**Who’s likely to own a Car?**

As a mother of 3, in today’s society, I have found that buying a car has become more difficult. I bought my first car at the age of 20 and at that time I had 0 children, working a customer service position making 28,880 a year, credit score mid-500s. As I mentioned I now have 3 children, my income has increased as well as my occupation, credit on the rise, but I do not own a car. I decided to look at the future predictions of owning a car and analyze what are those secret key factors that gives you that extra luck.

The dataset includes ownership categorized by finance status, finance history, occupation, monthly income, number of children and whether these folks own a car or not.

When going to purchase a car you are asked to complete a finance application where they analyze your credit and request you submit employment income verification to ensure you in fact have the means to “afford” the car you’re interested in.

After reviewing the dataset what stood out to me the most was although you can be denied for not meeting the income criteria this factor shows that there is no strong correlation. And even better news “kids” doesn’t show to be a negative impact when it comes to owning a car, shocker!

The data predicts that to increase your likelihood of owning a vehicle you must have a good finance history, make on-time payments and most importantly, CREDIT.