

```
In [14]: import pandas as pd
import matplotlib.pyplot as plt
import seaborn as sns
```

```
In [31]: df=pd.read_csv('C:\\Users\\Lenovo\\Downloads\\cfpb_data_with_clean_zip.csv')
df.shape
```

```
Out[31]: (2036509, 21)
```

```
In [32]: # Convert 'Date.received' to datetime format
df['Date.received'] = pd.to_datetime(df['Date.received'], format='%m/%d/%y')

# Format 'Date.received' to 'mm-dd-yyyy'
df['Date.received'] = df['Date.received'].dt.strftime('%m-%d-%Y')
# Replace periods in column names with spaces
df.columns = df.columns.str.replace('.', ' ', regex=False)

print(df.columns)

Index(['Date received', 'Product', 'Sub product', 'Issue', 'Sub issue',
       'Consumer complaint narrative', 'Company public response', 'Company',
       'State', 'ZIP code', 'Tags', 'Consumer consent provided ',
       'Submitted via', 'Date sent to company', 'Company response to consumer',
       'Timely response ', 'Consumer disputed ', 'Complaint ID', 'zip_best',
       'zip_three_best', 'zip_state_best'],
      dtype='object')
```

```
In [33]: df.columns
```

```
Out[33]: Index(['Date received', 'Product', 'Sub product', 'Issue', 'Sub issue',
       'Consumer complaint narrative', 'Company public response', 'Company',
       'State', 'ZIP code', 'Tags', 'Consumer consent provided ',
       'Submitted via', 'Date sent to company', 'Company response to consumer',
       'Timely response ', 'Consumer disputed ', 'Complaint ID', 'zip_best',
       'zip_three_best', 'zip_state_best'],
      dtype='object')
```

```
In [34]: df_population = pd.read_csv('C:\\Users\\Lenovo\\Downloads\\census_data_by_zip.csv', encoding='ISO
```

```
In [35]: df_population.shape
```

```
Out[35]: (33774, 20)
```

```
In [36]: df_population.columns
```

```
Out[36]: Index(['zip', 'pop', 'pop_moe', 'pop_white', 'pop_black_or_aa', 'pop_ai_or_an',
       'pop_asian', 'pop_nh_or_opi', 'pop_other', 'pop_multiple', 'pop_hol',
       'pop_not_hol', 'income_cnt_households', 'income_cnt_households_moe',
       'income_cnt_households_with_earnings',
       'income_cnt_households_with_earnings_moe',
       'income_cnt_households_with_pub_assist',
       'income_cnt_households_with_pub_assist_moe',
       'income_mean_household_dollars', 'income_mean_household_dollars_moe'],
      dtype='object')
```

```
In [37]: df['zip_best'] = df['zip_best'].astype(str)
df_population['zip'] = df_population['zip'].astype(str)
#Join complaints and census data
df_joined = pd.merge(df, df_population, left_on='zip_best', right_on='zip', how='inner')

df_joined.shape
```

Out[37]: (1800487, 41)

In [38]: `df_joined.columns`

Out[38]: Index(['Date received', 'Product', 'Sub product', 'Issue', 'Sub issue', 'Consumer complaint narrative', 'Company public response', 'Company', 'State', 'ZIP code', 'Tags', 'Consumer consent provided ', 'Submitted via', 'Date sent to company', 'Company response to consumer', 'Timely response ', 'Consumer disputed ', 'Complaint ID', 'zip_best', 'zip_three_best', 'zip_state_best', 'zip', 'pop', 'pop_moe', 'pop_white', 'pop_black_or_aa', 'pop_ai_or_an', 'pop_asian', 'pop_nh_or_opi', 'pop_other', 'pop_multiple', 'pop_hol', 'pop_not_hol', 'income_cnt_households', 'income_cnt_households_moe', 'income_cnt_households_with_earnings', 'income_cnt_households_with_earnings_moe', 'income_cnt_households_with_pub_assist', 'income_cnt_households_with_pub_assist_moe', 'income_mean_household_dollars', 'income_mean_household_dollars_moe'], dtype='object')

In [39]: `df_joined.head(1)`

Out[39]:

	Date received	Product	Sub product	Issue	Sub issue	Consumer complaint narrative	Company public response	Company	State	ZIP code	...	pop_hol
0	12-07-2021	Mortgage	VA mortgage	Trouble during payment process	NaN	NaN	Company has responded to the consumer and the ...	WELLS FARGO & COMPANY	TX	78666	...	36770

1 rows × 41 columns

In [24]: `# unique values in each column`
`unique_values = df_joined.nunique()`
`print(unique_values)`

Date received	1491
Product	9
Sub product	48
Issue	81
Sub issue	166
Consumer complaint narrative	598272
Company public response	10
Company	4934
State	50
ZIP code	20020
Tags	3
Consumer consent provided	4
Submitted via	7
Date sent to company	1560
Company response to consumer	5
Timely response	2
Consumer disputed	0
Complaint ID	1800487
zip_best	18980
zip_three_best	808
zip_state_best	44
zip	18980
pop	13878
pop_moe	2912
pop_white	12324
pop_black_or_aa	5324
pop_ai_or_an	1420
pop_asian	3530
pop_nh_or_opi	591
pop_other	4227
pop_multiple	5165
pop_hol	6169
pop_not_hol	13347
income_cnt_households	10054
income_cnt_households_moe	1177
income_cnt_households_with_earnings	9019
income_cnt_households_with_earnings_moe	1130
income_cnt_households_with_pub_assist	3498
income_cnt_households_with_pub_assist_moe	434
income_mean_household_dollars	16748
income_mean_household_dollars_moe	11107
dtype: int64	

```
In [25]: # Find the number of non-null values in each column
not_null_counts = df_joined.count()

print(not_null_counts)
```

Date received	1800487
Product	1800487
Sub product	1800394
Issue	1800487
Sub issue	1663744
Consumer complaint narrative	724558
Company public response	947499
Company	1800487
State	1800130
ZIP code	1800487
Tags	168966
Consumer consent provided	1656267
Submitted via	1800487
Date sent to company	1800487
Company response to consumer	1800486
Timely response	1800487
Consumer disputed	0
Complaint ID	1800487
zip_best	1800487
zip_three_best	1800487
zip_state_best	1800487
zip	1800487
pop	1800487
pop_moe	1800409
pop_white	1800487
pop_black_or_aa	1800487
pop_ai_or_an	1800487
pop_asian	1800487
pop_nh_or_opi	1800487
pop_other	1800487
pop_multiple	1800487
pop_hol	1800487
pop_not_hol	1800487
income_cnt_households	1797075
income_cnt_households_moe	1797075
income_cnt_households_with_earnings	1797075
income_cnt_households_with_earnings_moe	1797075
income_cnt_households_with_pub_assist	1797075
income_cnt_households_with_pub_assist_moe	1797075
income_mean_household_dollars	1791428
income_mean_household_dollars_moe	1791428
dtype: int64	

TOP 10 COMPAINES WITH HIGHEST AVERAGE WEEKLY COMPLAINT COUNT 2022

```
In [52]: # DataFrame for the year 2022
df_2022 = df_joined[df_joined.index.year == 2022]

# Group by company and count complaints weekly
weekly_complaints_2022 = df_2022.groupby('Company').resample('W')['Complaint ID'].nunique().reset_index()

# Average weekly complaint count for each company
average_weekly_complaints_2022 = weekly_complaints_2022.groupby('Company')['Weekly Complaints'].mean().reset_index()

# Sorting, ordering and get the top 10
top_companies = average_weekly_complaints_2022.sort_values(by='Average Weekly Complaints', ascending=False)

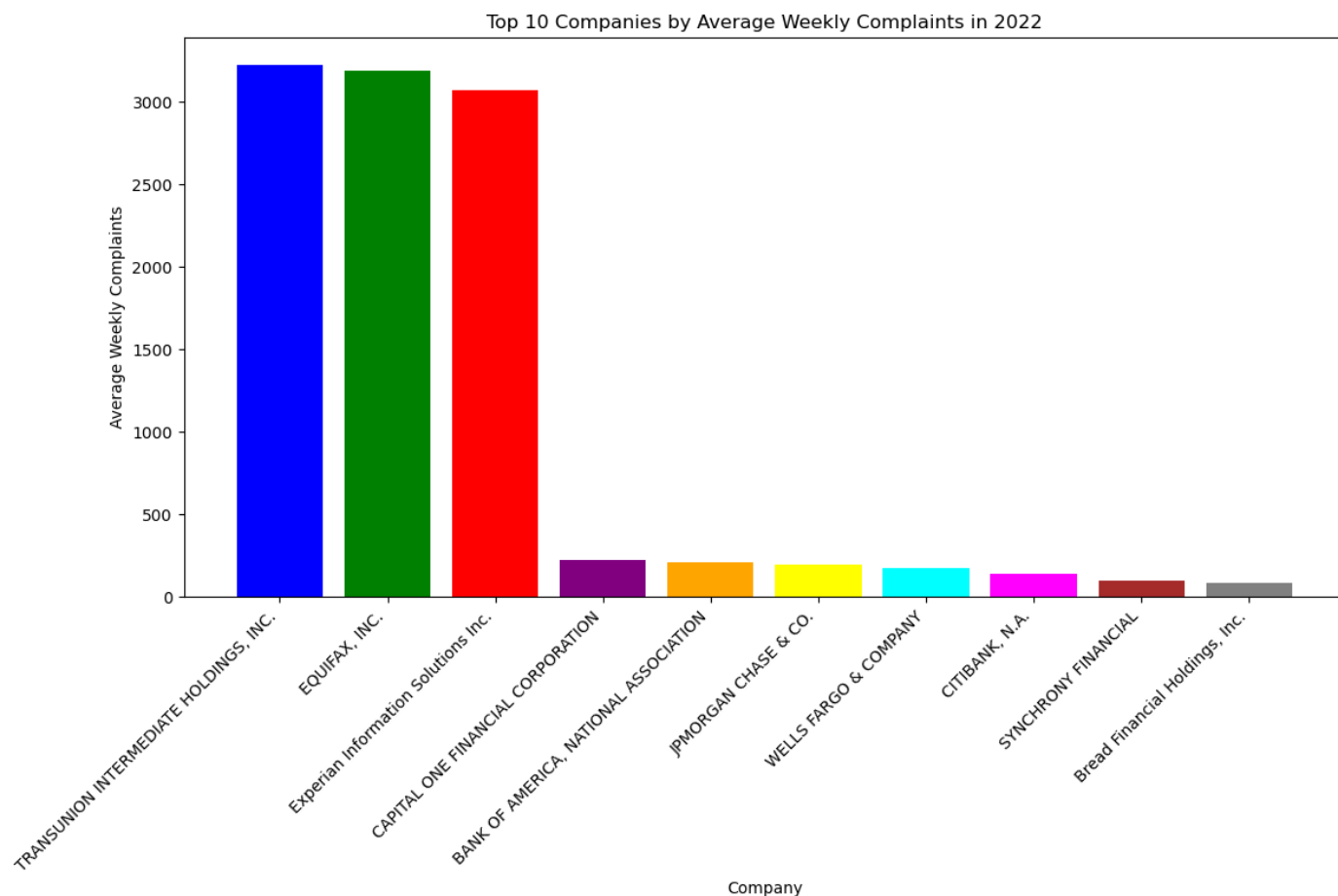
print(top_companies)
```

	Company	Average Weekly Complaints
2775	TRANSUNION INTERMEDIATE HOLDINGS, INC.	3227.000000
1044	EQUIFAX, INC.	3190.339623
1108	Experian Information Solutions Inc.	3068.471698
512	CAPITAL ONE FINANCIAL CORPORATION	222.962264
367	BANK OF AMERICA, NATIONAL ASSOCIATION	210.981132
1567	JPMORGAN CHASE & CO.	198.943396
3033	WELLS FARGO & COMPANY	178.415094
554	CITIBANK, N.A.	142.716981
2552	SYNCHRONY FINANCIAL	96.509434
469	Bread Financial Holdings, Inc.	85.698113

```
In [53]: import matplotlib.pyplot as plt

colors = ['blue', 'green', 'red', 'purple', 'orange', 'yellow', 'cyan', 'magenta', 'brown', 'gray']

plt.figure(figsize=(12, 8))
plt.bar(top_companies['Company'], top_companies['Average Weekly Complaints'], color=colors)
plt.title('Top 10 Companies by Average Weekly Complaints in 2022')
plt.xlabel('Company')
plt.ylabel('Average Weekly Complaints')
plt.xticks(rotation=45, ha='right')
plt.tight_layout()
plt.show()
```



Weekly Complaints Counts 2019-2023

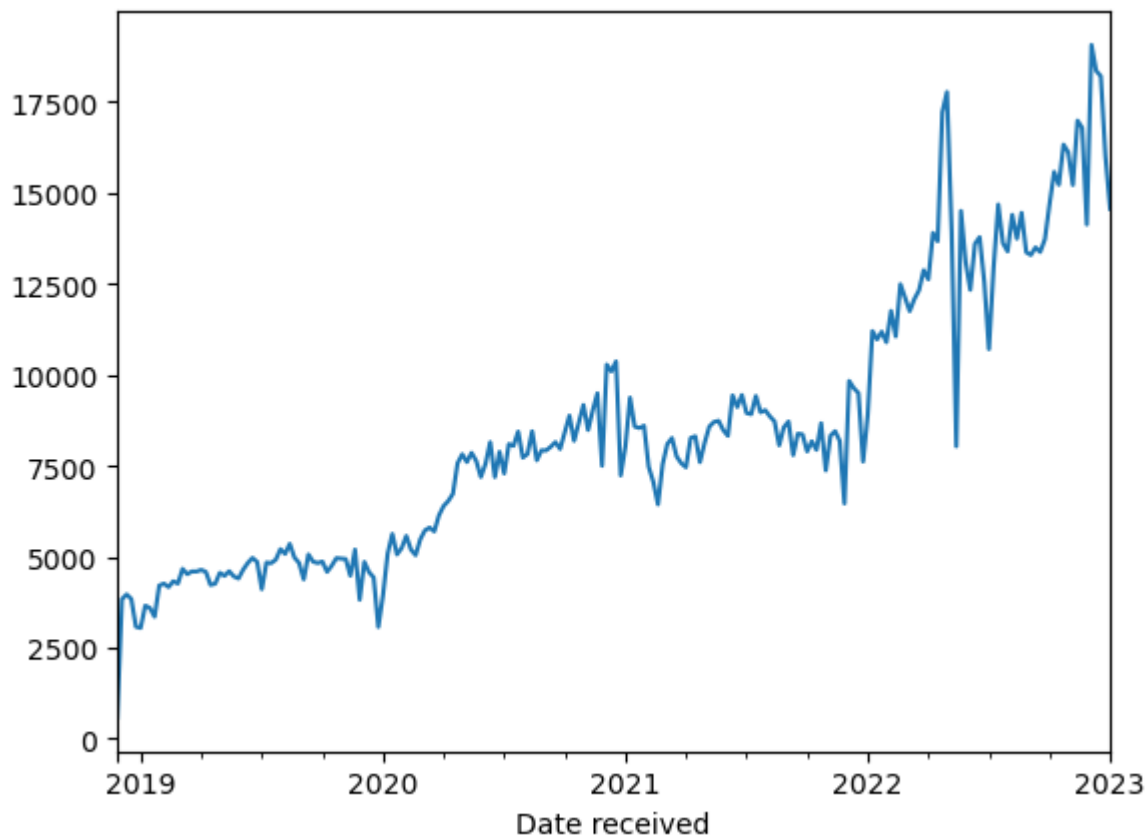
```
In [67]: # Resample data to WEEKLY counts of complaints
weekly_complaints = df_joined['Complaint ID'].resample('W').count()
```

```
In [68]: weekly_complaints.shape
```

```
Out[68]: (214,)
```

```
In [69]: weekly_complaints.plot(kind='line')
```

```
Out[69]: <Axes: xlabel='Date received'>
```



```
In [70]: import plotly.graph_objects as go
from plotly.subplots import make_subplots

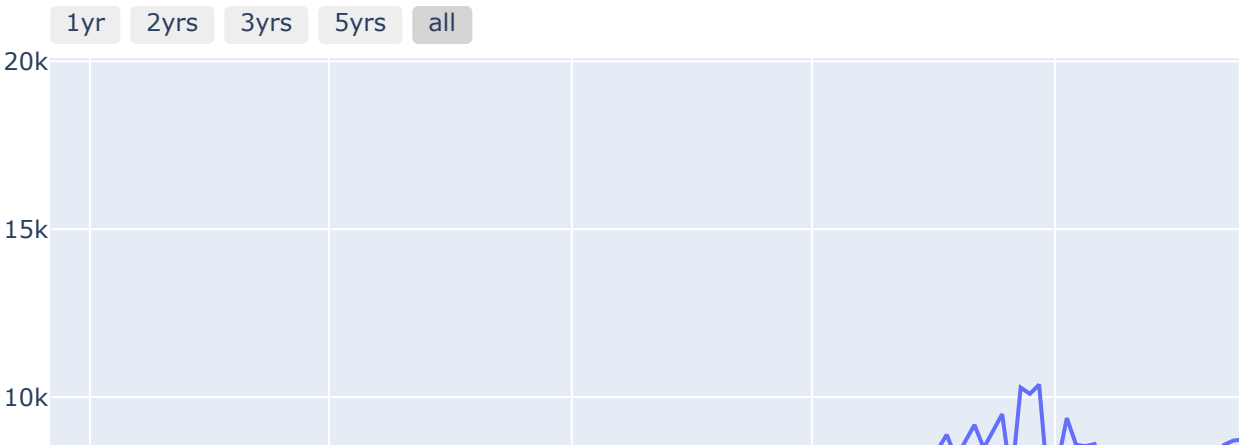
# Create figure with secondary y-axis
fig = make_subplots(specs=[[{"secondary_y": True}]])

# Add traces
fig.add_trace(
    go.Scatter(x=weekly_complaints.index, y=weekly_complaints, name="Complaints"),
    secondary_y=False,
)

# Add slider
fig.update_layout(
    title="Monthly Complaints Over Time",
    xaxis=dict(
        rangeselector=dict(
            buttons=list([
                dict(count=12, label="1yr", step="month", stepmode="backward"),
                dict(count=24, label="2yrs", step="month", stepmode="backward"),
                dict(count=36, label="3yrs", step="month", stepmode="backward"),
                dict(count=60, label="5yrs", step="month", stepmode="backward"),
                dict(step="all")
            ])
        ),
        type="date"
    )
)

# Show plot
fig.show()
```

Monthly Complaints Over Time



Average Weekly Complaints count for each year

```

In [57]: import pandas as pd

# Calculate average weekly complaints for each year
def calculate_average_weekly_complaints(df):
    grouped = df.groupby('Company')

    def resample_fill(group):
        return group.resample('W')['Complaint ID'].nunique().fillna(0)

    weekly_complaints = grouped.apply(resample_fill).reset_index(name='Weekly Complaints')

    average_weekly_complaints = weekly_complaints.groupby('Company')['Weekly Complaints'].mean()

    return average_weekly_complaints

# Create an empty DataFrame
results = pd.DataFrame(columns=['Year', 'Company', 'Average Weekly Count'])

# Loop through each year
for year in range(df_joined.index.year.min(), df_joined.index.year.max() + 1):
    df_year = df_joined[df_joined.index.year == year]

    # Calculate weekly complaints for the current year
    average_weekly_complaints_year = calculate_average_weekly_complaints(df_year)

    average_weekly_complaints_year['Year'] = year

    # Append the results to the overall DataFrame
    results = pd.concat([results, average_weekly_complaints_year[['Year', 'Company', 'Average Weekly Count']]])

# Save the results to a CSV file
results.to_csv('C:\\Users\\Lenovo\\Downloads\\average_weekly_complaints_by_company.csv', index=False)

print("Results saved to average_weekly_complaints_by_company.csv")

```

Results saved to average_weekly_complaints_by_company.csv


```
In [58]: import pandas as pd

# Calculate average weekly complaints for each year
def calculate_average_weekly_complaints(df):
    # Group by company and count complaints weekly
    grouped = df.groupby('Company')

    def resample_fill(group):
        return group.resample('W')['Complaint ID'].nunique().fillna(0)

    # Apply the resampling and filling function to each group
    weekly_complaints = grouped.apply(resample_fill).reset_index(name='Weekly Complaints')

    # Average weekly complaint count for each company
    average_weekly_complaints = weekly_complaints.groupby('Company')['Weekly Complaints'].mean()

    return average_weekly_complaints

# empty DataFrame to store the results
results = pd.DataFrame(columns=['Year', 'Company', 'Average Weekly Complaints'])

# Loop through each year
for year in range(df_joined.index.year.min(), df_joined.index.year.max() + 1):
    df_year = df_joined[df_joined.index.year == year]

    average_weekly_complaints_year = calculate_average_weekly_complaints(df_year)

    sorted_companies = average_weekly_complaints_year.sort_values(by='Average Weekly Complaints')

    # Select only the top 20 companies
    top_20_companies = sorted_companies.head(20)

    top_20_companies.loc[:, 'Year'] = year

    results = pd.concat([results, top_20_companies[['Year', 'Company', 'Average Weekly Complaints']]])

# Save the results to a CSV file
results.to_csv('C:\\Users\\Lenovo\\Downloads\\average_weekly_complaints_top_20_by_company.csv', index=False)

print("Results saved to average_weekly_complaints_top_20_by_company.csv")
```

```
C:\Users\Lenovo\AppData\Local\Temp\ipykernel_5940\653320612.py:39: SettingWithCopyWarning:
A value is trying to be set on a copy of a slice from a DataFrame.
Try using .loc[row_indexer,col_indexer] = value instead
```

See the caveats in the documentation: https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#returning-a-view-versus-a-copy

```
top_20_companies.loc[:, 'Year'] = year
```

```
C:\Users\Lenovo\AppData\Local\Temp\ipykernel_5940\653320612.py:39: SettingWithCopyWarning:
A value is trying to be set on a copy of a slice from a DataFrame.
Try using .loc[row_indexer,col_indexer] = value instead
```

See the caveats in the documentation: https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#returning-a-view-versus-a-copy

```
top_20_companies.loc[:, 'Year'] = year
```

```
C:\Users\Lenovo\AppData\Local\Temp\ipykernel_5940\653320612.py:39: SettingWithCopyWarning:
A value is trying to be set on a copy of a slice from a DataFrame.
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```

See the caveats in the documentation: https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#returning-a-view-versus-a-copy

```
top_20_companies.loc[:, 'Year'] = year
```

```
C:\Users\Lenovo\AppData\Local\Temp\ipykernel_5940\653320612.py:39: SettingWithCopyWarning:
A value is trying to be set on a copy of a slice from a DataFrame.
Try using .loc[row_indexer,col_indexer] = value instead
```

See the caveats in the documentation: https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#returning-a-view-versus-a-copy

```
top_20_companies.loc[:, 'Year'] = year
```

Results saved to average_weekly_complaints_top_20_by_company.csv

```
C:\Users\Lenovo\AppData\Local\Temp\ipykernel_5940\653320612.py:39: SettingWithCopyWarning:
A value is trying to be set on a copy of a slice from a DataFrame.
Try using .loc[row_indexer,col_indexer] = value instead
```

See the caveats in the documentation: https://pandas.pydata.org/pandas-docs/stable/user_guide/indexing.html#returning-a-view-versus-a-copy

```
top_20_companies.loc[:, 'Year'] = year
```

TOP 10 COMPANIES WITH HIGHEST COMPLAINT COUNT EACH YEAR AND FOR THOSE COMPANIES , COUNT BY "Product"

```

In [62]: import pandas as pd

# Calculate total complaints and complaints by product for top 10 companies each year
def top_companies_complaints_by_product(df):
    results = []

    for year in range(df.index.year.min(), df.index.year.max() + 1):
        df_year = df[df.index.year == year]
        total_complaints_year = df_year.groupby('Company').size().reset_index(name='Total Complaints')
        top_companies = total_complaints_year.nlargest(10, 'Total Complaints')

        for company in top_companies['Company']:
            df_company = df_year[df_year['Company'] == company]
            product_counts = df_company.groupby('Product').size().reset_index(name='Product Complaints')
            product_counts['Year'] = year
            product_counts['Company Name'] = company
            product_counts['Total Complaint Count'] = top_companies[top_companies['Company'] == company]['Total Complaints']
            product_counts = product_counts[['Year', 'Company Name', 'Total Complaint Count', 'Product Complaints']]
            results.append(product_counts)

    final_results = pd.concat(results, ignore_index=True)
    return final_results

# Now that 'Date received' is correctly set as the index, calling the function
results_df = top_companies_complaints_by_product(df_joined)

# Save the results to a CSV file
results_df.to_csv('C:\\Users\\Lenovo\\Downloads\\top_companies_complaints_by_product.csv', index=False)

print("Results saved to top_companies_complaints_by_product.csv")

```

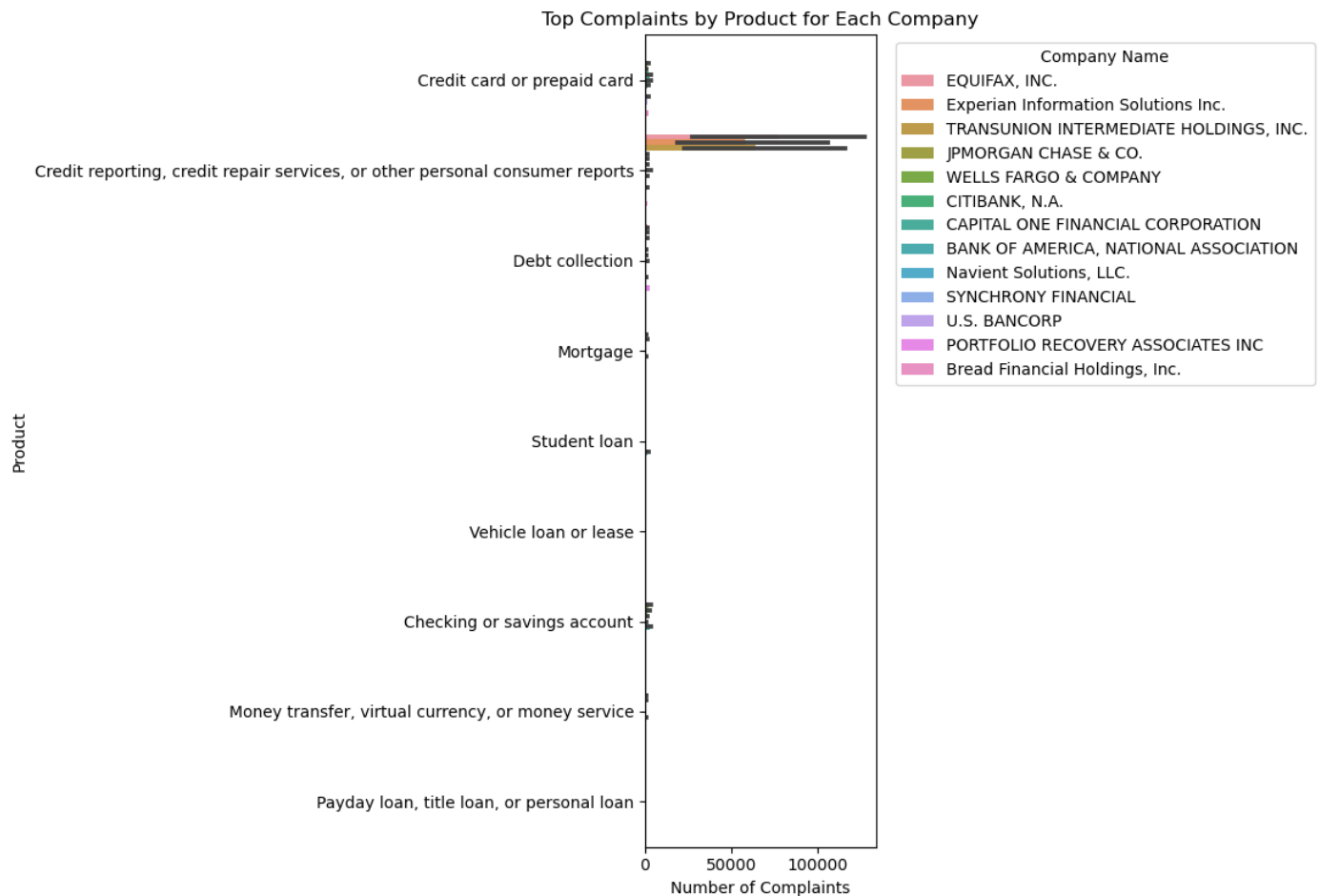
Results saved to top_companies_complaints_by_product.csv

```

In [140... import matplotlib.pyplot as plt
import seaborn as sns

# Plot a bar chart for the top complaints by product for each company
plt.figure(figsize=(12, 8))
sns.barplot(x='Product Complaint Count', y='Product', hue='Company Name', data=results_df)
plt.title('Top Complaints by Product for Each Company')
plt.xlabel('Number of Complaints')
plt.ylabel('Product')
plt.legend(title='Company Name', bbox_to_anchor=(1.05, 1), loc='upper left')
plt.tight_layout()
plt.show()

```



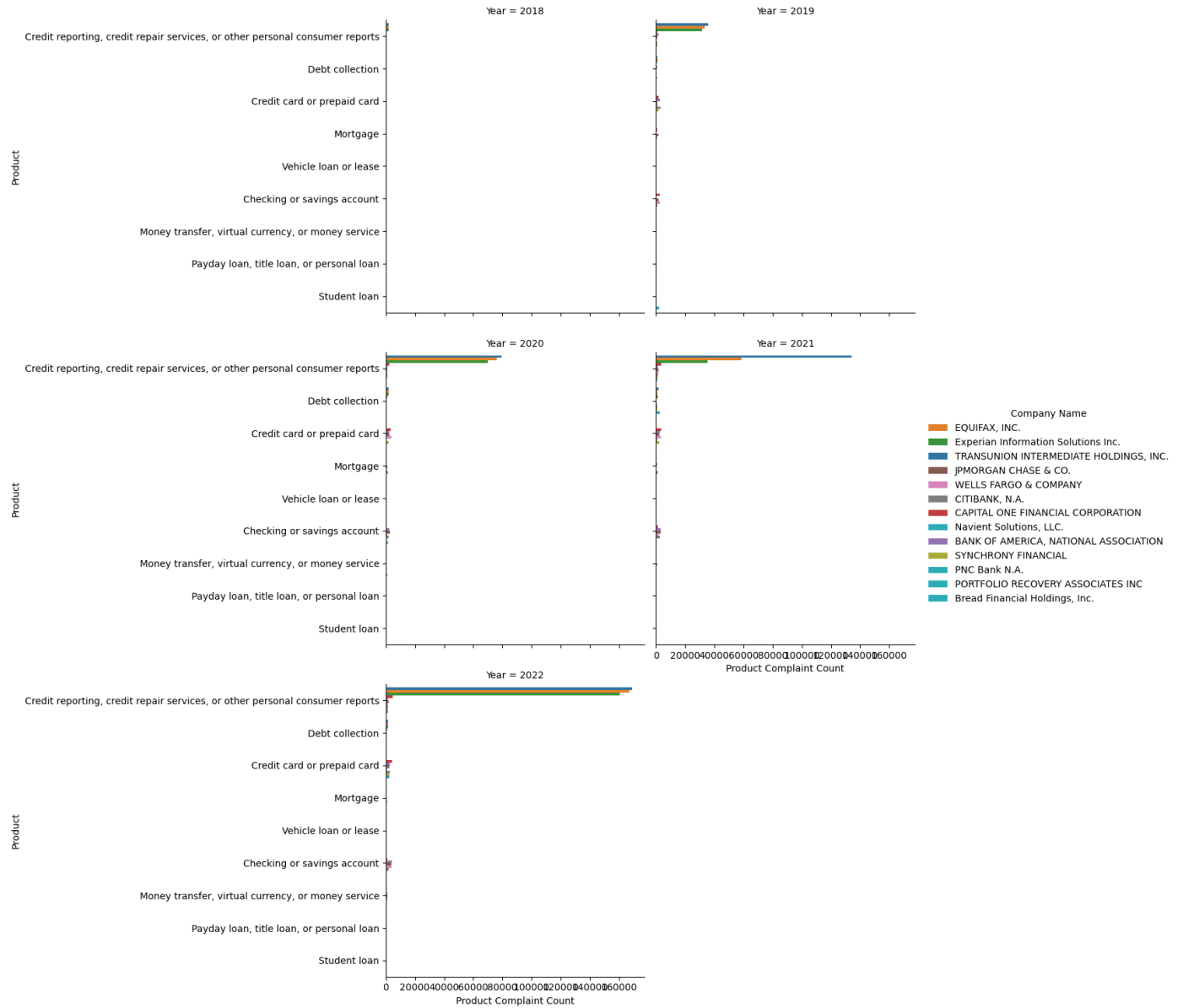
```
In [63]: g = sns.FacetGrid(results_df, col="Year", col_wrap=2, height=5, aspect=1.5)
g.map(sns.barplot, 'Product Complaint Count', 'Product', 'Company Name', palette='tab10', order=
g.add_legend(title='Company Name')
plt.show()
```

C:\ProgramData\anaconda3\Lib\site-packages\seaborn\axisgrid.py:717: UserWarning: Using the barplot function without specifying `hue_order` is likely to produce an incorrect plot.

warnings.warn(warning)

C:\ProgramData\anaconda3\Lib\site-packages\seaborn\axisgrid.py:118: UserWarning: The figure layout has changed to tight

self._figure.tight_layout(*args, **kwargs)



TOP 10 COMPANIES WITH HIGHEST COMPLAINT COUNT EACH YEAR AND FOR THOSE COMPANIES , COUNT BY "Company response to consumer" -

```
In [64]: import pandas as pd

# Total complaints and complaints by company response for top 10 companies each year
def top_companies_response_by_product(df):
    results = []

    for year in range(df.index.year.min(), df.index.year.max() + 1):
        df_year = df[df.index.year == year]
        total_complaints_year = df_year.groupby('Company').size().reset_index(name='Total Complaints')
        top_companies = total_complaints_year.nlargest(10, 'Total Complaints')

        for company in top_companies['Company']:
            df_company = df_year[df_year['Company'] == company]
            response_counts = df_company.groupby('Company response to consumer').size().reset_index(name='Response Counts')
            response_counts['Year'] = year
            response_counts['Company Name'] = company
            response_counts['Total Complaint Count'] = top_companies[top_companies['Company'] == company]['Total Complaints']
            response_counts = response_counts[['Year', 'Company Name', 'Total Complaint Count', 'Response Counts']]
            results.append(response_counts)

    final_results = pd.concat(results, ignore_index=True)
    return final_results

# Calculate the top companies and response counts
results_df = top_companies_response_by_product(df_joined)

# Save the results to a CSV file
results_df.to_csv('C:\\Users\\Lenovo\\Downloads\\top_companies_responses_by_consumer.csv', index=False)

print("Results saved to top_companies_responses_by_consumer.csv")
```

Results saved to top_companies_responses_by_consumer.csv

Identify the top 15 states with the highest complaint count for each year.

For these states, categorize the zip codes based on the percentage contribution to the state's total complaints (100-75%, 75-50%, 50-25%, and 0-25%).

Calculate the average income_mean_household_dollars_moe for zip codes in each category.

```

In [65]: import pandas as pd
import numpy as np

def analyze_population_segments_by_complaints(df):
    results = []

    for year in range(df.index.year.min(), df.index.year.max() + 1):
        df_year = df[df.index.year == year]

        # Step 1: Identify top 15 states by total complaints for the year
        state_complaints = df_year.groupby('State').size().reset_index(name='Total Complaints')
        top_states = state_complaints.nlargest(15, 'Total Complaints')['State']

        for state in top_states:
            df_state = df_year[df_year['State'] == state]

            # Step 2: Calculate complaint counts per zip and sort
            zip_complaints = df_state.groupby('zip').size().reset_index(name='Complaints').sort_
            total_complaints = zip_complaints['Complaints'].sum()
            zip_complaints['Cumulative Percentage'] = zip_complaints['Complaints'].cumsum() / to

            # Step 3: Categorize ZIP codes into percentile groups based on their contribution
            zip_complaints['Percentile Group'] = pd.cut(zip_complaints['Cumulative Percentage'],
                                                         bins=[0, 0.25, 0.5, 0.75, 1],
                                                         labels=['75-100%', '50-75%', '25-50%', '0-25%'],
                                                         right=False)

            # Fetch unique income_mean_household_dollars for each zip
            zip_income = df_state[['zip', 'income_mean_household_dollars']].drop_duplicates()

            zip_complaints_income = pd.merge(zip_complaints, zip_income, on='zip', how='left')

            # Step 4: Calculate average population segments for each percentile group
            avg_income_by_group = zip_complaints_income.groupby('Percentile Group')['income_mean

            # Prepare and append results for this state
            state_results = {
                'Year': year,
                'State': state,
                'Total Complaint Count': total_complaints,
            }
            for group in ['75-100%', '50-75%', '25-50%', '0-25%']:
                state_results[f'Avg Income {group}'] = avg_income_by_group.loc[avg_income_by_group

            results.append(state_results)

    return pd.DataFrame(results)

results_df = analyze_population_segments_by_complaints(df_joined)

# Save the results to a CSV file
results_df.to_csv('C:\\Users\\Lenovo\\Downloads\\state_complaints_income_analysis.csv', index=False)

print("Results saved to state_complaints_income_analysis.csv")

```

Results saved to state_complaints_income_analysis.csv

Population Segment Averages: The function now includes a loop over the specified population segment columns to calculate their averages for each percentile group of ZIP codes based on their contribution to the state's total complaints.

Dynamic Result Construction: For each state and year, the function dynamically constructs the result dictionary, including the average count for each population segment across the defined percentile groups (75-100%, 50-75%, 25-50%, and 0-25%).

In [66]: `import pandas as pd`

```
def analyze_population_segments_by_complaints(df):
    results = []

    for year in range(df.index.year.min(), df.index.year.max() + 1):
        df_year = df[df.index.year == year]

        # Count complaints per state
        state_complaints = df_year.groupby('State').size().reset_index(name='Total Complaints')
        top_states = state_complaints.nlargest(15, 'Total Complaints')['State']

        for state in top_states:
            df_state = df_year[df_year['State'] == state]
            zip_complaints = df_state.groupby('zip').size().reset_index(name='Complaints').sort_
            total_complaints = zip_complaints['Complaints'].sum()
            zip_complaints['Cumulative Percentage'] = zip_complaints['Complaints'].cumsum() / to

            # Categorize ZIP codes into percentile groups based on their contribution
            zip_complaints['Percentile Group'] = pd.cut(zip_complaints['Cumulative Percentage'],
                                                         bins=[0, 0.25, 0.5, 0.75, 1],
                                                         labels=['75-100%', '50-75%', '25-50%', '0-25%'],
                                                         right=False)

            # Merge to associate each zip with its population segments
            population_columns = ['pop_white', 'pop_black_or_aa', 'pop_ai_or_an', 'pop_asian',
                                  'pop_nh_or_opi', 'pop_other', 'pop_multiple', 'pop_hol', 'pop_
            zip_population = df_state[['zip'] + population_columns].drop_duplicates()
            zip_complaints_population = pd.merge(zip_complaints, zip_population, on='zip', how='

            # Calculate average population segments for each percentile group
            state_results = {
                'Year': year,
                'State': state,
                'Total Complaint Count': total_complaints
            }

            for segment in population_columns:
                avg_population_by_group = zip_complaints_population.groupby('Percentile Group')[
                for group in ['75-100%', '50-75%', '25-50%', '0-25%']:
                    state_results[f'Avg {segment} {group}'] = avg_population_by_group.loc[avg_po

            results.append(state_results)

    return pd.DataFrame(results)

# Calculate the population segment averages and complaint contributions
results_df = analyze_population_segments_by_complaints(df_joined)

# Save the results to a CSV file
results_df.to_csv('C:\\Users\\Lenovo\\Downloads\\state_complaints_population_segments_analysis.csv')

print("Results saved to state_complaints_population_segments_analysis.csv")
```

Results saved to state_complaints_population_segments_analysis.csv

In []:

In []:

In []:

In [71]: `#pip install statsmodels`

In []: