

Project 2

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Project Instruction: Choose any three of the “wide” datasets identified in the Week 6 Discussion items. The goal of this assignment is to give you practice in preparing different datasets for downstream analysis work.

Dataset 1: Religion and Income Distribution Contributor: Yifei Li Source: Introduction to R. (2013). Retrieved from <https://ramnathv.github.io> (<https://ramnathv.github.io>)

```
#install.packages("dplyr")
#install.packages("tidyr")
#install.packages("ggplot2")
library(dplyr)
```

```
##
## Attaching package: 'dplyr'
```

```
## The following objects are masked from 'package:stats':
##
##   filter, lag
```

```
## The following objects are masked from 'package:base':
##
##   intersect, setdiff, setequal, union
```

```
library(tidyr)
library(ggplot2)
```

```
## Warning: package 'ggplot2' was built under R version 3.3.2
```

Load the CSV file and transform the data from “wide” to “long”

```
religion_income <- read.csv("C:/Users/blin261/Desktop/DATA607/Religion_Income.csv", header = TRUE,
stringsAsFactors = FALSE, check.names=FALSE)
religion_income
```

```
## religion <$10k $10-20k $20-30k $30-40k $40-50k $50-75k $75-100k
## 1 Agnostic      27      34      60      81      76      137      122
## 2 Atheist       12      27      37      52      35      70      73
## 3 Buddhist      27      21      30      34      33      58      62
## 4 Catholic     418     617     732     670     638     1116     949
## $100-150k $>150k
## 1          109      84
## 2           59      74
## 3           39      53
## 4          792     633
```

```
long_data <- religion_income%>%
  gather(income_group, frequency, 2:10)
head(long_data)
```

```
## religion income_group frequency
## 1 Agnostic      <$10k      27
## 2 Atheist       <$10k      12
## 3 Buddhist      <$10k      27
## 4 Catholic      <$10k     418
## 5 Agnostic      $10-20k     34
## 6 Atheist       $10-20k     27
```

Tidy the data. Get total frequency of income for each individual religion group. I also calculated the percentage of each income group within its religion group.

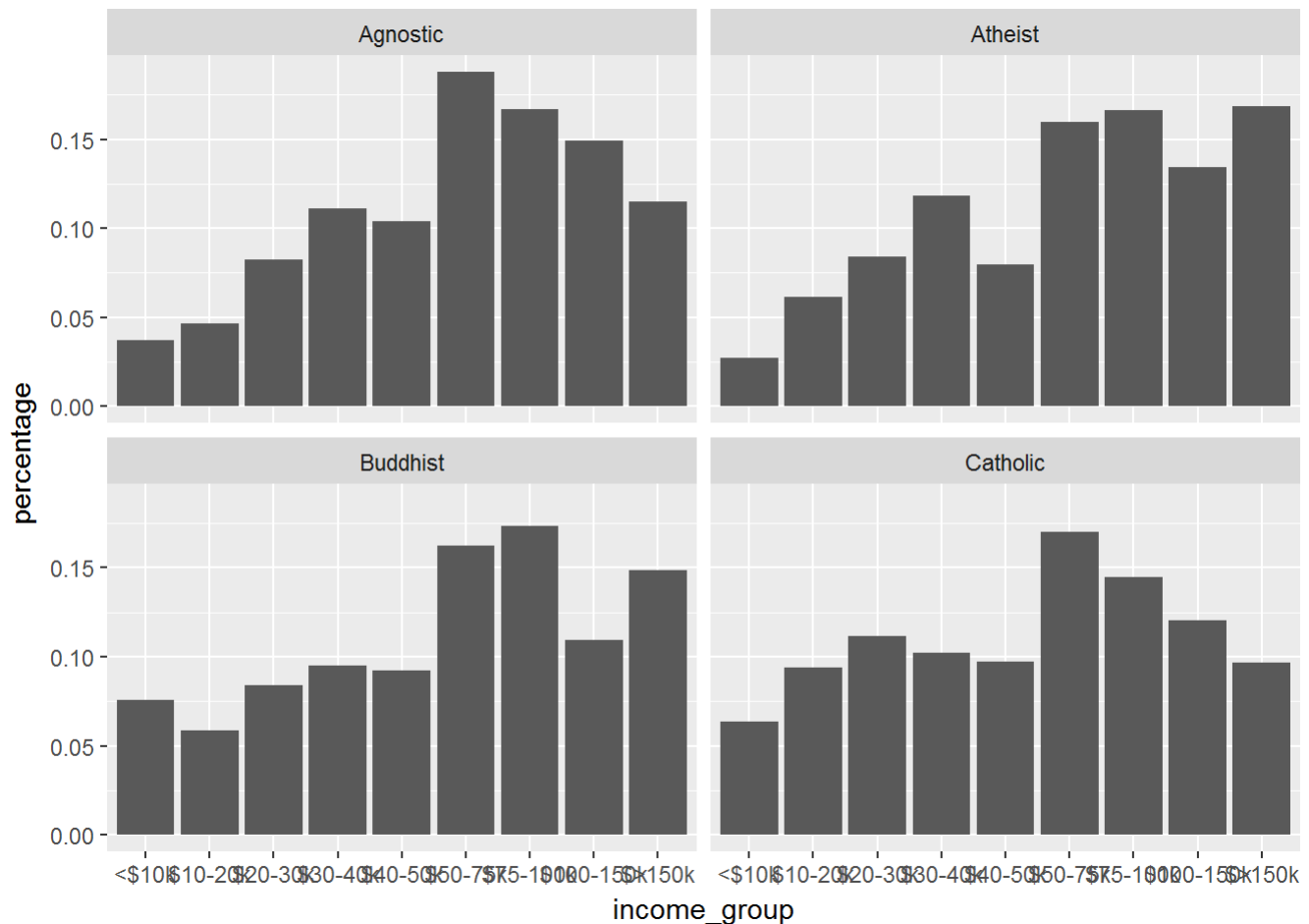
```
r_i <- long_data%>%
  group_by(religion)%>%
  mutate(total = sum(frequency), percentage = frequency/total)%>%
  arrange(religion)
head(r_i)
```

```
## Source: local data frame [6 x 5]
## Groups: religion [1]
##
## religion income_group frequency total percentage
##      <chr>      <chr>      <int> <int>      <dbl>
## 1 Agnostic      <$10k      27    730 0.03698630
## 2 Agnostic      $10-20k     34    730 0.04657534
## 3 Agnostic      $20-30k     60    730 0.08219178
## 4 Agnostic      $30-40k     81    730 0.11095890
## 5 Agnostic      $40-50k     76    730 0.10410959
## 6 Agnostic      $50-75k    137    730 0.18767123
```

The graph has shown for each religion group, the income distribution normally peaks at \$50k-70k, with smallest porportion of people making lower than \$10k. As the income keeps going up above \$50k-70k, the proportion of people usaully goes down. This makes sense, in real life, we do not see that much people making over 150k.

```
r_i$income_group<-ordered(r_i$income_group,levels=c("<$10k","$10-20k","$20-30k","$30-40k","$40-50k","$50-75k","$75-100k", "$100-150k", "$>150k"))
```

```
ggplot(data = r_i, aes(x = income_group, y = percentage)) + geom_bar(stat="identity") + facet_wrap(~religion)
```



Dataset 2: Gaming Jobs and Broadband Contributor: Bruce Hao Source:

<http://www.pewinternet.org/datasets/june-10-july-12-2015-gaming-jobs-and-broadband/>

(<http://www.pewinternet.org/datasets/june-10-july-12-2015-gaming-jobs-and-broadband/>)

Load the csv file, and subsetting the variables that will help with our analysis.

```
gaming_job_broadband <- read.csv("C:/Users/blin261/Desktop/DATA607/GamingJobsandBroadband.csv",
header = TRUE, stringsAsFactors = FALSE, check.names=FALSE)
```

```
gaming <- gaming_job_broadband %>%
  select(game4, emplnw, stud, age, educ2, inc)
head(gaming)
```

```
##   game4 emplnw stud age educ2 inc
## 1    NA     4   3  47     6  99
## 2     2     3   3  63     4   6
## 3    NA     3   3  86     1   3
## 4    NA     1   3  40     5   6
## 5     2     3   3  65     4   3
## 6    NA     2   3  69     6   8
```

The original data contains observations that are mostly numbers, which stand for certain responses. The following code just making those responses more meaningful by changing the data type from numeric to string which is more human readable. Moreover, it is very helpful to order them in a more sensible sequence which will be easier to perform some analysis later on.

```

gaming$game4[gaming$game4 == 1] <- "gamer"
gaming$game4[gaming$game4 == 2] <- "not_gamer"

gaming$emplnw[gaming$emplnw == 1] <- "full_time"
gaming$emplnw[gaming$emplnw == 2] <- "part_time"
gaming$emplnw[gaming$emplnw == 3] <- "retired"
gaming$emplnw[gaming$emplnw == 4] <- "not_employed"
gaming$emplnw <- ordered(gaming$emplnw, levels = c("full_time", "part_time", "retired", "not_employed"))

gaming$stud[gaming$stud == 1] <- "full_time_student"
gaming$stud[gaming$stud == 2] <- "part_time_student"
gaming$stud[gaming$stud == 3] <- "no"
gaming$stud <- ordered(gaming$stud, levels = c("full_time_student", "part_time_student", "no"))

gaming$educ2[gaming$educ2 == 1] <- "less_than_HS"
gaming$educ2[gaming$educ2 == 2] <- "HS_incomplete"
gaming$educ2[gaming$educ2 == 3] <- "HS"
gaming$educ2[gaming$educ2 == 4] <- "some_college"
gaming$educ2[gaming$educ2 == 5] <- "associate"
gaming$educ2[gaming$educ2 == 6] <- "bachelor"
gaming$educ2[gaming$educ2 == 7] <- "some_postgraduate"
gaming$educ2[gaming$educ2 == 8] <- "post_graduate"
gaming$educ2 <- ordered(gaming$educ2, levels=c("less_than_HS", "HS_incomplete", "HS", "some_college", "associate", "bachelor", "some_postgraduate", "post_graduate"))

gaming$inc[gaming$inc == 1] <- "<$10k"
gaming$inc[gaming$inc == 2] <- "$10k-20k"
gaming$inc[gaming$inc == 3] <- "$20-30k"
gaming$inc[gaming$inc == 4] <- "$30-40k"
gaming$inc[gaming$inc == 5] <- "$40k-50k"
gaming$inc[gaming$inc == 6] <- "$50k-75k"
gaming$inc[gaming$inc == 7] <- "$75k-100k"
gaming$inc[gaming$inc == 8] <- "$100k-150k"
gaming$inc[gaming$inc == 9] <- ">$150k"
gaming$inc <- ordered(gaming$inc, levels = c("<$10k", "$10k-20k", "$20k-30k", "$30k-40k", "$40k-50k", "$50k-75k", "$75k-100k", "$100k-150k", ">$150k"))

head(gaming)

```

```

##      game4      emplnw stud age      educ2      inc
## 1      <NA> not_employed  no  47      bachelor      <NA>
## 2 not_gamer      retired  no  63 some_college $50k-75k
## 3      <NA>      retired  no  86 less_than_HS      <NA>
## 4      <NA> full_time    no  40      associate $50k-75k
## 5 not_gamer      retired  no  65 some_college      <NA>
## 6      <NA> part_time    no  69      bachelor $100k-150k

```

Still, the data contains observations that does not belong to our interests. We can use functions in dplyr and tidyR to filter out any missing values or response that does not help our analysis.

```
gaming <- gaming%>%
  filter(game4 == "gamer" | game4 == "not_gamer")%>%
  filter(emplnw == "full_time" | emplnw == "part_time" | emplnw == "retired" | emplnw == "not_employed")%>%
  filter(stud == "full_time_student" | stud == "part_time_student" | stud == "no")%>%
  filter(educ2 == "less_than_HS" | educ2 == "HS_incomplete" | educ2 == "HS" | educ2 == "some_college" | educ2 == "associate" | educ2 == "bachelor" | educ2 == "some_postgraduate" | educ2 == "postgraduate")%>%
  filter(inc == "<$10k" | inc == "$10k-20k" | inc == "$20k-30k" | inc == "$30k-40k" | inc == "$40k-50k" | inc == "$50k-75k" | inc == "$75k-100k" | inc == "$100k-150k" | inc == "$>150k")%>%
  arrange(game4, emplnw)
head(gaming)
```

```
##   game4   emplnw      stud age      educ2      inc
## 1 gamer full_time      no  52 some_college $100k-150k
## 2 gamer full_time      no  33 post_graduate  $50k-75k
## 3 gamer full_time part_time_student 61 post_graduate  $50k-75k
## 4 gamer full_time      no  51          HS    $50k-75k
## 5 gamer full_time      no  21    bachelor    <$10k
## 6 gamer full_time      no  26          HS    $10k-20k
```

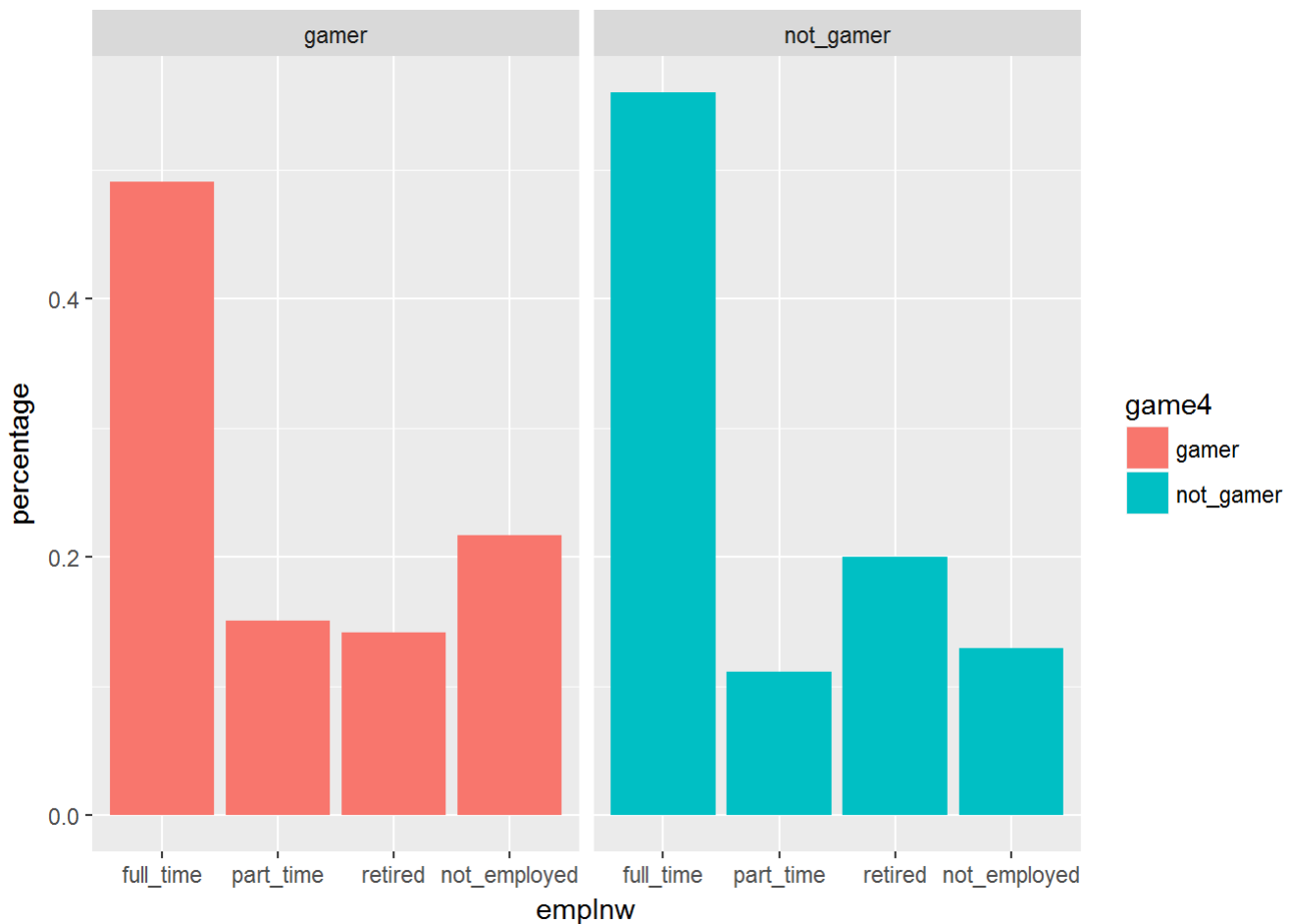
```
View(gaming)
```

The first graph I created compares the relationship between gaming and employment status. We can tell non-gamer has slightly higher percentage of people working full time, and lower percentage of people unemployed. We also notice there are more people who retired in the not-gamer group. This may be explained by the reason elderly persons may not have quite exposure to internet, computers or smartphones as the young people, therefore, they tend to not playing games.

```
game_emp <- gaming%>%
  group_by(game4, emplnw)%>%
  summarize(count = n())%>%
  mutate(total = sum(count), percentage = count/total)%>%
  arrange(game4, emplnw)
head(game_emp)
```

```
## Source: local data frame [6 x 5]
## Groups: game4 [2]
##
##   game4      emplnw count total percentage
##   <chr>      <ord> <int> <int>      <dbl>
## 1   gamer    full_time    52   106  0.4905660
## 2   gamer    part_time    16   106  0.1509434
## 3   gamer    retired     15   106  0.1415094
## 4   gamer not_employed    23   106  0.2169811
## 5 not_gamer full_time   277   495  0.5595960
## 6 not_gamer part_time    55   495  0.1111111
```

```
ggplot(data = game_emp, aes(x = emplnw, y = percentage, fill = game4)) + geom_bar(stat="identity") + facet_wrap(~game4)
```

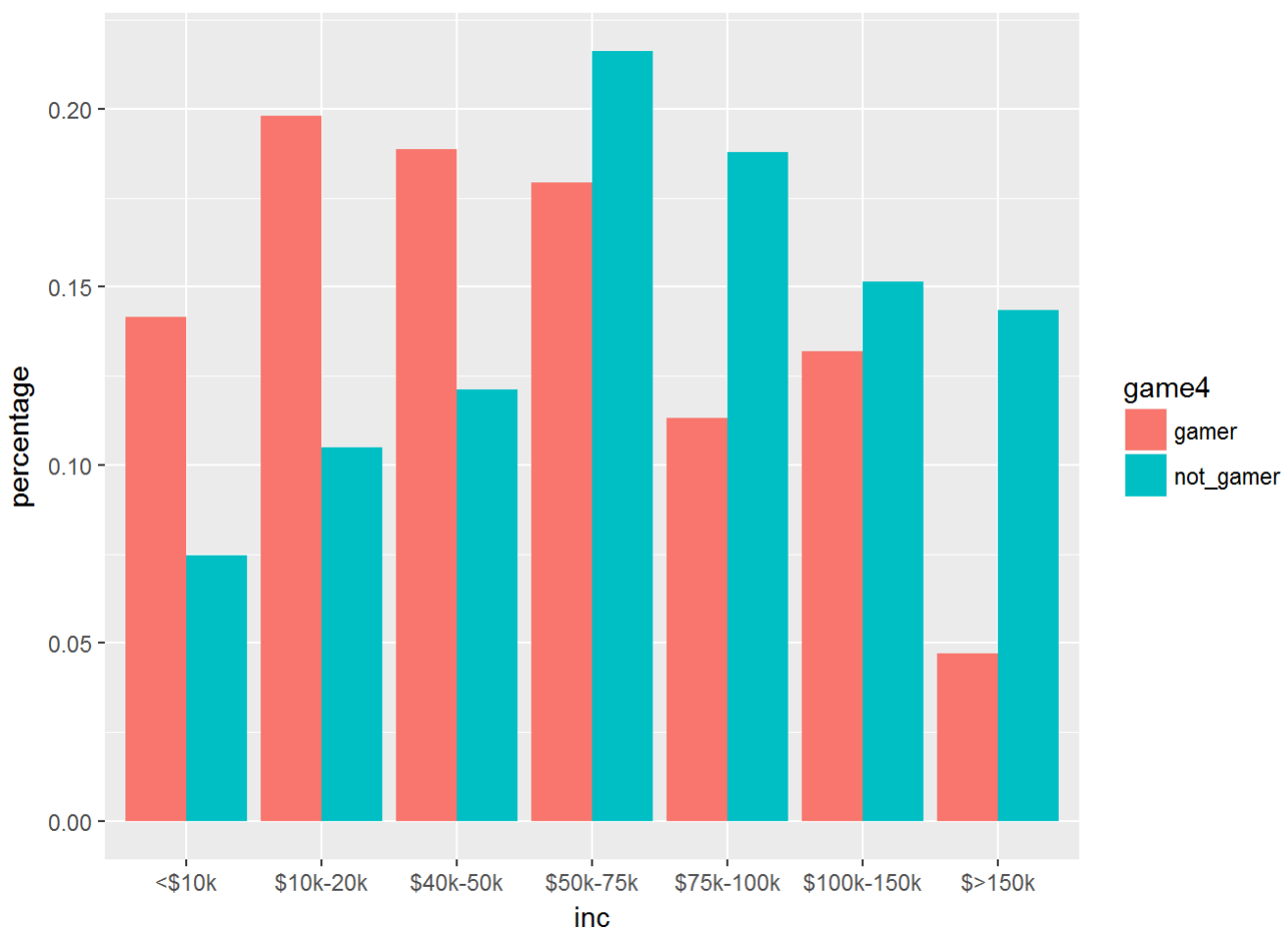


The following graph shows non-gamer makes more money than gamers, as higher proportion of them belong to the higher income group. We can connect this result to the result we got from the first graph. For non-gamers who tend to have full time jobs, of course their income is going to be relatively higher.

```
game_inc <- gaming%>%
  group_by(game4, inc)%>%
  summarize(count = n())%>%
  mutate(total = sum(count), percentage = count/total)%>%
  arrange(game4, inc)
head(game_inc)
```

```
## Source: local data frame [6 x 5]
## Groups: game4 [1]
##
##   game4      inc count total percentage
##   <chr>    <ord> <int> <int>      <dbl>
## 1 gamer    <$10k   15   106  0.1415094
## 2 gamer    $10k-20k  21   106  0.1981132
## 3 gamer    $40k-50k  20   106  0.1886792
## 4 gamer    $50k-75k  19   106  0.1792453
## 5 gamer    $75k-100k 12   106  0.1132075
## 6 gamer    $100k-150k 14   106  0.1320755
```

```
ggplot(data = game_inc, aes(x = inc, y = percentage, fill = game4)) + geom_bar(stat="identity",
position = "dodge")
```



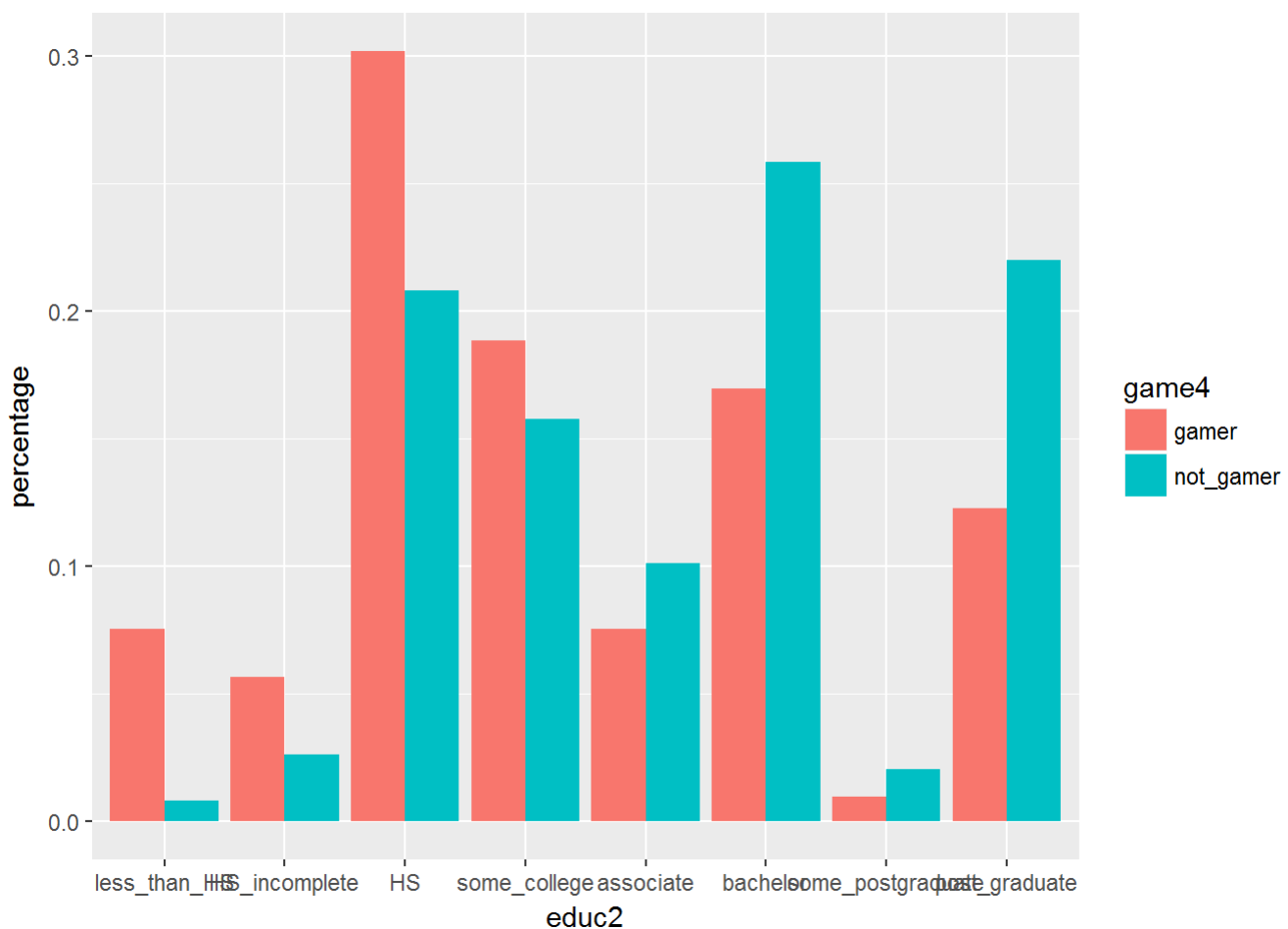
This graph just shows non-gamers have relatively higher education level (obtain a degree higher than high school diploma).

```
game_edu <- gaming%>%
  group_by(game4, educ2)%>%
  summarize(count = n())%>%
  mutate(total = sum(count), percentage = count/total)%>%
  arrange(game4,educ2)
head(game_edu)
```



```
## Source: local data frame [6 x 5]
## Groups: game4 [1]
##
##   game4      educ2 count total percentage
##   <chr>      <ord> <int> <int>      <dbl>
## 1 gamer  less_than_HS      8   106 0.07547170
## 2 gamer  HS_incomplete      6   106 0.05660377
## 3 gamer      HS      32   106 0.30188679
## 4 gamer  some_college     20   106 0.18867925
## 5 gamer   associate       8   106 0.07547170
## 6 gamer   bachelor      18   106 0.16981132
```

```
ggplot(data = game_edu, aes(x = educ2, y = percentage, fill = game4)) + geom_bar(stat="identity",
, position = "dodge")
```



Dataset 3: Lending Club Loan Stat 2016Q2 Contributor: Bin Lin Source:

<https://www.lendingclub.com/info/download-data.action> (<https://www.lendingclub.com/info/download-data.action>)

The first step is to load the data, apparently from the dimension function, we know it is a very large datasets.

```
lending_club <- read.csv("C:/Users/blin261/Desktop/DATA607/LoanStats_2016Q2.csv", header = TRUE,
stringsAsFactors = FALSE)
dim(lending_club)
```

```
## [1] 97856 111
```

Then I tidy, subset, and transform the data. In the meantime, I created a new variable called `loantoincome_ratio`, which I think is very important variable for us to gain insight about the loan data.

```
loan_stat <- lending_club %>%
  select(term, grade, loan_amnt, annual_inc, int_rate)%>%
  na.omit()
head(loan_stat)
```

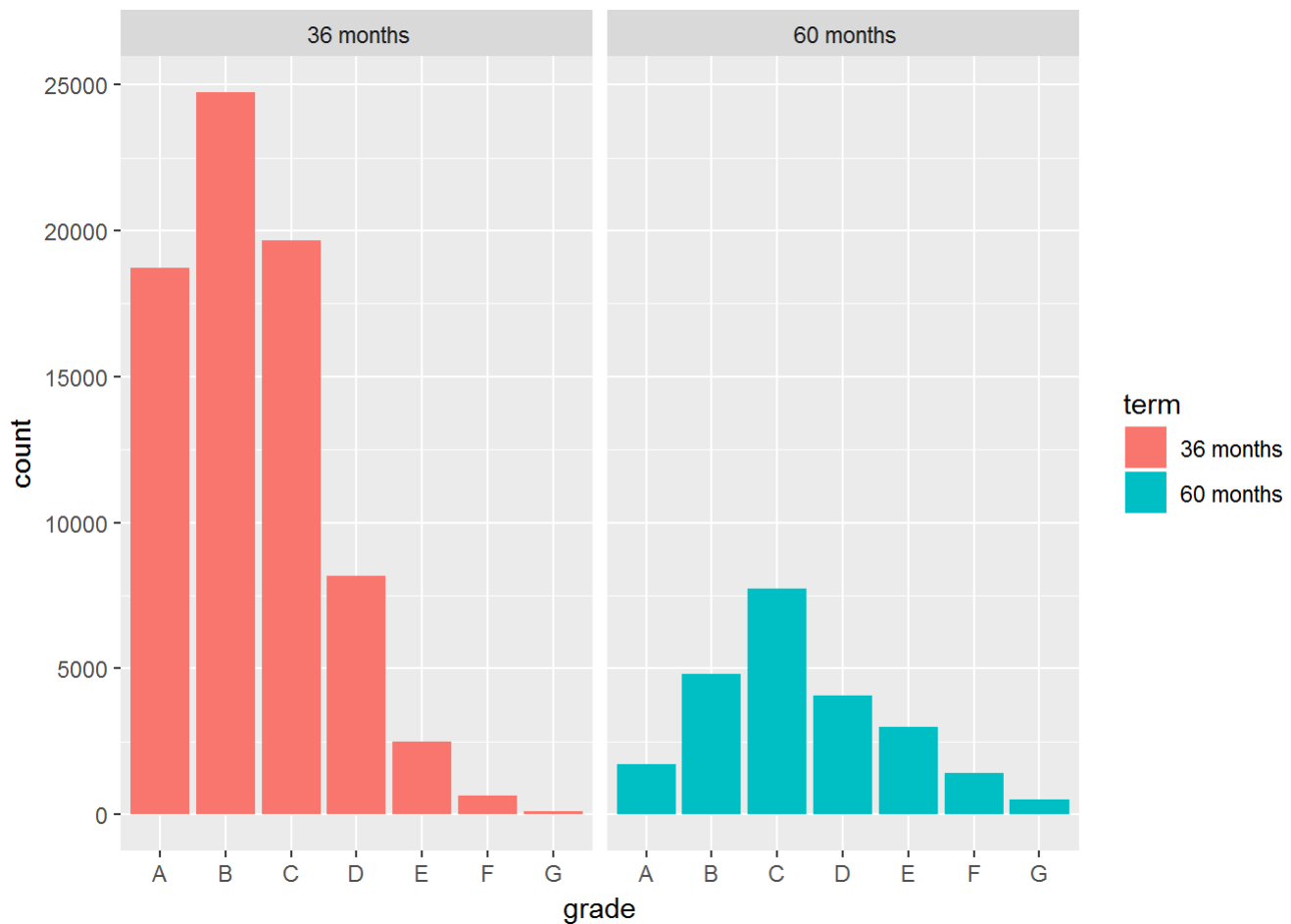
```
##           term grade loan_amnt annual_inc int_rate
## 1  60 months    C    18000     70000  13.49%
## 2  36 months    C     9800     48000  14.49%
## 3  60 months    C    28000     86000  15.59%
## 4  36 months    D    20000     71000  16.99%
## 5  36 months    B     4900    120000  10.99%
## 6  36 months    C    19625     45000  15.59%
```

The first graph shows there are way more 36-month loans approved than the 60-month loans. The distribution are both skewed to the right. The most 36-month loans receive B grade while most 60-month loans receive C grade.

```
loan <- loan_stat %>%
  group_by(term, grade)%>%
  summarize(count = n())
head(loan)
```

```
## Source: local data frame [6 x 3]
## Groups: term [1]
##           term grade count
##           <chr> <chr> <int>
## 1  36 months    A  18706
## 2  36 months    B  24729
## 3  36 months    C  19658
## 4  36 months    D   8162
## 5  36 months    E   2510
## 6  36 months    F    651
```

```
ggplot(data = loan, aes(x = grade, y = count, fill = term)) + geom_bar(stat="identity") + facet_
wrap(~term)
```



The second graph tell us most of the loans have loan-to-income ratio less than 50%, probably because lending club thoughts this type of loan has lower risk. so that the company will be willing to lend the money to these clients. Another thing we found out is on the 60-month loan group, there are more loans with high interest rate (greater than 27.34%) and fewer loans with low interest rate (less than 8.59%)

```
loan <- loan_stat %>%
  mutate(loantoincome_ratio = (loan_amnt)/(annual_inc))
head(loan)
```

```
##      term grade loan_amnt annual_inc int_rate loantoincome_ratio
## 1  60 months    C    18000     70000  13.49%         0.25714286
## 2  36 months    C     9800     48000  14.49%         0.20416667
## 3  60 months    C    28000     86000  15.59%         0.32558140
## 4  36 months    D    20000     71000  16.99%         0.28169014
## 5  36 months    B     4900    120000  10.99%         0.04083333
## 6  36 months    C    19625     45000  15.59%         0.43611111
```

```
ggplot(data = loan, aes(x = loantoincome_ratio, y = int_rate, color = grade)) + geom_point(stat=
"identity") + facet_wrap(~term) + xlim(0, 1)
```

```
## Warning: Removed 54 rows containing missing values (geom_point).
```

