My first step was to look at scatterplots of the dependent variable as a function of each independent variable individually (excluding the dummy variable representing loans).

|  |  |  |  |
| --- | --- | --- | --- |
| A | C:\Users\ellen.bledsoe\OneDrive\Grad_School\Classes\Geography_IntQuantAnalysis\Geog6161\mortpay_vs_income.png | B | C:\Users\ellen.bledsoe\OneDrive\Grad_School\Classes\Geography_IntQuantAnalysis\Geog6161\mortpay_vs_sqfoot.png |
| C | C:\Users\ellen.bledsoe\OneDrive\Grad_School\Classes\Geography_IntQuantAnalysis\Geog6161\mortpay_vs_type.png | D | C:\Users\ellen.bledsoe\OneDrive\Grad_School\Classes\Geography_IntQuantAnalysis\Geog6161\mortpay_vs_age.png |
| Figure 1: | | | |

Based on these graphs, I decided to perform transformations on the variables.