Classification-2

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```
knitr::opts_chunk$set(echo = TRUE, warning=FALSE, message=FALSE)
library(tidyverse)
## -- Attaching packages -----
                                              ----- tidyverse 1.3.1 --
## v ggplot2 3.3.5
                     v purrr
                               0.3.4
## v tibble 3.1.6
                              1.0.8
                     v dplyr
## v tidyr
            1.2.0
                     v stringr 1.4.0
## v readr
            2.1.2
                     v forcats 0.5.1
## -- Conflicts ----- tidyverse_conflicts() --
## x dplyr::filter() masks stats::filter()
## x dplyr::lag()
                   masks stats::lag()
library(caret)
## Loading required package: lattice
## Attaching package: 'caret'
## The following object is masked from 'package:purrr':
##
##
      lift
library(dslabs)
```

Is it a 2 or 7? - continuation

Last time we started considering the problem of labeling digits as 2 or a 7 using the following variables (features):

- x_1 will be the proportion of dark pixels in the upper left quadrant.
- x_2 will be the proportion of dark pixels in the lower right quadrant.

Let's start by loading the dataset mnist_27 from dslabs and creating our testing and training datasets:

```
data("mnist_27")
mnist.train.tbl <- tibble(mnist_27$train)
mnist.test.tbl <- tibble(mnist_27$test)</pre>
```

And let's note the dimensions of those datasets

```
dim(mnist.train.tbl)
```

```
## [1] 800 3
```

```
dim(mnist.test.tbl)
```

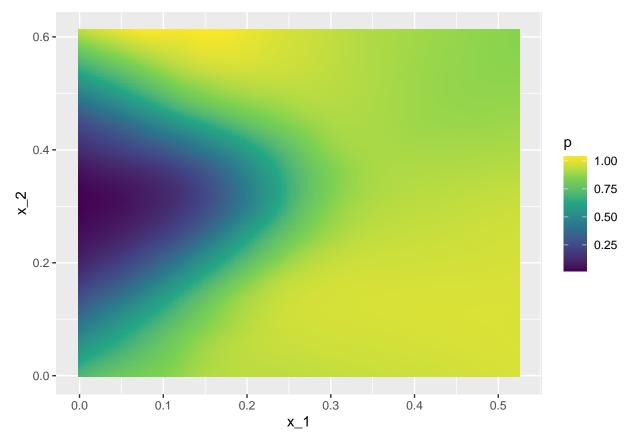
[1] 200 3

Today we are interested in defining the *decision boundary* of the best theoretical classifier which we will call the *Bayes' boundary*. The mnist dataset has over 60,000 digits so we can approximate the theoretical probability of a 7 (compared to a 2). Luckily for us this information is contained in the field true_p of mnist_27. Let's take a look at it:

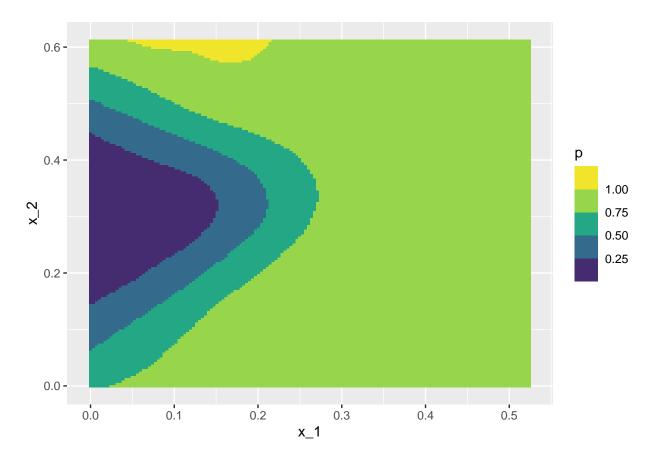
```
mnist.true.tbl <- tibble(mnist_27$true_p)</pre>
```

The way to interpret this table is to note that given x_1 and x_2 it provides an estimate of the probability of a digit been a 7. Let's plot how this probability looks like in two similar ways

```
ggplot(mnist.true.tbl, aes(x_1, x_2, fill = p)) +
  geom_raster() +
  scale_fill_viridis_c()
```

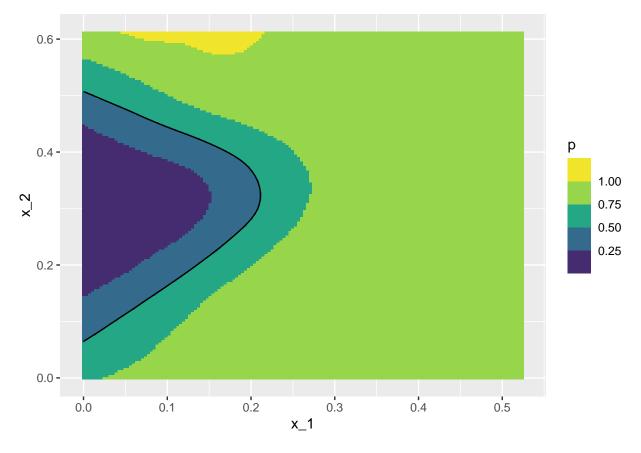


```
ggplot(mnist.true.tbl, aes(x_1, x_2, fill = p)) +
  geom_raster() +
  scale_fill_viridis_b()
```



Notice how points on the far right are likely to be 7, and how points in the left are very likely to be 2. Finally notice the probability changes around a curved region in the left of the screen.

The Bayes' boundary consists of all the points where the probability is exactly equal to 0.5. We can plot this boundary by using the stat_contour command of ggplot. Notice that for stat_contour to work you need to define z in your aes command:



```
# A tibble: 22,500 x 3
##
##
          x_1
                 x_2
                         р
        <dbl> <dbl> <dbl>
##
    1 0
                   0 0.703
##
    2 0.00352
                   0 0.711
##
    3 0.00703
##
                   0 0.719
##
    4 0.0105
                   0 0.727
##
    5 0.0141
                   0 0.734
##
    6 0.0176
                   0 0.741
                   0 0.747
    7 0.0211
##
    8 0.0246
                   0 0.753
    9 0.0281
                   0 0.759
##
## 10 0.0316
                   0 0.765
## # ... with 22,490 more rows
```

In the following exercises we will explore the decision boundary generated by our KNN classifier using the following steps:

1. Using a value of kNear of 10, create a KNN model using your training dataset

```
kNear=10
knn.model <- knn3(y~x_1+x_2, data=mnist.train.tbl, k=kNear)</pre>
```

- 2. We would like to visualize the values of our KNN model across all of the points of the unit square. However our testing dataset does not contain enough of those points so we need to create a tibble with a big amount of points from the unit square interval. We will do that in the following steps
- a. Create a vector grid.vec that contains the numbers 0, 0.1, ...,1. Make use of the function seq.

```
(grid.vec = seq(0,1, by=0.1))
```

```
## [1] 0.0 0.1 0.2 0.3 0.4 0.5 0.6 0.7 0.8 0.9 1.0
```

b. Look at the documentation of the expand_grid function from the tidyverse, and create a tibble grid.tbl with two columns, x_1 and x_2 which contains a grid of combinations of two points from 0 to 1 by steps of 0.1

```
(grid.tbl <- expand_grid(x_1=grid.vec, x_2=grid.vec))
```

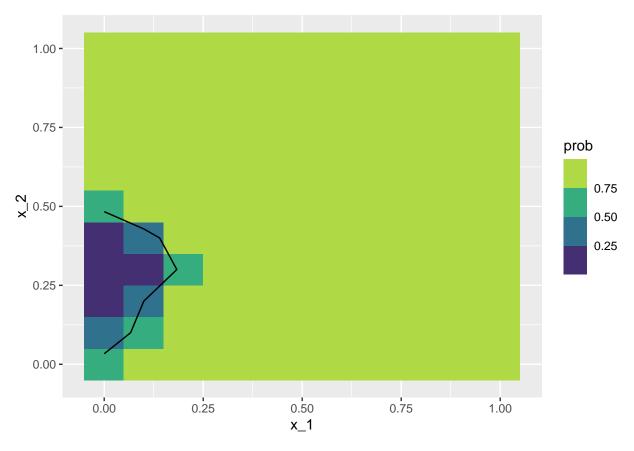
```
## # A tibble: 121 x 2
##
        x_1
               x_2
##
      <dbl> <dbl>
##
    1
           0
               0
##
    2
           0
               0.1
    3
               0.2
##
           0
##
    4
           0
               0.3
##
    5
           0
               0.4
##
    6
               0.5
    7
               0.6
##
           0
##
    8
           0
               0.7
##
    9
           0
               0.8
## 10
           0
               0.9
## # ... with 111 more rows
```

c. Evaluate your KNN model on the values of grid.tbl. Create a new column prob in grid.tbl with the predicted probability of being a 7.

```
pred <- predict(knn.model, grid.tbl)
grid.tbl <- grid.tbl %>%
  mutate(prob = pred[,2])
```

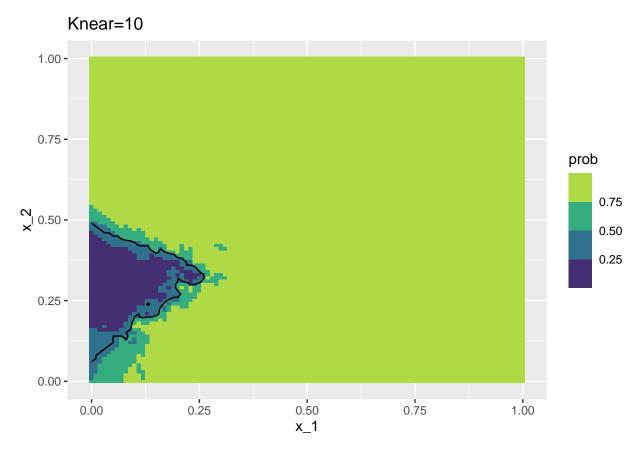
d. Use grid.tbl to plot the predicted probability across the unit grid and plot the decision boundary.

```
ggplot(grid.tbl, aes(x_1, x_2, z=prob,fill = prob)) +
  geom_raster() +
  stat_contour(breaks=c(0.5), color="black")+
  scale_fill_viridis_b()
```



e. It seems your graph is too pixelated. Create a function plot_knn_model(kNear, grid.dist, train.tbl) that trains a KNN model with parameter kNear on train.tbl and displays the value of the probability of being a 7 on a grid of points generated every grid.dist. Evaluate your function using grid.dist equals to 0.1, 0.03 and 0.01

```
create_grid <- function(delta) {</pre>
  grid.vec = seq(0,1, by=delta)
  expand_grid(x_1=grid.vec, x_2=grid.vec)
}
plot_knn_model <- function (kNear, grid.dist, train.tbl) {</pre>
  knn.model <- knn3(y~x_1+x_2, data=train.tbl, k=kNear)</pre>
  grid.tbl <- create_grid(grid.dist)</pre>
  pred <- predict(knn.model, grid.tbl)</pre>
  grid.tbl <- grid.tbl %>%
    mutate(prob = pred[,2])
  ggplot(grid.tbl, aes(x_1, x_2, z=prob,fill = prob)) +
    geom_raster() +
    stat_contour(breaks=c(0.5), color="black")+
    scale_fill_viridis_b()+
    ggtitle(str_c("Knear=",kNear))
}
#plot_knn_model(10,0.1, mnist.train.tbl)
#plot_knn_model(10,0.03, mnist.train.tbl)
```



3. Experiment plotting with different values of k (say from k=5 to k=50, using steps of 5). Which decision boundary looks more similar to the Bayes boundary? Is this consistent with the optimal value of k that you found using in point 4 of our last activity, 3_Classification.Rmd?

 $plot_knn_model(5,0.01,\,mnist.train.tbl)\,\,plot_knn_model(10,0.01,\,mnist.train.tbl)\,\,plot_knn_model(15,0.01,\,mnist.train.tbl)\,\,plot_knn_model(25,0.01,\,\,mnist.train.tbl)\,\,plot_knn_model(25,0.01,\,\,mnist.train.tbl)\,\,plot_knn_model(30,0.01,\,\,mnist.train.tbl)\,\,plot_knn_model(35,0.01,\,\,mnist.train.tbl)\,\,plot_knn_model(40,0.01,\,\,mnist.train.tbl)\,\,plot_knn_model(45,0.01,\,\,mnist.train.tbl)\,\,plot_knn_model(50,0.01,\,\,mnist.train.tbl)$

 $\#\{\text{r include} = \text{FALSE}\}\$ for (i in seq $(5,150,10)\}\{$ p <- plot_knn_model(i,0.01, mnist.train.tbl) print(p) $\}$

Decision boundary of a linear classifer

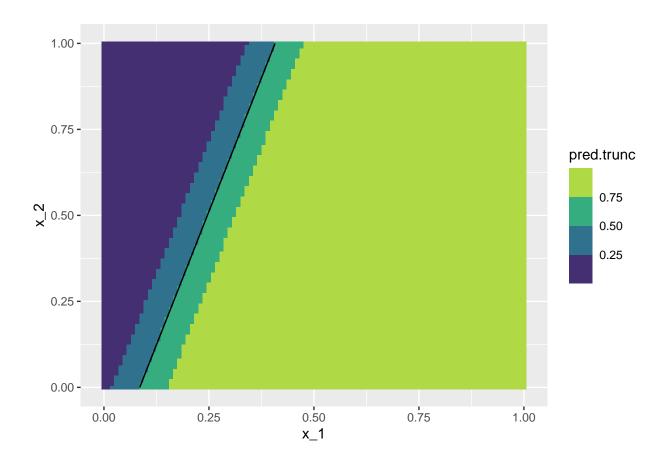
4. We can also use a linear model to approximate the probability of being a 7. Notice that in order to make this approach work, we need to create a new input variable where 2s are encoded as zeros and 7s are encoded as ones. Also note that the linear model can give values outside of [0,1] so we will need to truncate predictions that are negative to 0 and prediction over 1 to 1. Implement this approach and plot the boundary of this classifier. How does this boundary compare to the boundary generated by the KNN model?

The boundary for the linear model is very straight and regular. The KNN model is very uneven. The linear graph shows that there is a higher probability of a number being 7 if it has fewer pigments in x_2 .

The KNN graph shows more nuance than this. There is a much smaller region where the probability of the

number being a 7 is less than 50%.

```
test <- mnist.train.tbl %>%
  mutate(y_1 = ifelse(y == "2", 0, 1))
linear.model <- lm(y_1~x_1+x_2, data = test)
#linear.model
(grid2.vec = seq(0,1, by=0.01))
     [1] 0.00 0.01 0.02 0.03 0.04 0.05 0.06 0.07 0.08 0.09 0.10 0.11 0.12 0.13 0.14
##
    [16] 0.15 0.16 0.17 0.18 0.19 0.20 0.21 0.22 0.23 0.24 0.25 0.26 0.27 0.28 0.29
## [31] 0.30 0.31 0.32 0.33 0.34 0.35 0.36 0.37 0.38 0.39 0.40 0.41 0.42 0.43 0.44
## [46] 0.45 0.46 0.47 0.48 0.49 0.50 0.51 0.52 0.53 0.54 0.55 0.56 0.57 0.58 0.59
## [61] 0.60 0.61 0.62 0.63 0.64 0.65 0.66 0.67 0.68 0.69 0.70 0.71 0.72 0.73 0.74
   [76] 0.75 0.76 0.77 0.78 0.79 0.80 0.81 0.82 0.83 0.84 0.85 0.86 0.87 0.88 0.89
## [91] 0.90 0.91 0.92 0.93 0.94 0.95 0.96 0.97 0.98 0.99 1.00
(grid2.tbl <- expand_grid(x_1=grid2.vec, x_2=grid2.vec))
## # A tibble: 10,201 x 2
##
       x 1 x 2
##
      <dbl> <dbl>
## 1
         0 0
          0 0.01
## 2
         0 0.02
## 3
## 4
         0 0.03
## 5
         0 0.04
         0 0.05
## 6
## 7
         0 0.06
## 8
         0 0.07
## 9
         0.08
## 10
         0 0.09
## # ... with 10,191 more rows
pred2 <- predict(linear.model, grid2.tbl)</pre>
grid2.tbl <- grid2.tbl %>%
  mutate(lm = pred2) %>%
  mutate(pred.trunc = ifelse(pred2 < 0, 0, ifelse(pred2 > 1, 1, pred2)))
ggplot(grid2.tbl, aes(x_1, x_2, z=pred.trunc,fill = pred.trunc)) +
  geom_raster() +
  stat contour(breaks=c(0.5), color="black")+
  scale_fill_viridis_b()
```



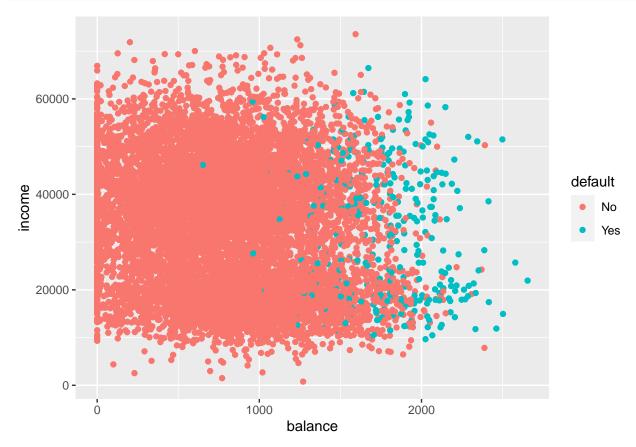
The Default dataset

In the following sets of exercises we will be exploring the Default dataset available from the ISLR2 package. In particular we will construct linear models that would allow us to predict whether a particular person would go on default.

```
library(ISLR2)
data(Default)
default.tbl <- tibble(Default)</pre>
default.tbl
## # A tibble: 10,000 x 4
##
      default student balance income
                                 <dbl>
##
      <fct>
               <fct>
                          <dbl>
##
    1 No
               No
                           730. 44362.
##
    2 No
               Yes
                           817. 12106.
                          1074. 31767.
##
    3 No
               No
                           529. 35704.
##
    4 No
               No
##
    5 No
               No
                           786. 38463.
##
    6 No
               Yes
                           920.
                                  7492.
##
    7 No
                           826. 24905.
               No
##
    8 No
               Yes
                           809. 17600.
##
    9 No
               No
                          1161. 37469.
## 10 No
               No
                             0
                                29275.
## # ... with 9,990 more rows
```

5. a. Generate a plot of balance (x) and income (y) vs default (using color). What trends do you observe?

```
ggplot(default.tbl, aes(x = balance, y = income, color = default)) +
geom_point() +
geom_jitter()
```



People with the highest balances are more likely to "go on default". For fun, I also did facet_wrap by student. The area of the graphs where people default is almost the same regardless of student status. Defaulting appears to be much more related to balance. (hmm. would the best linear model look at just balance?) Balance and income do not appear strongly related to one another.

```
b. Divide the original datasets into a training (8000 elements) and a testing dataset (2000 elements) by set.seed(12345) trainer <- slice_sample(default.tbl, n = 8000) tester <- setdiff(default.tbl, trainer)
```

```
## # A tibble: 2,000 x 4
      default student balance income
##
##
      <fct>
              <fct>
                          <dbl>
                                <dbl>
##
    1 No
              Yes
                          920.
                                7492.
##
    2 No
              Yes
                            0 21871.
                         1221. 13269.
##
    3 No
              Yes
##
                          237. 28252.
    4 No
              No
                          286. 45042.
    5 No
              No
    6 No
                            0 50265.
##
              No
##
    7 No
              Yes
                          528. 17637.
```

tester

```
## 8 No No 1095. 26465.

## 9 No No 643. 41474.

## 10 No No 495. 54385.

## # ... with 1,990 more rows
```

6. Create a linear model (similar to point 4) that predicts default based on balance and income. Notice that the value of the model is not necessarily between 0 and 1, so divide the prediction by the maximum model value (across the grid) and truncate your response to 0 if the value is negative. What is the missclassification rate?

```
trainer <- trainer %>%
  mutate(default_1 = ifelse(default == "No", 0, 1))
linear.model2 <- lm(default_1~balance+income, data = trainer)#+income
linear.model2
##
## Call:
## lm(formula = default_1 ~ balance + income, data = trainer)
## Coefficients:
   (Intercept)
                     balance
                                    income
    -9.491e-02
                   1.284e-04
                                 5.988e-07
pred3 <- predict(linear.model2, tester)</pre>
value <- max(pred3)</pre>
tester2 <- tester %>%
  mutate(lm = pred3/value) %>%
  mutate(lm = ifelse(pred3 < 0, 0, pred3)) %>%
  mutate(p = ifelse(lm < .5, "No", "Yes"))</pre>
#max "maximum model value" is pred3? 0.2379911
tester2
## # A tibble: 2,000 x 6
##
      default student balance income
                                            lm p
##
      <fct>
               <fct>
                         <dbl>
                                <dbl>
                                         <dbl> <chr>
    1 No
##
               Yes
                          920. 7492. 0.0276
                                               No
##
    2 No
               Yes
                            0 21871. 0
                                                No
                         1221. 13269. 0.0697
##
    3 No
               Yes
                                               No
##
    4 No
                          237. 28252. 0
               No
                                               No
##
    5 No
                          286. 45042. 0
              No
                                               No
    6 No
                            0 50265.0
##
              No
                                                No
    7 No
##
               Yes
                          528. 17637. 0
                                                No
##
    8 No
               No
                         1095. 26465. 0.0615
                                               No
##
   9 No
               No
                          643. 41474. 0.0125
## 10 No
                          495. 54385. 0.00118 No
               No
## # ... with 1,990 more rows
misclassification rate:
mean(tester2$default != tester2$p)
```

[1] 0.036

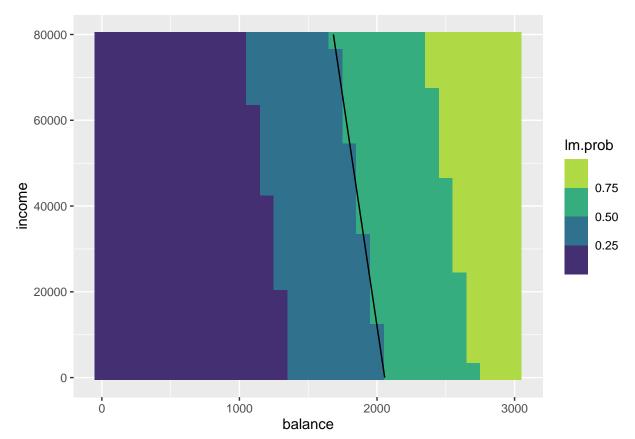
[1] 0.036

7. Plot the probability of the model created on 6) on a grid where $(x_1, x_2) \in [0, 3000] \times [0, 80000]$. Make sure your grid **does not have** over 10,000 points. Plot the decision boundary of the model as well.

```
grid.vec.3k = seq(0,3000, by=100)
grid.vec.80k = seq(0,80000, by=1000)
(grid.tbl.7 <- expand_grid(balance=grid.vec.3k, income=grid.vec.80k))</pre>
## # A tibble: 2,511 x 2
##
      balance income
##
        <dbl> <dbl>
##
                  0
   1
           0
              1000
## 2
           0
              2000
## 3
            0
              3000
## 4
            0
## 5
            0 4000
           0 5000
## 6
##
   7
            0
               6000
## 8
            0
              7000
              8000
## 9
            0
## 10
           0
              9000
## # ... with 2,501 more rows
grid.tbl.7
## # A tibble: 2,511 x 2
##
      balance income
##
        <dbl> <dbl>
##
  1
           0
## 2
            0
              1000
## 3
            0
              2000
              3000
## 4
            0
## 5
            0
              4000
## 6
            0 5000
## 7
            0
              6000
              7000
## 8
            0
               8000
## 9
            0
## 10
            0
                9000
## # ... with 2,501 more rows
pred7 <- predict(linear.model2, grid.tbl.7)</pre>
maxVal <- max(pred7)</pre>
grid.tbl.7 <- grid.tbl.7 %>%
  mutate(lm.prob = pred7/maxVal) %>%
  mutate(lm.prob = ifelse(lm.prob < 0, 0, ifelse(lm.prob > 1, 1, lm.prob)))# %>%
  \#mutate(p = ifelse(lm.prob < .5, "No", "Yes"))
grid.tbl.7
## # A tibble: 2,511 x 3
##
      balance income lm.prob
##
        <dbl> <dbl>
                       <dbl>
##
   1
           0
                  0
                           0
## 2
            0
              1000
                           0
##
    3
            0
               2000
                           0
  4
            0
              3000
                           0
##
## 5
            0
               4000
                           0
            0
              5000
                           0
##
  6
##
   7
               6000
                           0
##
            0
               7000
                           0
  8
```

```
## 9  0 8000  0
## 10  0 9000  0
## # ... with 2,501 more rows

ggplot(grid.tbl.7, aes(balance, income, z=lm.prob,fill = lm.prob)) +
    geom_raster() +
    stat_contour(breaks=c(0.5), color="black")+
    scale_fill_viridis_b()
```



8. Does default change depending on whether somebody is a student or not? Illustrate your answer using a plot using facets.

```
trainerSYes <- trainer %>%
    dplyr::filter(student == "Yes")

trainerSNo <- trainer %>%
    dplyr::filter(student == "No")

linear.modelSYes <- lm(default_1~balance+income, data = trainerSYes)
linear.modelSNo <- lm(default_1~balance+income, data = trainerSNo)

grid.vec.3k = seq(0,3000, by=100)
grid.vec.80k = seq(0,80000, by=1000)
(grid.tbl.8 <- expand_grid(balance=grid.vec.3k, income=grid.vec.80k))

## # A tibble: 2,511 x 2

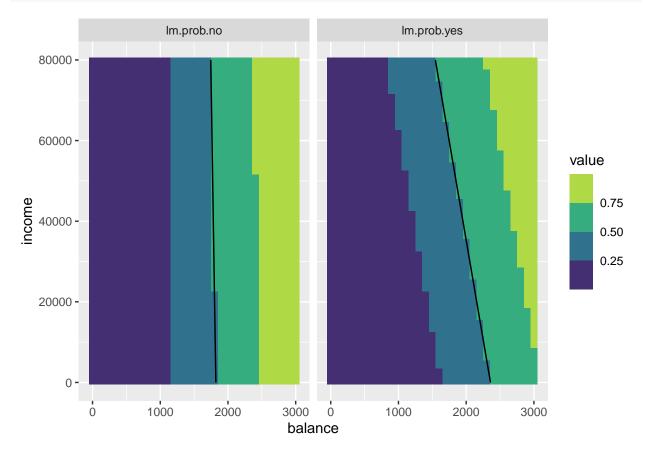
## balance income

## <dbl> <dbl>
```

```
##
    1
                   0
                1000
##
    2
            0
                2000
##
   3
            0
##
   4
            0
               3000
##
    5
            0
               4000
##
   6
            0
               5000
##
   7
            0
               6000
                7000
            0
## 8
## 9
            0
                8000
## 10
            0
                9000
## # ... with 2,501 more rows
pred8Yes <- predict(linear.modelSYes, grid.tbl.8)</pre>
pred8No <- predict(linear.modelSNo, grid.tbl.8)</pre>
maxValYes <- max(pred8Yes)</pre>
maxValNo <- max(pred8No)</pre>
grid.tbl.8.yes <- grid.tbl.8 %>%
  mutate(lm.prob.yes = pred8Yes/maxValYes) %>%
  mutate(lm.prob.yes = ifelse(lm.prob.yes < 0, 0, ifelse(lm.prob.yes > 1, 1, lm.prob.yes)))
grid.tbl.8.yes
## # A tibble: 2,511 x 3
##
      balance income lm.prob.yes
##
        <dbl> <dbl>
                            <dbl>
                                0
##
   1
            0
                   0
            0
                1000
                                0
##
   2
##
  3
            0
               2000
                                0
##
  4
            0
               3000
                                0
##
   5
            0
               4000
                                0
##
  6
            0
               5000
                                0
            0
                6000
##
  7
                                0
##
            0
               7000
                                0
  8
##
   9
            0
                8000
                                0
            0
                9000
                                0
## 10
## # ... with 2,501 more rows
grid.tbl.8.no <- grid.tbl.8 %>%
  mutate(lm.prob.no = pred8No/maxValNo) %>%
  mutate(lm.prob.no = ifelse(lm.prob.no < 0, 0, ifelse(lm.prob.no > 1, 1, lm.prob.no)))
grid.tbl.8.no
## # A tibble: 2,511 x 3
      balance income lm.prob.no
##
##
        <dbl> <dbl>
                           <dbl>
##
   1
            0
                   0
                               0
##
   2
            0
               1000
                               0
##
    3
            0
               2000
                               0
               3000
                               0
##
   4
            0
##
  5
            0
               4000
                               0
            0
               5000
                               0
## 6
##
   7
            0
                6000
                               0
##
            0
                7000
                               0
  8
            0
                8000
                               0
##
  9
                9000
                               0
## 10
            0
```

... with 2,501 more rows

```
full_join(grid.tbl.8.yes, grid.tbl.8.no, by = c("balance", "income")) %>%
  pivot_longer(3:4) %>%
  ggplot(aes(balance, income, z=value,fill = value)) +
  geom_raster() +
  stat_contour(breaks=c(0.5), color="black")+
  scale_fill_viridis_b() +
  facet_wrap(.~name)
```



lm.prob.yes represents students, and lm.prob.no represents non-students. The probability of defaulting is, I think, lower for students because more of the graph is less than p=0.5. The probability of defaulting is lower for students given the same balance.

9. Create a linear model that uses student, balance, and income to predict default. What is the misclassification rate of this model? Are the results better than the model created in 6?

```
trainer, tester
```

-7.876e-02

1.297e-04

```
linear.model3 <- lm(default_1~balance+income+student, data = trainer)
linear.model3

##
## Call:
## lm(formula = default_1 ~ balance + income + student, data = trainer)
##
## Coefficients:
## (Intercept) balance income studentYes</pre>
```

-1.508e-02

2.171e-07

```
pred4 <- predict(linear.model3, tester)</pre>
value <- max(pred4)</pre>
tester3 <- tester %>%
  mutate(lm = pred4/value) %>%
  mutate(lm = ifelse(lm < 0, 0, ifelse(lm > 1, 1, lm))) %%# added ifelse(lm.prob.no > 1, 1, lm.prob.no
  mutate(p = ifelse(lm < .5, "No", "Yes"))</pre>
#max "maximum model value" is pred3? 0.2379911
tester3
## # A tibble: 2,000 x 6
##
      default student balance income
                                           lm p
               <fct>
##
      <fct>
                         <dbl>
                                <dbl>
                                        <dbl> <chr>
                          920. 7492. 0.112
##
   1 No
               Yes
                                              No
##
    2 No
              Yes
                            0 21871. 0
                                               No
##
    3 No
                         1221. 13269. 0.278
                                              No
               Yes
                          237. 28252. 0
##
    4 No
              No
                                               No
##
   5 No
                          286. 45042. 0
                                               No
              No
##
   6 No
              No
                            0 50265.0
                                               No
##
    7 No
               Yes
                          528. 17637. 0
                                               No
##
    8 No
                         1095. 26465. 0.284
```

misclassification rate:

mean(tester3\$default != tester3\$p)

No

No

No ## # ... with 1,990 more rows

[1] 0.0605

9 No

10 No

1] 0.036 for #6 [1] 0.0605 for this one.

The misclassification rate is higher for this model. (why? I'd think more explanatory variables = more accuracy. I guess not.)

No

No

10. Plot the probability and the decision boundary for the model created in 9.

643. 41474. 0.0562 No

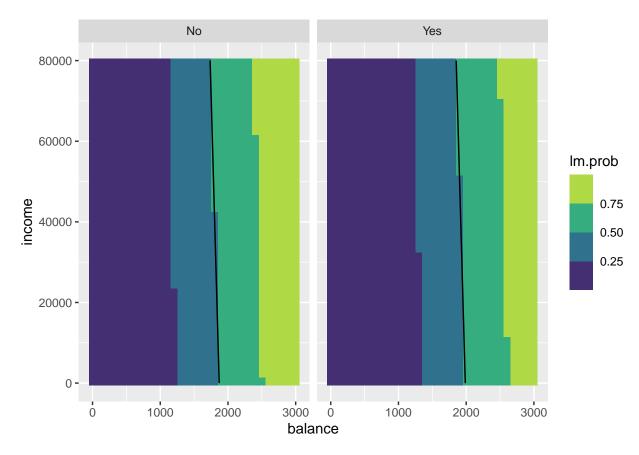
495. 54385. 0

to plot this, I must use a grid similar to #8. (to find misclassification rate, I predict defaulting using the original table and compare the two columns)

tester3

```
## # A tibble: 2,000 x 6
##
      default student balance income
                                           lm p
##
      <fct>
                         <dbl>
                                        <dbl> <chr>
               <fct>
                                 <dbl>
##
   1 No
               Yes
                          920.
                                7492. 0.112
              Yes
                            0 21871. 0
##
    2 No
                                               No
##
    3 No
               Yes
                         1221. 13269. 0.278
                                              No
   4 No
##
              No
                          237. 28252. 0
                                               No
##
   5 No
                          286. 45042. 0
              No
                                               No
##
    6 No
                            0 50265. 0
                                               No
              No
##
    7 No
                          528. 17637. 0
              Yes
                                               No
##
                         1095. 26465. 0.284
   8 No
              No
   9 No
              No
                          643. 41474. 0.0562 No
## 10 No
                          495. 54385. 0
              No
                                               No
## # ... with 1,990 more rows
```

```
grid.vec.3k = seq(0,3000, by=100)
grid.vec.80k = seq(0,80000, by=1000)
grid.vec.student = seq(0,1, by = 1)
(grid.tbl.8 <- expand_grid(balance=grid.vec.3k, income=grid.vec.80k, student = grid.vec.student))
## # A tibble: 5,022 x 3
##
     balance income student
        <dbl> <dbl>
##
                     <dbl>
## 1
           0
                  0
                          0
## 2
           0
                  0
                          1
## 3
           0 1000
                           0
## 4
           0 1000
                           1
           0 2000
## 5
                           0
## 6
           0 2000
                           1
## 7
           0 3000
## 8
           0 3000
                           1
## 9
           0
              4000
                           0
           0
              4000
## 10
                           1
## # ... with 5,012 more rows
grid.tbl.8 <- grid.tbl.8 %>%
  mutate(student = ifelse(student == 1, "Yes", "No")) %>%
  mutate(student = as.factor(student))
somePredVals <- predict(linear.model3, grid.tbl.8)</pre>
#somePredVals
maxSomePredVals <- max(somePredVals)</pre>
#maxSomePredVals
plot.grid.tbl.8 <- grid.tbl.8 %>%
  mutate(lm.prob = somePredVals/maxSomePredVals) %>%
  mutate(lm.prob = ifelse(lm.prob < 0, 0, ifelse(lm.prob > 1, 1, lm.prob))) #this line is not really nec
#plot.grid.tbl.8
# balance income student lm.prob
plot.grid.tbl.8 %>%
  ggplot(aes(balance, income, z = lm.prob, fill = lm.prob)) +
    geom_raster() +
    stat_contour(breaks = c(0.5), color = "black") +
    scale_fill_viridis_b() +
    facet_wrap(~student)
```



the two plots look extremely similar.