

# Adult Income Project

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# Mission Asset Fund (MAF)

Mission Asset Fund is a non-profit organization with a mission to help low income and immigrant families. As well as other causes such as Urban and Community Economic Development and Immigrant's Rights.



[Image Source](#)

# Our Purpose

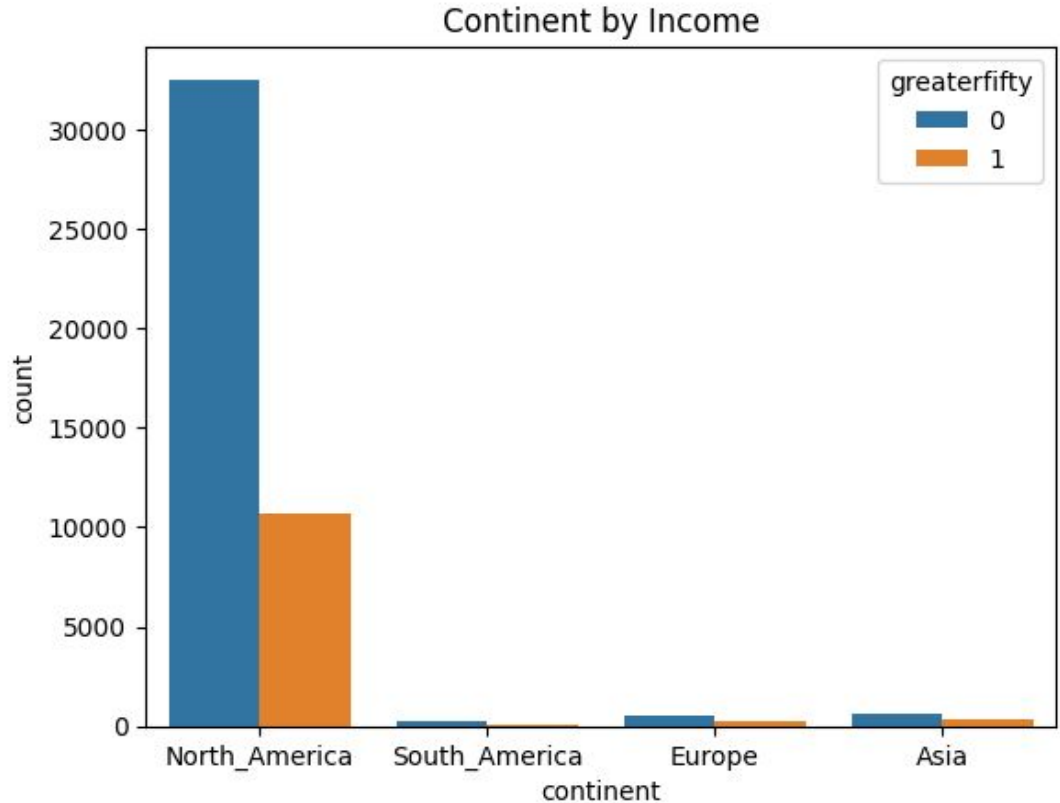
- MAF wanted to explore the probability of an individual's annual income being higher or lower than \$50,000.
- Inquire whether gender and cultural background are determining factors to annual earnings.
- This project investigates the skills and background that could potentially impact income.
- Observations like hours worked per week, marital status, years of education, and capital gains and losses, they all play a part in understanding an individual's ability to obtain their income.
- This is a Binary Classification problem for predicting if an adult will make more than 50K or less.



## Individual Background

This data originally had a column of 41 Native Countries. In order to consolidate this for machine learning we reframed it to 4 Continents. There were no countries listed for continent of Africa.

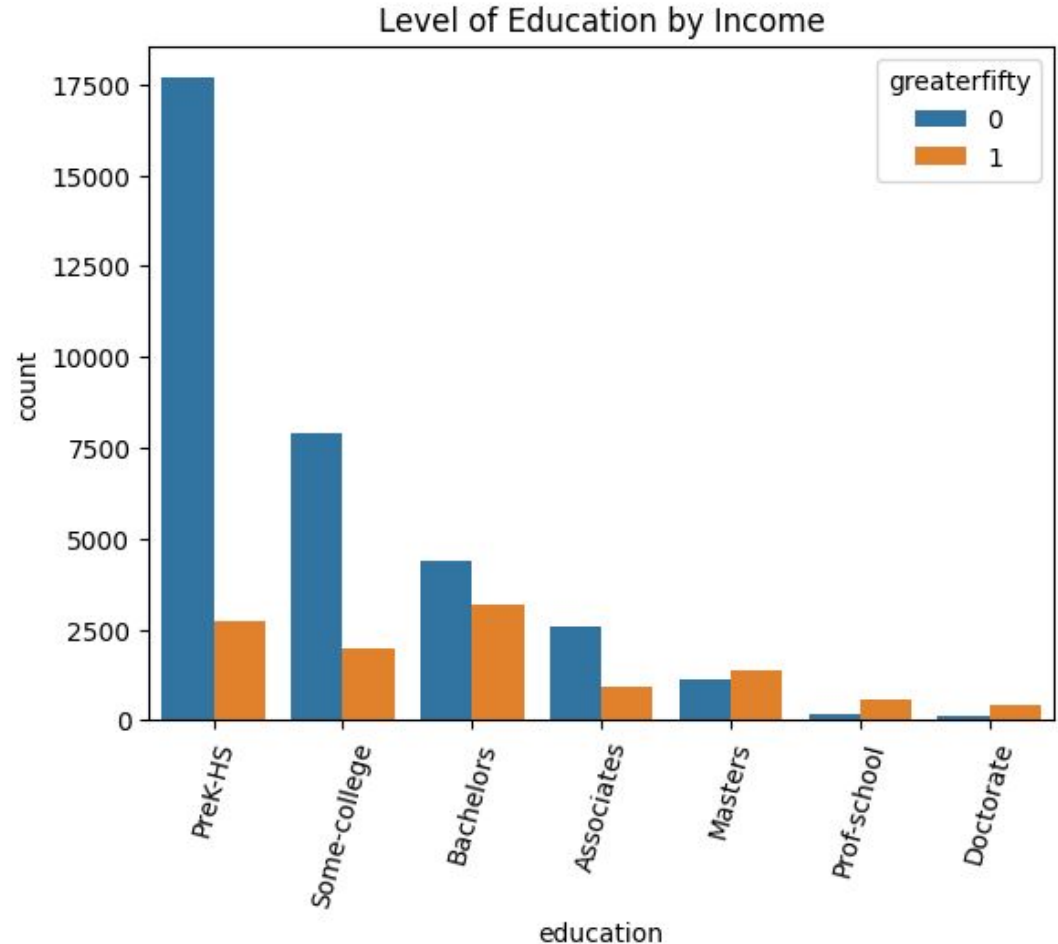
- North America is most common.
- Regardless of the Native background there is a lesser count for those that make greater than 50K.



## Education

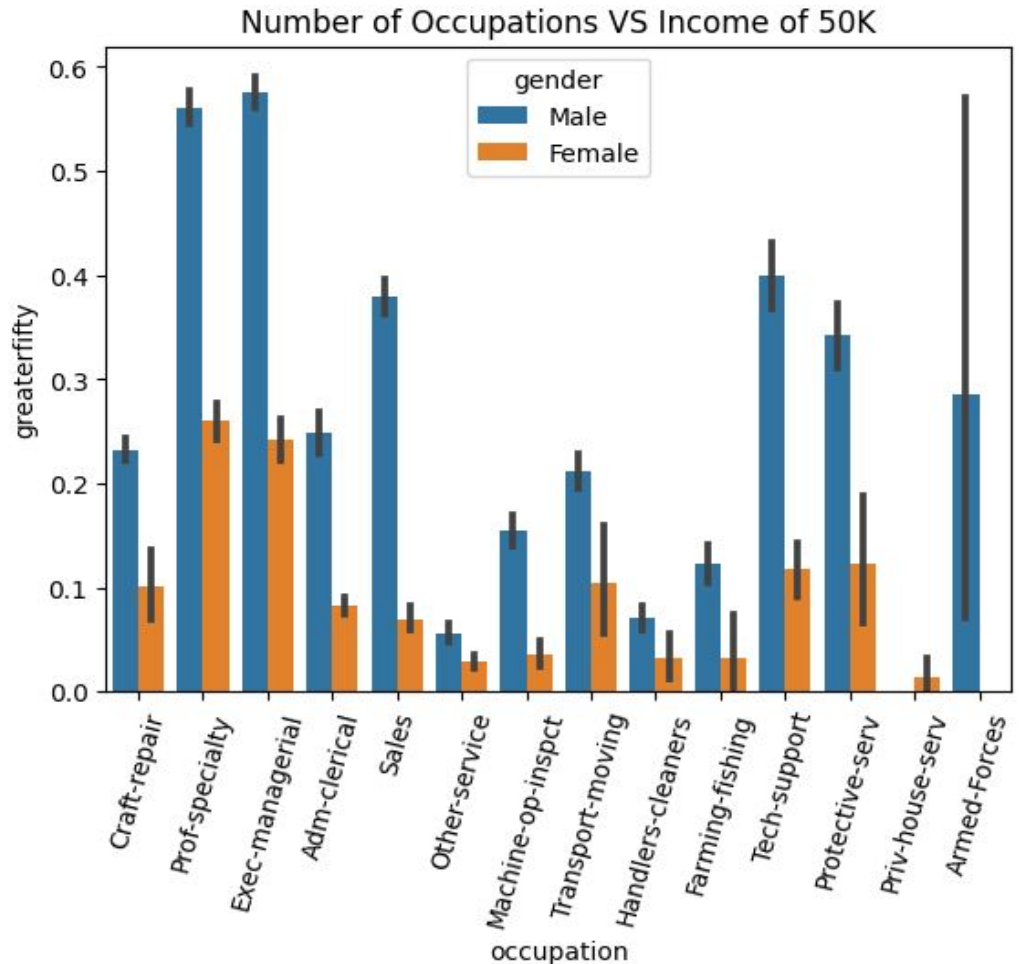
- Those with Pre-K to High School education have the highest count of 50K or less.
- Bachelors has the most instances of individuals earning greater the 50K.
- Masters, Prof-School and Doctorate often earn more than 50K.

More education, better opportunities.  
However, education availability can vary depending on the area of the world you are and can overall be a hardship for lifestyle and income.



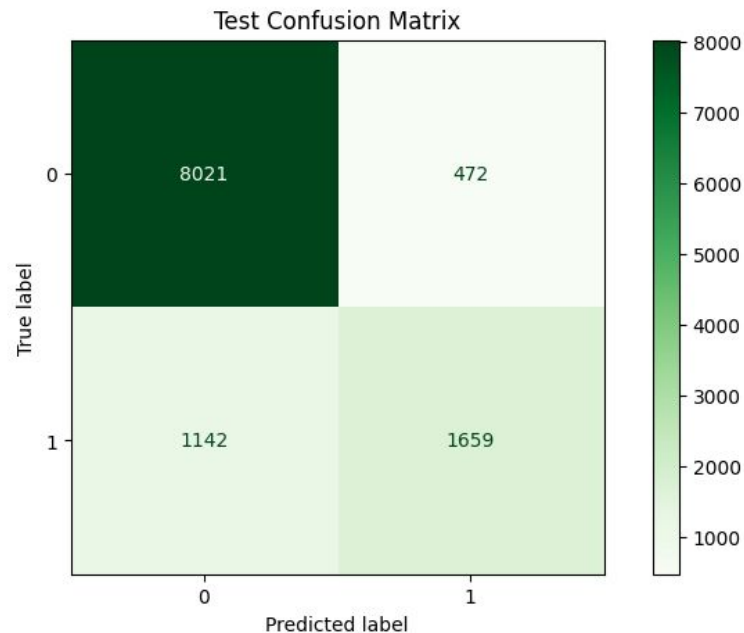
## Occupations

- Males are more common in this dataset than females.
- “Priv-house-serv” is the only occupation where females are more common.
- Two occupations leading in higher income are “Prof-specialty” and “Exec-managerial”.



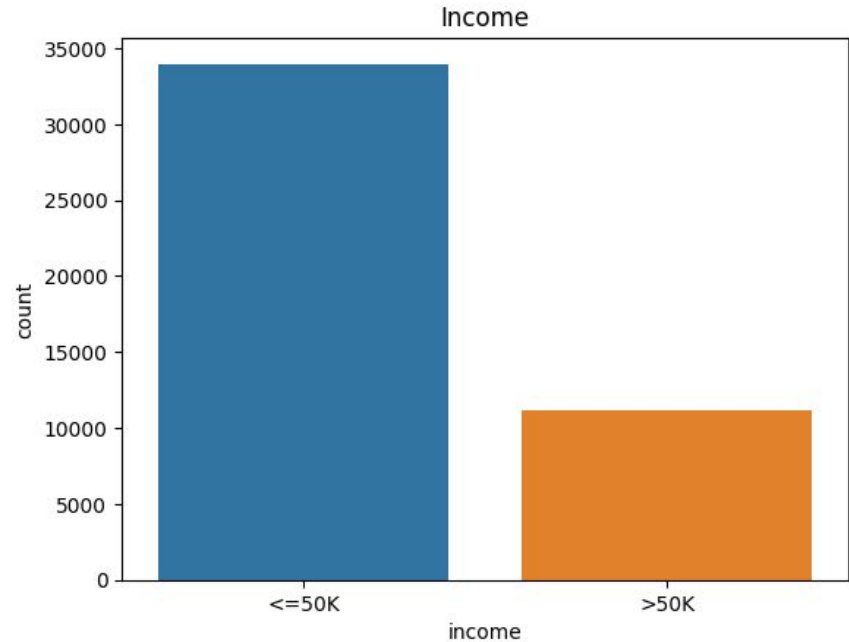
# Our Chosen ML Model

- The model chosen to predict the class of income is the **Tuned Decision Tree Model**.
- This model has an accuracy score of 85.7% and more true positives (income greater than 50K)
- All tested models struggled with this prediction.
- Chosen model also had false positive which is ideally not wanted.
- With an off balanced dataset false positives can be counter balancing since there are not enough instances to accurately predict this minority class.



# Recommendations

- As this dataset is imbalanced, we could balance the data with under sampling.
- Undersampling would make the 50K or less match the observations for greater than 50K
- This would be the preferred method, instead of duplicating or randomized additional data to minority class in order to match the majority, as that would be great amount of “false” information.
- Evaluate more collected data to improve the model further.





# References

- MAF Organization
  - <https://greatnonprofits.org/org/mission-asset-fund-maf>
- Adult Income Code File
  - [https://github.com/KDiBSilva/Adult\\_Income](https://github.com/KDiBSilva/Adult_Income)