

Week-7:Code-along

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I. All about ggplot2 package

ggplot2 (Slide #5)

```
ggplot(data = [dataset],
        mapping = aes(x = [x-variable],
                      y = [y-variable])) +
geom_xxx() +
other options
```

Data: Palmer Penguins (Slide #6)

```
library(tidyverse)
```

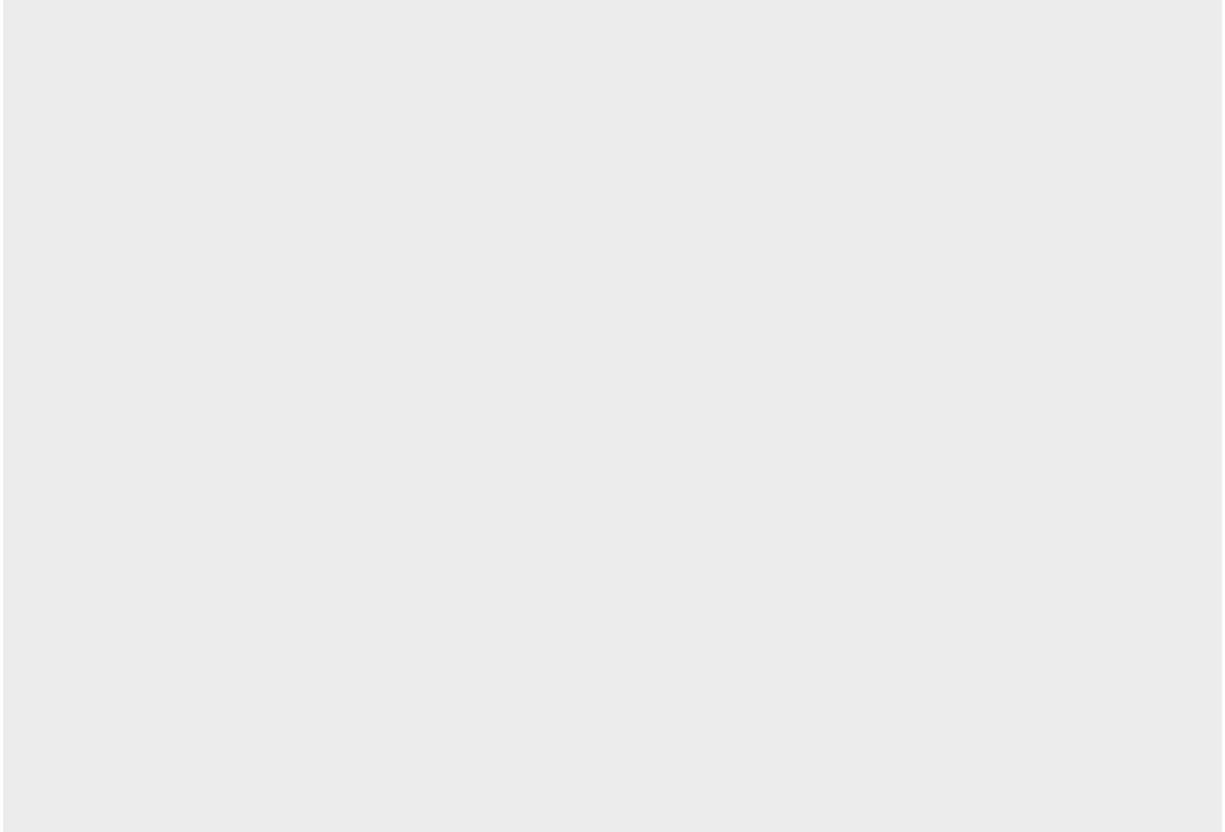
```
## -- Attaching core tidyverse packages ----- tidyverse 2.0.0 --
## v dplyr      1.1.2      v readr      2.1.4
## v forcats    1.0.0      v stringr   1.5.0
## v ggplot2    3.4.3      v tibble    3.2.1
## v lubridate  1.9.2      v tidyr     1.3.0
## v purrr      1.0.2
## -- Conflicts ----- tidyverse_conflicts() --
## x dplyr::filter() masks stats::filter()
## x dplyr::lag()     masks stats::lag()
## i Use the conflicted package (<http://conflicted.r-lib.org/>) to force all conflicts to become errors
```

```
library(palmerpenguins)
glimpse(penguins)
```

```
## Rows: 344
## Columns: 8
## $ species      <fct> Adelie, Adelie, Adelie, Adelie, Adelie, Adelie, Adel~
## $ island        <fct> Torgersen, Torgersen, Torgersen, Torgersen, Torgerse~
## $ bill_length_mm <dbl> 39.1, 39.5, 40.3, NA, 36.7, 39.3, 38.9, 39.2, 34.1, ~
## $ bill_depth_mm <dbl> 18.7, 17.4, 18.0, NA, 19.3, 20.6, 17.8, 19.6, 18.1, ~
## $ flipper_length_mm <int> 181, 186, 195, NA, 193, 190, 181, 195, 193, 190, 186~
## $ body_mass_g    <int> 3750, 3800, 3250, NA, 3450, 3650, 3625, 4675, 3475, ~
## $ sex            <fct> male, female, female, NA, female, male, female, male~
## $ year           <int> 2007, 2007, 2007, 2007, 2007, 2007, 2007, 2007, 2007~
```

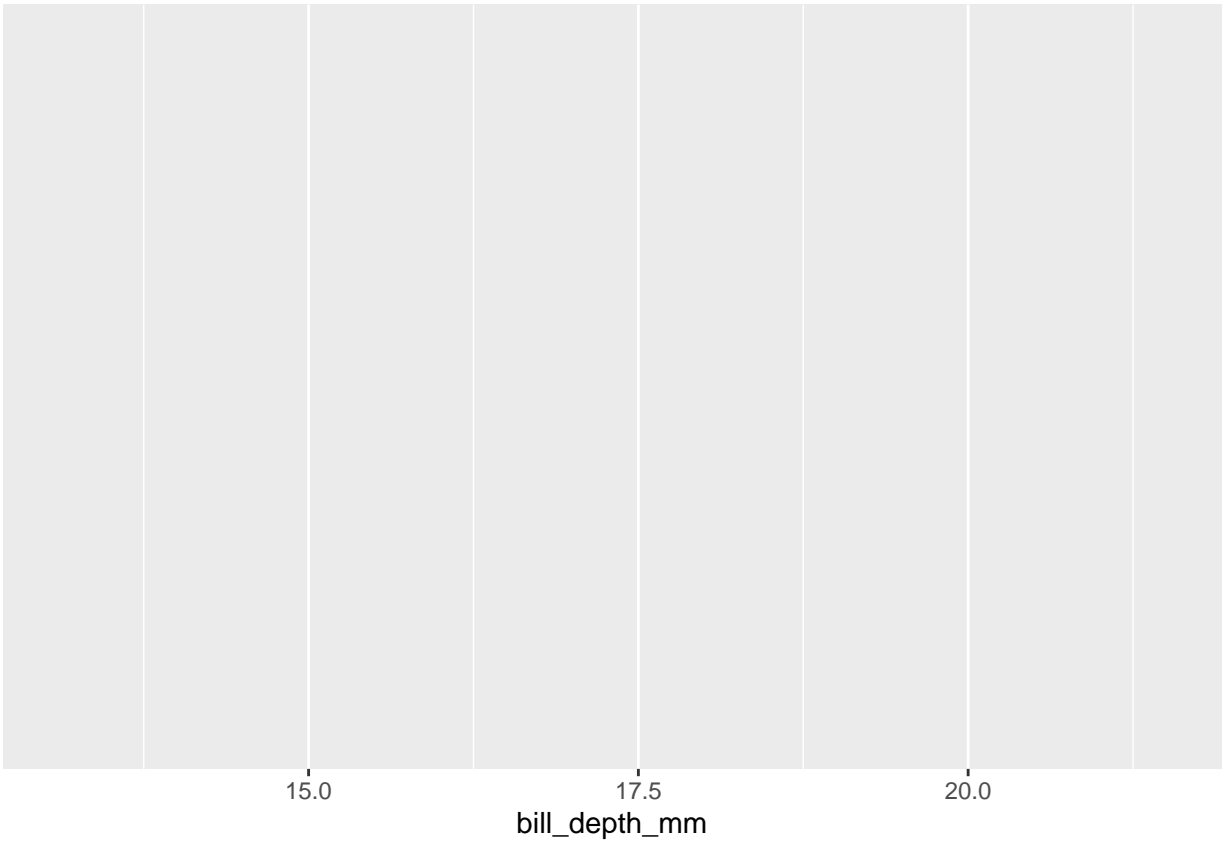
a. Start with the penguins data frame (Slide #8)

```
ggplot(data = penguins)
```



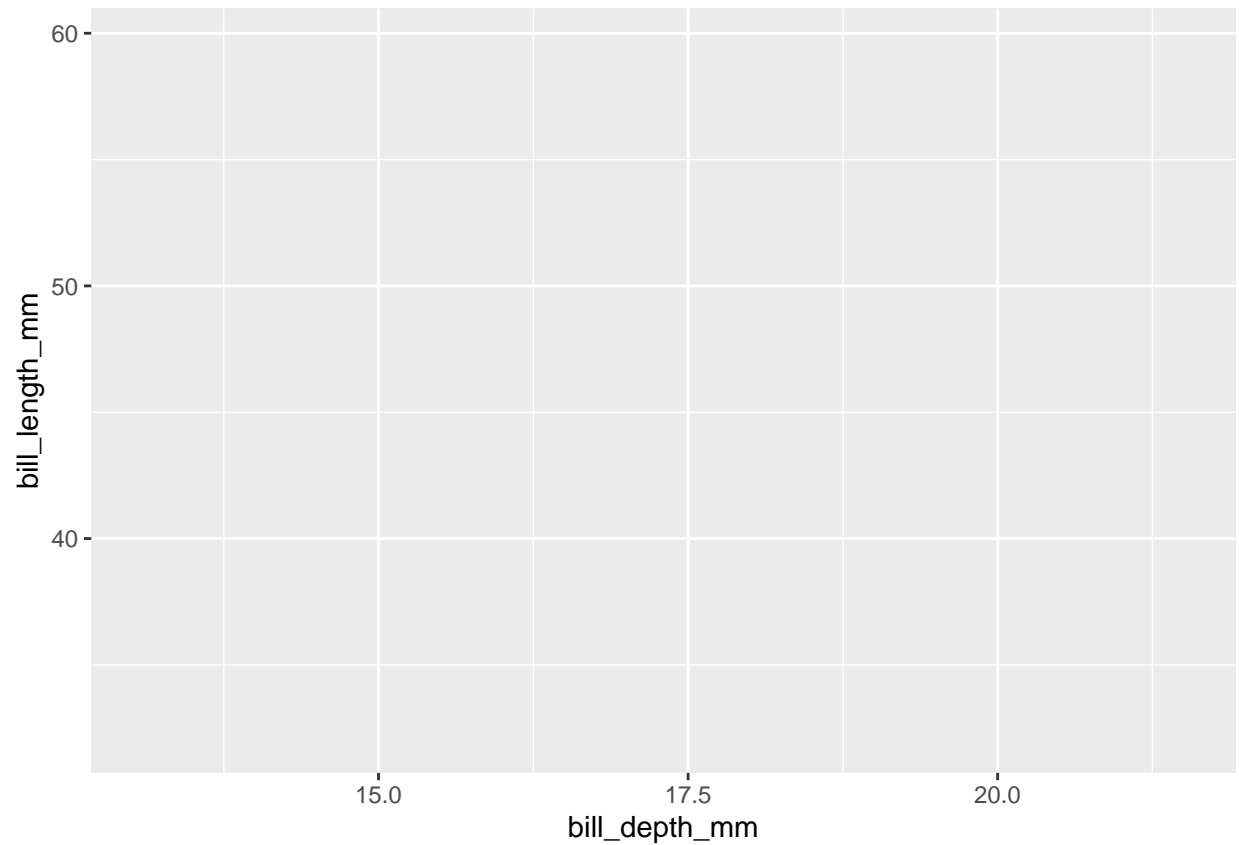
b. Map bill length to the y-axis (Slide #9)

```
ggplot(data = penguins,  
       mapping = aes(x = bill_depth_mm))
```



c. Map bill depth to the x-axis (Slide #10)

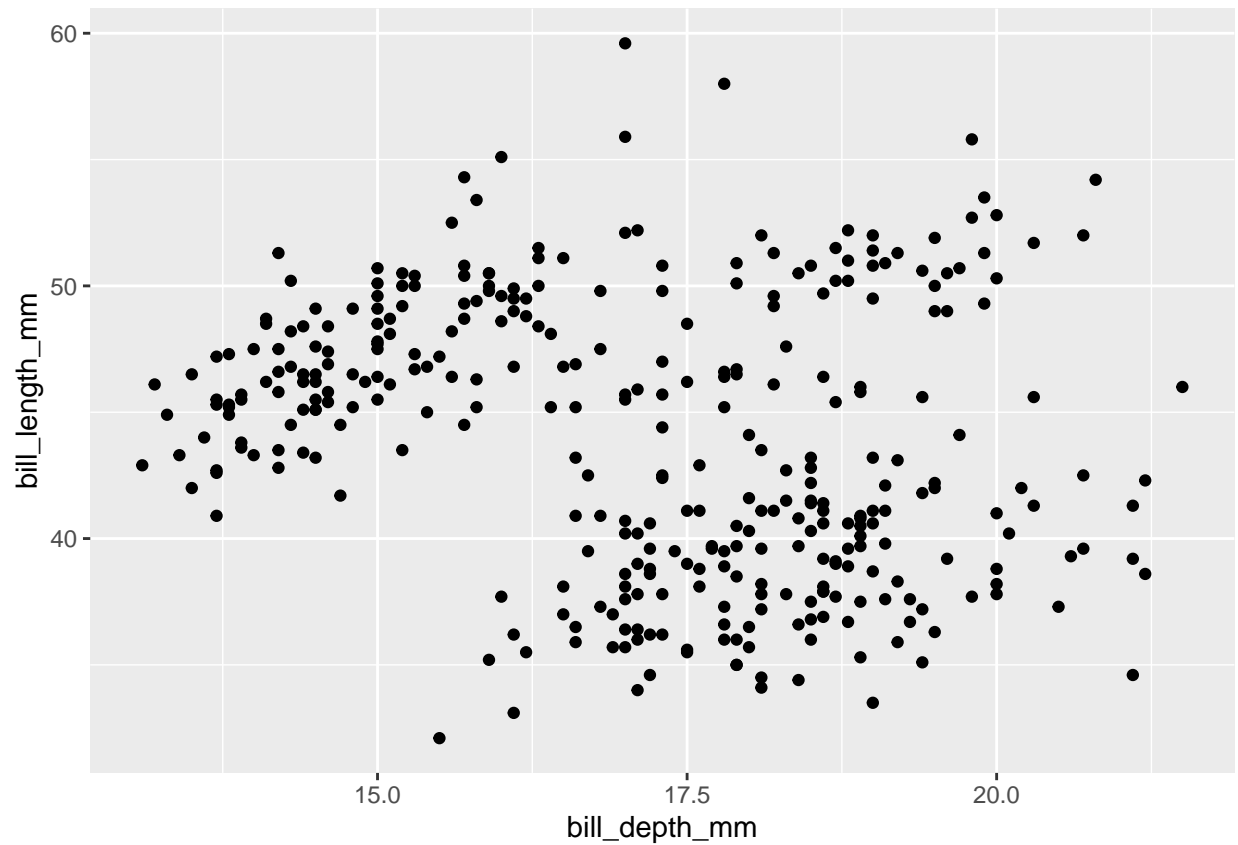
```
ggplot(data = penguins,  
       mapping = aes(x = bill_depth_mm,  
                     y = bill_length_mm))
```



d. Represent each observation with a point (Slide #11)

```
ggplot(data = penguins,  
       mapping = aes(x = bill_depth_mm,  
                     y = bill_length_mm)) +  
  geom_point()
```

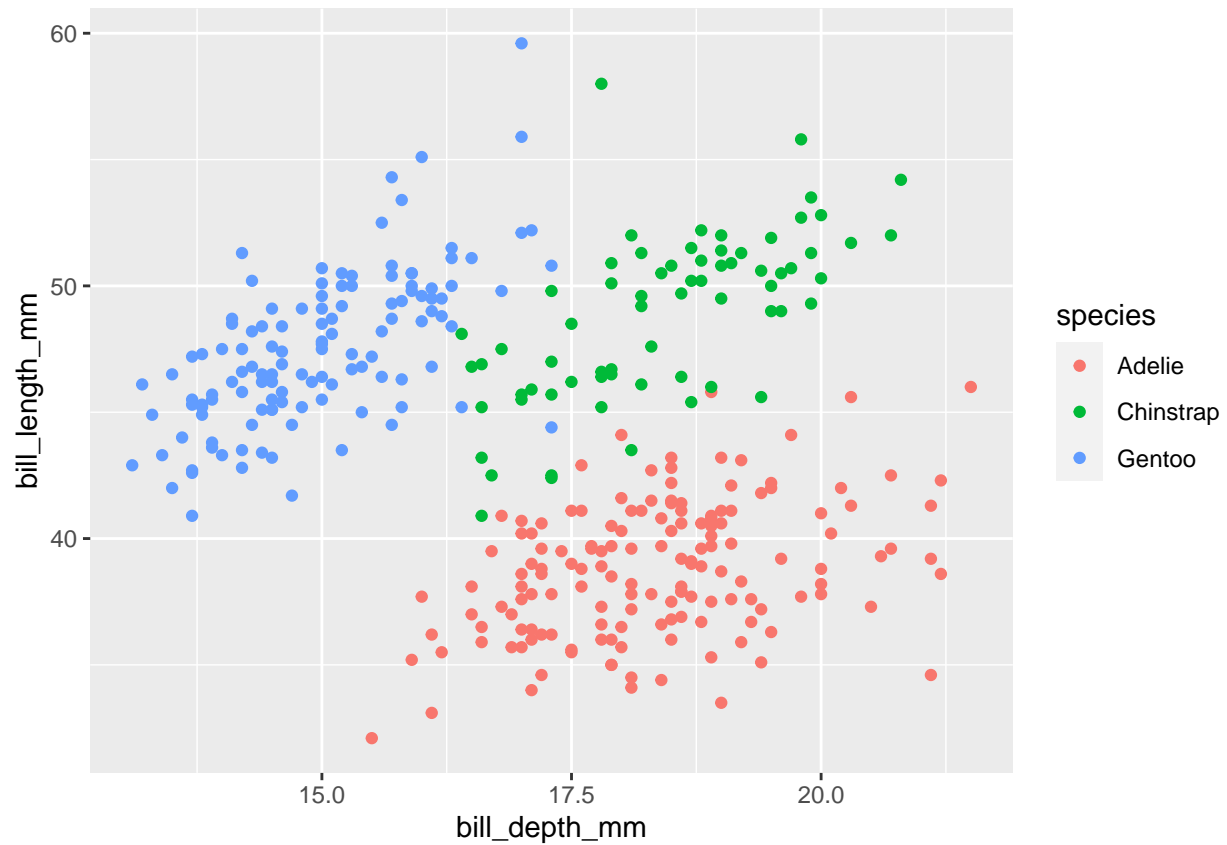
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



e. Map species to the colour of each point (Slide #12)

```
ggplot(data = penguins,  
       mapping = aes(x = bill_depth_mm,  
                     y = bill_length_mm,  
                     colour = species)) +  
geom_point()
```

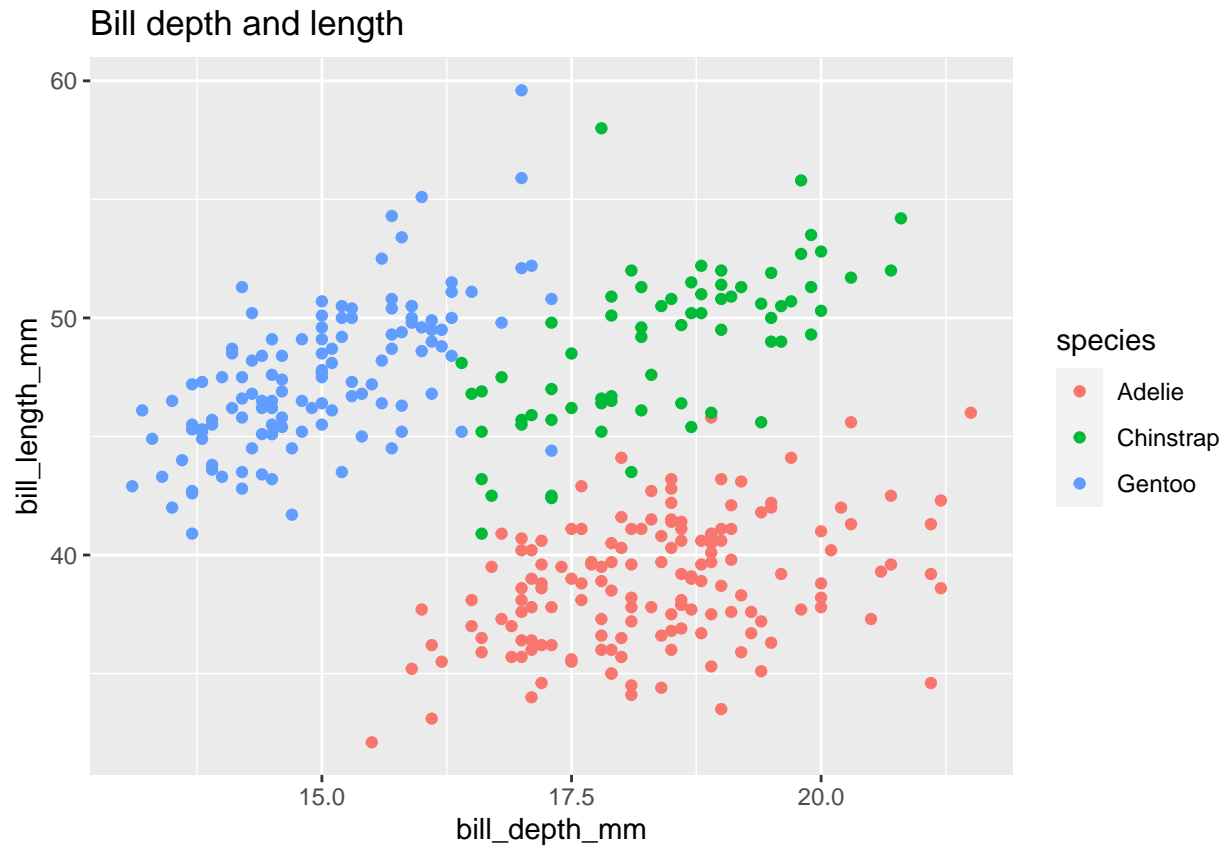
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



f. Title the plot “Bill depth and length” (Slide #13)

```
ggplot(data = penguins,
  mapping = aes(x = bill_depth_mm,
    y = bill_length_mm,
    colour = species)) +
  geom_point() +
  labs(title = "Bill depth and length")
```

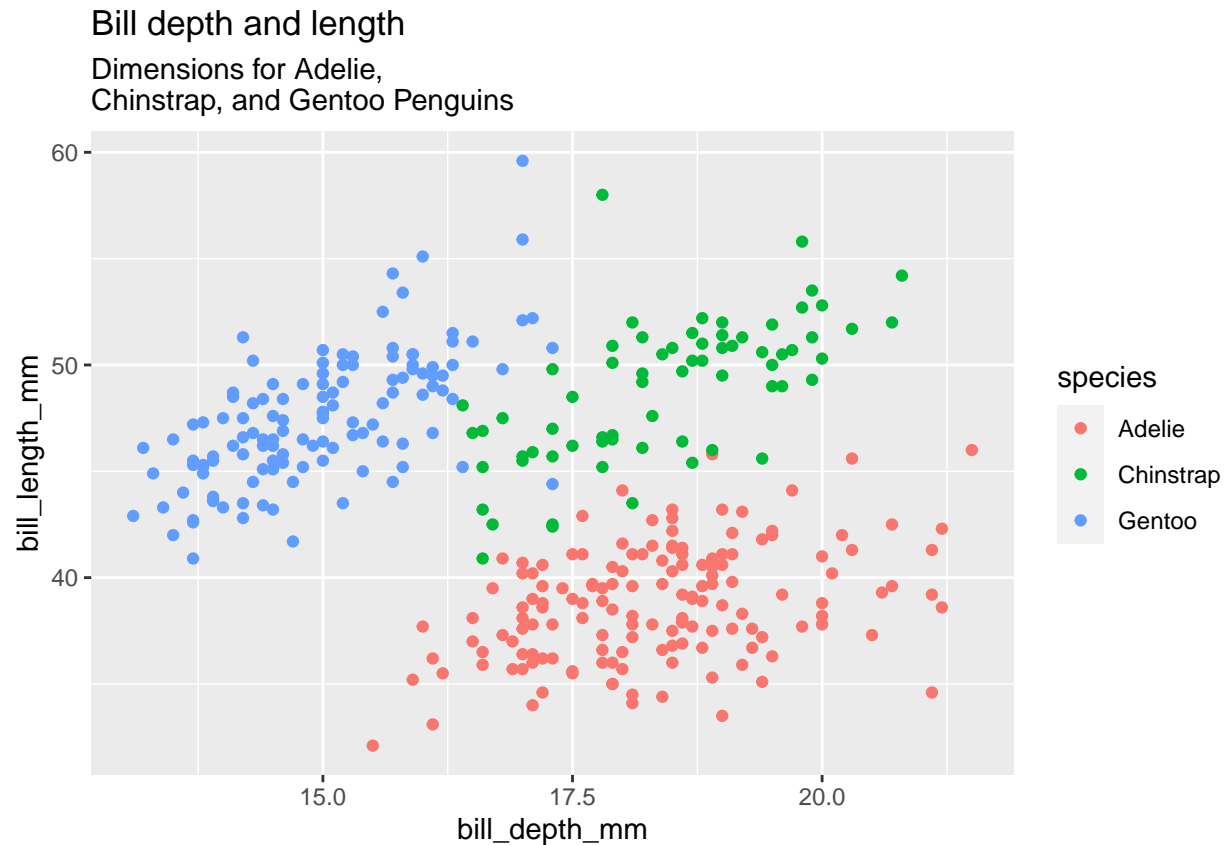
Warning: Removed 2 rows containing missing values (‘geom_point()’).



g. Add the subtitle “Dimensions for Adelie, Chinstrap, and Gentoo Penguins” (Slide #14)

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
                     y = bill_length_mm,
                     colour = species)) +
  geom_point() +
  labs(title = "Bill depth and length",
       subtitle = "Dimensions for Adelie,
Chinstrap, and Gentoo Penguins")
```

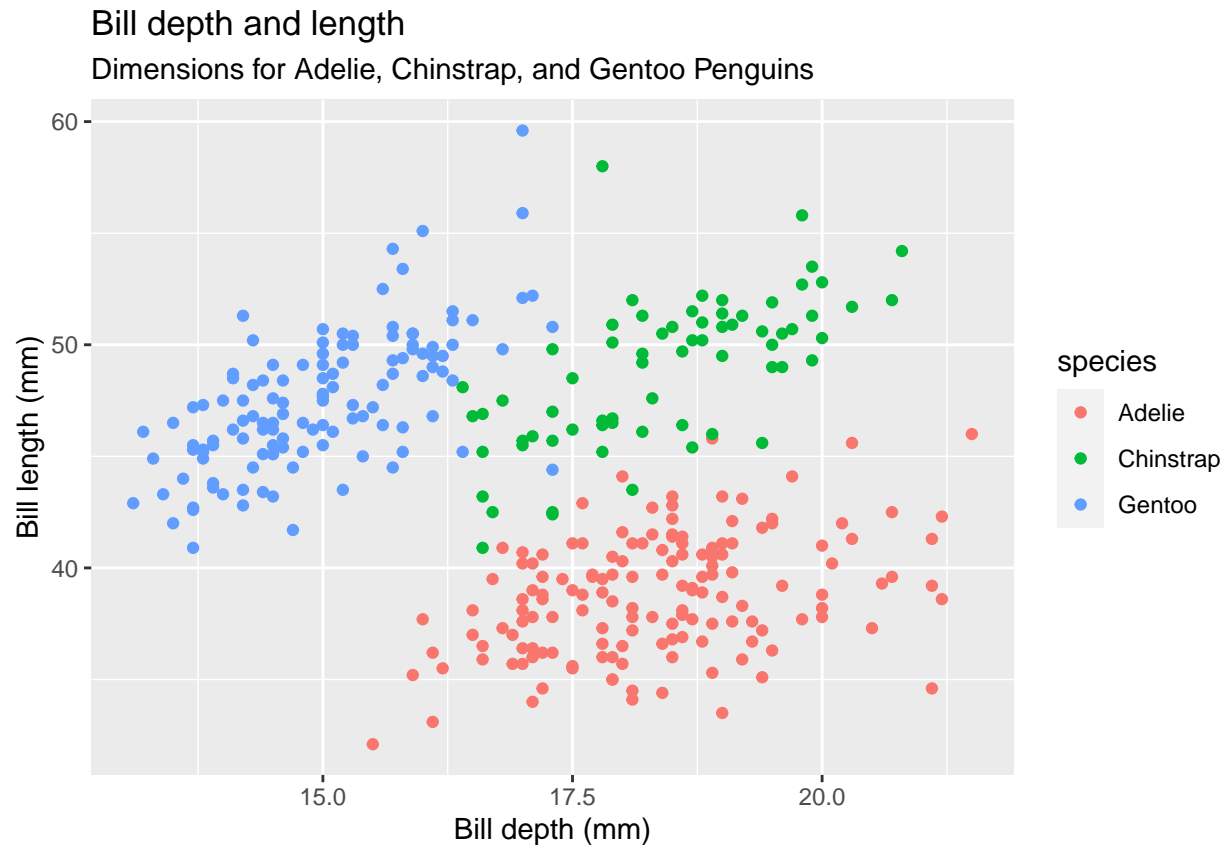
```
## Warning: Removed 2 rows containing missing values (‘geom_point()’).
```



h. Label the x and y axes as “Bill depth (mm)” and “Bill length (mm)”, respectively (Slide #15)

```
ggplot(data = penguins,  
       mapping = aes(x = bill_depth_mm,  
                     y = bill_length_mm,  
                     colour = species)) +  
  geom_point() +  
  labs(title = "Bill depth and length",  
       subtitle = "Dimensions for Adelie, Chinstrap, and Gentoo Penguins",  
       x = "Bill depth (mm)",  
       y = "Bill length (mm)")
```

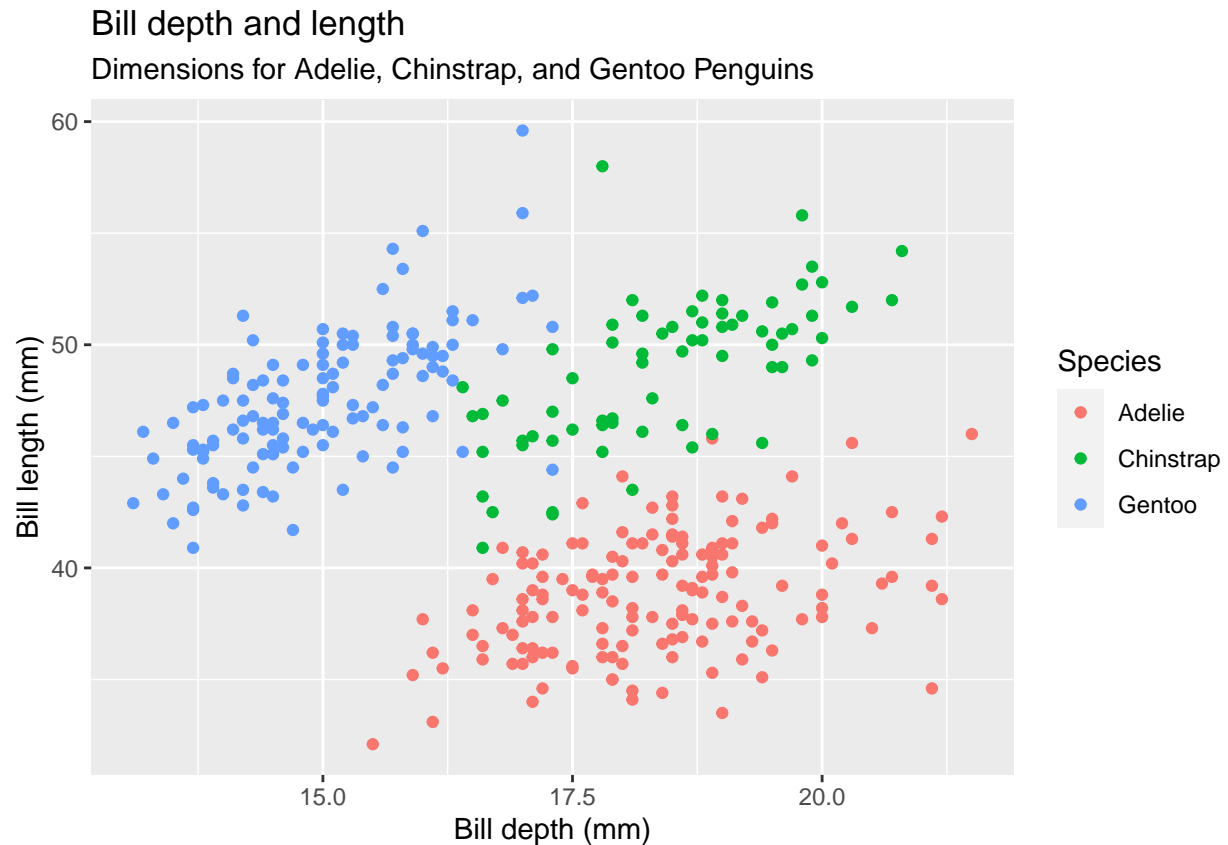
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```

i. Label the legend “Species” (Slide #16)

```
ggplot(data = penguins,  
       mapping = aes(x = bill_depth_mm,  
                     y = bill_length_mm,  
                     colour = species)) +  
  geom_point() +  
  labs(title = "Bill depth and length",  
       subtitle = "Dimensions for Adelie, Chinstrap, and Gentoo Penguins",  
       x = "Bill depth (mm)", y = "Bill length (mm)",  
       colour = "Species")
```

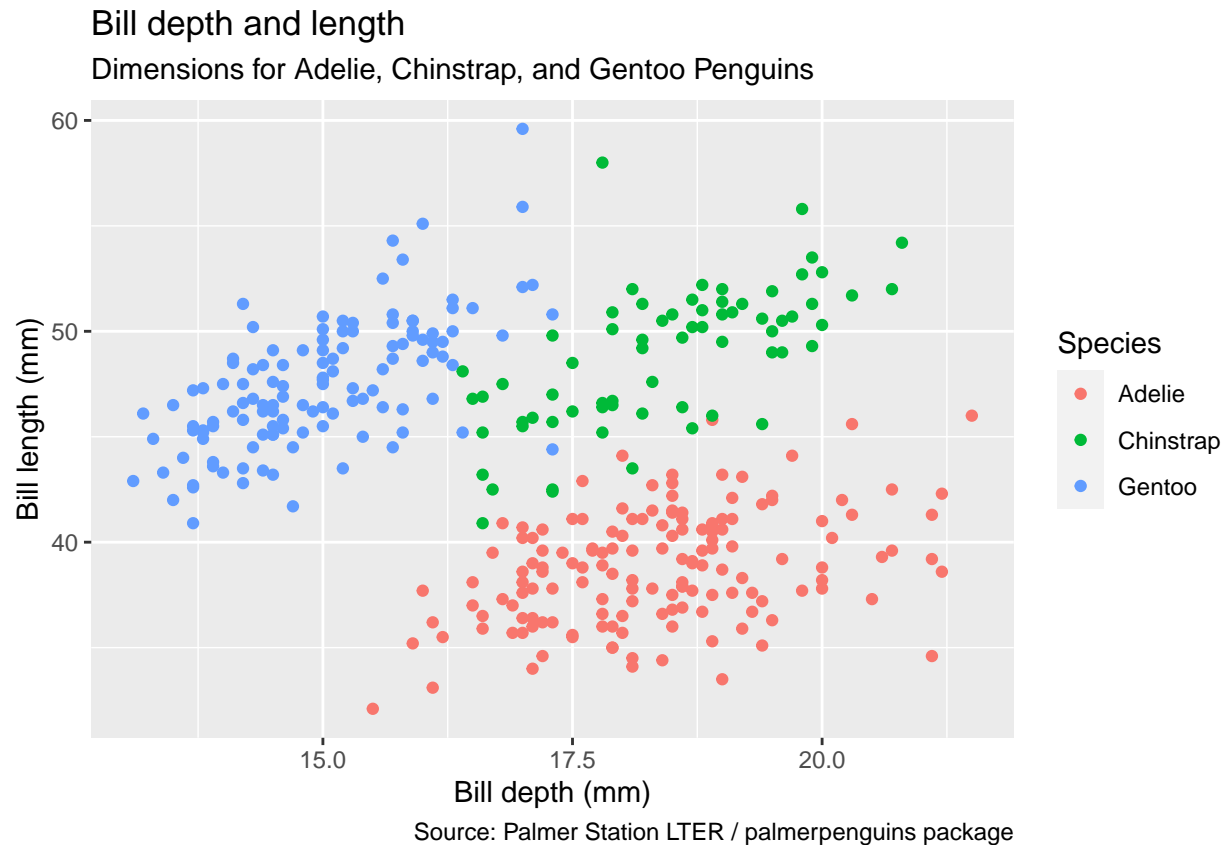
```
## Warning: Removed 2 rows containing missing values (‘geom_point()’).
```



j. Add a caption for the data source (Slide #17)

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
                     y = bill_length_mm,
                     colour = species)) +
  geom_point() +
  labs(title = "Bill depth and length",
       subtitle = "Dimensions for Adelie, Chinstrap, and Gentoo Penguins",
       x = "Bill depth (mm)", y = "Bill length (mm)",
       colour = "Species",
       caption = "Source: Palmer Station LTER / palmerpenguins package")
```

```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



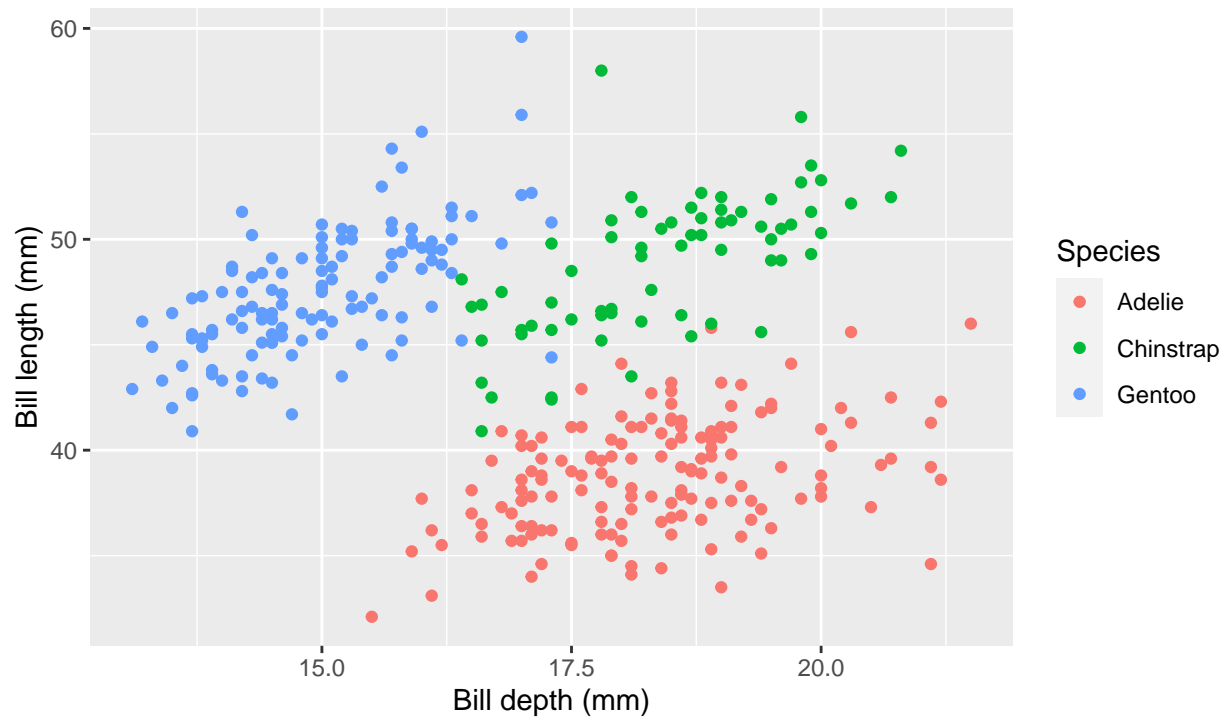
k. Finally, use a discrete colour scale that is designed to be perceived by viewers with common forms of colour blindness (Slide #18)

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
                     y = bill_length_mm,
                     colour = species)) +
  geom_point() +
  labs(title = "Bill depth and length",
       subtitle = "Dimensions for Adelie, Chinstrap, and Gentoo Penguins",
       x = "Bill depth (mm)", y = "Bill length (mm)",
       colour = "Species",
       caption = "Source: Palmer Station LTER / palmerpenguins package",
       scale_color_viridis_d())
```

```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```

Bill depth and length

Dimensions for Adelie, Chinstrap, and Gentoo Penguins

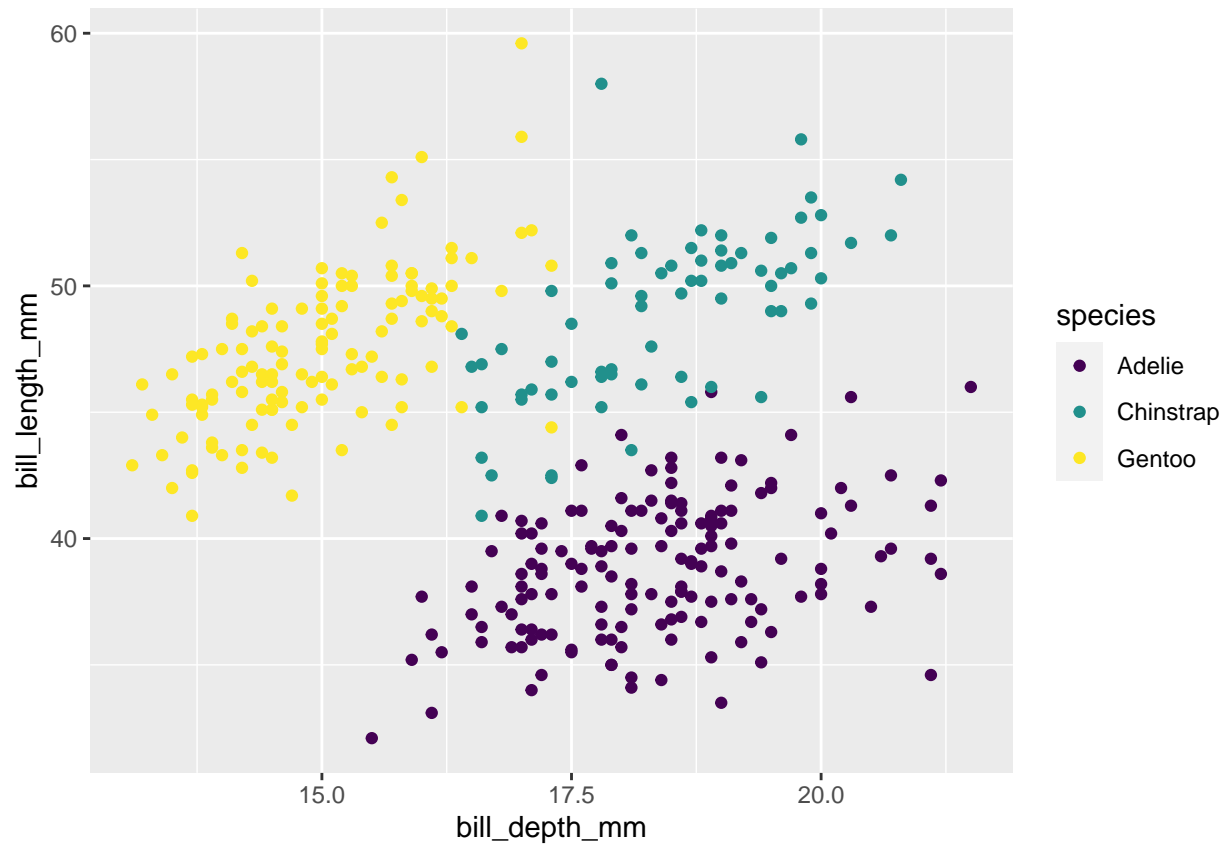


Source: Palmer Station LTER / palmerpenguins package

Palmer Penguins: Colour

```
ggplot(penguins) + aes(x = bill_depth_mm, y = bill_length_mm,  
  colour = species) +  
  geom_point() + scale_colour_viridis_d()
```

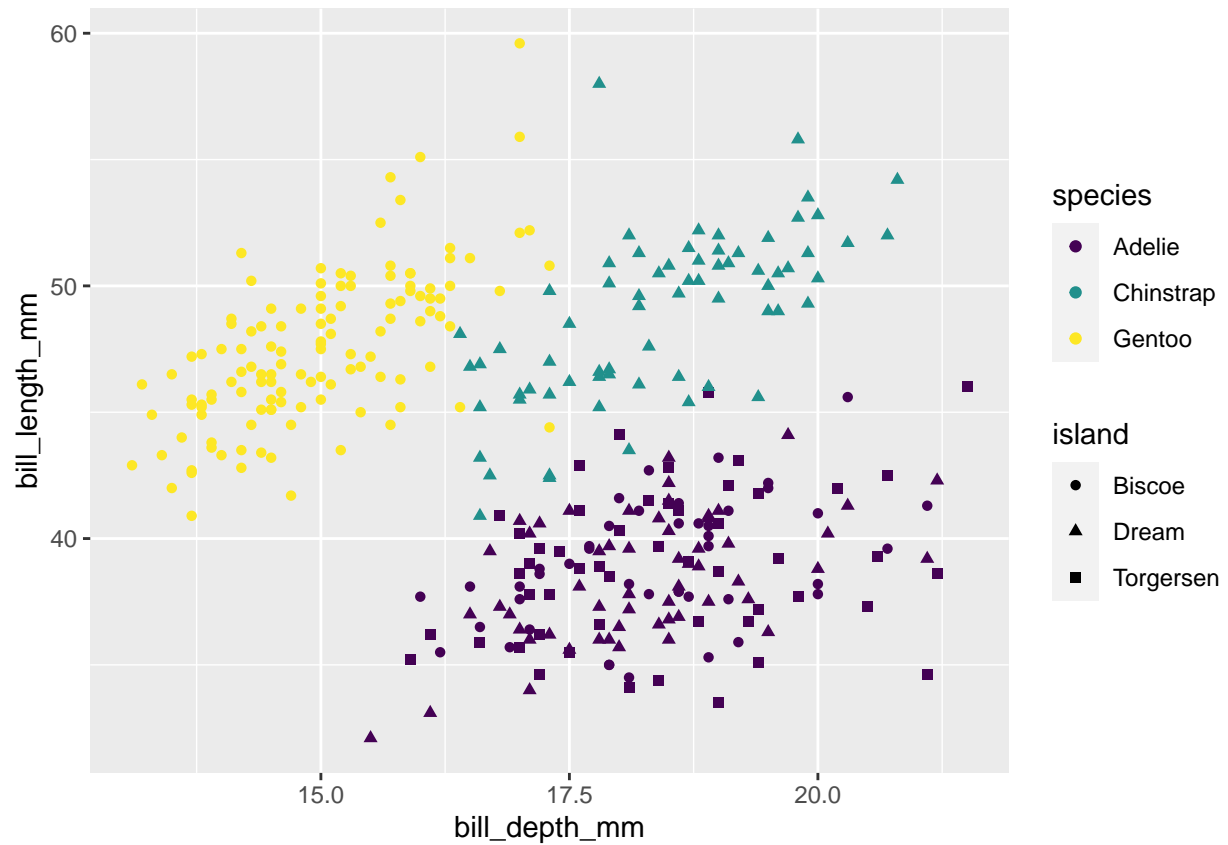
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



Palmer Penguins: Shape

```
ggplot(penguins) + aes(x = bill_depth_mm, y = bill_length_mm, colour = species,  
  shape = island) +  
  geom_point() + scale_colour_viridis_d()
```

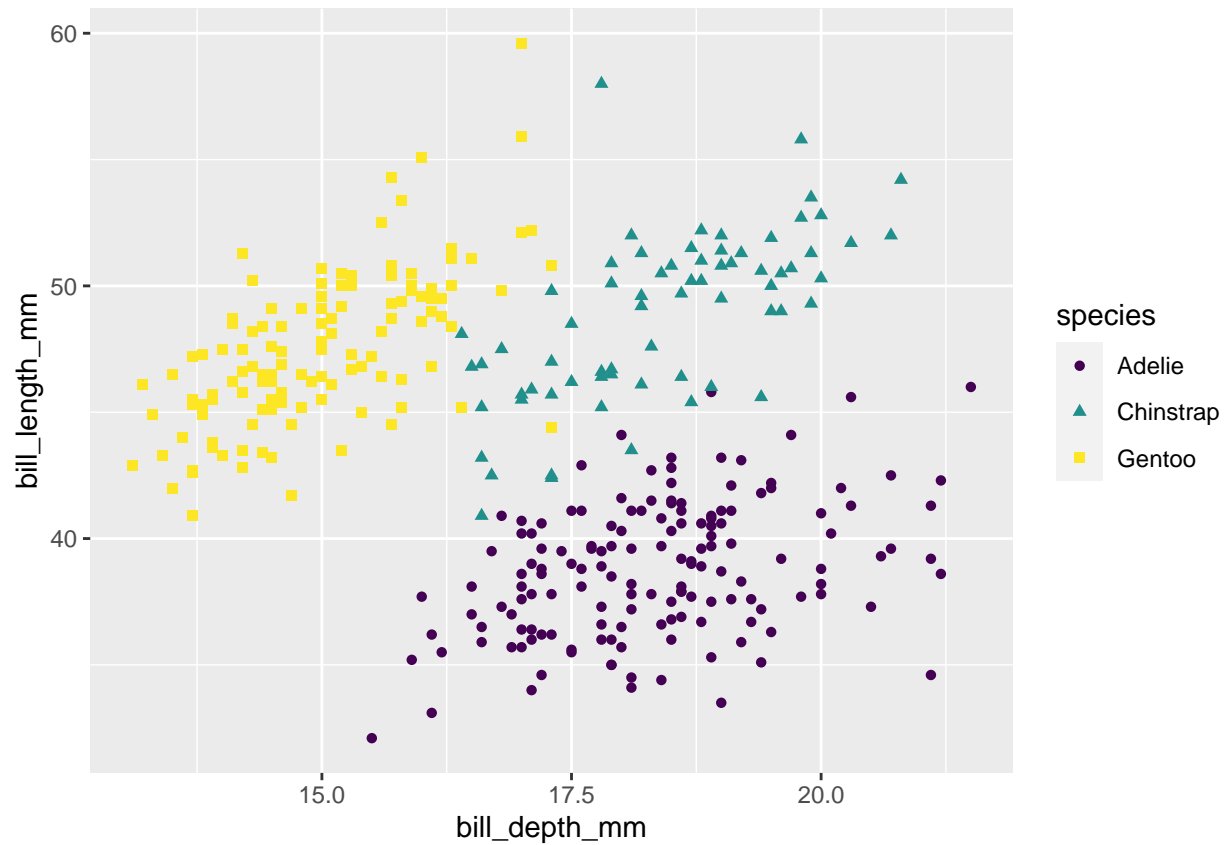
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



Palmer Penguins: Shape

```
ggplot(penguins) + aes(x = bill_depth_mm, y = bill_length_mm, colour = species,
  shape = species) +
  geom_point() + scale_colour_viridis_d()
```

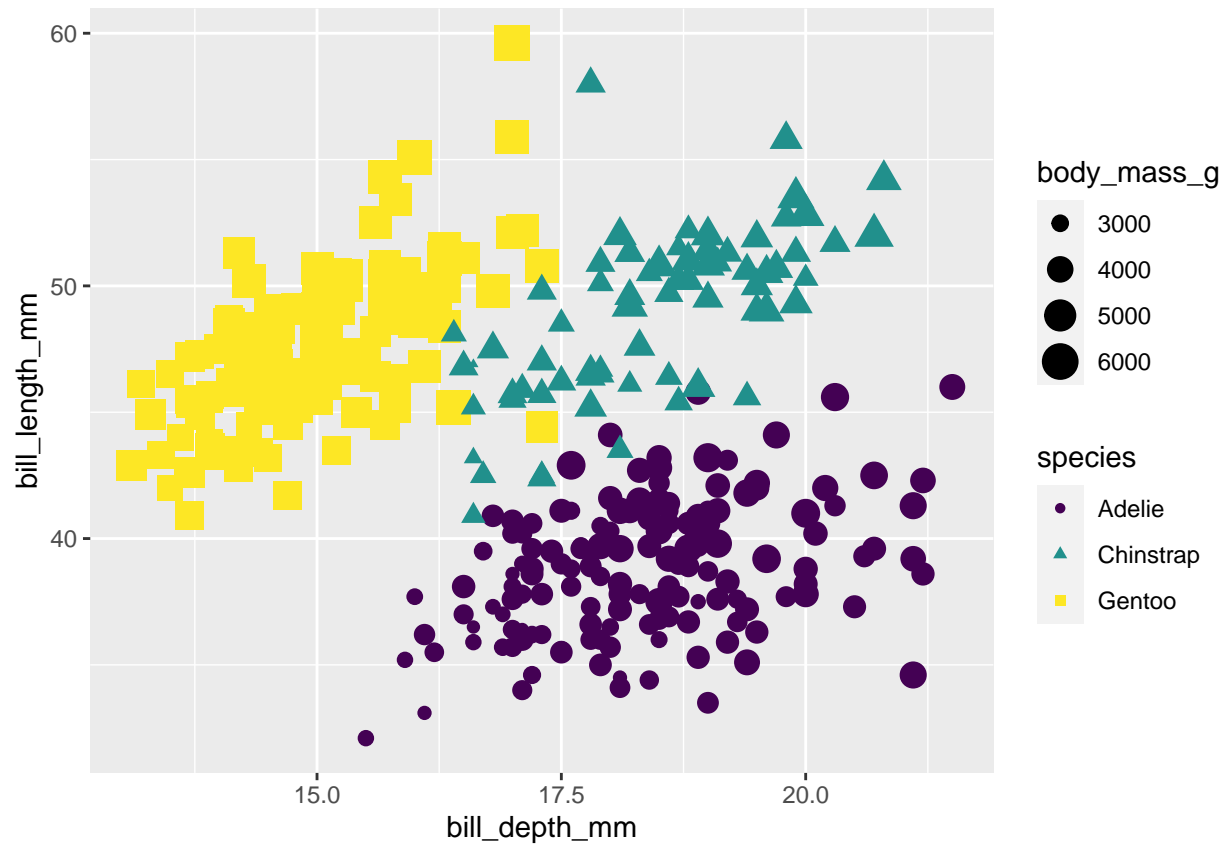
Warning: Removed 2 rows containing missing values ('geom_point()').



Palmer Penguins: Size

```
ggplot(penguins) + aes(x = bill_depth_mm, y = bill_length_mm, colour = species, shape = species,
                        size = body_mass_g) +
  geom_point() + scale_colour_viridis_d()
```

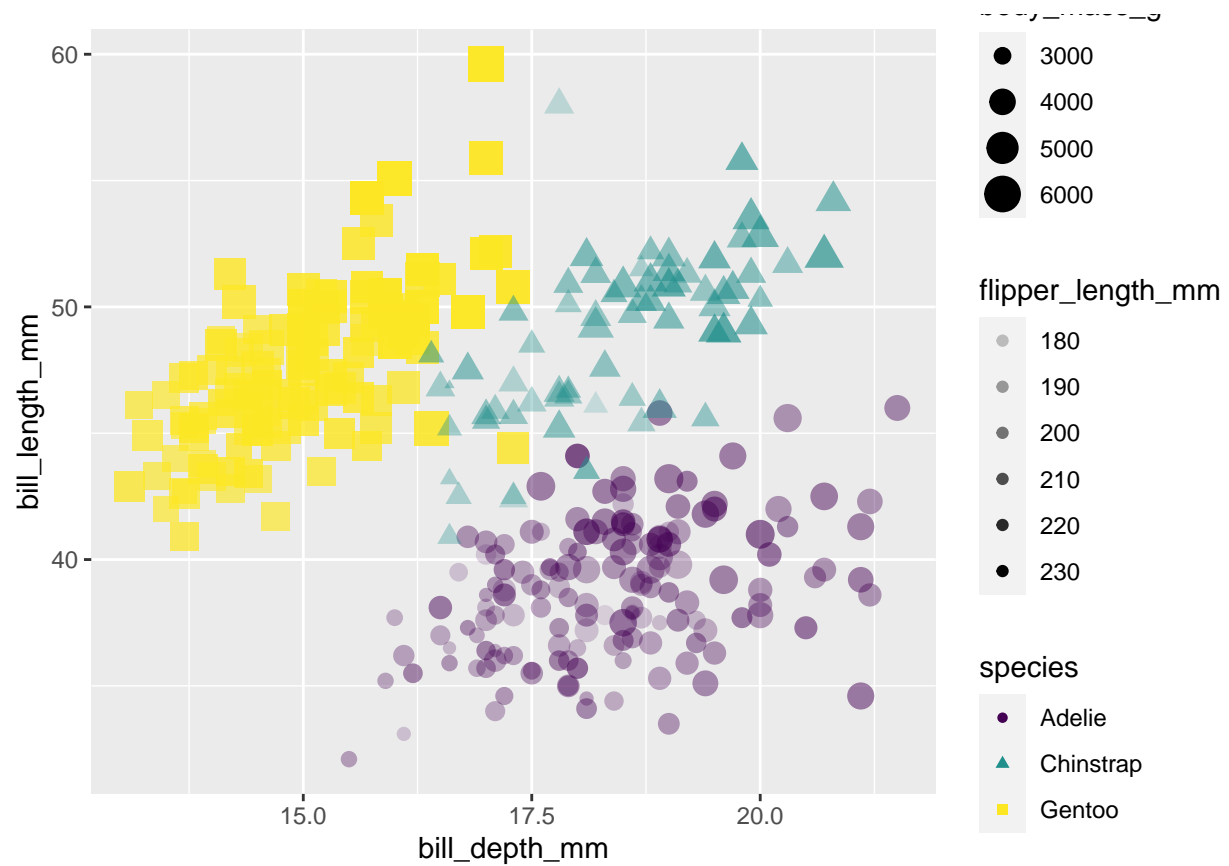
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



Alpha

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm, colour = species, shape = species, size = body_mass_g)) +
  geom_point() + scale_colour_viridis_d()
```

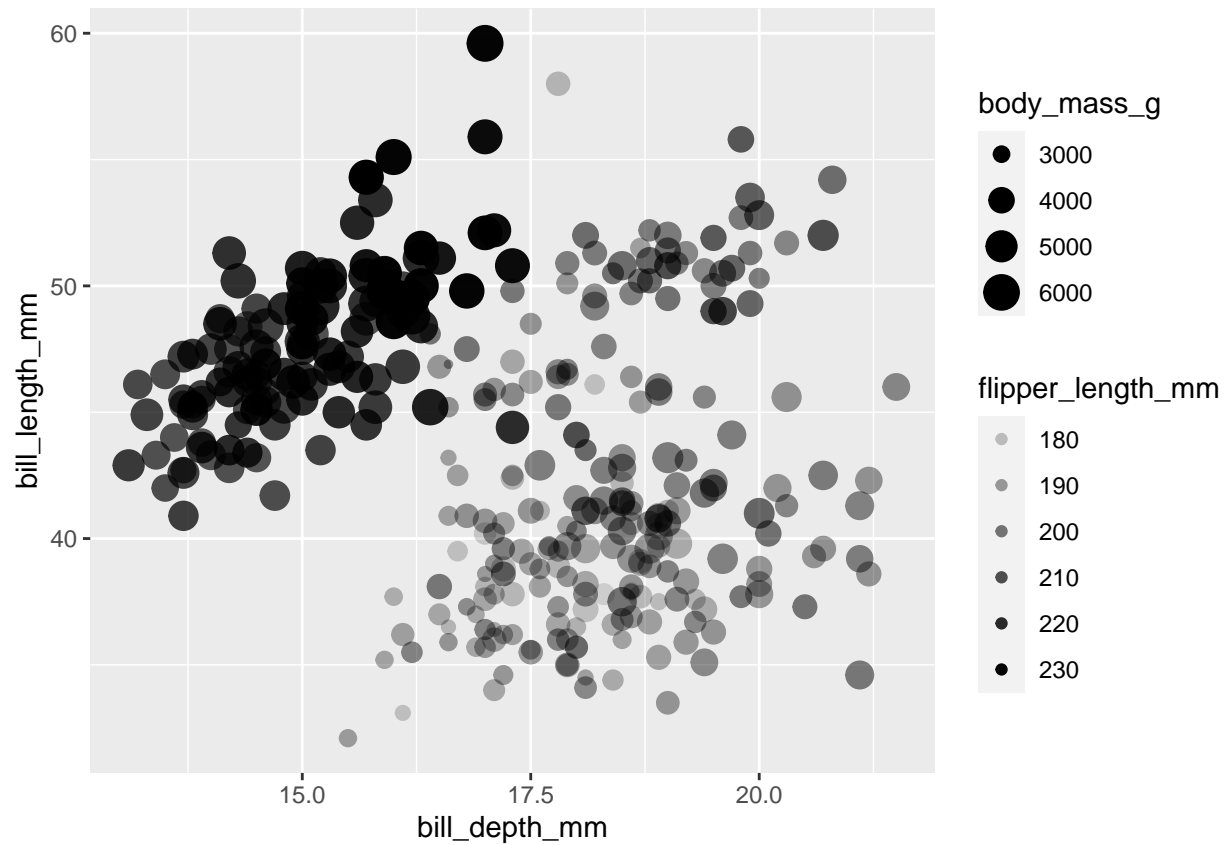
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```

Mapping

```
ggplot(penguins) +
  aes(x = bill_depth_mm,
      y = bill_length_mm,
      size = body_mass_g,
      alpha = flipper_length_mm) +
  geom_point()
```

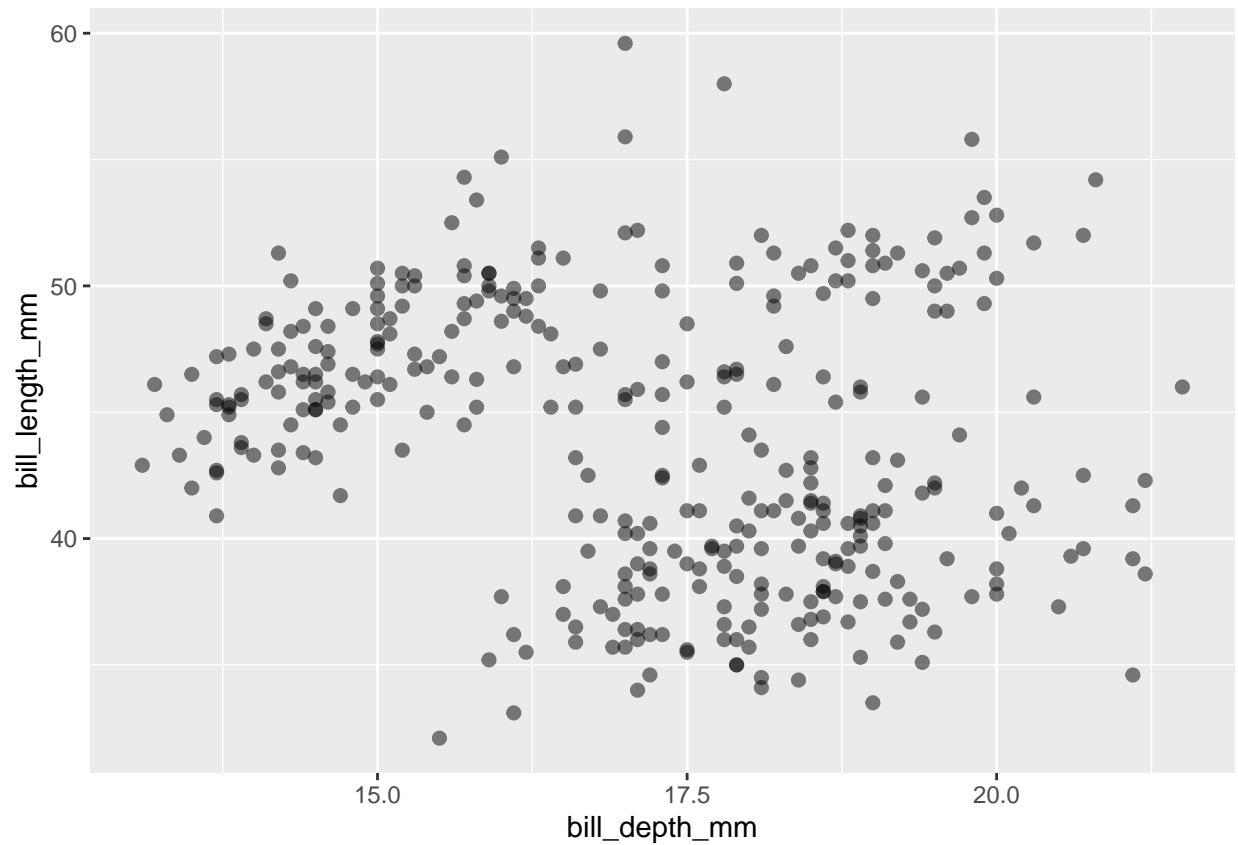
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



Setting

```
ggplot(penguins) +  
  aes(x = bill_depth_mm,  
      y = bill_length_mm) +  
  geom_point(size = 2, alpha = 0.5)
```

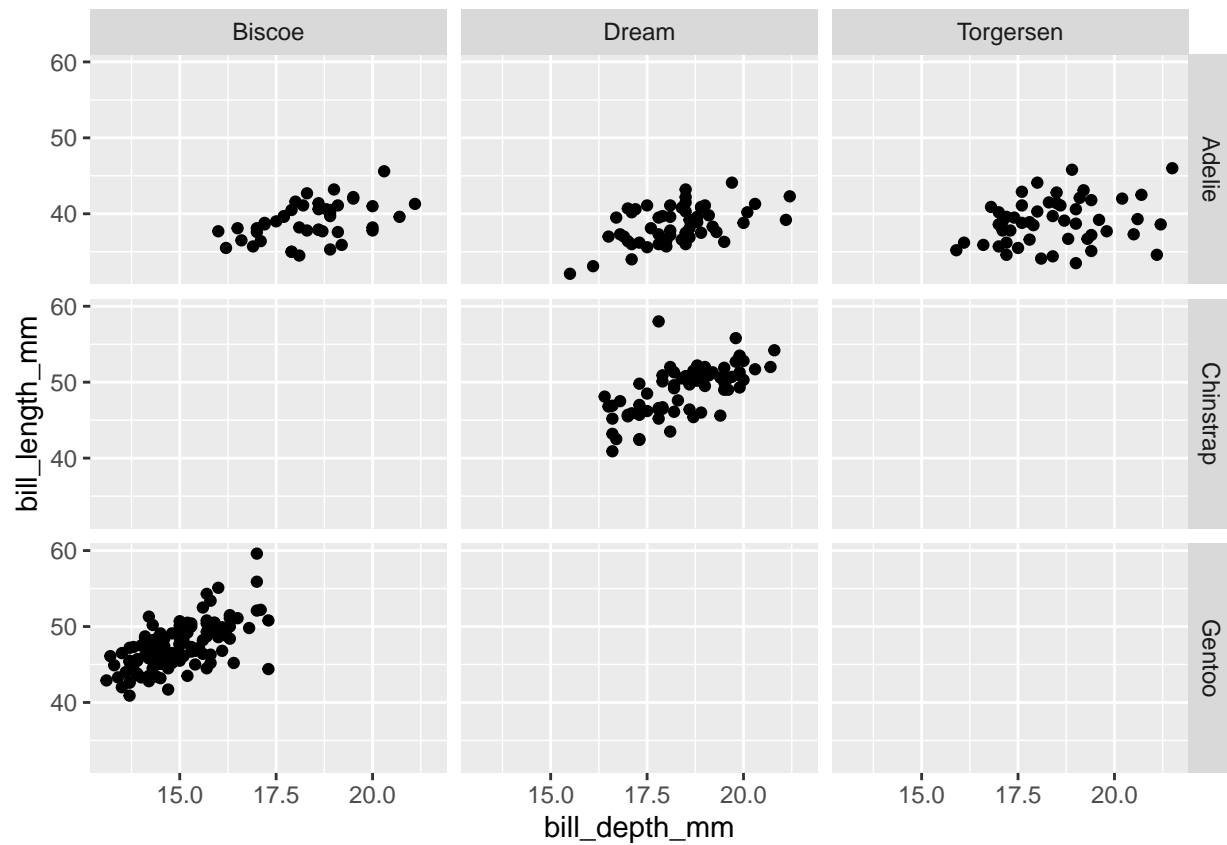
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



Faceting

```
ggplot(penguins) +  
  aes(x = bill_depth_mm,  
      y = bill_length_mm) +  
  geom_point() +  
  facet_grid(species ~ island)
```

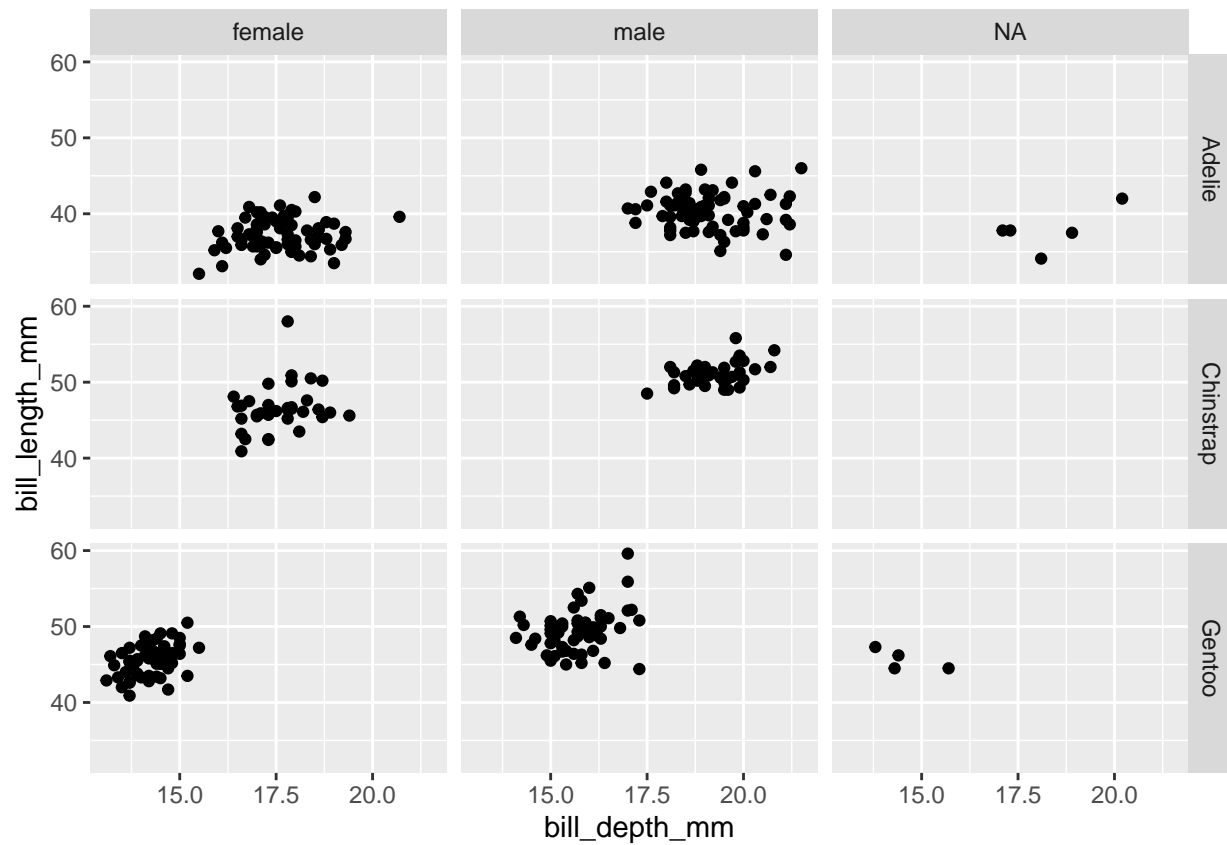
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



Facet 2

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm)) + geom_point() +  
facet_grid(species ~ sex)
```

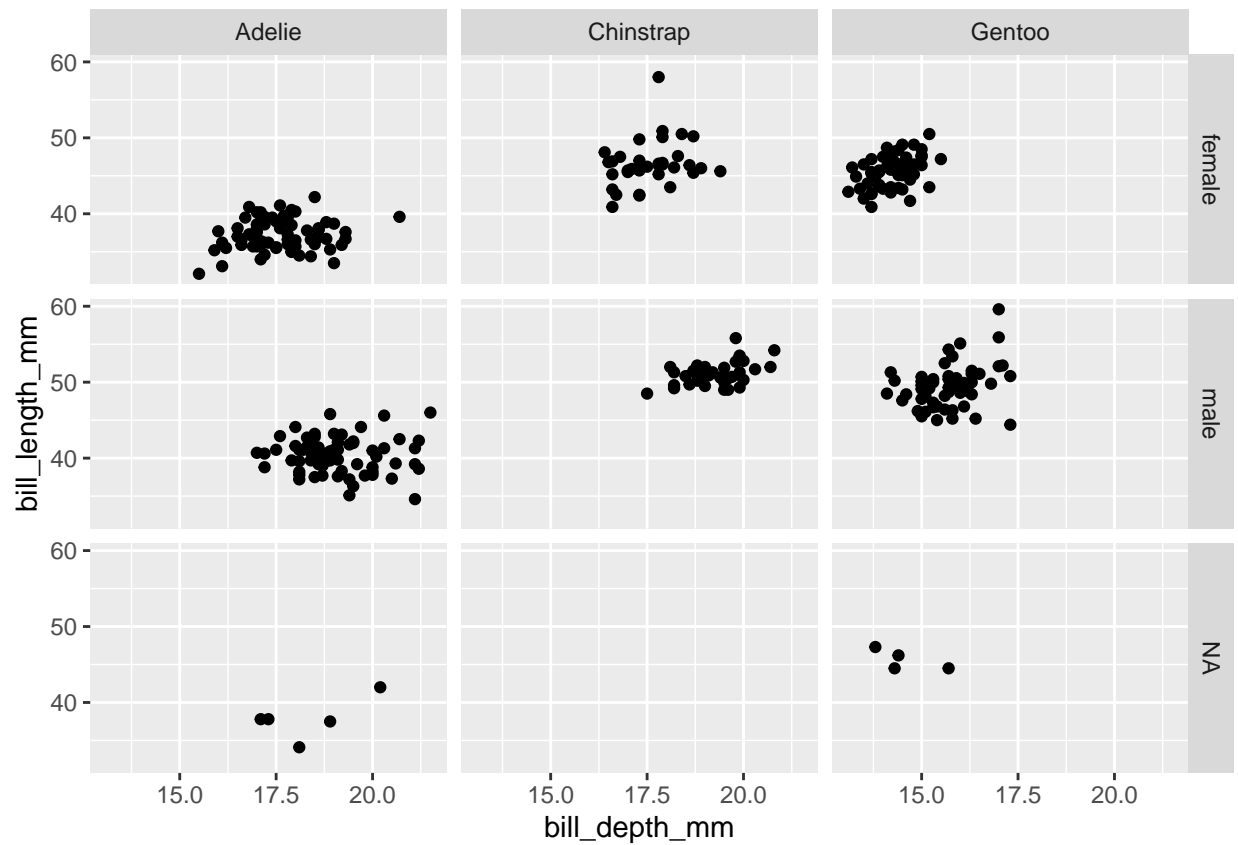
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



Facet 3

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm)) + geom_point() +  
facet_grid(sex ~ species)
```

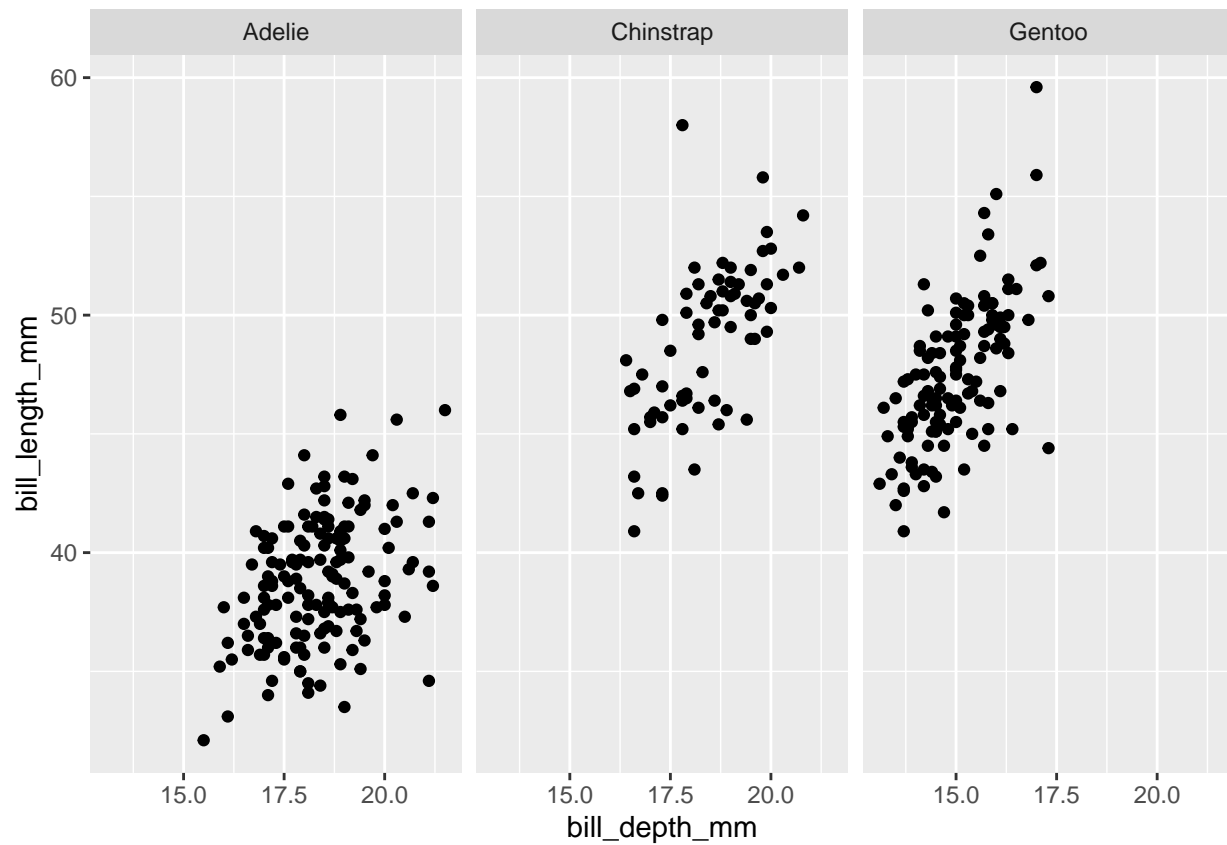
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



Facet 4

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm)) + geom_point() +  
facet_wrap(~ species)
```

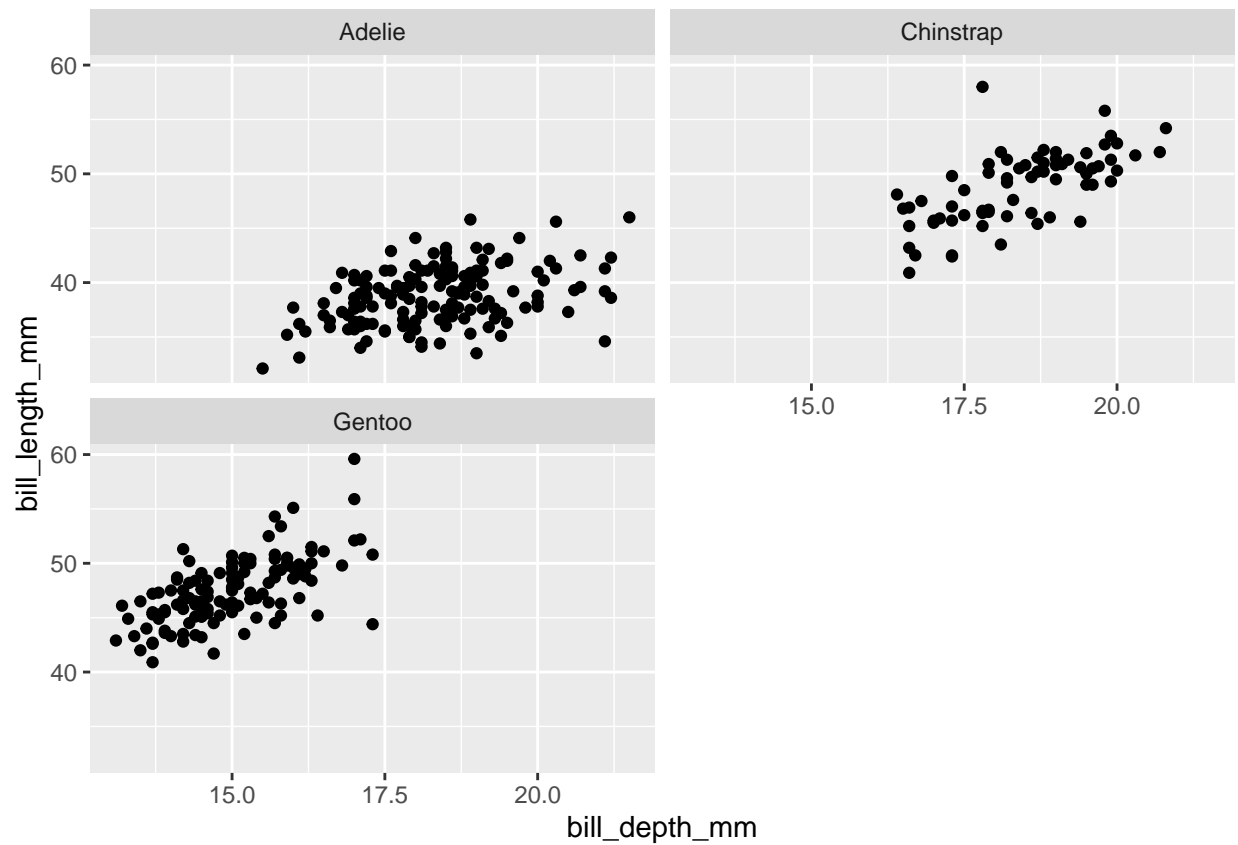
Warning: Removed 2 rows containing missing values ('geom_point()').



Facet 5

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm)) + geom_point() +  
facet_wrap(~ species, ncol = 2)
```

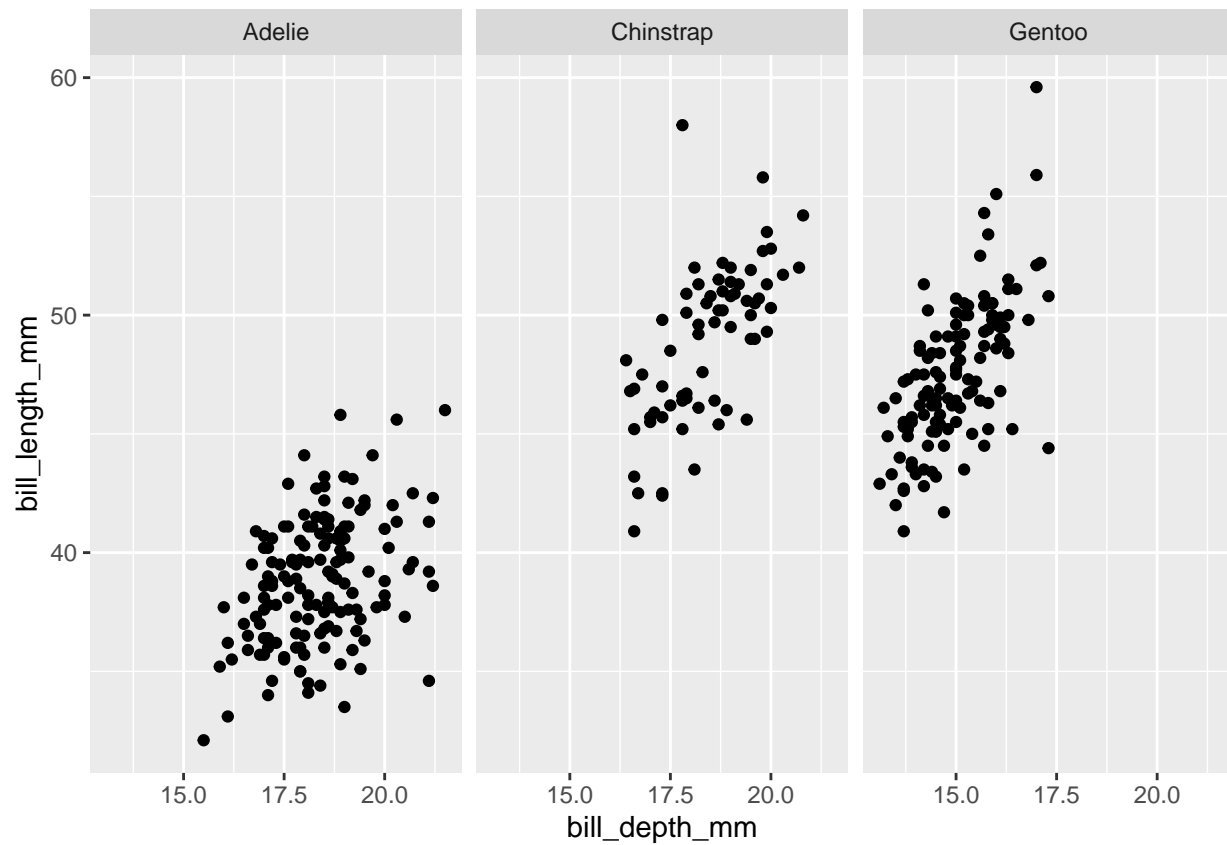
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



Facet 6

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm)) + geom_point() +  
facet_grid(. ~ species)
```

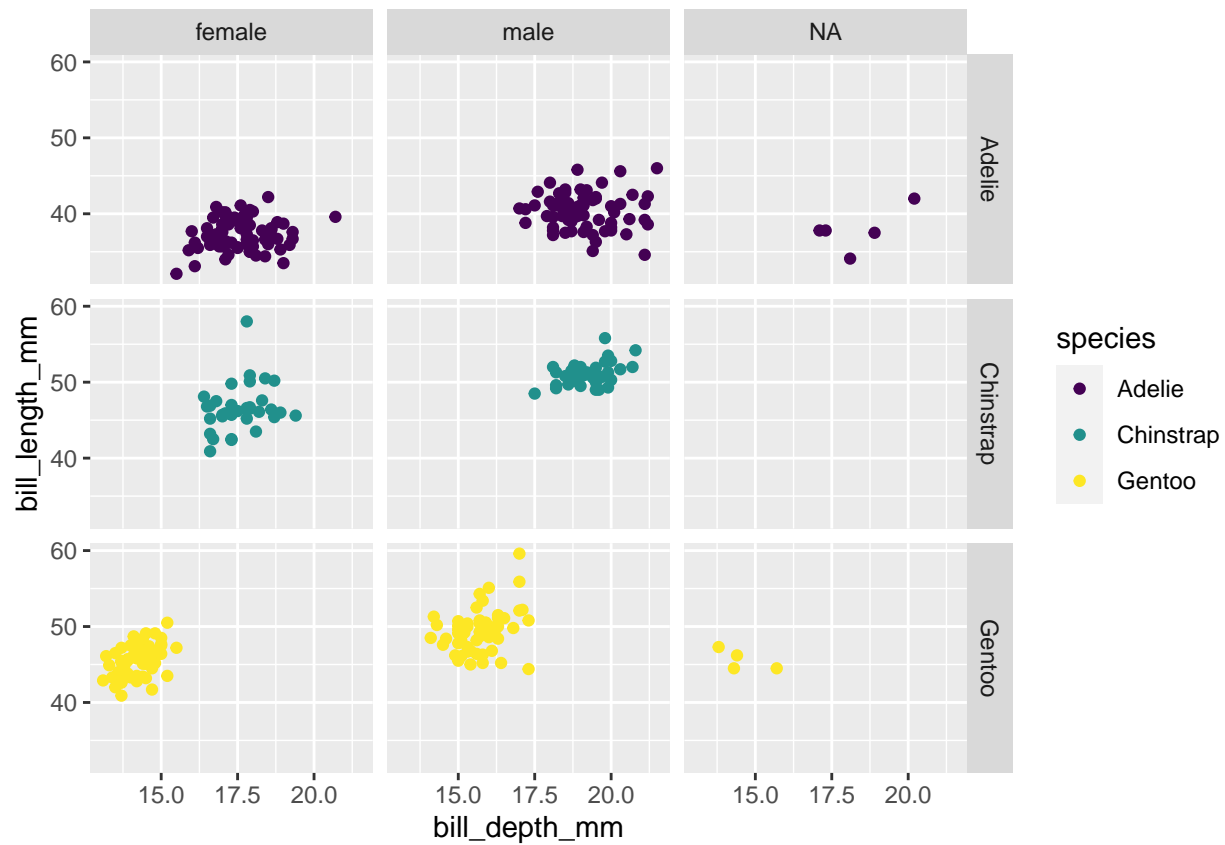
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```

Facet and colour

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm, color = species)) +  
geom_point() + facet_grid(species ~ sex) + scale_color_viridis_d()
```

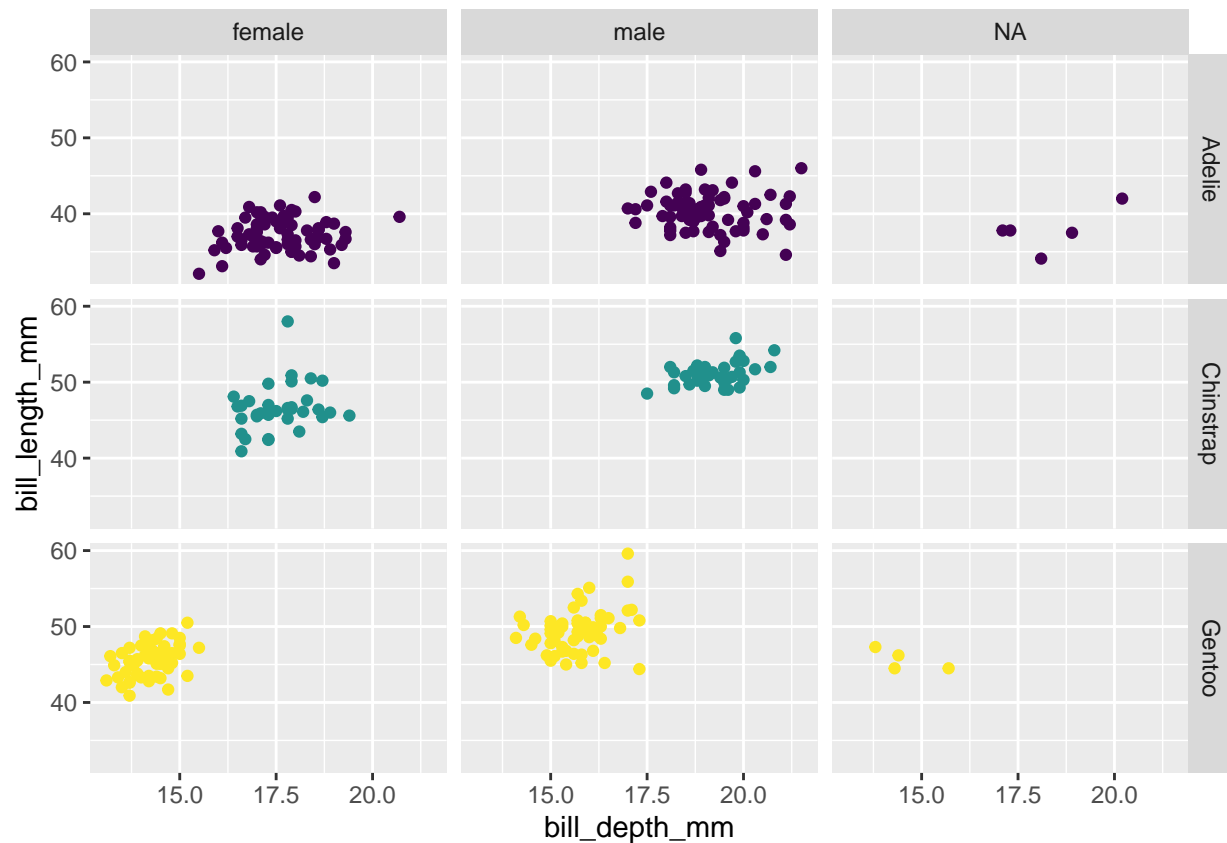
```
## Warning: Removed 2 rows containing missing values ('geom_point()').
```



Facet and colour, no legend

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm, color = species)) +
  geom_point() + facet_grid(species ~ sex) + scale_color_viridis_d() +
  guides(color = "none")
```

Warning: Removed 2 rows containing missing values (‘geom_point()’).



II. Visualizing numeric variables

Take a peek at data (Slide #39)

```
library(openintro)
```

```
## Loading required package: airports
```

```
## Loading required package: cherryblossom
```

```
## Loading required package: usdata
```

```
glimpse(loans_full_schema)
```

```
## Rows: 10,000
```

```
## Columns: 55
```

```
## $ emp_title
```

```
## $ emp_length
```

```
## $ state
```

```
## $ homeownership
```

```
## $ annual_income
```

```
<chr> "global config engineer ", "warehouse~  
<dbl> 3, 10, 3, 1, 10, NA, 10, 10, 10, 3, 1~  
<fct> NJ, HI, WI, PA, CA, KY, MI, AZ, NV, I~  
<fct> MORTGAGE, RENT, RENT, RENT, RENT, OWN~  
<dbl> 90000, 40000, 40000, 30000, 35000, 34~
```

## \$ verified_income	<fct> Verified, Not Verified, Source Verifi-
## \$ debt_to_income	<dbl> 18.01, 5.04, 21.15, 10.16, 57.96, 6.4~
## \$ annual_income_joint	<dbl> NA, NA, NA, NA, 57000, NA, 155000, NA~
## \$ verification_income_joint	<fct> , , , , Verified, , Not Verified, , ~
## \$ debt_to_income_joint	<dbl> NA, NA, NA, NA, 37.66, NA, 13.12, NA,~
## \$ delinq_2y	<int> 0, 0, 0, 0, 0, 1, 0, 1, 1, 0, 0, 0, 0~
## \$ months_since_last_delinq	<int> 38, NA, 28, NA, NA, 3, NA, 19, 18, NA~
## \$ earliest_credit_line	<dbl> 2001, 1996, 2006, 2007, 2008, 1990, 2~
## \$ inquiries_last_12m	<int> 6, 1, 4, 0, 7, 6, 1, 1, 3, 0, 4, 4, 8~
## \$ total_credit_lines	<int> 28, 30, 31, 4, 22, 32, 12, 30, 35, 9,~
## \$ open_credit_lines	<int> 10, 14, 10, 4, 16, 12, 10, 15, 21, 6,~
## \$ total_credit_limit	<int> 70795, 28800, 24193, 25400, 69839, 42~
## \$ total_credit_utilized	<int> 38767, 4321, 16000, 4997, 52722, 3898~
## \$ num_collections_last_12m	<int> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0~
## \$ num_historical_failed_to_pay	<int> 0, 1, 0, 1, 0, 0, 0, 0, 0, 0, 1, 0, 0~
## \$ months_since_90d_late	<int> 38, NA, 28, NA, NA, 60, NA, 71, 18, N~
## \$ current_accounts_delinq	<int> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0~
## \$ total_collection_amount_ever	<int> 1250, 0, 432, 0, 0, 0, 0, 0, 0, 0, 0,~
## \$ current_installment_accounts	<int> 2, 0, 1, 1, 1, 0, 2, 2, 6, 1, 2, 1, 2~
## \$ accounts_opened_24m	<int> 5, 11, 13, 1, 6, 2, 1, 4, 10, 5, 6, 7~
## \$ months_since_last_credit_inquiry	<int> 5, 8, 7, 15, 4, 5, 9, 7, 4, 17, 3, 4,~
## \$ num_satisfactory_accounts	<int> 10, 14, 10, 4, 16, 12, 10, 15, 21, 6,~
## \$ num_accounts_120d_past_due	<int> 0, 0, 0, 0, 0, 0, 0, NA, 0, 0, 0, 0, ~
## \$ num_accounts_30d_past_due	<int> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0~
## \$ num_active_debit_accounts	<int> 2, 3, 3, 2, 10, 1, 3, 5, 11, 3, 2, 2,~
## \$ total_debit_limit	<int> 11100, 16500, 4300, 19400, 32700, 272~
## \$ num_total_cc_accounts	<int> 14, 24, 14, 3, 20, 27, 8, 16, 19, 7, ~
## \$ num_open_cc_accounts	<int> 8, 14, 8, 3, 15, 12, 7, 12, 14, 5, 8,~
## \$ num_cc_carrying_balance	<int> 6, 4, 6, 2, 13, 5, 6, 10, 14, 3, 5, 3~
## \$ num_mort_accounts	<int> 1, 0, 0, 0, 0, 3, 2, 7, 2, 0, 2, 3, 3~
## \$ account_never_delinq_percent	<dbl> 92.9, 100.0, 93.5, 100.0, 100.0, 78.1~
## \$ tax_liens	<int> 0, 0, 0, 1, 0, 0, 0, 0, 0, 0, 0, 0, 0~
## \$ public_record_bankrupt	<int> 0, 1, 0, 0, 0, 0, 0, 0, 0, 0, 1, 0, 0~
## \$ loan_purpose	<fct> moving, debt_consolidation, other, de~
## \$ application_type	<fct> individual, individual, individual, i~
## \$ loan_amount	<int> 28000, 5000, 2000, 21600, 23000, 5000~
## \$ term	<dbl> 60, 36, 36, 36, 36, 36, 60, 60, 36, 3~
## \$ interest_rate	<dbl> 14.07, 12.61, 17.09, 6.72, 14.07, 6.7~
## \$ installment	<dbl> 652.53, 167.54, 71.40, 664.19, 786.87~
## \$ grade	<fct> C, C, D, A, C, A, C, B, C, A, C, B, C~
## \$ sub_grade	<fct> C3, C1, D1, A3, C3, A3, C2, B5, C2, A~
## \$ issue_month	<fct> Mar-2018, Feb-2018, Feb-2018, Jan-201~
## \$ loan_status	<fct> Current, Current, Current, Current, C~
## \$ initial_listing_status	<fct> whole, whole, fractional, whole, whol~
## \$ disbursement_method	<fct> Cash, Cash, Cash, Cash, Cash, Cash, C~
## \$ balance	<dbl> 27015.86, 4651.37, 1824.63, 18853.26,~
## \$ paid_total	<dbl> 1999.330, 499.120, 281.800, 3312.890,~
## \$ paid_principal	<dbl> 984.14, 348.63, 175.37, 2746.74, 1569~
## \$ paid_interest	<dbl> 1015.19, 150.49, 106.43, 566.15, 754.~
## \$ paid_late_fees	<dbl> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0~

Selected variables (Slide #40)

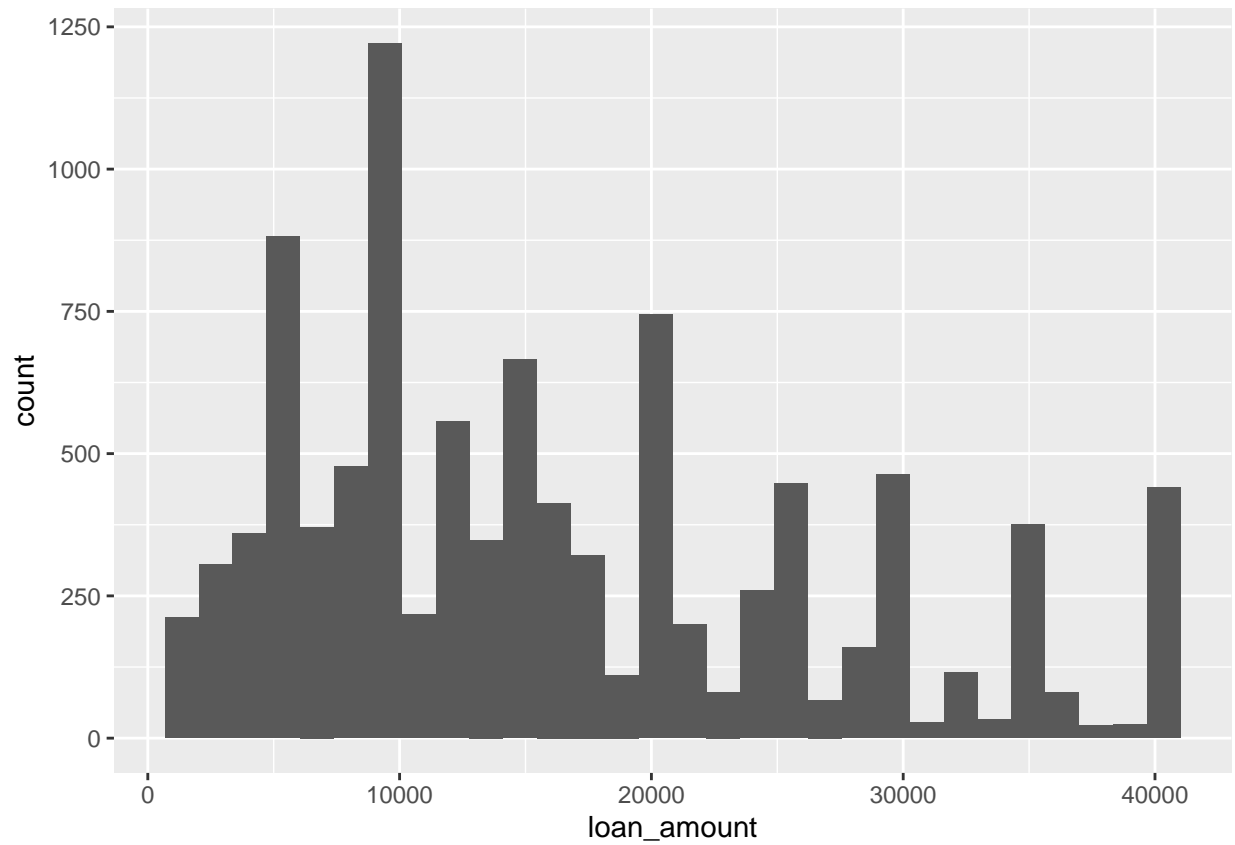
```
loans <- loans_full_schema %>%
select(loan_amount, interest_rate, term, grade,
state, annual_income, homeownership, debt_to_income)
glimpse(loans)
```

```
## Rows: 10,000
## Columns: 8
## $ loan_amount    <int> 28000, 5000, 2000, 21600, 23000, 5000, 24000, 20000, 20~
## $ interest_rate  <dbl> 14.07, 12.61, 17.09, 6.72, 14.07, 6.72, 13.59, 11.99, 1~
## $ term           <dbl> 60, 36, 36, 36, 36, 36, 60, 60, 36, 36, 60, 60, 36, 60,~
## $ grade          <fct> C, C, D, A, C, A, C, B, C, A, C, B, C, B, D, D, D, F, E~
## $ state          <fct> NJ, HI, WI, PA, CA, KY, MI, AZ, NV, IL, IL, FL, SC, CO,~
## $ annual_income  <dbl> 90000, 40000, 40000, 30000, 35000, 34000, 35000, 110000~
## $ homeownership  <fct> MORTGAGE, RENT, RENT, RENT, RENT, OWN, MORTGAGE, MORTGA~
## $ debt_to_income <dbl> 18.01, 5.04, 21.15, 10.16, 57.96, 6.46, 23.66, 16.19, 3~
```

Histogram (Slide #46)

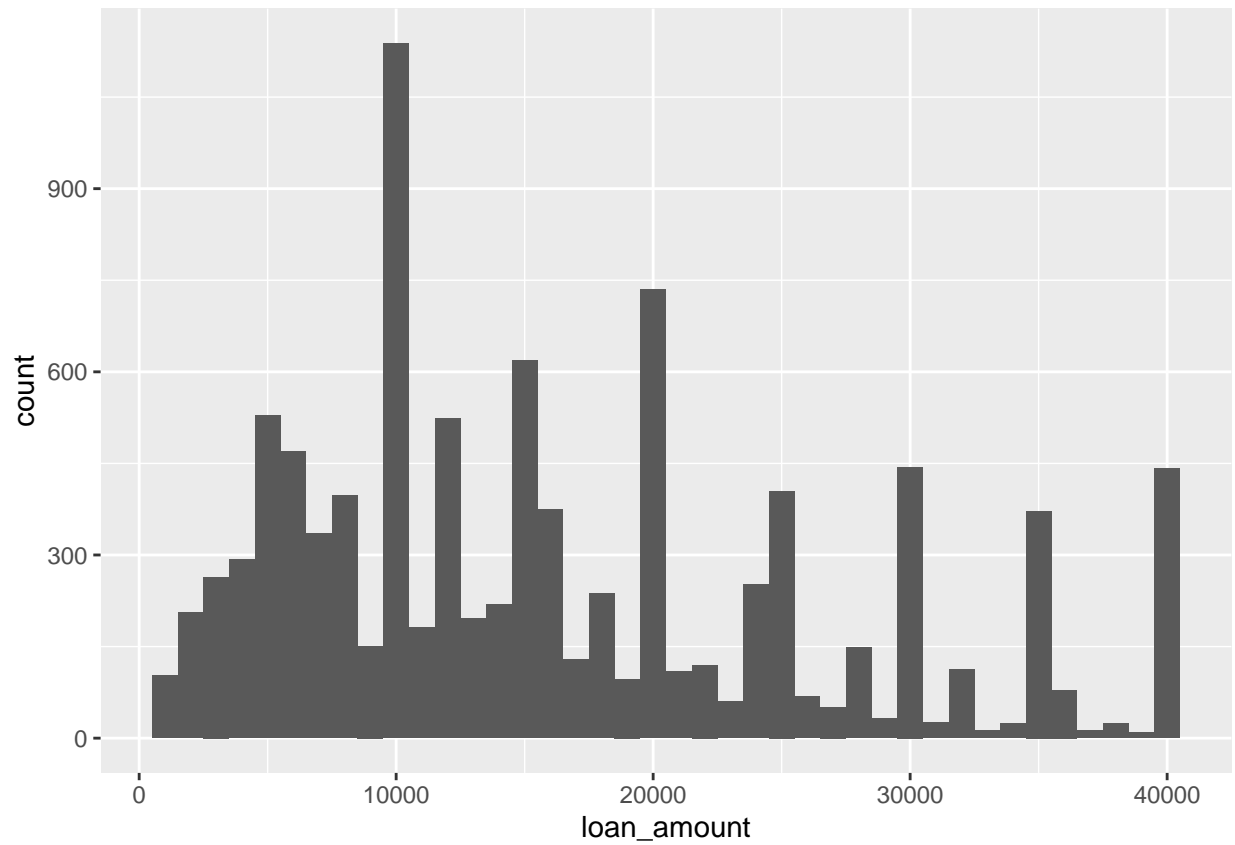
```
ggplot(loans) + aes(x = loan_amount) +
geom_histogram()
```

```
## 'stat_bin()' using 'bins = 30'. Pick better value with 'binwidth'.
```



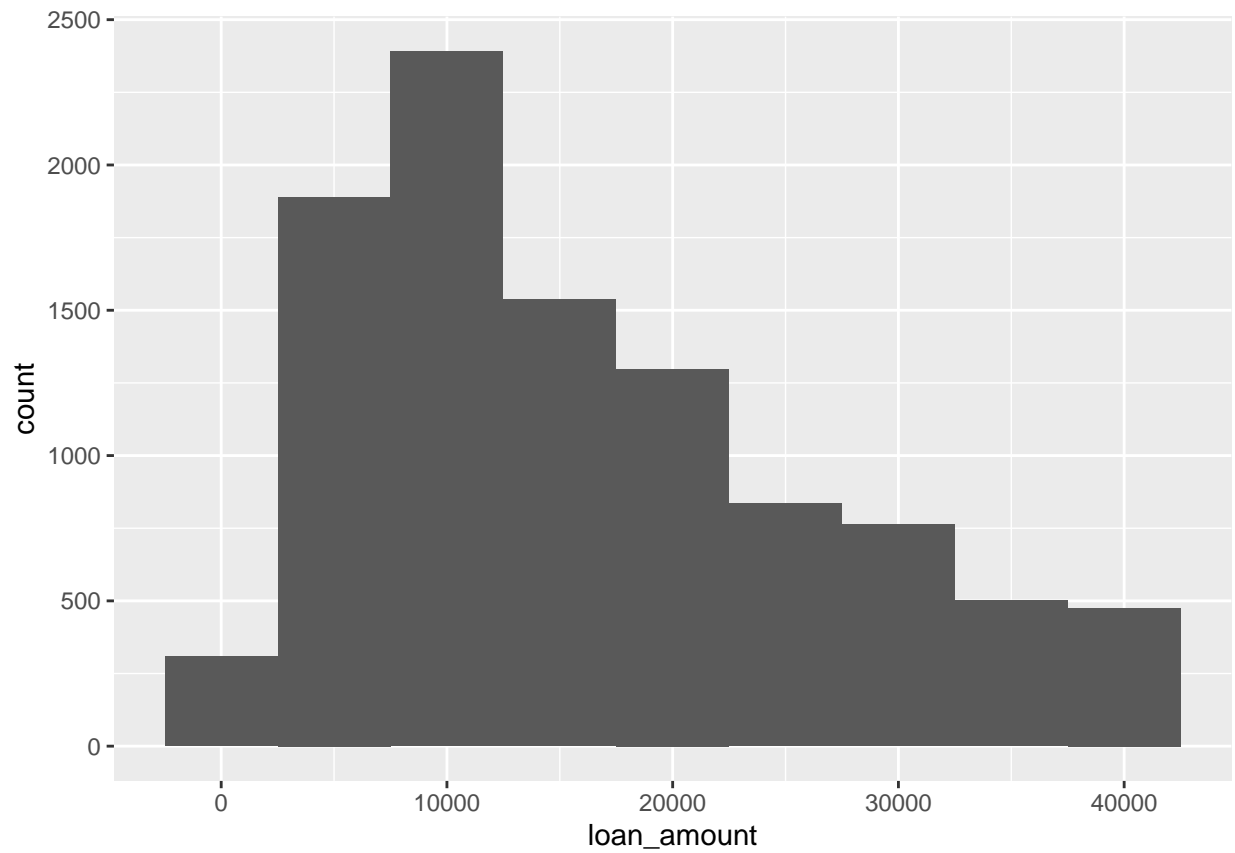
Histograms and binwidth=1000 (Slide #47)

```
# binwidth = 1000  
ggplot(loans, aes(x = loan_amount)) +  
  geom_histogram(binwidth = 1000)
```



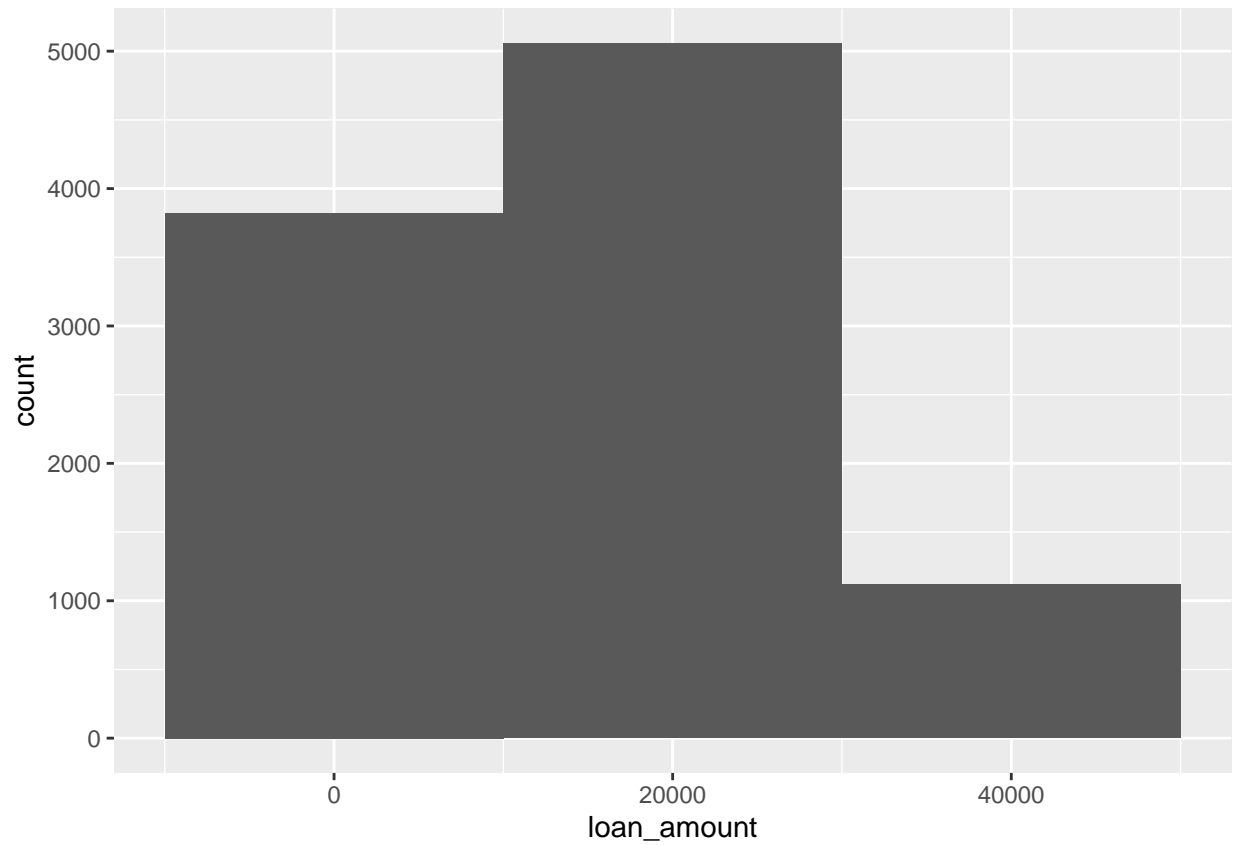
Histograms and binwidth = 5000 (Slide #48)

```
# binwidth = 5000  
ggplot(loans, aes(x = loan_amount)) +  
  geom_histogram(binwidth = 5000)
```



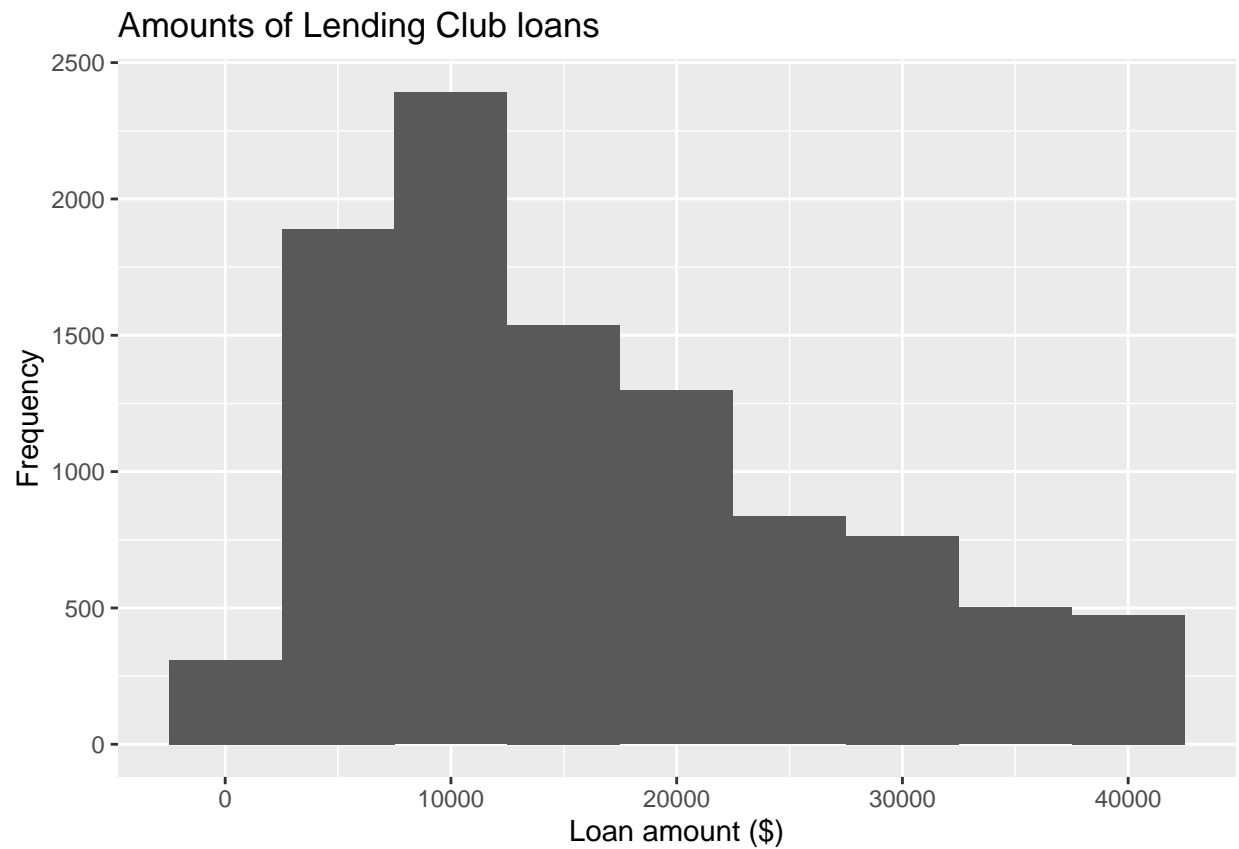
Histograms and binwidth=20000 (Slide #49)

```
# binwidth = 20000  
ggplot(loans, aes(x = loan_amount)) +  
  geom_histogram(binwidth = 20000)
```

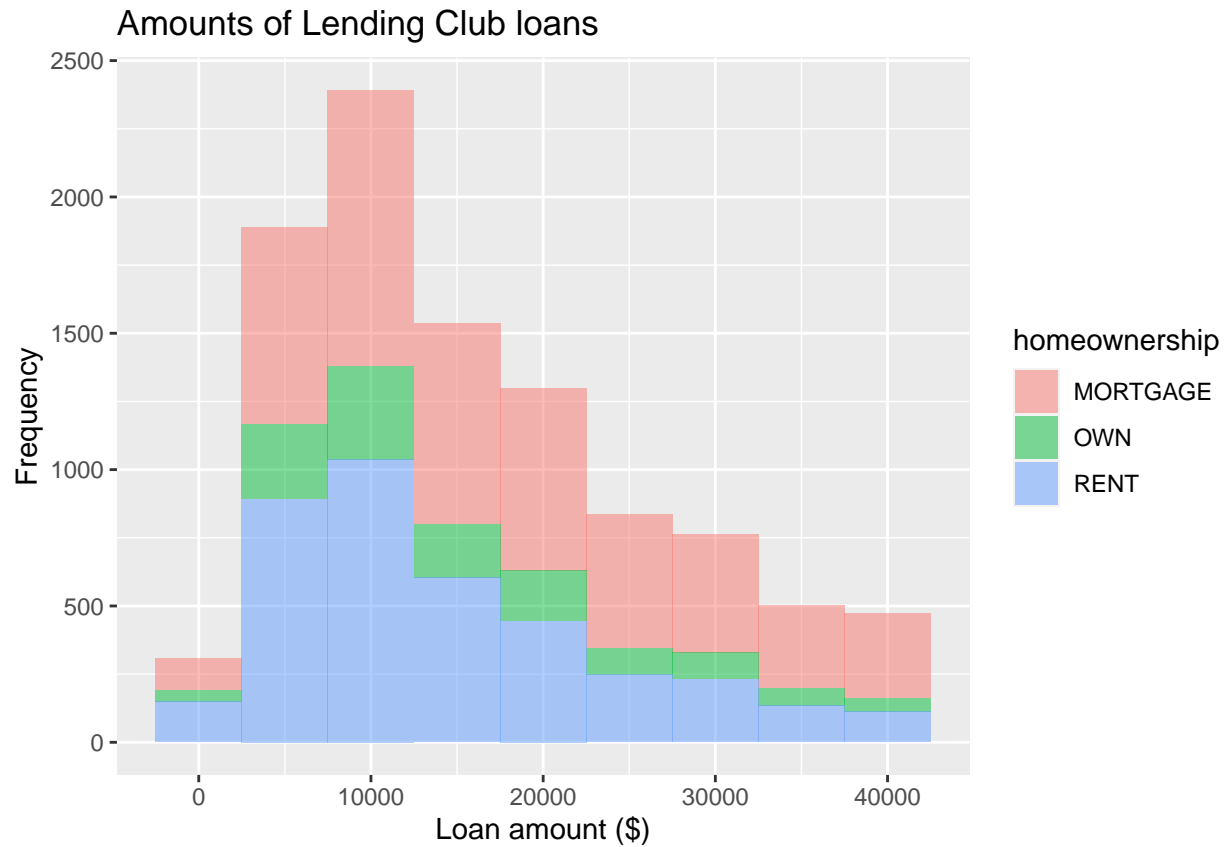
Customizing histograms (Slide #50)

```
ggplot(loans, aes(x = loan_amount)) + geom_histogram(binwidth = 5000) +  
labs(x = "Loan amount ($)", y = "Frequency", title = "Amounts of Lending Club loans" )
```



Fill with a categorical variable (Slide #51)

```
ggplot(loans, aes(x = loan_amount, fill = homeownership)) +  
  geom_histogram(binwidth = 5000, alpha = 0.5) +  
  labs(x = "Loan amount ($)", y = "Frequency", title = "Amounts of Lending Club loans")
```



Facet with a categorical variable (Slide #52)

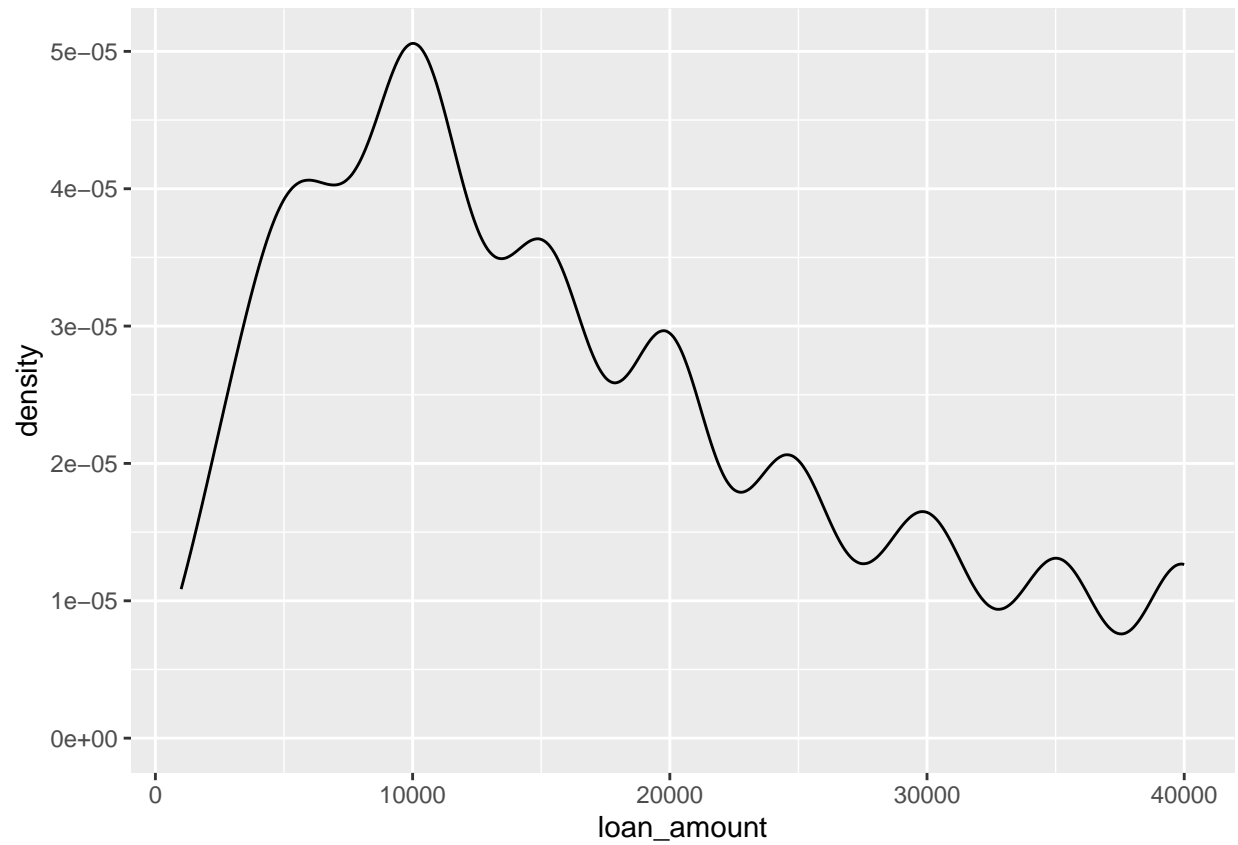
```
ggplot(loans, aes(x = loan_amount, fill = homeownership)) + geom_histogram(binwidth = 5000) +  
labs(x = "Loan amount ($)", y = "Frequency", title = "Amounts of Lending Club loans") +  
facet_wrap(~ homeownership, nrow = 3)
```

Amounts of Lending Club loans



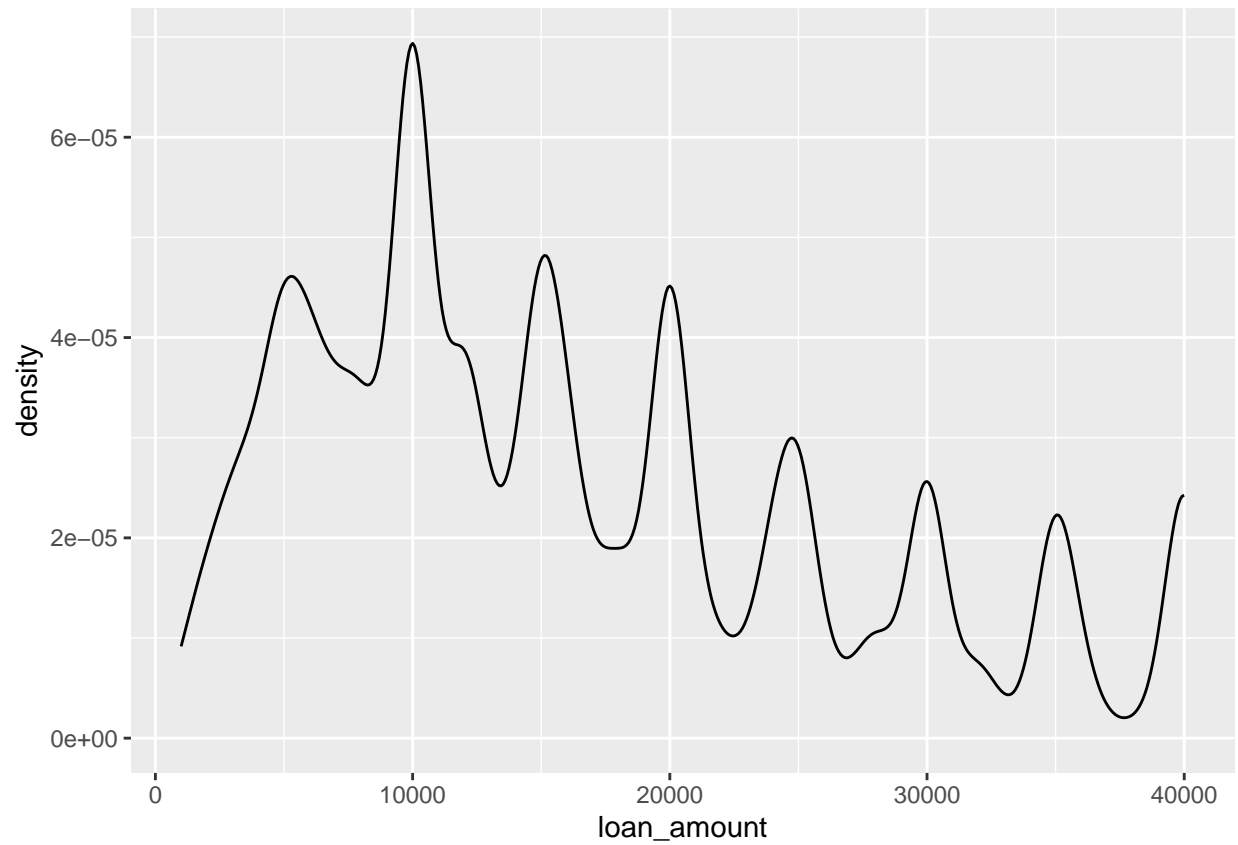
Density plot (Slide #53)

```
ggplot(loans, aes(x = loan_amount)) +  
  geom_density()
```



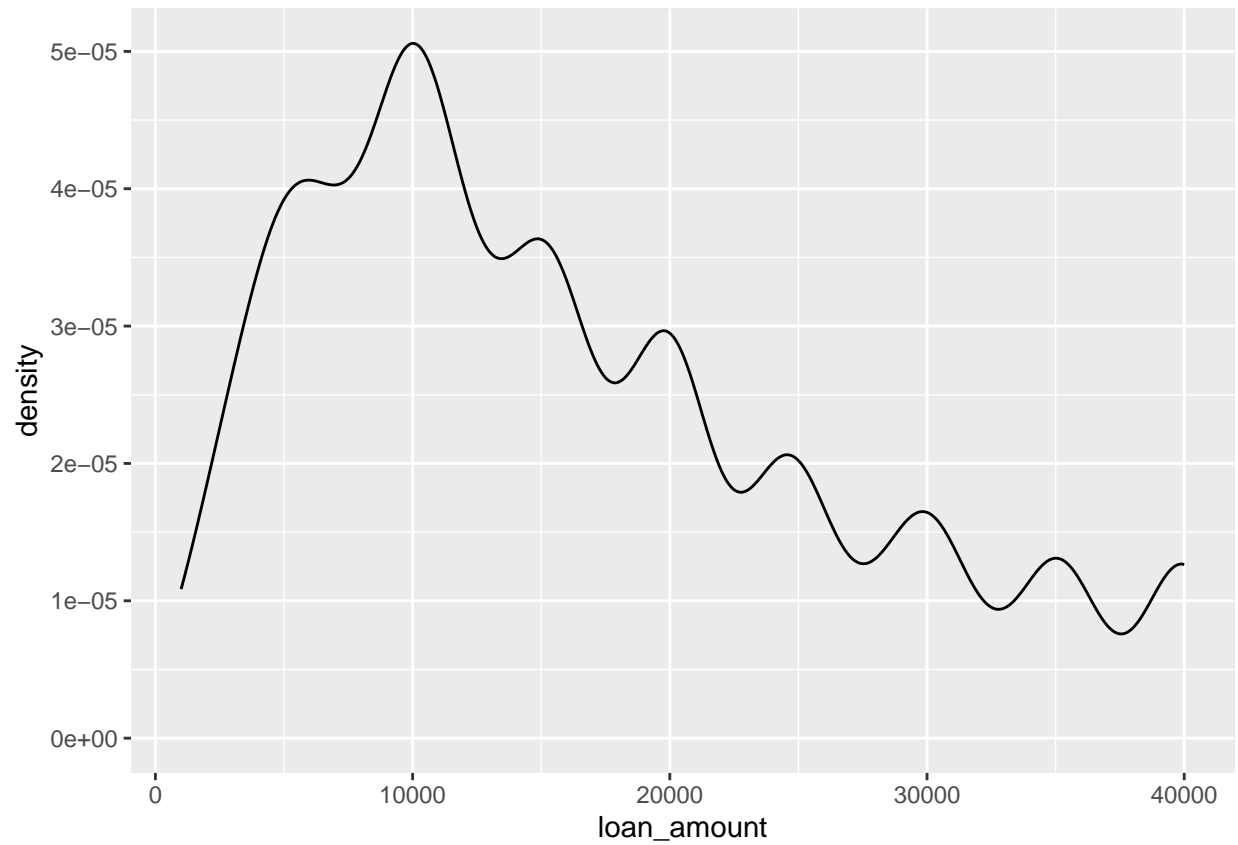
Density plots and adjusting bandwidth (Slide #54)

```
ggplot(loans, aes(x = loan_amount)) +  
  geom_density(adjust = 0.5)
```



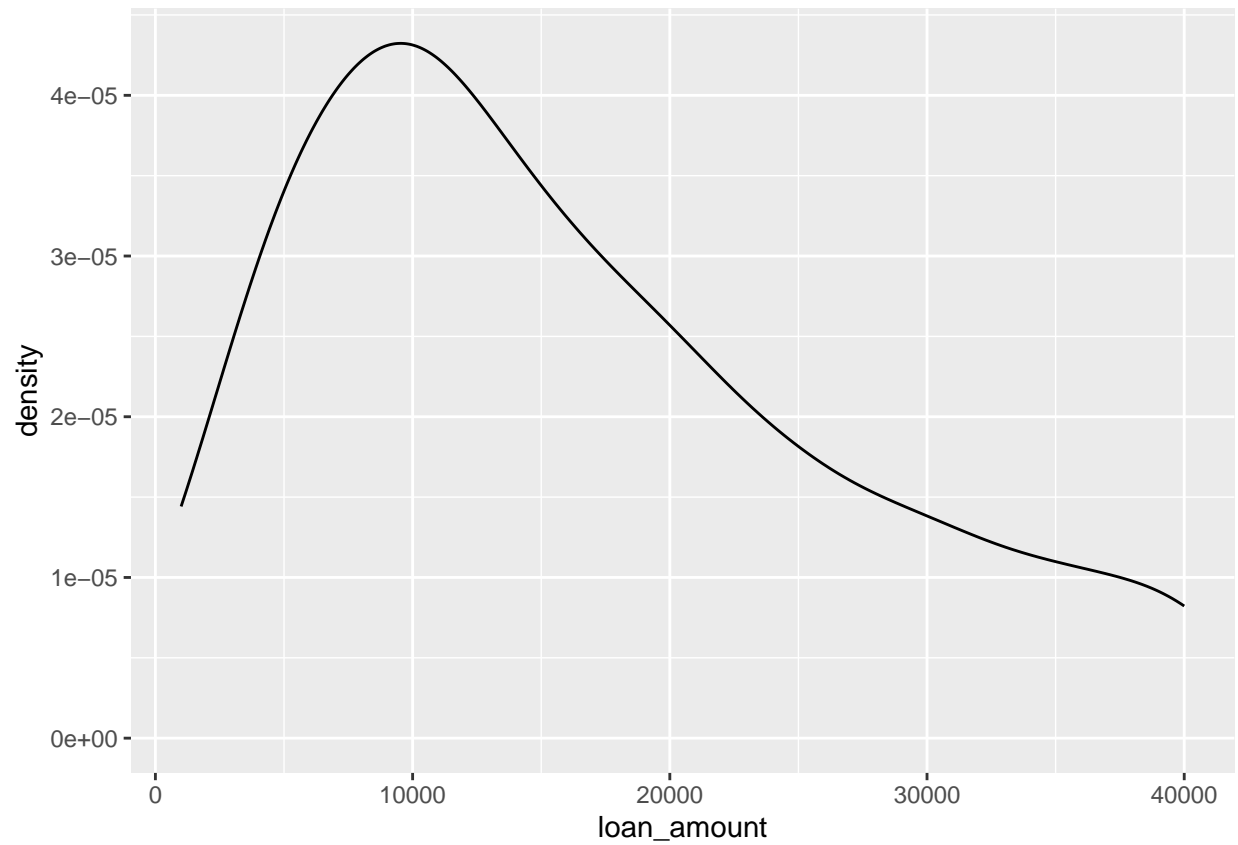
Density plots and adjusting bandwidth (Slide #55)

```
ggplot(loans, aes(x = loan_amount)) +  
  geom_density(adjust = 1) # default bandwidth
```



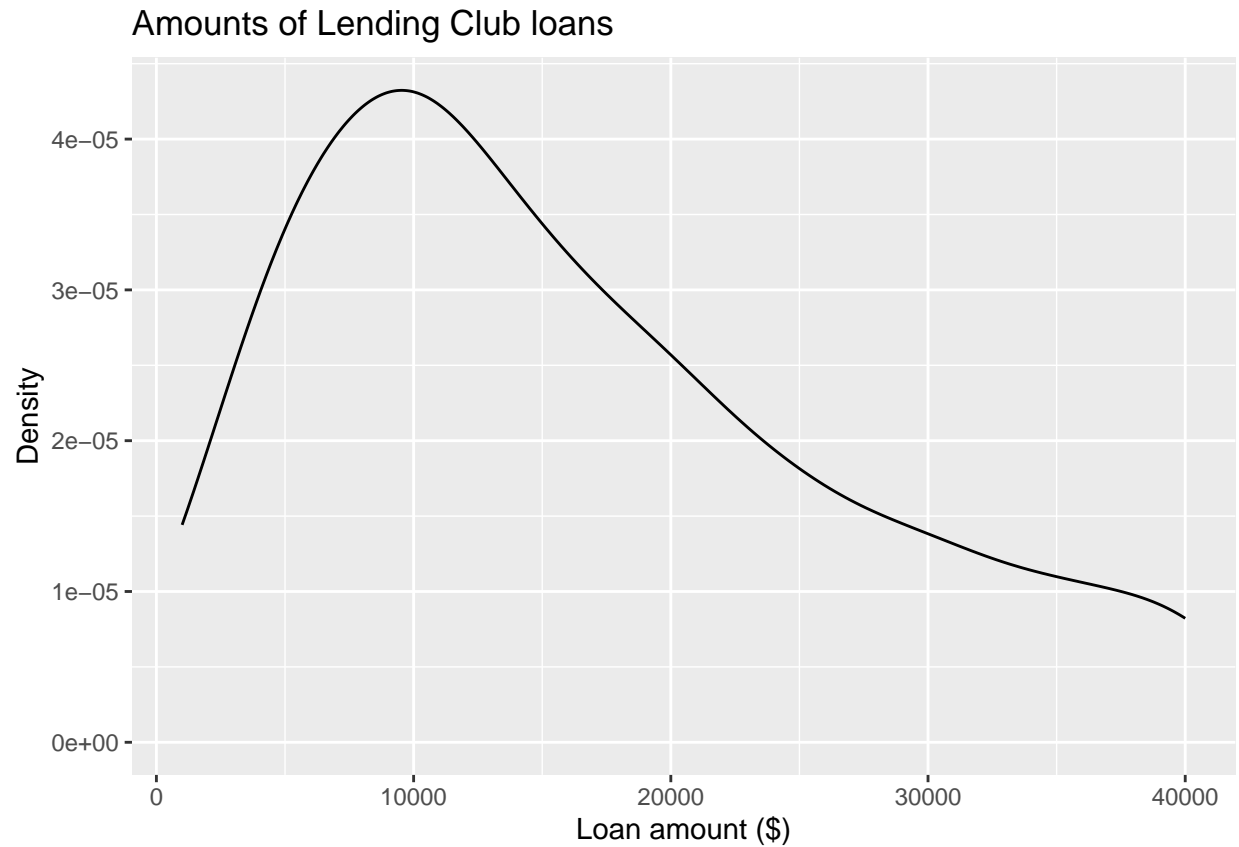
Density plots and adjusting bandwidth (Slide #56)

```
ggplot(loans, aes(x = loan_amount)) +  
  geom_density(adjust = 2)
```



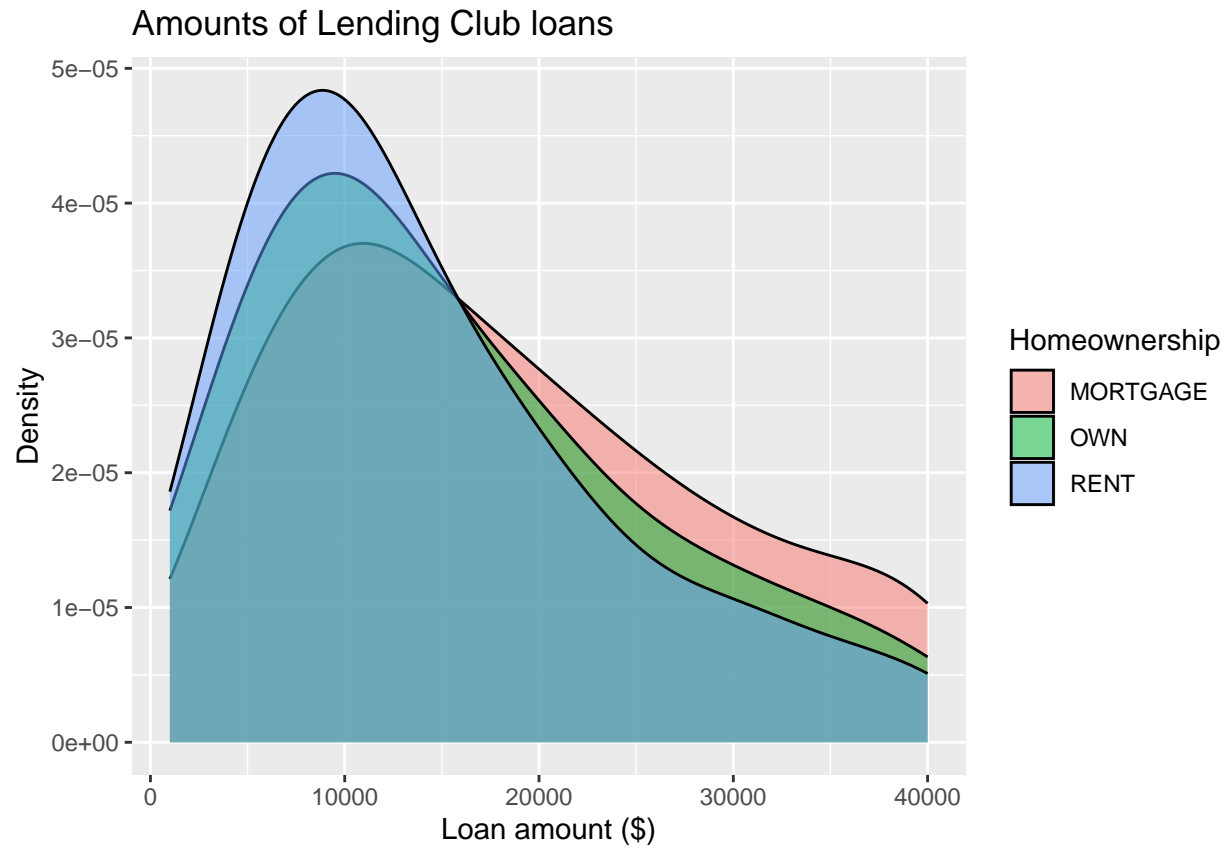
Customizing density plots (Slide #57)

```
ggplot(loans, aes(x = loan_amount)) +  
  geom_density(adjust = 2) +  
  labs( x = "Loan amount ($)", y = "Density", title = "Amounts of Lending Club loans" )
```

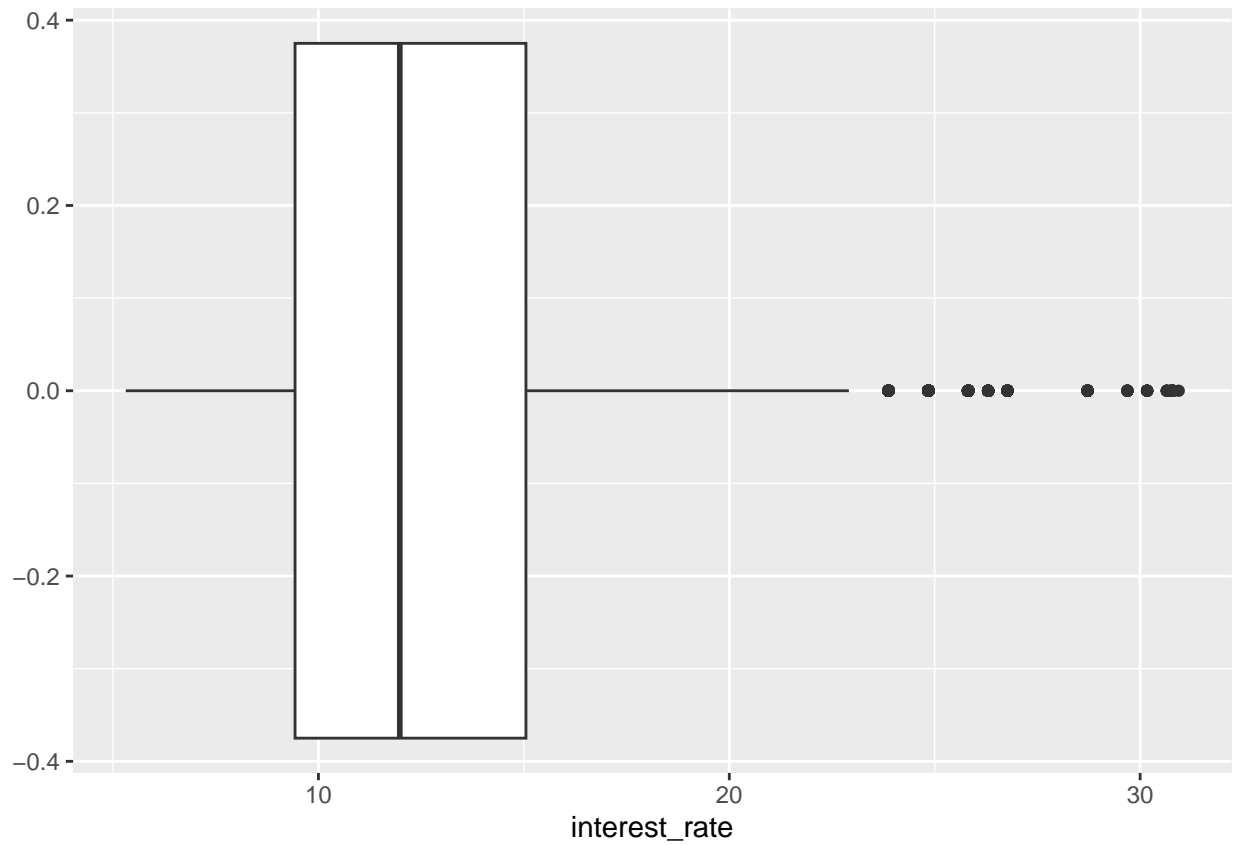
Adding a categorical variable (Slide #58)

```
ggplot(loans, aes(x = loan_amount, fill = homeownership)) +  
  geom_density(adjust = 2, alpha = 0.5) +  
  labs(x = "Loan amount ($)", y = "Density", title = "Amounts of Lending Club loans", fill = "Homeownership")
```



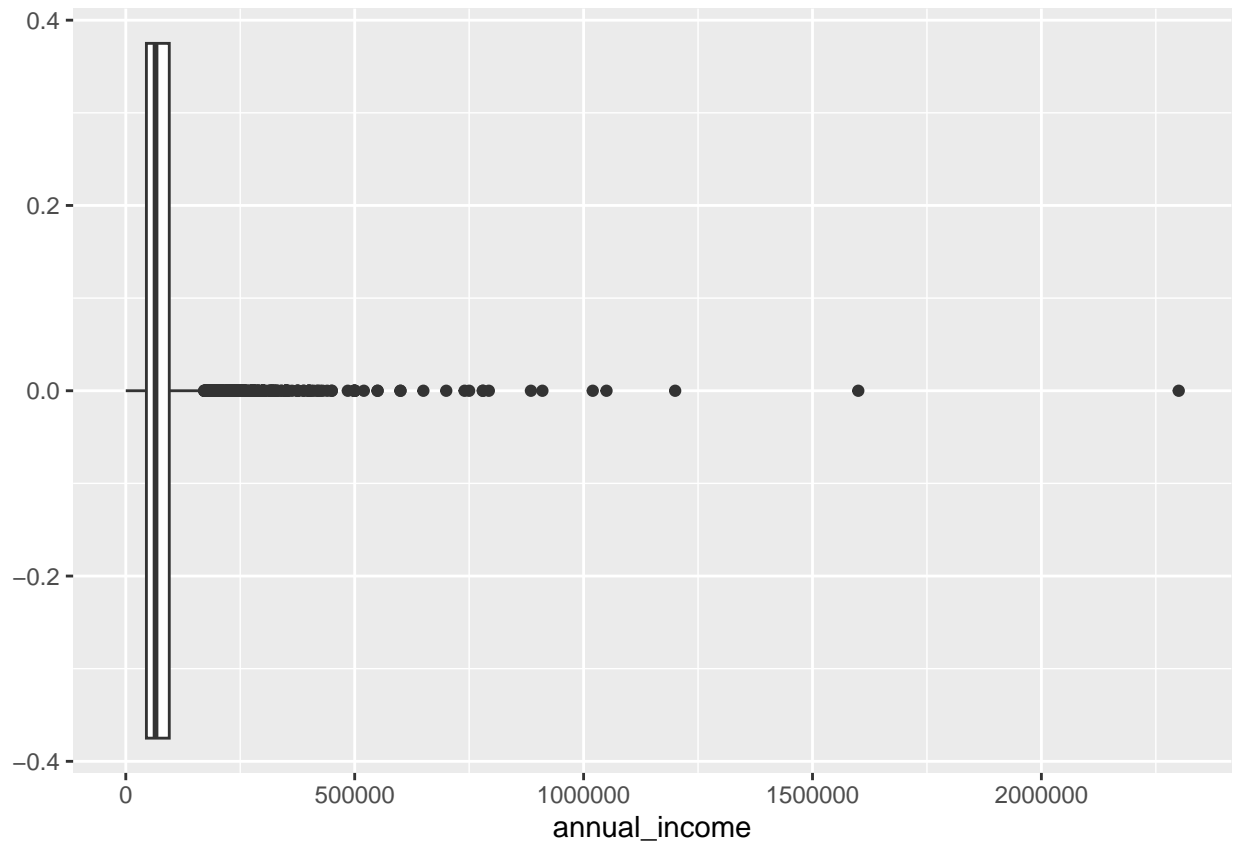
Box plot (Slide #59)

```
ggplot(loans, aes(x = interest_rate)) +  
geom_boxplot()
```



Box plot and outliers (Slide #60)

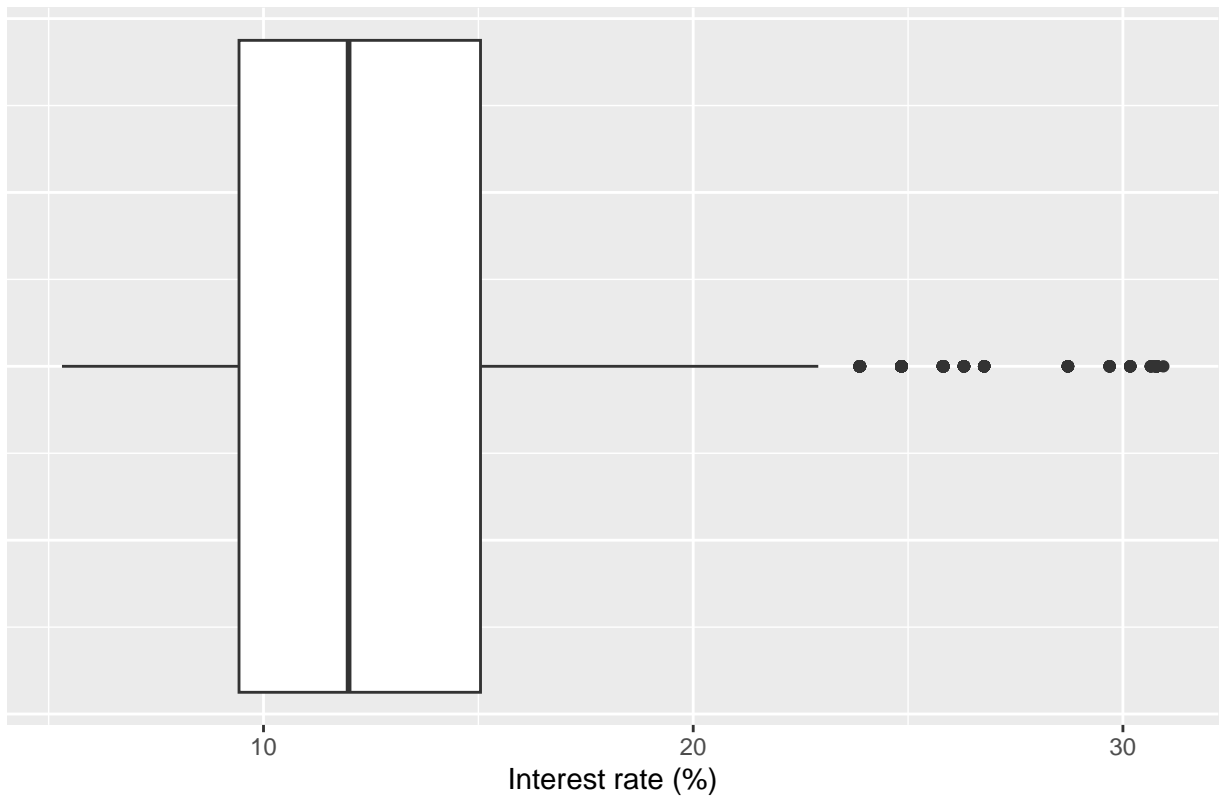
```
ggplot(loans, aes(x = annual_income)) +  
geom_boxplot()
```



Customizing box plots (Slide #61)

```
ggplot(loans, aes(x = interest_rate)) +geom_boxplot() +labs(x = "Interest rate (%)",y = NULL,
title = "Interest rates of Lending Club loans") +
theme( axis.ticks.y = element_blank(), axis.text.y = element_blank() )
```

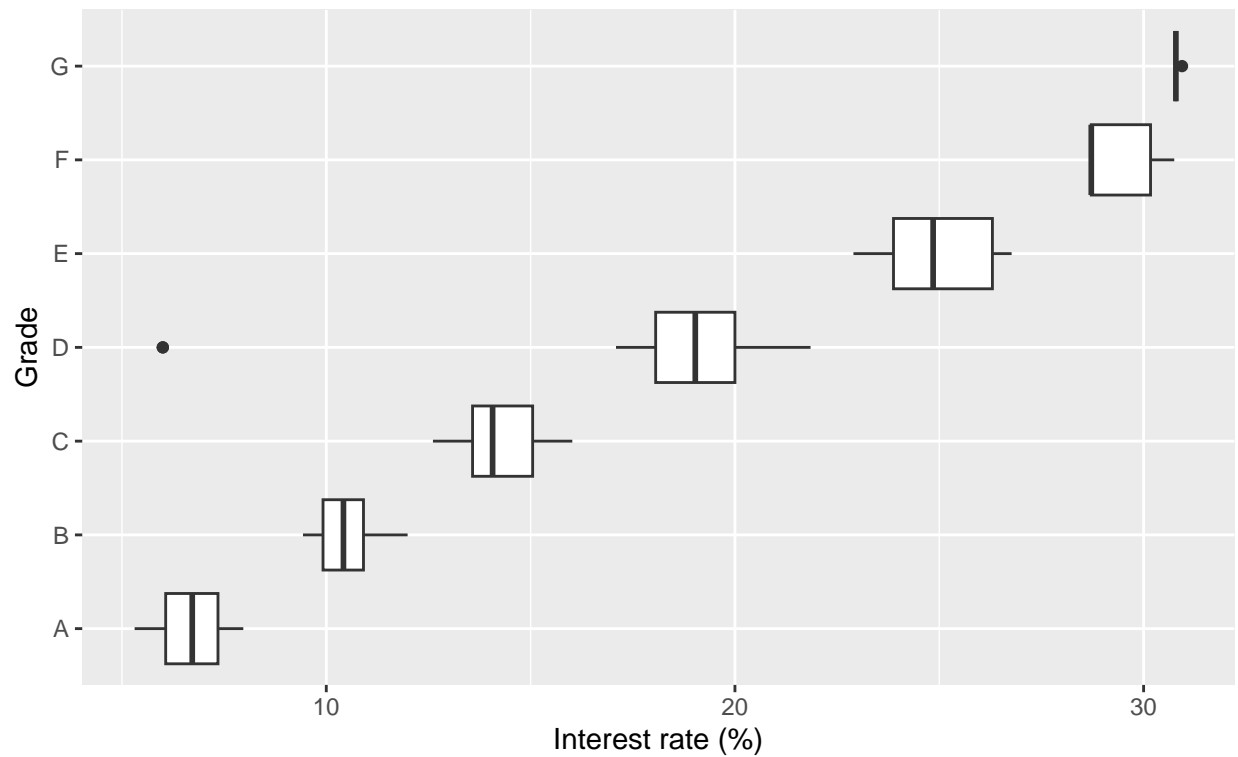
Interest rates of Lending Club loans



Adding a categoric variable (Slide #62)

```
ggplot(loans, aes(x = interest_rate,  
y = grade)) +  
geom_boxplot() +  
labs(x = "Interest rate (%)", y = "Grade", title = "Interest rates of Lending Club loans", subtitle = "by grade")
```

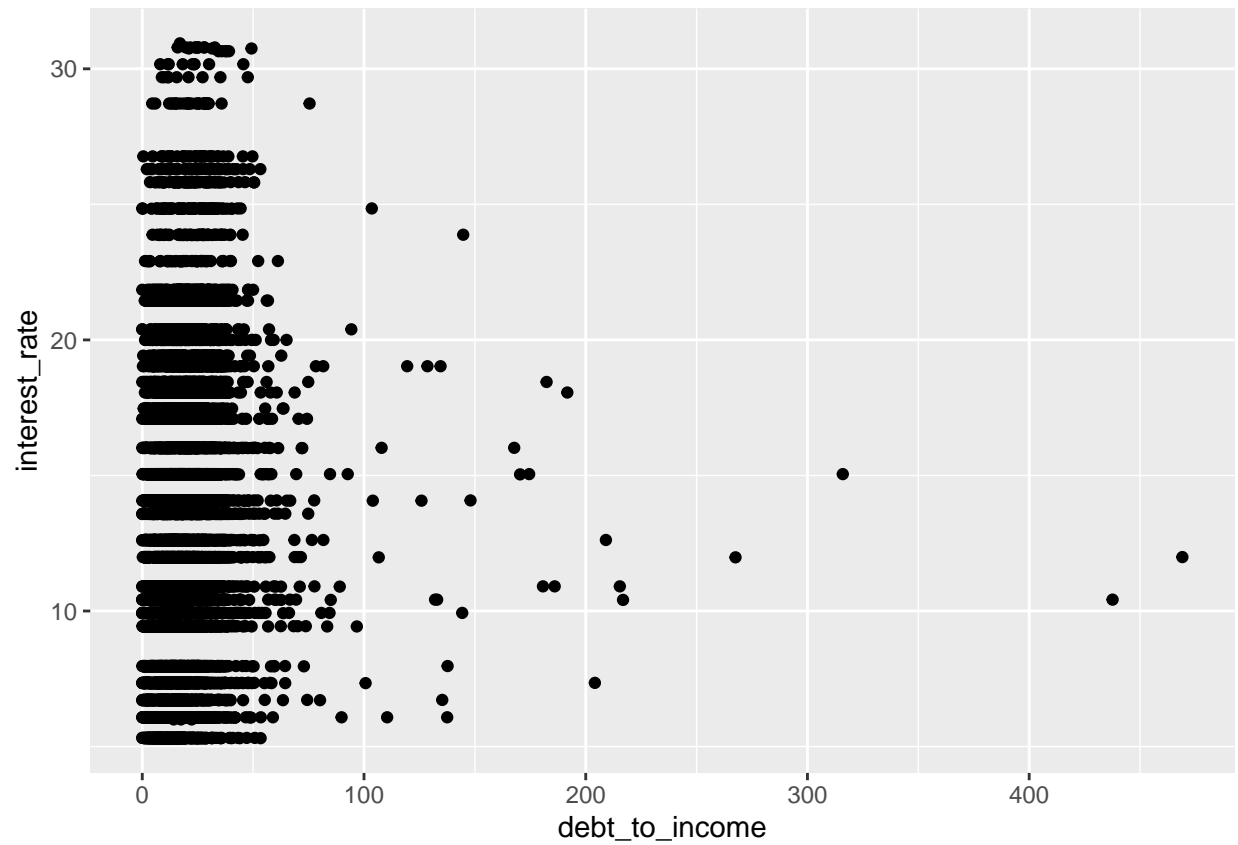
Interest rates of Lending Club loans by grade of loan



Scatterplot (Slide #63)

```
ggplot(loans, aes(x = debt_to_income, y = interest_rate)) +  
  geom_point()
```

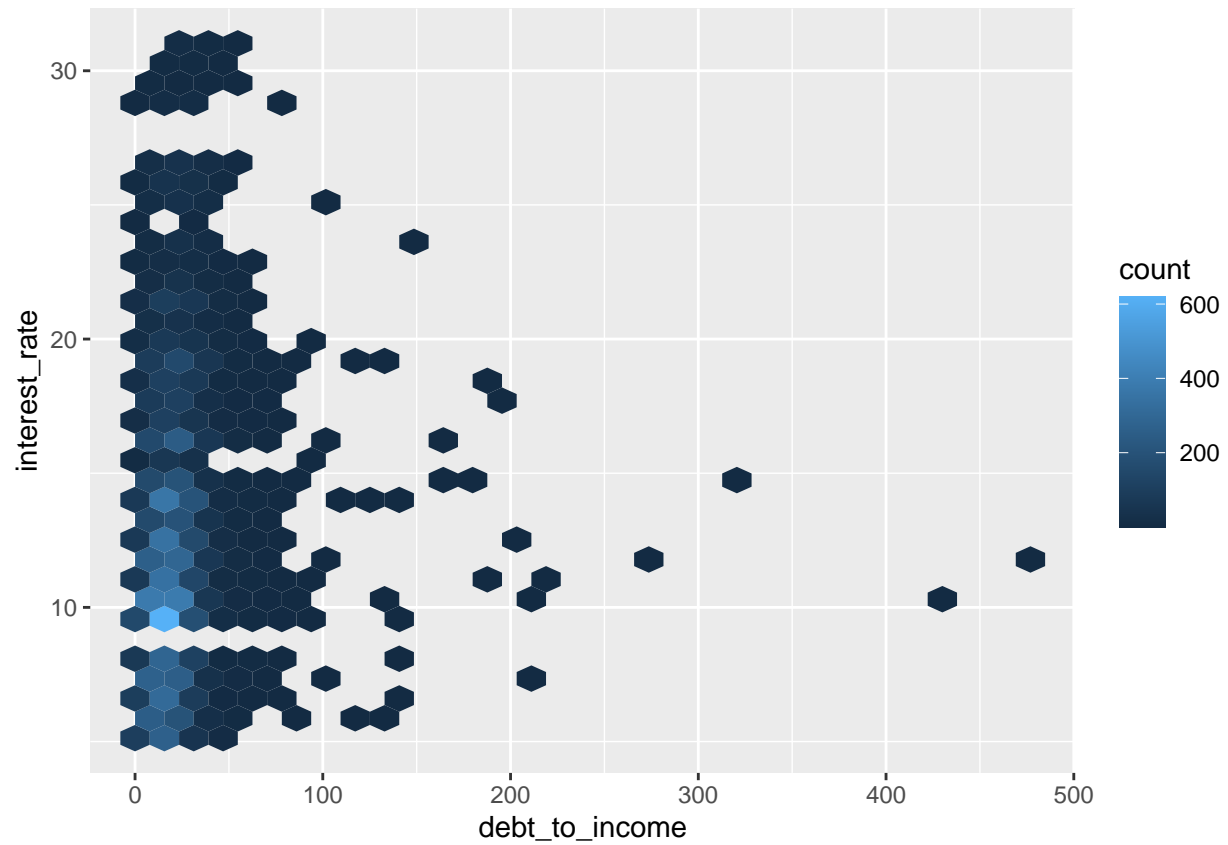
```
## Warning: Removed 24 rows containing missing values ('geom_point()').
```



Hex plot (Slide #64)

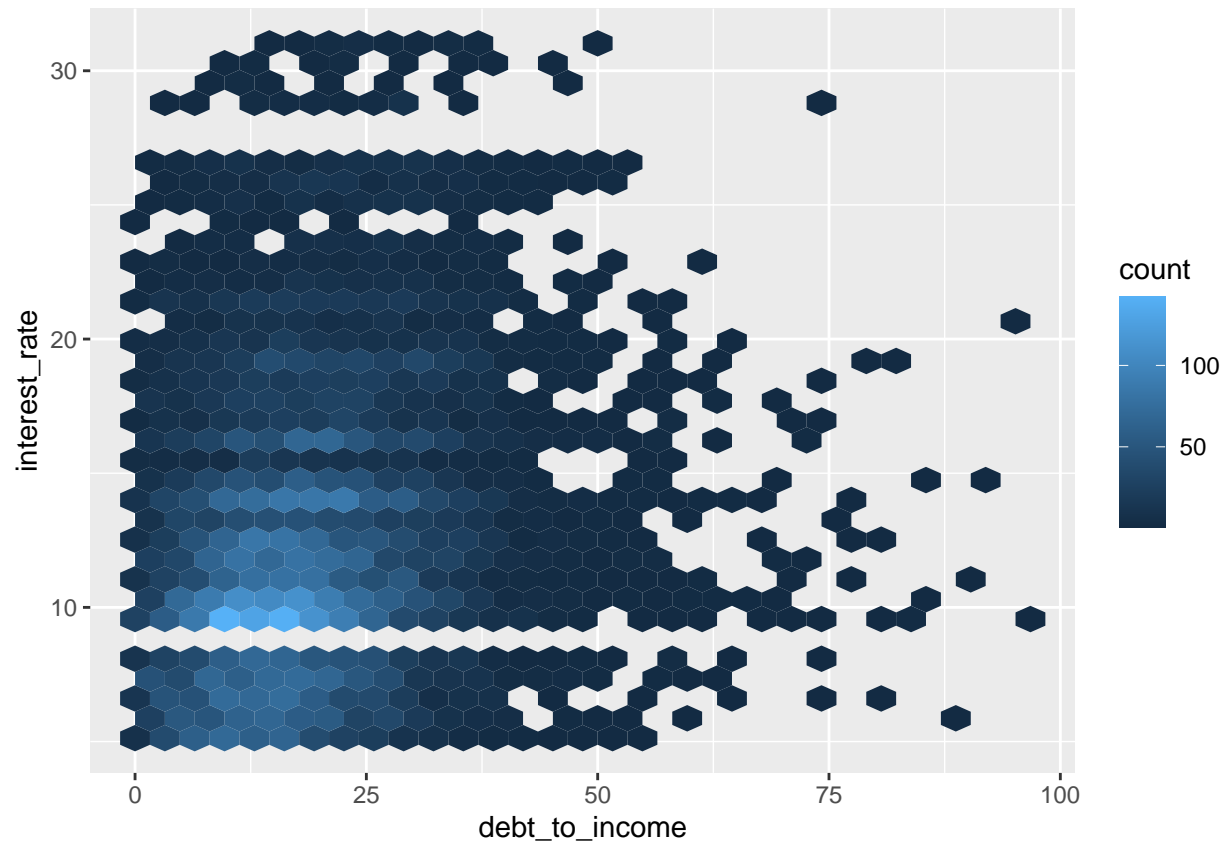
```
ggplot(loans, aes(x = debt_to_income, y = interest_rate)) +  
geom_hex()
```

```
## Warning: Removed 24 rows containing non-finite values ('stat_binhex()').
```



Hex plot (Slide #65)

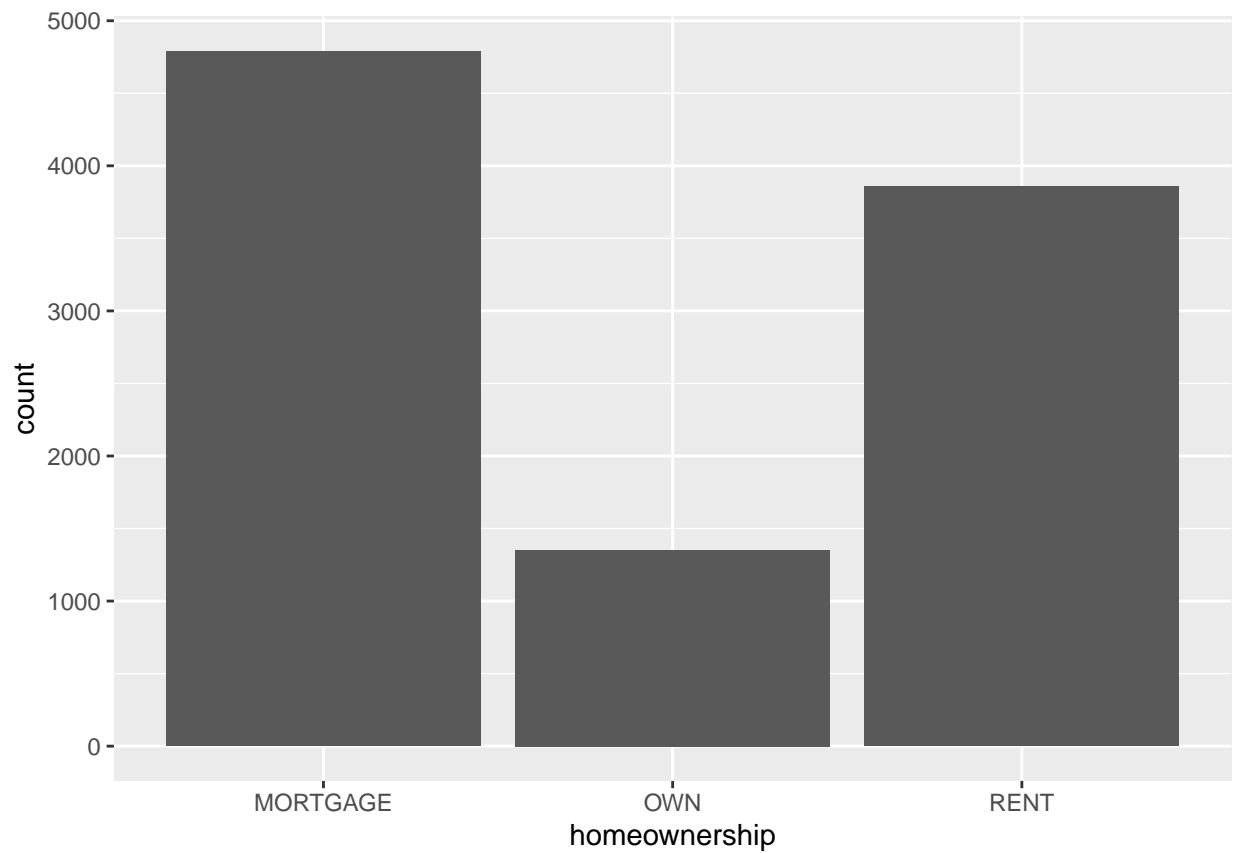
```
ggplot(loans %>% filter(debt_to_income < 100),  
  aes(x = debt_to_income, y = interest_rate)) +  
  geom_hex()
```

III. Visualizing categoric variables

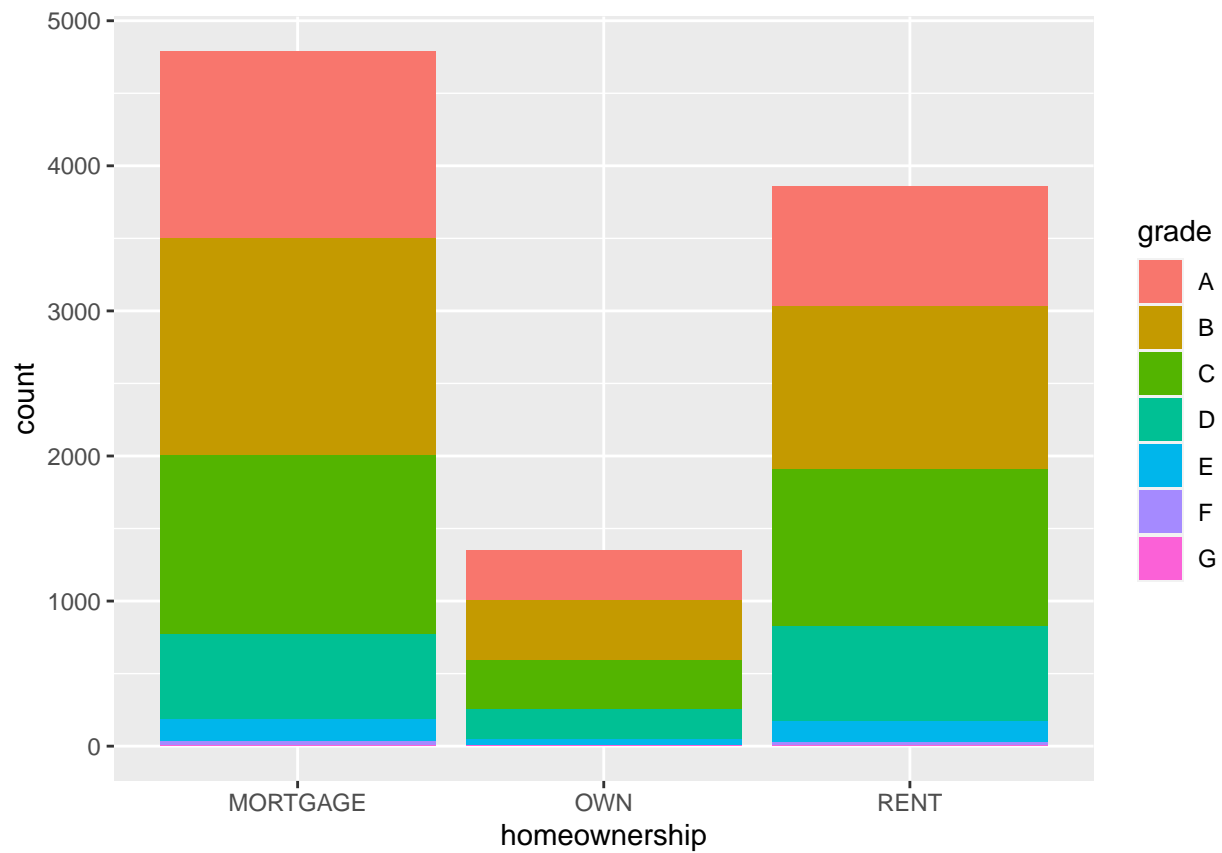
Bar plot (Slide #67)

```
ggplot(loans, aes(x = homeownership)) +  
geom_bar()
```



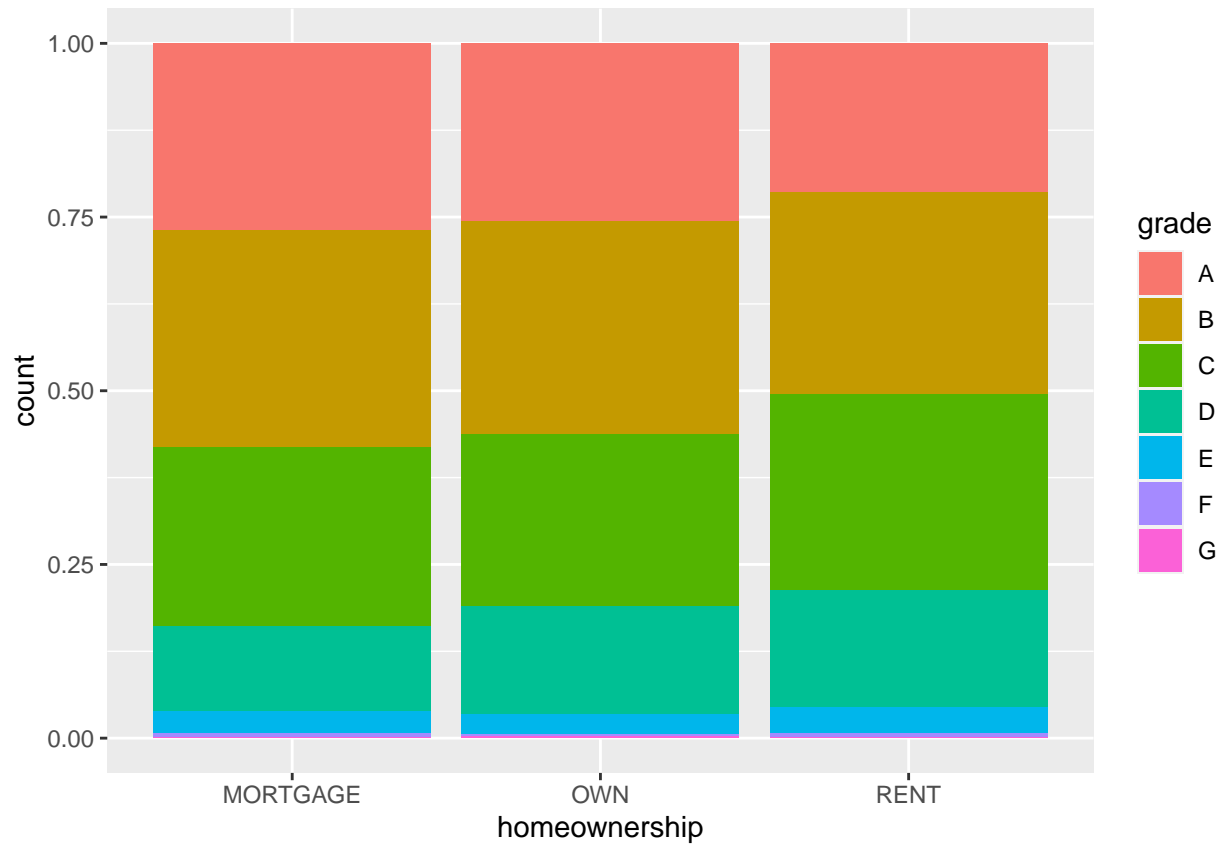
Segmented bar plot (Slide #68)

```
ggplot(loans, aes(x = homeownership,  
fill = grade)) +  
geom_bar()
```



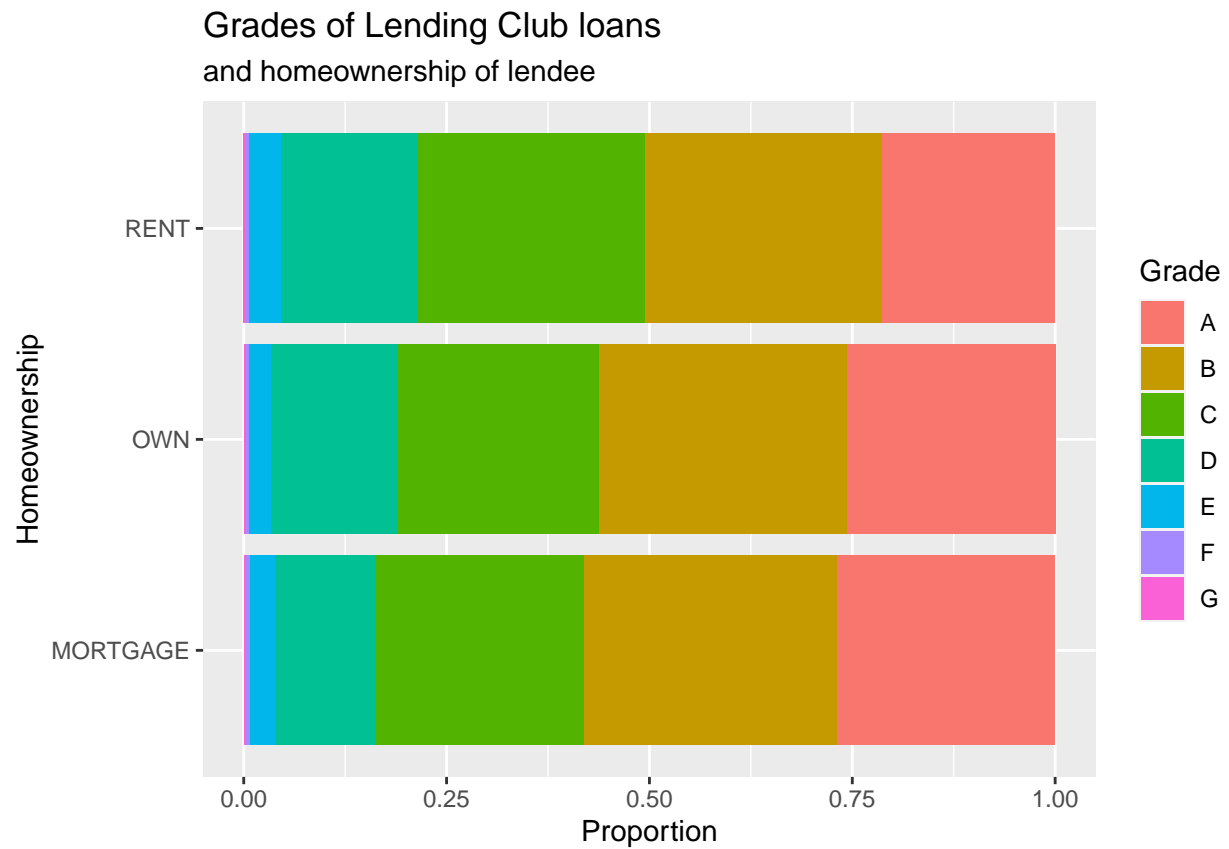
Segmented bar plot (Slide #69)

```
ggplot(loans, aes(x = homeownership, fill = grade)) +  
geom_bar(position = "fill")
```



Customizing bar plots (Slide #71)

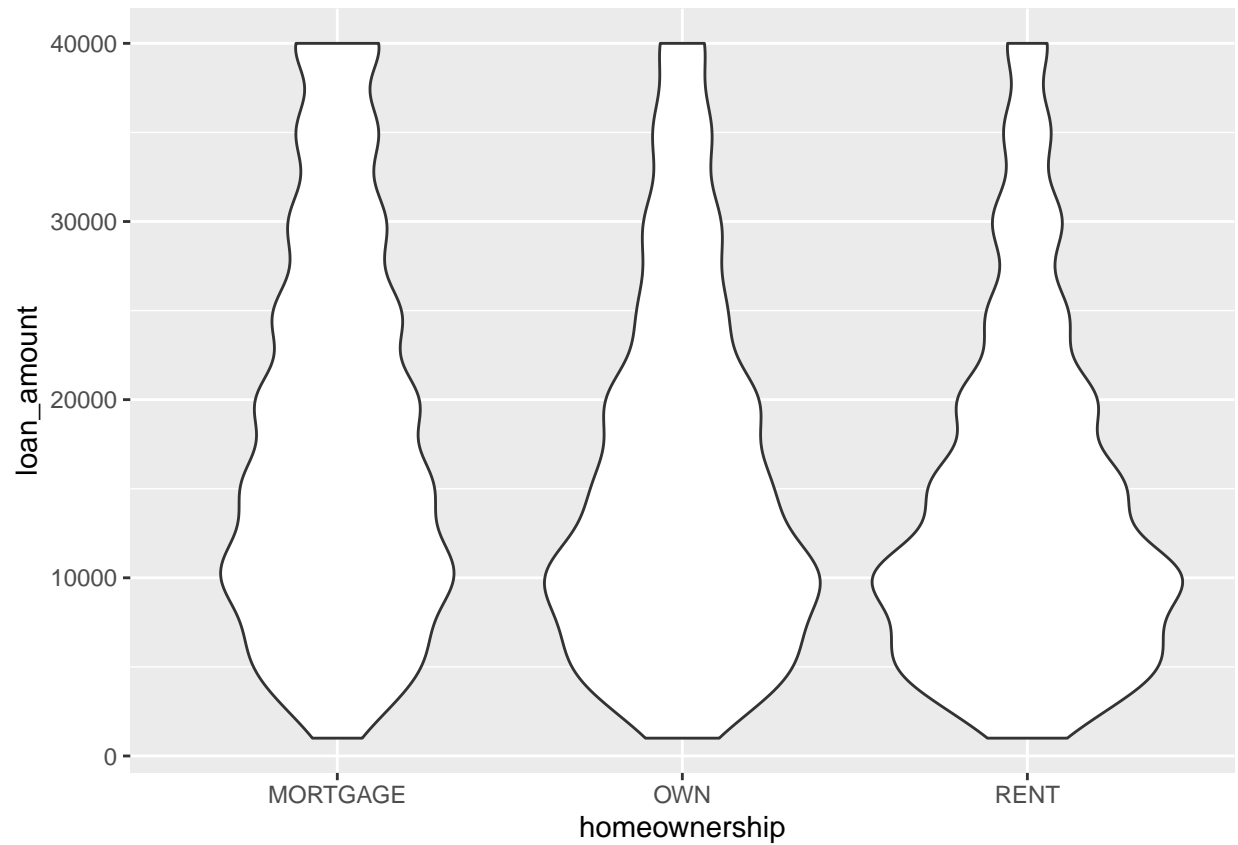
```
ggplot(loans, aes(y = homeownership, fill = grade)) + geom_bar(position = "fill") +
labs( x = "Proportion", y = "Homeownership", fill = "Grade", title = "Grades of Lending Club loans", su
```



IV. Visualizing variables of varied types

Violin plots (Slide #73)

```
ggplot(loans, aes(x = homeownership, y = loan_amount)) +  
  geom_violin()
```



Ridge plots (Slide #74)

```
library(ggribes)  
ggplot(loans, aes(x = loan_amount, y = grade, fill = grade, color = grade)) +  
geom_density_ridges(alpha = 0.5)
```

Picking joint bandwidth of 2360

