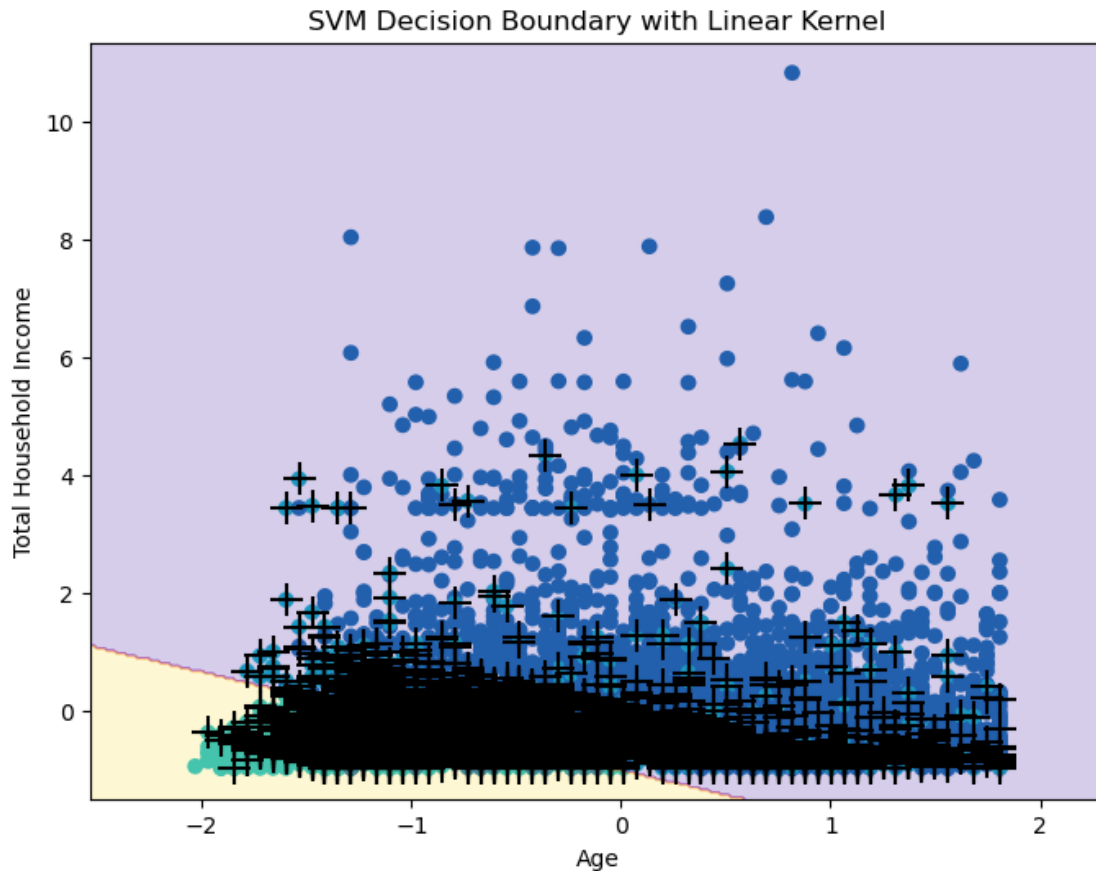


Let's construct a plot to get the decision boundry about the ownership based on age and total household income

```
[29]: # Extracting the features values (Age and total house income values) and target
      ↪ variable (ownership values) used in the SVM
X_train = Housing_train_set[['AGE', 'HHINCOME']].values
y_train = Housing_train_set['OWNERSHP'].values

fig, ax = subplots(figsize=(8,6))
plot_svm(X_train,
         y_train,
         best_linear_model,
         ax=ax)
ax.set_xlabel('Age')
ax.set_ylabel('Total Household Income')
ax.set_title('SVM Decision Boundary with Linear Kernel')
plt.show()
```

```
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\base.py:493:
UserWarning: X does not have valid feature names, but SVC was fitted with
feature names
  warnings.warn(
```



- SVM Model with polynomial kernel

```
[30]: # Support Vector Machine model with polynomial kernel and using cost value = 1
      ↪ and degree = 2
      svm_poly_model = svm.SVC(kernel = 'poly', C = 1, degree = 2, max_iter = 10000)
      svm_poly_model.fit(Housing_train_set[['AGE', 'MARST', 'HHINCOME']],
      ↪ Housing_train_set['OWNERSHP'])
```

```
[30]: SVC(C=1, degree=2, kernel='poly', max_iter=10000)
```

```
[31]: # Predicting the ownership status on the test set
      poly_model_predicts = svm_poly_model.predict(Housing_test_set[['AGE', 'MARST',
      ↪ 'HHINCOME']])

      # Evaluating the model
      print(classification_report(Housing_test_set['OWNERSHP'], poly_model_predicts))
      print("Accuracy:", round(accuracy_score(Housing_test_set['OWNERSHP'],
      ↪ poly_model_predicts), 4))
```

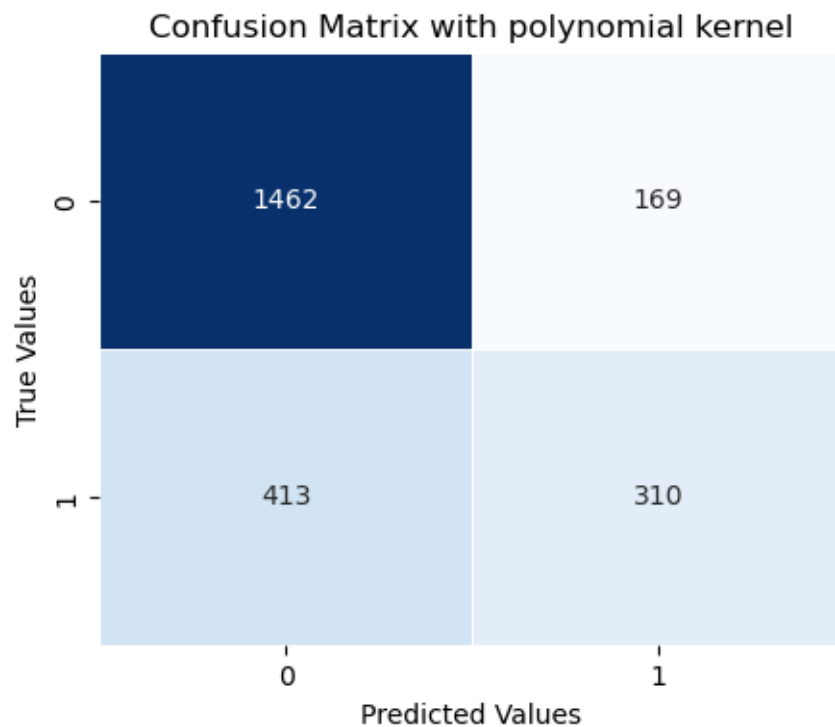
```
precision    recall  f1-score   support
```

1	0.78	0.90	0.83	1631
2	0.65	0.43	0.52	723
accuracy			0.75	2354
macro avg	0.71	0.66	0.67	2354
weighted avg	0.74	0.75	0.74	2354

Accuracy: 0.7528

```
[32]: # Lets construct a confusion matrix for our predictions
poly_matrix = confusion_matrix(Housing_test_set['OWNERSHP'],
    ↪ poly_model_predicts)

# Plotting the confusion matrix
plt.figure(figsize=(5, 4))
sns.heatmap(poly_matrix, annot=True, fmt="d", linewidths=.5, cmap="Blues",
    ↪ cbar=False)
plt.xlabel('Predicted Values')
plt.ylabel('True Values')
plt.title('Confusion Matrix with polynomial kernel')
plt.show()
```



```
[33]: # Defining the KFold cross-validation for 5 folds
kfold = skm.KFold(5, random_state = 1, shuffle=True)

# Let's set up a grid for our cost value and degree values
para_values = {'C':[0.01, 0.1, 1, 10, 100], 'degree':[2,3,4,5]}

# Lets apply 5 fold cross validation using GridSearchCV() to get the best
↳ c-value for our model
# we will be using the above model for cross-validation
grid = skm.GridSearchCV(svm_poly_model, para_values, cv = kfold, scoring =
↳ 'accuracy');

# refitting the model after cross-validation
grid.fit(Housing_train_set[['AGE', 'MARST', 'HHINCOME']],
↳ Housing_train_set['OWNERSHP'])
grid.best_params_
```

```
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-
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```

```
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processing your data with StandardScaler or MinMaxScaler.
warnings.warn(
```

```
[33]: {'C': 0.1, 'degree': 5}
```

```
[34]: # Support Vector Machine model with polynomial kernel and using cost value = 0.
      ↪ 1 and degree = 5 after cross validation
svm_poly_modelCV = svm.SVC(kernel = 'poly', C = 0.1, degree = 5, max_iter = ↪
      ↪ 10000)
svm_poly_modelCV.fit(Housing_train_set[['AGE', 'MARST', 'HHINCOME']], ↪
      ↪ Housing_train_set['OWNERSHP'])
```

```
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-
processing your data with StandardScaler or MinMaxScaler.
warnings.warn(
```

```
[34]: SVC(C=0.1, degree=5, kernel='poly', max_iter=10000)
```

```
[35]: # Predicting the ownership status on the test set
poly_model_predictsCV = svm_poly_modelCV.predict(Housing_test_set[['AGE', ↪
      ↪ 'MARST', 'HHINCOME']])

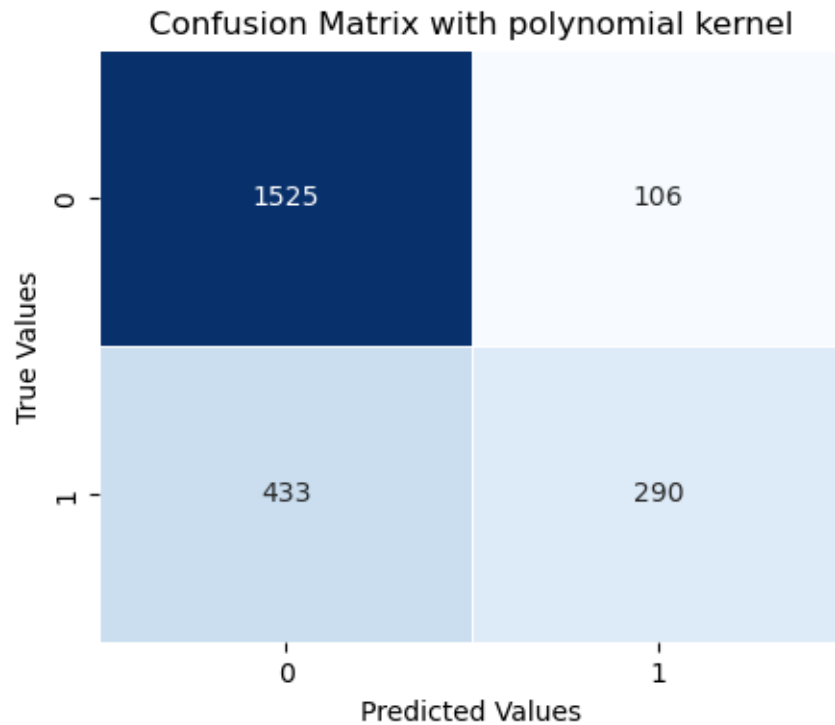
# Evaluating the model
print(classification_report(Housing_test_set['OWNERSHP'], ↪
      ↪ poly_model_predictsCV))
print("Accuracy:", round(accuracy_score(Housing_test_set['OWNERSHP'], ↪
      ↪ poly_model_predictsCV), 4))
```

	precision	recall	f1-score	support
1	0.78	0.94	0.85	1631
2	0.73	0.40	0.52	723
accuracy			0.77	2354
macro avg	0.76	0.67	0.68	2354
weighted avg	0.76	0.77	0.75	2354

```
Accuracy: 0.771
```

```
[36]: # Lets construct a confusion matrix for our predictions
poly_matrixCV = confusion_matrix(Housing_test_set['OWNERSHP'], ↪
      ↪ poly_model_predictsCV)
```

```
# Plotting the confusion matrix
plt.figure(figsize=(5, 4))
sns.heatmap(poly_matrixCV, annot=True, fmt="d", linewidths=.5, cmap="Blues", cbar=False)
plt.xlabel('Predicted Values')
plt.ylabel('True Values')
plt.title('Confusion Matrix with polynomial kernel')
plt.show()
```



```
[37]: # Decision Boundary Plot for polynomial kernel

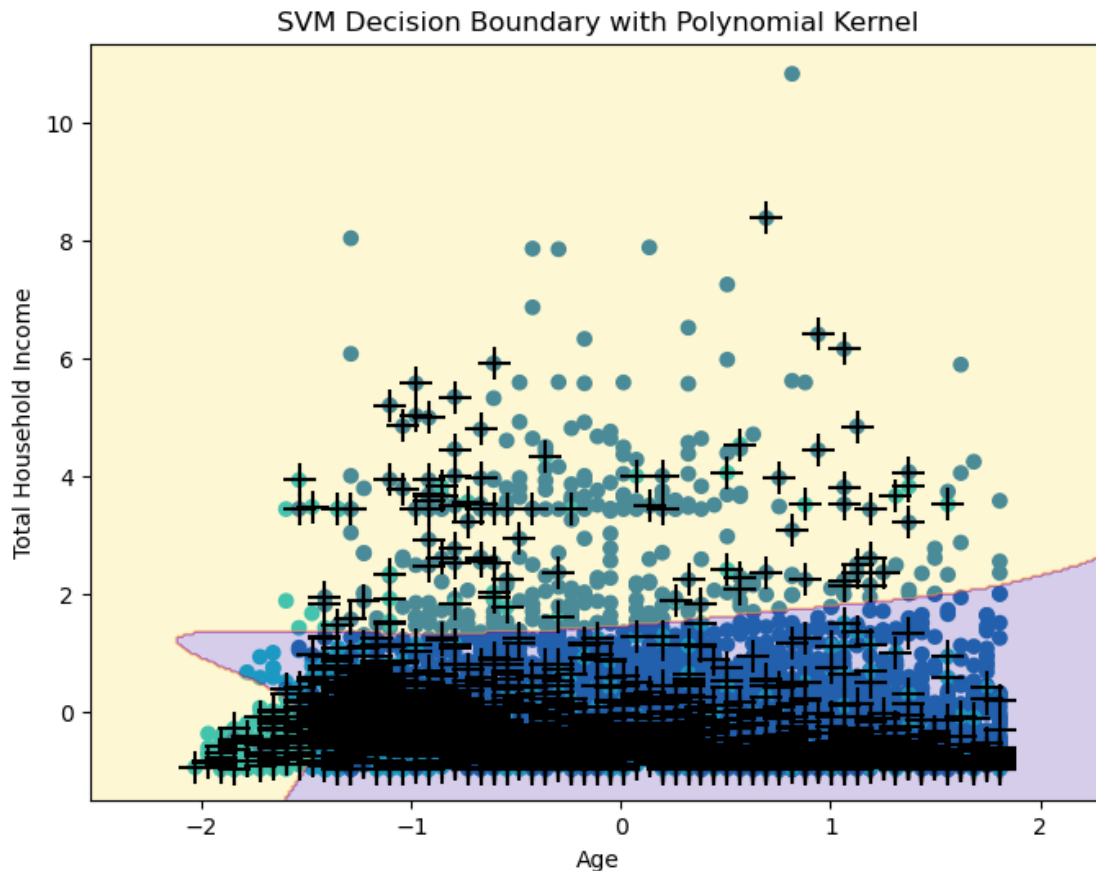
# Assuming a mode value for the MARST (marital status)
mode_MARST = Housing_train_set['MARST'].mode()

# Creating a meshgrid for plotting based on the mode values from MARST variable
X = np.c_[X_train[:, :2], np.full(len(X_train), fill_value=mode_MARST)]

# Plotting the decision boundary graph
fig, ax = plt.subplots(figsize=(8, 6))
plot_svm(X, y_train, svm_poly_modelCV, ax=ax)
ax.set_xlabel('Age')
ax.set_ylabel('Total Household Income')
ax.set_title('SVM Decision Boundary with Polynomial Kernel')
```

```
plt.show()
```

```
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\base.py:493:  
UserWarning: X does not have valid feature names, but SVC was fitted with  
feature names  
warnings.warn(
```



- SVM Model with radial basis function (rbf) kernel

```
[38]: # Support Vector Machine model with rbf kernel and using cost value = 1 and  
      ↪ degree = 2 and gamma = 1  
svm_rbf_model = svm.SVC(kernel = 'rbf', C = 1, degree = 2, gamma = 1, max_iter_  
      ↪ = 10000)  
svm_rbf_model.fit(Housing_train_set[['AGE', 'HHINCOME',  
      ↪ 'COSTWATR', 'COSTELEC', 'EDUC']], Housing_train_set['OWNERSHP'])
```

```
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:  
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-  
processing your data with StandardScaler or MinMaxScaler.  
warnings.warn(
```

```
[38]: SVC(C=1, degree=2, gamma=1, max_iter=10000)
```

```
[39]: # Predicting the ownership status on the test set
rbf_model_predicts = svm_rbf_model.predict(Housing_test_set[['AGE', 'HHINCOME', 'COSTWATR', 'COSTELEC', 'EDUC']])

# Evaluating the model
print(classification_report(Housing_test_set['OWNERSHP'], rbf_model_predicts))
print("Accuracy:", round(accuracy_score(Housing_test_set['OWNERSHP'], rbf_model_predicts), 4))
```

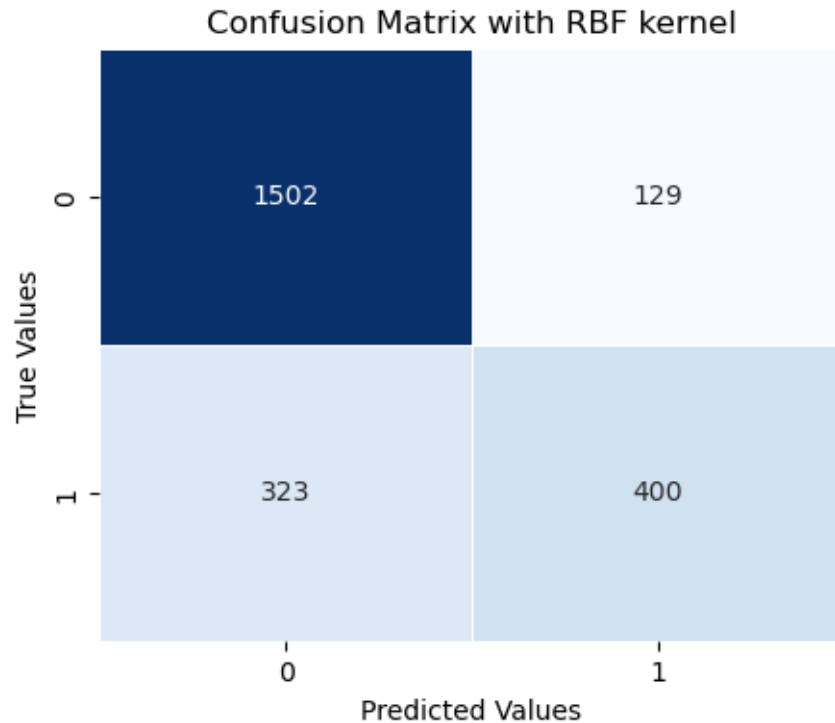
	precision	recall	f1-score	support
1	0.82	0.92	0.87	1631
2	0.76	0.55	0.64	723
accuracy			0.81	2354
macro avg	0.79	0.74	0.75	2354
weighted avg	0.80	0.81	0.80	2354

Accuracy: 0.808

```
[40]: # Lets construct a confusion matrix for our predictions
rbf_matrix = confusion_matrix(Housing_test_set['OWNERSHP'], rbf_model_predicts)

# Plotting the confusion matrix
plt.figure(figsize=(5, 4))
sns.heatmap(rbf_matrix, annot=True, fmt="d", linewidths=.5, cmap="Blues", cbar=False)
plt.xlabel('Predicted Values')
plt.ylabel('True Values')
plt.title('Confusion Matrix with RBF kernel')
plt.show()
```





```
[41]: # Defining the KFold cross-validation for 5 folds
kfold = skm.KFold(5, random_state = 1, shuffle=True)

# Let's set up a grid for our cost value and degree values
para_values = {'C':[0.01, 0.1, 1, 10, 100], 'degree':[3,4,5], 'gamma':[3,4]}

# Lets apply 5 fold cross validation using GridSearchCV() to get the best
# c-value for our model
# we will be using the above model for cross-validation
grid = skm.GridSearchCV(svm_rbf_model, para_values, cv = kfold, scoring =
    'accuracy');

# refitting the model after cross-validation
grid.fit(Housing_train_set[['AGE', 'HHINCOME', 'COSTELEC', 'COSTWATR',
    'EDUC']], Housing_train_set['OWNERSHP'])
grid.best_params_
```

```
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
ConvergenceWarning: Solver terminated early (max_iter=10000). Consider pre-
processing your data with StandardScaler or MinMaxScaler.
```

```
warnings.warn(
```

```
C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\svm\_base.py:297:
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```

```
[41]: {'C': 1, 'degree': 3, 'gamma': 3}
```

```
[42]: # Support Vector Machine model with rbf kernel and using cost value = 1 and
↪ degree = 3 and gamma = 3 after cross validation
```

```
svm_rbf_modelCV = svm.SVC(kernel = 'rbf', C = 1, degree = 3, gamma = 3,
    ↪max_iter = 10000)
svm_rbf_modelCV.fit(Housing_train_set[['AGE', 'HHINCOME', 'COSTELEC',
    ↪'COSTWATR', 'EDUC']], Housing_train_set['OWNERSHP'])
```

[42]: SVC(C=1, gamma=3, max\_iter=10000)

```
[43]: # Predicting the ownership status on the test set
rbf_model_predictsCV = svm_rbf_modelCV.predict(Housing_test_set[['AGE',
    ↪'HHINCOME', 'COSTELEC', 'COSTWATR', 'EDUC']])

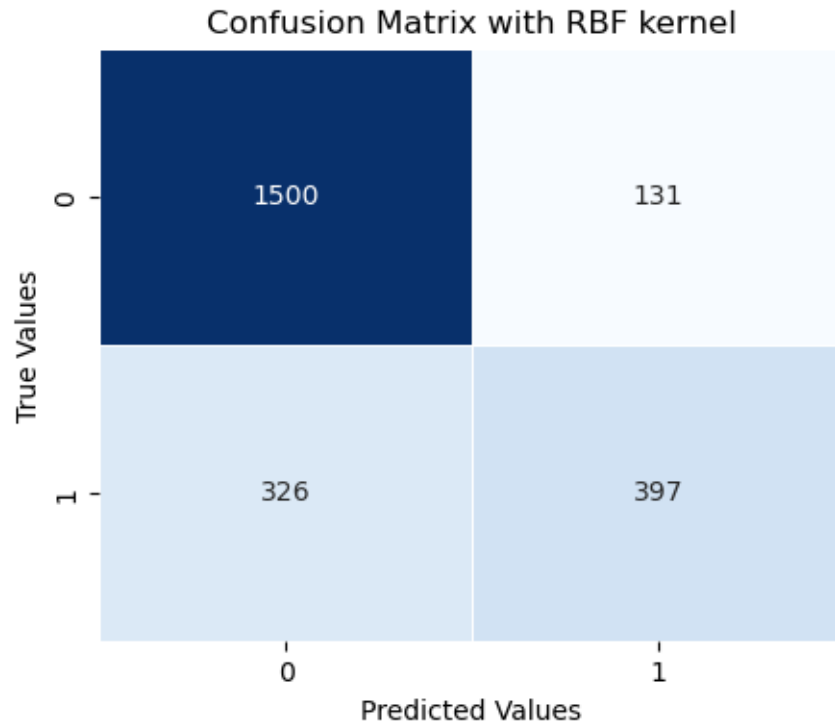
# Evaluating the model
print(classification_report(Housing_test_set['OWNERSHP'], rbf_model_predictsCV))
print("Accuracy:", round(accuracy_score(Housing_test_set['OWNERSHP'],
    ↪rbf_model_predictsCV), 4))
```

	precision	recall	f1-score	support
1	0.82	0.92	0.87	1631
2	0.75	0.55	0.63	723
accuracy			0.81	2354
macro avg	0.79	0.73	0.75	2354
weighted avg	0.80	0.81	0.80	2354

Accuracy: 0.8059

```
[44]: # Lets construct a confusion matrix for our predictions
rbf_matrixCV = confusion_matrix(Housing_test_set['OWNERSHP'],
    ↪rbf_model_predictsCV)

# Plotting the confusion matrix
plt.figure(figsize=(5, 4))
sns.heatmap(rbf_matrixCV, annot=True, fmt="d", linewidths=.5, cmap="Blues",
    ↪cbar=False)
plt.xlabel('Predicted Values')
plt.ylabel('True Values')
plt.title('Confusion Matrix with RBF kernel')
plt.show()
```



```
[45]: # Decision Boundary Plot for rbf kernel

# Selecting median values for COSTWATR and COSTELEC to make them constant
# values for the sake of the graph
median_COSTELEC = Housing_train_set['COSTELEC'].median()
median_COSTWATR = Housing_train_set['COSTWATR'].median()

# getting the mode for EDUC as it is a categorical variable to make it
# constant as well
mode_EDUC = Housing_train_set['EDUC'].mode()[0]

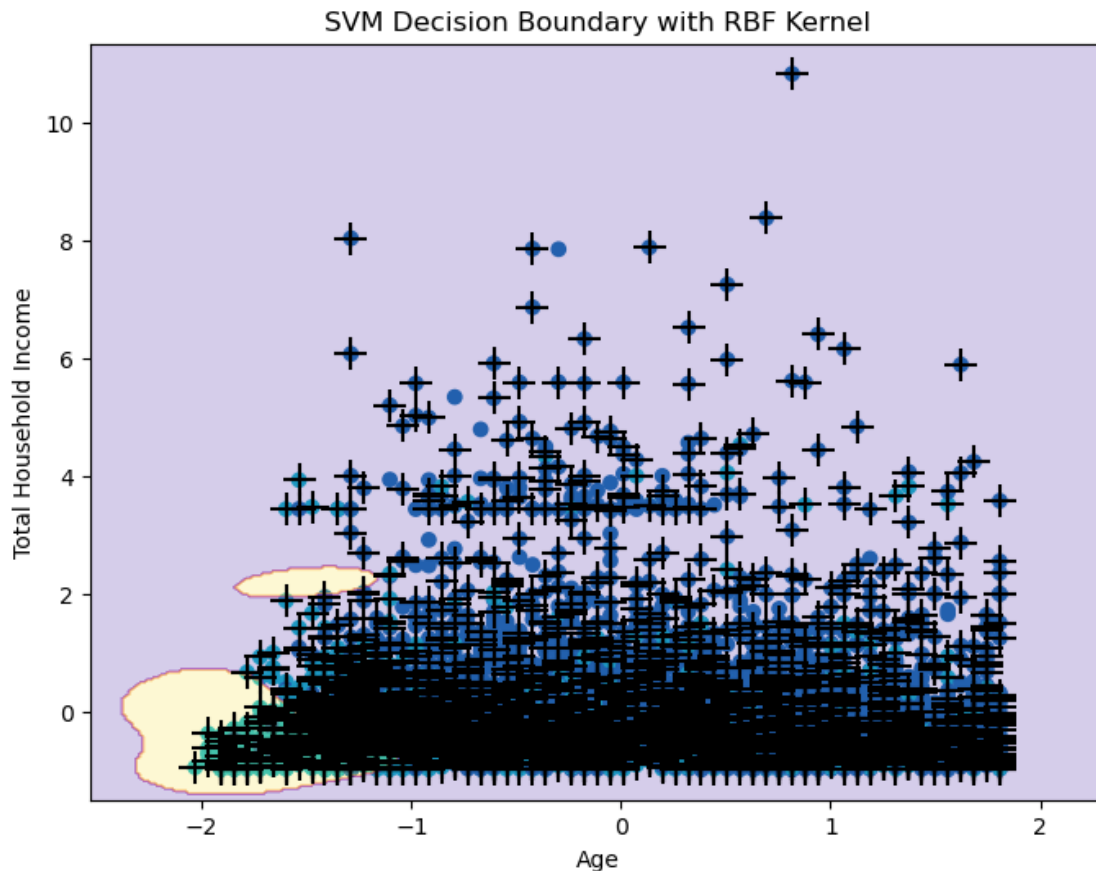
# Creating the feature grid for the fixed values
X = np.c_[X_train[:, 0:2],
          np.full(len(X_train), fill_value = median_COSTELEC),
          np.full(len(X_train), fill_value = median_COSTWATR),
          np.full(len(X_train), fill_value = mode_EDUC)]

# plotting the decision boundary graph for rbf kernel
fig, ax = plt.subplots(figsize=(8, 6))
plot_svm(X, y_train, svm_rbf_modelCV, ax=ax)
ax.set_xlabel('Age')
ax.set_ylabel('Total Household Income')
ax.set_title('SVM Decision Boundary with RBF Kernel')
```



```
plt.show()
```

C:\Users\hirshikesh\anaconda3\lib\site-packages\sklearn\base.py:493:  
UserWarning: X does not have valid feature names, but SVC was fitted with  
feature names  
warnings.warn(



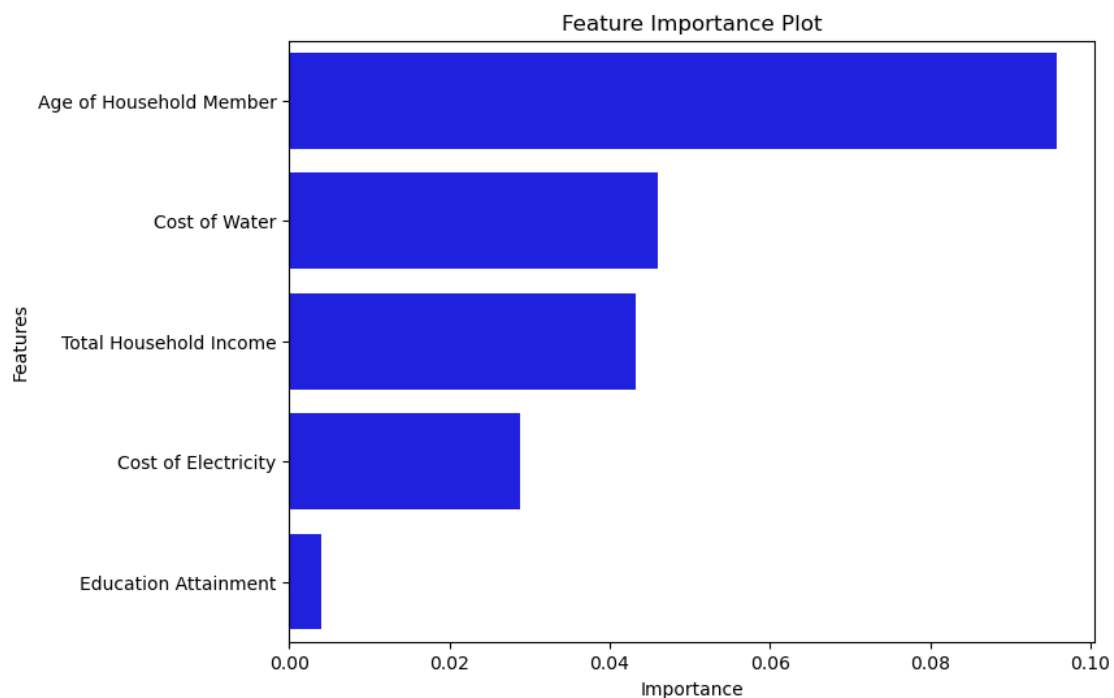
## 0.2 Getting the Strong Predictors

```
[46]: # Computing the permutation importance for SVM models on the selected features
# permutation importance is used in observing the impact on model performance
# for any SVM models with different kernels
# As our rbf model got the best accuracy, we will get the importance on this
# model
# We will be using permutation_importance() function from the sklearn
# inspections library
results = permutation_importance(svm_rbf_modelCV, Housing_test_set[['AGE',
# 'HHINCOME', 'COSTELEC', 'COSTWATR', 'EDUC']], Housing_test_set['OWNERSHP'],
# n_repeats=10)
```

```
# Getting the feature names
names = ['Age of Household Member', 'Total Household Income', 'Cost of_
↳Electricity', 'Cost of Water', 'Education Attainment']

# Now putting the results into a DataFrame and sorting them in descending order
imp_df = pd.DataFrame({'Feature': names, 'Importance': results.
↳importances_mean})
imp_df = imp_df.sort_values(by='Importance', ascending=False)
```

```
[47]: # Feature Importance Plot
plt.figure(figsize=(8, 6))
sns.barplot(x='Importance', y='Feature', data=imp_df, color='blue')
plt.title('Feature Importance Plot')
plt.xlabel('Importance')
plt.ylabel('Features')
plt.show()
```



### 0.3 References

- 1) Ch9-1 and Ch9-2 python files
- 2) lecture notes
- 3) Python Documentation on scikit learn and other functions
  - <https://scikit-learn.org/stable/modules/svm.html>

- [https://scikit-learn.org/stable/user\\_guide.html](https://scikit-learn.org/stable/user_guide.html)