# Week-3: Code-along

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# I. Code to edit and execute

To be submitted on canvas before attending the tutorial

#### Loading packages

```
# Load package tidyverse
library(tidyverse)
## Warning: package 'tidyverse' was built under R version 4.2.3
## Warning: package 'ggplot2' was built under R version 4.2.3
## Warning: package 'tibble' was built under R version 4.2.3
## Warning: package 'tidyr' was built under R version 4.2.2
## Warning: package 'readr' was built under R version 4.2.2
## Warning: package 'purrr' was built under R version 4.2.3
## Warning: package 'dplyr' was built under R version 4.2.3
## Warning: package 'stringr' was built under R version 4.2.2
## Warning: package 'forcats' was built under R version 4.2.3
## Warning: package 'lubridate' was built under R version 4.2.2
```

```
## — Attaching core tidyverse packages —
                                                           - tidyverse 2.0.0 —
            1.1.2
                     √ readr
## √ dplyr
                                   2.1.4
## √ forcats 1.0.0

√ stringr 1.5.0

## √ ggplot2 3.4.3 √ tibble 3.2.1
## ✓ lubridate 1.9.2

√ tidyr 1.3.0

## √ purrr
              1.0.2
## — Conflicts —
                                                     – tidyverse_conflicts() -
## X dplyr::filter() masks stats::filter()
## X dplyr::lag() masks stats::lag()
## i Use the conflicted package (<http://conflicted.r-lib.org/>) to force all conflicts to becom
e errors
```

#### Assigning values to variables

```
# Example a.: execute this example

x <- 'A'

x <- 'A'

# Complete the code for Example b and execute it

x <- 'Apple'

# Complete the code for Example c and execute it

x <- FALSE

# Complete the code for Example d and execute it

x <- 5L

# Complete the code for Example e and execute it

x <- 5

# Complete the code for Example f and execute it

x <- 1i
```

### Checking the type of variables

```
# Example a.: execute this example
x <- 'A'
typeof(x)

## [1] "character"

# Complete the code for Example b and execute it
x <- 'Apple'
typeof(x)</pre>
```

```
## [1] "character"
# Complete the code for Example c and execute it
x <- FALSE
typeof(x)
## [1] "logical"
# Complete the code for Example d and execute it
x <- 5L
typeof(x)
## [1] "integer"
# Complete the code for Example e and execute it
x <- 5
typeof(x)
## [1] "double"
# Complete the code for Example f and execute it
x <- 1i
typeof(x)
```

## [1] "complex"

# Need for data types

```
# import the cat-lovers data from the csv file you downloaded from canvas
cat_lovers <- read_csv("cat-lovers.csv")
cat_lovers</pre>
```

```
## # A tibble: 60 × 3
                     number_of_cats handedness
##
      name
##
      <chr>>
                     <chr>>
                                    <chr>>
## 1 Bernice Warren 0
                                    left
   2 Woodrow Stone 0
                                    left
##
   3 Willie Bass
                                    left
##
##
   4 Tyrone Estrada 3
                                    left
  5 Alex Daniels
##
                                    left
## 6 Jane Bates
                     2
                                    left
##
   7 Latoya Simpson 1
                                    left
  8 Darin Woods
                                    left
##
   9 Agnes Cobb
                                    left
##
## 10 Tabitha Grant 0
                                    left
## # i 50 more rows
# Compute the mean of the number of cats: execute this command
mean(cat_lovers$number_of_cats)
## Warning in mean.default(cat lovers$number of cats): argument is not numeric or
## logical: returning NA
## [1] NA
# Get more information about the mean() command using ? operator
?mean
# Convert the variable number of cats using as.integer()
mean(as.integer(cat lovers$number of cats))
```

```
## Warning in mean(as.integer(cat lovers$number of cats)): NAs introduced by
## coercion
```

```
## [1] NA
```

```
# Display the elements of the column number_of_cats
cat lovers$number of cats
```

```
[1] "0"
##
    [2] "0"
##
    [3] "1"
##
    [4] "3"
##
    [5] "3"
##
    [6] "2"
##
##
    [7] "1"
    [8] "1"
##
    [9] "0"
##
##
   [10] "0"
## [11] "0"
  [12] "0"
##
## [13] "1"
## [14] "3"
## [15] "3"
## [16] "2"
## [17] "1"
## [18] "1"
## [19] "0"
## [20] "0"
## [21] "1"
## [22] "1"
## [23] "0"
## [24] "0"
## [25] "4"
## [26] "0"
## [27] "0"
## [28] "0"
## [29] "0"
## [30] "0"
## [31] "0"
## [32] "0"
## [33] "0"
## [34] "0"
## [35] "0"
## [36] "0"
## [37] "0"
## [38] "0"
## [39] "0"
## [40] "0"
## [41] "0"
## [42] "0"
## [43] "1"
## [44] "3"
## [45] "3"
## [46] "2"
## [47] "1"
## [48] "1.5 - honestly I think one of my cats is half human"
## [49] "0"
## [50] "0"
## [51] "1"
## [52] "0"
```

```
## [53] "1"
## [54] "three"
## [55] "1"
## [56] "1"
## [57] "1"
## [58] "0"
## [59] "0"
## [60] "2"
```

# Display the elements of the column number\_of\_cats after converting it using as.numeric()
as.integer(cat\_lovers\$number\_of\_cats)

```
## Warning: NAs introduced by coercion
```

#### Create an empty vector

```
# Empty vector
x <- vector()
# Type of the empty vector
typeof(x)</pre>
```

```
## [1] "logical"
```

### Create vectors of type logical

```
# Method 1
x<-vector("logical",length=5)
# Display the contents of x
print(x)</pre>
```

```
## [1] FALSE FALSE FALSE FALSE
```

```
# Display the type of x
print(typeof(x))
```

```
## [1] "logical"
```

```
# Method 2
x<-logical(5)
# Display the contents of x
print(x)

## [1] FALSE FALSE FALSE FALSE</pre>
```

```
# Display the type of x
print(typeof(x))
```

```
## [1] "logical"
```

```
# Method 3
x<-c(TRUE,FALSE,TRUE,FALSE,TRUE)
# Display the contents of x
print(x)</pre>
```

```
## [1] TRUE FALSE TRUE FALSE TRUE
```

```
# Display the type of x
print(typeof(x))
```

```
## [1] "logical"
```

#### Create vectors of type character

```
# Method 1
x<-vector("character",length=5)
# Display the contents of x
print(x)</pre>
```

```
## [1] "" "" "" ""
```

```
# Display the type of x
print(typeof(x))
```

```
## [1] "character"
```

```
# Method 2
x<-character(5)
# Display the contents of x
print(x)</pre>
```

```
## [1] "" "" "" ""

# Display the type of x
print(typeof(x))

## [1] "character"

# Method 3
x<-c('A','b','r','q')
# Display the contents of x
print(x)

## [1] "A" "b" "r" "q"

# Display the type of x
print(typeof(x))

## [1] "character"
```

### Create vectors of type integer

```
# Method 1
x<-vector("integer",length=5)
# Display the contents of x
print(x)</pre>
```

```
## [1] 0 0 0 0 0
```

```
# Display the type of x
print(typeof(x))
```

```
## [1] "integer"
```

```
# Method 2
x<-integer(5)
# Display the contents of x
print(x)</pre>
```

```
## [1] 0 0 0 0 0
```

```
# Display the type of x
print(typeof(x))
```

```
## [1] "integer"
# Method 3
x < -c(1,2,3,4,5)
\# Display the contents of x
print(x)
## [1] 1 2 3 4 5
# Display the type of x
print(typeof(x))
## [1] "double"
# Method 4
x<-seq(from=1,to=5,by=0.1)</pre>
\# Display the contents of x
print(x)
## [1] 1.0 1.1 1.2 1.3 1.4 1.5 1.6 1.7 1.8 1.9 2.0 2.1 2.2 2.3 2.4 2.5 2.6 2.7 2.8
## [20] 2.9 3.0 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 4.0 4.1 4.2 4.3 4.4 4.5 4.6 4.7
## [39] 4.8 4.9 5.0
# Display the type of x
print(typeof(x))
## [1] "double"
# Method 5
x<-1:5
\# Display the contents of x
print(x)
## [1] 1 2 3 4 5
# Display the type of x
print(typeof(x))
## [1] "integer"
```

# Create vectors of type double

```
# Method 1
x<-vector("double",length=5)
\# Display the contents of x
print(x)
## [1] 0 0 0 0 0
# Display the type of x
print(typeof(x))
## [1] "double"
# Method 2
x<-double(5)
\# Display the contents of x
print(x)
## [1] 0 0 0 0 0
\# Display the type of x
print(typeof(x))
## [1] "double"
# Method 3
x<-c(1.787,0.63573,2.3890)
\# Display the contents of x
print(x)
## [1] 1.78700 0.63573 2.38900
# Display the type of x
print(typeof(x))
## [1] "double"
```

### Implicit coercion

#### Example 1

```
# Create a vector
x<-c(1.8)
# Check the type of x
typeof(x)</pre>
```

```
## [1] "double"
```

```
# Add a character to the vector
x<-c(x,'a')
# Check the type of x
typeof(x)</pre>
```

```
## [1] "character"
```

#### Example 2

```
# Create a vector

x<-c(TRUE)

# Check the type of x

typeof(x)
```

```
## [1] "logical"
```

```
# Add a number to the vector
x<-c(x,2)
# Check the type of x
typeof(x)</pre>
```

```
## [1] "double"
```

#### Example 3

```
# Create a vector
x<-c('a')
# Check the type of x
typeof(x)</pre>
```

```
## [1] "character"
```

```
# Add a logical value to the vector
x<-c(x,TRUE)
# Check the type of x
typeof(x)</pre>
```

```
## [1] "character"
```

#### Example 4

```
# Create a vector
x<-c(1L)
# Check the type of x
typeof(x)</pre>
```

```
## [1] "integer"
```

```
# Add a number to the vector
x<-c(x,2)
# Check the type of x
typeof(x)</pre>
```

```
## [1] "double"
```

### **Explicit coercion**

#### Example 1

```
# Create a vector

x<-c(1L)

# Check the type of x

typeof(x)
```

```
## [1] "integer"
```

```
# Convert the vector to type character
x <- as.character(x)
# Check the type of x
typeof(x)</pre>
```

```
## [1] "character"
```

#### Example 2

```
# Create a vector
x<-c('A')
# Check the type of x
typeof(x)</pre>
```

```
## [1] "character"
```

```
# Convert the vector to type double
x <- as.numeric(x)</pre>
```

```
## Warning: NAs introduced by coercion
```

```
# Check the type of x
typeof(x)
```

```
## [1] "double"
```

#### Accessing elements of the vector

```
# Create a vector
x <- c(1,10,9,8,1,3,5)
```

```
# Access one element with index 3 \times [3]
```

```
## [1] 9
```

```
# Access elements with consecutive indices, 2 to 4: 2,3,4 \times [2:4]
```

```
## [1] 10 9 8
```

```
# Access elements with non-consecutive indices, 1,3,5 \times[c(1,3,5)]
```

```
## [1] 1 9 1
```

```
# Access elements using logical vector
x[c(TRUE,FALSE,FALSE,TRUE,FALSE,FALSE,TRUE)]
```

```
## [1] 1 8 5
```

```
# Access elements using the conditional operator < x[x<10]
```

```
## [1] 1 9 8 1 3 5
```

#### **Examining vectors**

```
# Display the Length of the vector
print(length(x))
```

```
## [1] 7
 # Display the type of the vector
 print(typeof(x))
 ## [1] "double"
 # Display the structure of the vector
 print(str(x))
 ## num [1:7] 1 10 9 8 1 3 5
 ## NULL
Lists
 # Initialise a named list
 my_pie = list(type="key lime", diameter=7, is.vegetarian=TRUE)
 # display the list
 my_pie
 ## $type
 ## [1] "key lime"
 ##
 ## $diameter
 ## [1] 7
 ##
 ## $is.vegetarian
 ## [1] TRUE
 # Print the names of the list
 names(my_pie)
 ## [1] "type"
                         "diameter"
                                         "is.vegetarian"
 # Retrieve the element named type
 my_pie$type
 ## [1] "key lime"
 # Retrieve a truncated list
 my_pie["type"]
```

```
## $type
 ## [1] "key lime"
 # Retrieve the element named type
 my_pie[["type"]]
 ## [1] "key lime"
Exploring data-sets
 # Install package
 install.packages("openintro",repos = "http://cran.us.r-project.org")
 ## package 'openintro' successfully unpacked and MD5 sums checked
 ##
 ## The downloaded binary packages are in
    C:\Users\brend\AppData\Local\Temp\RtmpOmuMYk\downloaded packages
 # Load the package
 library(openintro)
 ## Warning: package 'openintro' was built under R version 4.2.3
 ## Loading required package: airports
 ## Warning: package 'airports' was built under R version 4.2.3
 ## Loading required package: cherryblossom
 ## Warning: package 'cherryblossom' was built under R version 4.2.3
 ## Loading required package: usdata
 ## Warning: package 'usdata' was built under R version 4.2.3
 # Load package
 library(tidyverse)
 # Catch a glimpse of the data-set: see how the rows are stacked one below another
 glimpse(loans_full_schema)
```

```
## Rows: 10,000
## Columns: 55
                                       <chr> "global config engineer ", "warehouse...
## $ emp_title
## $ emp_length
                                       <dbl> 3, 10, 3, 1, 10, NA, 10, 10, 10, 3, 1...
                                       <fct> NJ, HI, WI, PA, CA, KY, MI, AZ, NV, I...
## $ state
## $ homeownership
                                       <fct> MORTGAGE, RENT, RENT, RENT, RENT, OWN...
## $ annual_income
                                       <dbl> 90000, 40000, 40000, 30000, 35000, 34...
## $ verified_income
                                       <fct> Verified, Not Verified, Source Verifi...
## $ debt to income
                                       <dbl> 18.01, 5.04, 21.15, 10.16, 57.96, 6.4...
## $ annual_income_joint
                                       <dbl> NA, NA, NA, NA, 57000, NA, 155000, NA...
## $ verification_income_joint
                                       <fct> , , , Verified, , Not Verified, , ,...
## $ debt_to_income_joint
                                       <dbl> NA, NA, NA, NA, 37.66, NA, 13.12, NA,...
## $ deling 2y
                                       <int> 0, 0, 0, 0, 0, 1, 0, 1, 1, 0, 0, 0, 0...
## $ months_since_last_deling
                                       <int> 38, NA, 28, NA, NA, 3, NA, 19, 18, NA...
## $ earliest_credit_line
                                       <dbl> 2001, 1996, 2006, 2007, 2008, 1990, 2...
## $ inquiries last 12m
                                       <int> 6, 1, 4, 0, 7, 6, 1, 1, 3, 0, 4, 4, 8...
## $ total credit lines
                                       <int> 28, 30, 31, 4, 22, 32, 12, 30, 35, 9,...
## $ open_credit_lines
                                       <int> 10, 14, 10, 4, 16, 12, 10, 15, 21, 6,...
## $ total credit limit
                                       <int> 70795, 28800, 24193, 25400, 69839, 42...
## $ total credit utilized
                                       <int> 38767, 4321, 16000, 4997, 52722, 3898...
## $ num collections last 12m
                                       <int> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0...
## $ num_historical_failed_to_pay
                                       <int> 0, 1, 0, 1, 0, 0, 0, 0, 0, 0, 1, 0, 0...
## $ months since 90d late
                                       <int> 38, NA, 28, NA, NA, 60, NA, 71, 18, N...
## $ current accounts deling
                                       <int> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0...
## $ total_collection_amount_ever
                                       <int> 1250, 0, 432, 0, 0, 0, 0, 0, 0, 0, ...
## $ current installment accounts
                                       <int> 2, 0, 1, 1, 1, 0, 2, 2, 6, 1, 2, 1, 2...
                                       <int> 5, 11, 13, 1, 6, 2, 1, 4, 10, 5, 6, 7...
## $ accounts opened 24m
## $ months since last credit inquiry <int> 5, 8, 7, 15, 4, 5, 9, 7, 4, 17, 3, 4,...
## $ num_satisfactory_accounts
                                       <int> 10, 14, 10, 4, 16, 12, 10, 15, 21, 6,...
## $ num accounts 120d past due
                                       <int> 0, 0, 0, 0, 0, 0, NA, 0, 0, 0, ...
## $ num_accounts_30d_past_due
                                       <int> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0...
## $ num_active_debit_accounts
                                       <int> 2, 3, 3, 2, 10, 1, 3, 5, 11, 3, 2, 2,...
## $ total debit limit
                                       <int> 11100, 16500, 4300, 19400, 32700, 272...
## $ num_total_cc_accounts
                                       <int> 14, 24, 14, 3, 20, 27, 8, 16, 19, 7, ...
## $ num open cc accounts
                                       <int> 8, 14, 8, 3, 15, 12, 7, 12, 14, 5, 8,...
## $ num_cc_carrying_balance
                                       <int> 6, 4, 6, 2, 13, 5, 6, 10, 14, 3, 5, 3...
## $ num mort accounts
                                       <int> 1, 0, 0, 0, 0, 3, 2, 7, 2, 0, 2, 3, 3...
                                       <dbl> 92.9, 100.0, 93.5, 100.0, 100.0, 78.1...
## $ account never deling percent
## $ tax liens
                                       <int> 0, 0, 0, 1, 0, 0, 0, 0, 0, 0, 0, 0...
## $ public_record_bankrupt
                                       <int> 0, 1, 0, 0, 0, 0, 0, 0, 0, 0, 1, 0, 0...
## $ loan purpose
                                       <fct> moving, debt consolidation, other, de...
## $ application_type
                                       <fct> individual, individual, individual, i...
## $ loan_amount
                                       <int> 28000, 5000, 2000, 21600, 23000, 5000...
                                       <dbl> 60, 36, 36, 36, 36, 60, 60, 36, 3...
## $ term
## $ interest rate
                                       <dbl> 14.07, 12.61, 17.09, 6.72, 14.07, 6.7...
## $ installment
                                       <dbl> 652.53, 167.54, 71.40, 664.19, 786.87...
## $ grade
                                       <fct> C, C, D, A, C, A, C, B, C, A, C, B, C...
## $ sub_grade
                                       <fct> C3, C1, D1, A3, C3, A3, C2, B5, C2, A...
## $ issue month
                                       <fct> Mar-2018, Feb-2018, Feb-2018, Jan-201...
## $ loan_status
                                       <fct> Current, Current, Current, C...
## $ initial_listing_status
                                       <fct> whole, whole, fractional, whole, whol...
## $ disbursement_method
                                       <fct> Cash, Cash, Cash, Cash, Cash, Cash, C...
```

```
## $ balance
## $ paid_total
## $ paid_principal
## $ paid_interest
## $ paid_late_fees

<dbl> 27015.86, 4651.37, 1824.63, 18853.26,...
<dbl> 1999.330, 499.120, 281.800, 3312.890,...
<dbl> 984.14, 348.63, 175.37, 2746.74, 1569...
<dbl> 1015.19, 150.49, 106.43, 566.15, 754....
<dbl> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0...
```

```
# Selecting categoric variables
loans <- loans_full_schema %>%
   select(grade, state, homeownership, disbursement_method) # type the chosen columns as in the L
ecture slide
# View the columns stacked one below another
glimpse(loans)
```