Code ▼

R Notebook

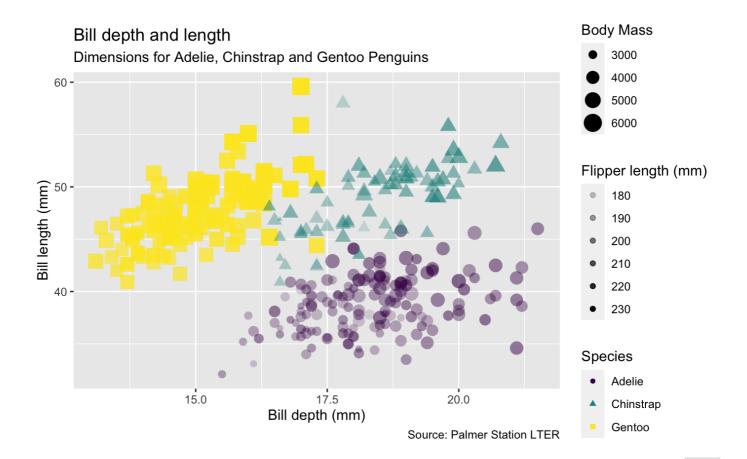
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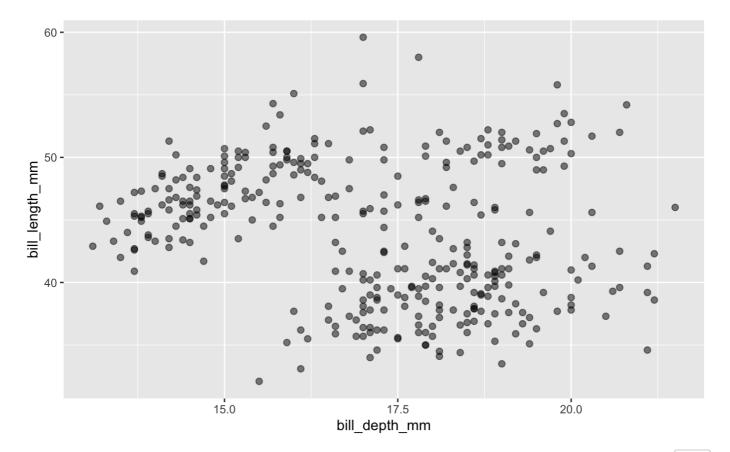
```
library(tidyverse)
library(palmerpenguins)
glimpse(penguins)
```

```
Rows: 344
Columns: 8
$ species
                    <fct> Adelie, Adelie, Adelie, Adelie, ...
                    <fct> Torgersen, Torgersen...
$ island
$ bill_length_mm
                    <dbl> 39.1, 39.5, 40.3, NA, 36.7, 39....
$ bill_depth_mm
                    <dbl> 18.7, 17.4, 18.0, NA, 19.3, 20...
$ flipper_length_mm <int> 181, 186, 195, NA, 193, 190, 18...
                    <int> 3750, 3800, 3250, NA, 3450, 365...
$ body_mass_g
$ sex
                    <fct> male, female, female, NA, femal...
                    <int> 2007, 2007, 2007, 2007, 2007, 2...
$ year
```

Hide

#Mapping: Determines the size, alpha, etc. of points based on the values of a variabl e in the data --> goes into aes(): for eg. the higher the flipper length the higher t he alpha. ggplot(data = penguins) + aes(x = bill_depth_mm, y = bill_length_mm, colour = species, shape = species, size = body_mass_g, alpha = flipper_length_mm) + 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", shape = "Species", size = "Body Mass", alpha = "Flipper length (mm)", caption = "Source: Palmer Station LTER") + scale_colour_viridis_d()

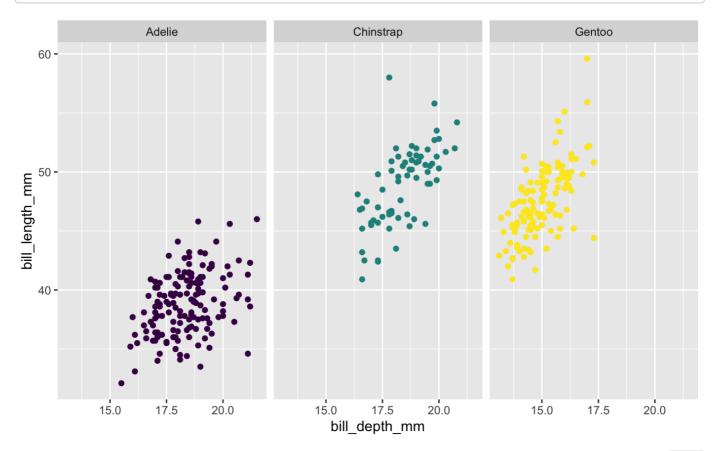


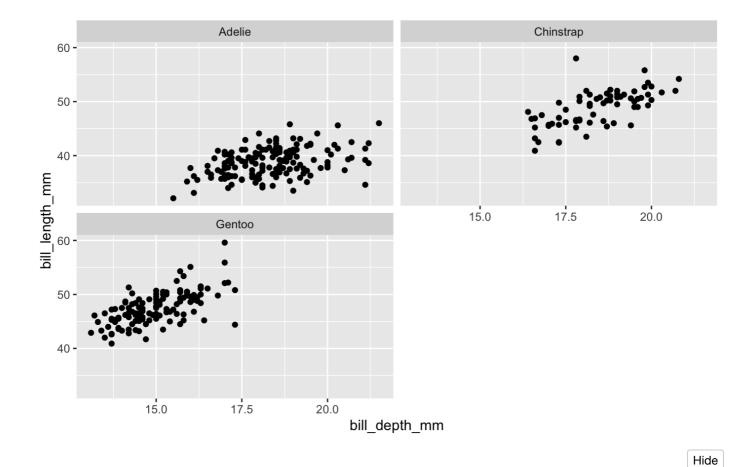


```
#Faceting: Smaller plots that display different subsets of the data. Useful for explo ring conditional relationships and large data.
```

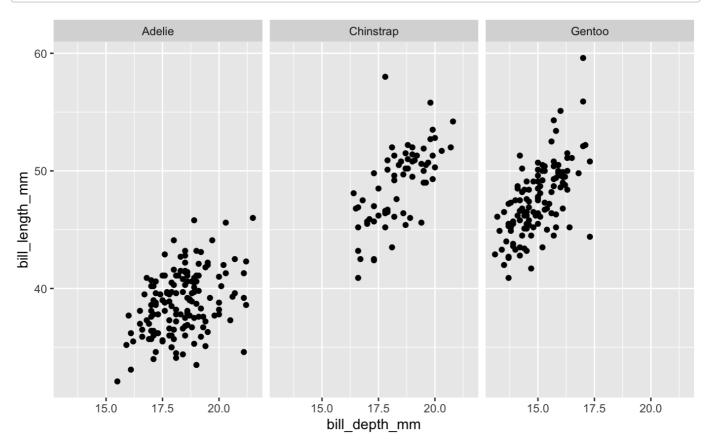
```
Error in `ggplot_add()`:
! Can't add `ggplot(data = penguins)` to a <ggplot>
   object.
Backtrace:
1. ggplot2:::`+.gg`(...)
2. ggplot2:::add_ggplot(e1, e2, e2name)
4. ggplot2:::ggplot_add.default(object, p, objectname)
```

```
#Faceting: Smaller plots that display different subsets of the data. Useful for explo
ring conditional relationships and large data.
#Faceting for single variable to sort data by:
ggplot (data = penguins) +
    aes( x = bill_depth_mm,
        y = bill_length_mm,
        color = species) +
    geom_point() +
    facet_wrap( ~ species) +
    scale_colour_viridis_d() +
    guides(color = "none")
```





```
ggplot (data = penguins) +
  aes( x = bill_depth_mm,
        y = bill_length_mm) +
  geom_point() +
  facet_grid(. ~ species) #Identical to a basic facet_wrap
```



library(openintro)

Loading required package: airports

Loading required package: cherryblossom

Loading required package: usdata

Hide

glimpse(loans_full_schema)

```
Rows: 10,000
Columns: 55
$ emp_title
                                     <chr> "global config en...
$ emp_length
                                     <dbl> 3, 10, 3, 1, 10, ...
$ state
                                     <fct> NJ, HI, WI, PA, C...
                                     <fct> MORTGAGE, RENT, R...
$ homeownership
                                     <dbl> 90000, 40000, 400...
$ annual_income
$ verified income
                                     <fct> Verified, Not Ver...
$ debt_to_income
                                     <dbl> 18.01, 5.04, 21.1...
$ annual_income_joint
                                     <dbl> NA, NA, NA, NA, 5...
$ verification_income_joint
                                     <fct> , , , Verified,...
                                     <dbl> NA, NA, NA, NA, 3...
$ debt_to_income_joint
$ delinq_2y
                                     <int> 0, 0, 0, 0, 0, 1,...
                                     <int> 38, NA, 28, NA, N...
$ months_since_last_delinq
                                     <dbl> 2001, 1996, 2006,...
$ earliest_credit_line
                                     <int> 6, 1, 4, 0, 7, 6,...
$ inquiries_last_12m
                                     <int> 28, 30, 31, 4, 22...
$ total_credit_lines
                                     <int> 10, 14, 10, 4, 16...
$ open_credit_lines
                                     <int> 70795, 28800, 241...
$ total_credit_limit
                                     <int> 38767, 4321, 1600...
$ total_credit_utilized
                                     <int> 0, 0, 0, 0, 0, 0, ...
$ num_collections_last_12m
                                     <int> 0, 1, 0, 1, 0, 0,...
$ num_historical_failed_to_pay
                                     <int> 38, NA, 28, NA, N...
$ months_since_90d_late
$ current_accounts_deling
                                     <int> 0, 0, 0, 0, 0, 0, ...
                                     <int> 1250, 0, 432, 0, ...
$ total_collection_amount_ever
                                     <int> 2, 0, 1, 1, 1, 0,...
$ current_installment_accounts
$ accounts_opened_24m
                                     <int> 5, 11, 13, 1, 6, ...
$ months_since_last_credit_inquiry <int> 5, 8, 7, 15, 4, 5...
                                     <int> 10, 14, 10, 4, 16...
$ num_satisfactory_accounts
$ num_accounts_120d_past_due
                                     <int> 0, 0, 0, 0, 0, 0, ...
$ num_accounts_30d_past_due
                                     <int> 0, 0, 0, 0, 0, 0, ...
$ num_active_debit_accounts
                                     <int> 2, 3, 3, 2, 10, 1...
                                     <int> 11100, 16500, 430...
$ total_debit_limit
$ num_total_cc_accounts
                                     <int> 14, 24, 14, 3, 20...
$ num_open_cc_accounts
                                     <int> 8, 14, 8, 3, 15, ...
$ num_cc_carrying_balance
                                     <int> 6, 4, 6, 2, 13, 5...
                                     <int> 1, 0, 0, 0, 0, 3,...
$ num_mort_accounts
$ account_never_delinq_percent
                                     <dbl> 92.9, 100.0, 93.5...
                                     <int> 0, 0, 0, 1, 0, 0,...
$ tax_liens
$ public_record_bankrupt
                                     <int> 0, 1, 0, 0, 0, 0, ...
$ loan_purpose
                                     <fct> moving, debt_cons...
$ application_type
                                     <fct> individual, indiv...
$ loan_amount
                                     <int> 28000, 5000, 2000...
                                     <dbl> 60, 36, 36, 36, 3...
$ term
                                     <dbl> 14.07, 12.61, 17....
$ interest_rate
                                     <dbl> 652.53, 167.54, 7...
$ installment
                                     <fct> C, C, D, A, C, A,...
$ grade
$ sub_grade
                                     <fct> C3, C1, D1, A3, C...
$ issue_month
                                     <fct> Mar-2018, Feb-201...
                                     <fct> Current, Current,...
$ loan_status
                                     <fct> whole, whole, fra...
$ initial_listing_status
$ disbursement_method
                                     <fct> Cash, Cash, Cash,...
$ balance
                                     <dbl> 27015.86, 4651.37...
$ paid_total
                                     <dbl> 1999.330, 499.120...
$ paid principal
                                     <dbl> 984.14, 348.63, 1...
```

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

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```
#Shape:Skewness (right, left, symmetric) and Modality (unimodal, bimodal, multimodal,
uniform)

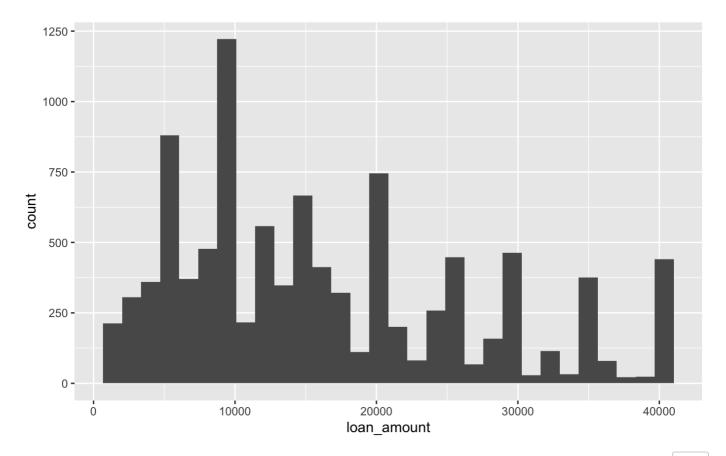
#Center: centered at mean, median, or mode

#Spread: range (range), standard deviation (sd), inter-quartile range (IQR)

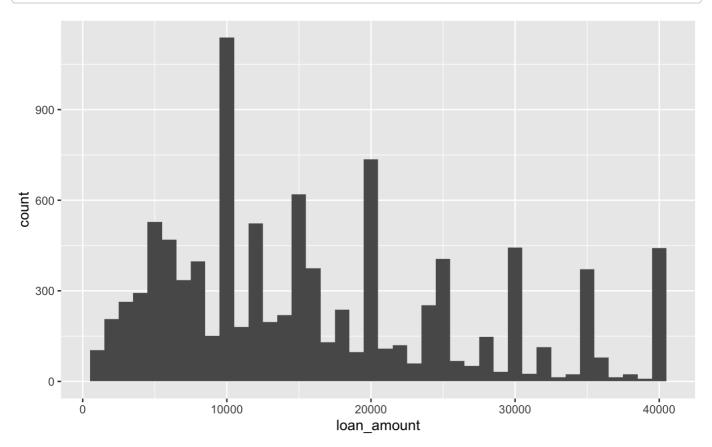
#Anomaly: Unusual observations
```

```
#Frequency of value: histogram, where x is the variable of interest

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

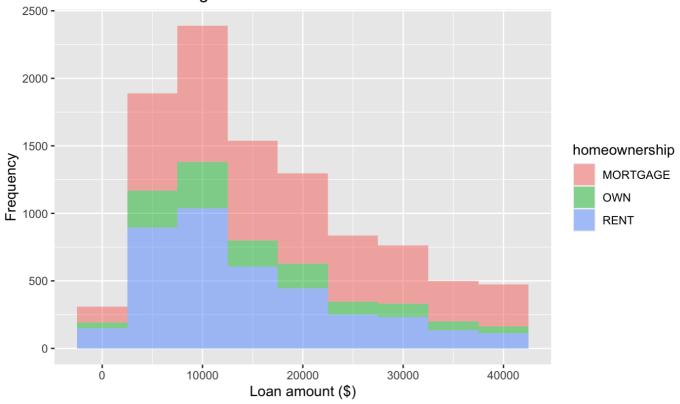


```
#Changing bin width; each bin contains 1 frequency of its value.
ggplot(loans) +
  aes(x = loan_amount) +
  geom_histogram( binwidth = 1000)
```



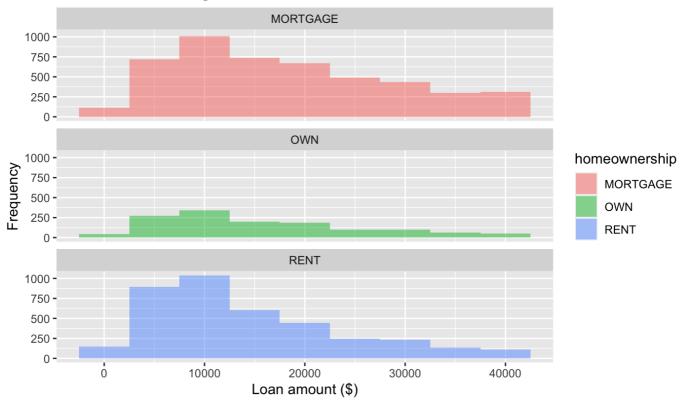
```
ggplot(loans) +
  aes(x = loan_amount, fill = homeownership) + #Mapping fill/color
  geom_histogram( binwidth = 5000, alpha = 0.5) +
  labs( x = "Loan amount ($)",
        y = "Frequency",
        title = "Amounts of Lending Club loans")
```

Amounts of Lending Club loans



```
ggplot(loans) +
  aes(x = loan_amount, fill = homeownership) + #Mapping fill/color
  geom_histogram( binwidth = 5000, alpha = 0.5) +
  labs( x = "Loan amount ($)",
        y = "Frequency",
        title = "Amounts of Lending Club loans") +
  facet_wrap( ~ homeownership, ncol = 1)
```

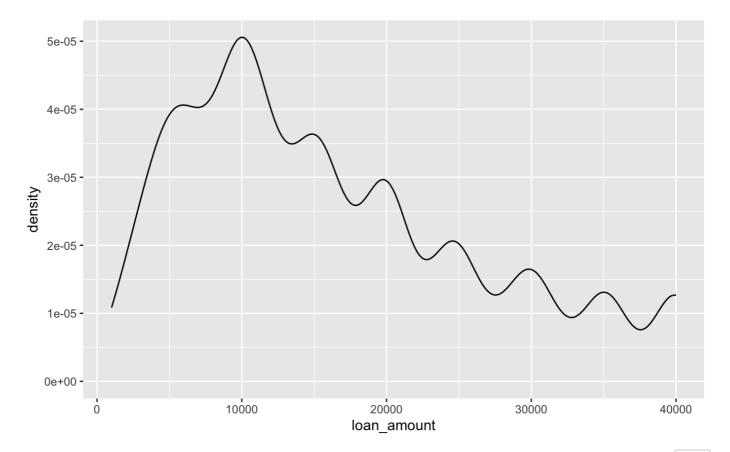
Amounts of Lending Club loans



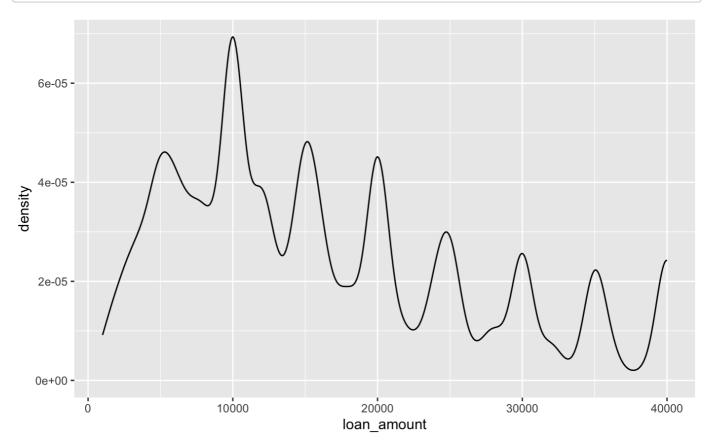
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#Probability density (within a range) [ie. number of times values in a certain range occur over the total number of values]: density plot producing smooth curve, where x is the variable of interest

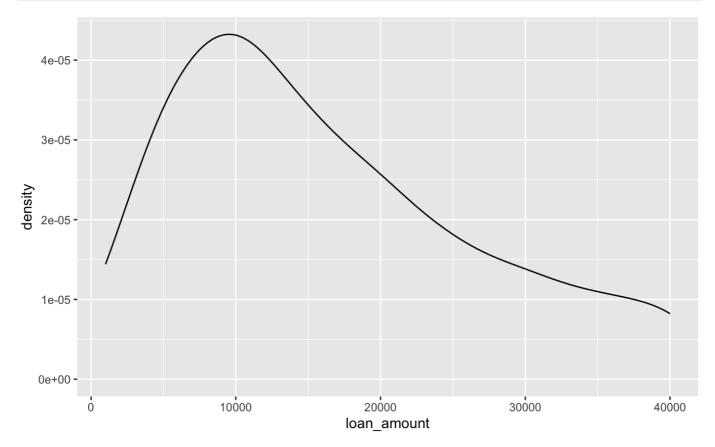
```
ggplot(loans) +
  aes (x = loan_amount) +
  geom_density()
```



```
ggplot(loans) +
  aes (x = loan_amount) +
  geom_density( adjust = 0.5) #Adjust bandwidth, higher is smoother because it has a
lowered res.
```

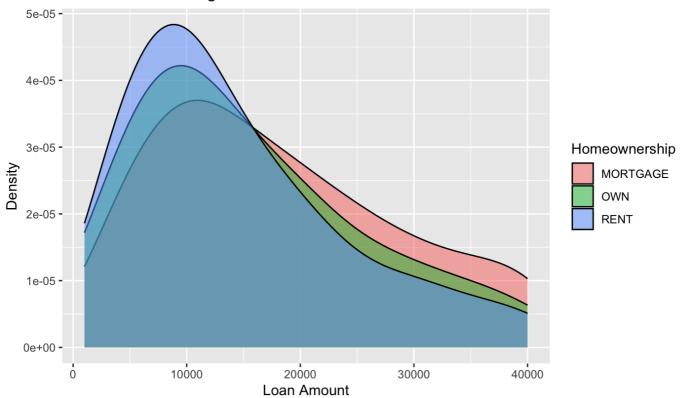


```
ggplot(loans) +
  aes (x = loan_amount) +
  geom_density( adjust = 2)
```



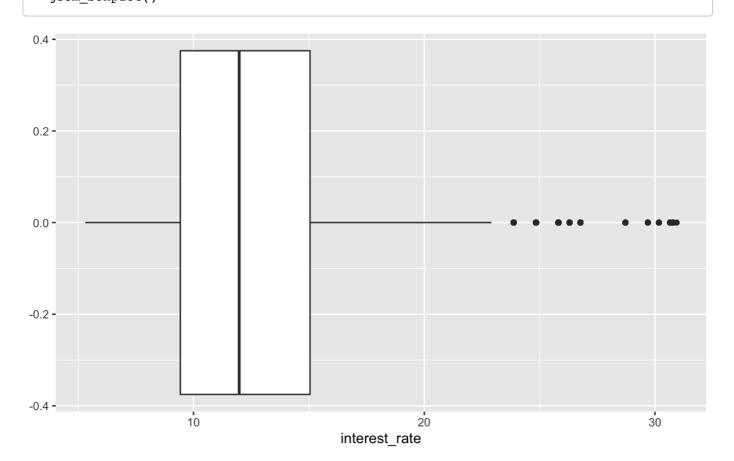
```
#Adding a categorical value:
ggplot(loans) +
aes (x = loan_amount,
    fill = homeownership) +
geom_density( adjust = 2, alpha = 0.5) +
labs (x = "Loan Amount",
    y = "Density",
    title = "Amounts of Lending Club loans",
    fill = "Homeownership")
```

Amounts of Lending Club loans



```
#Boxplots: Indicate important values wrt distribution, eg. median (thick line), IQR
(boundaries of box plot), outliers (dots outside the line)

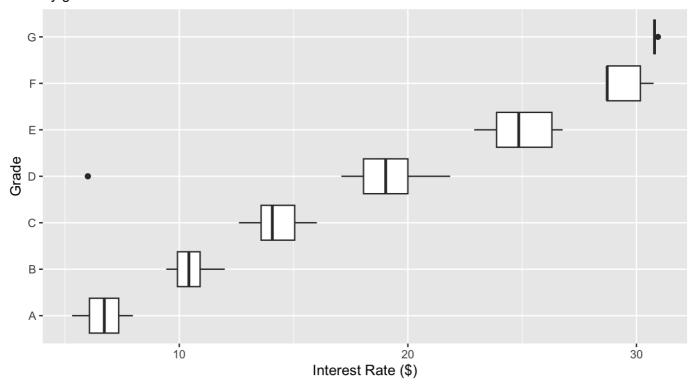
ggplot(loans) +
  aes (x = interest_rate) +
  geom_boxplot()
```



```
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 of loan")
```

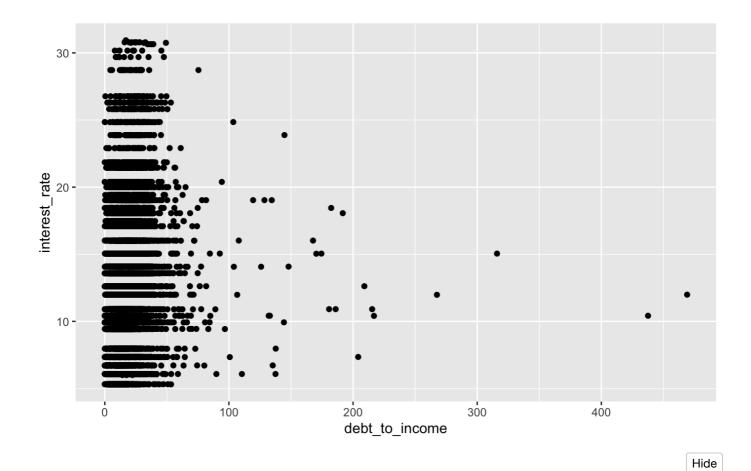
Interest Rates of Lending Club loans

by grade of loan

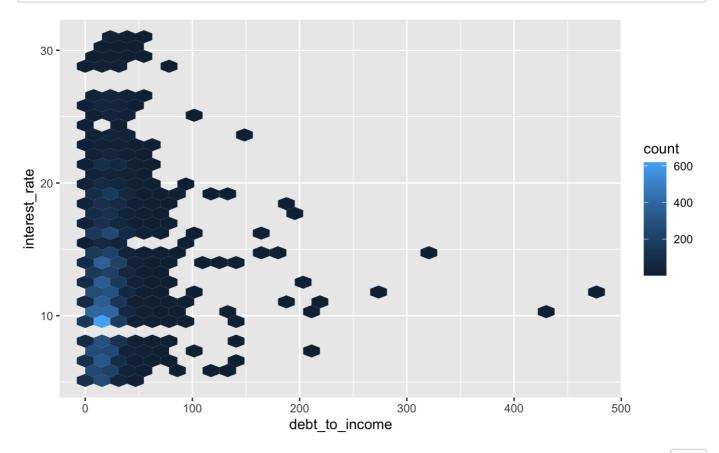


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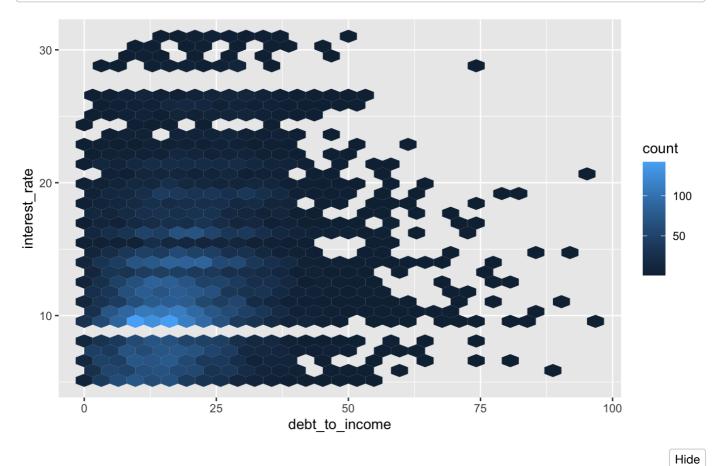
#Scatterplots: Allow you to infer details about the r/s between chosen variables. Alt ernative to this is hex plot which uses color to also accommodate representation of c oncentrations of datapoints.



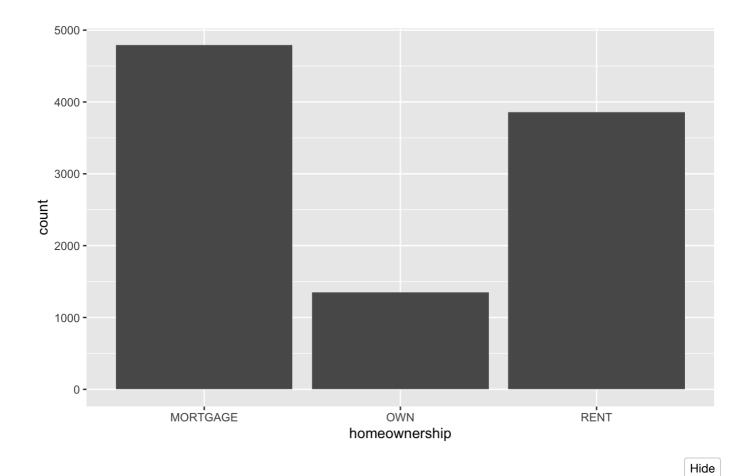
ggplot(loans) +
 aes (x = debt_to_income,
 y = interest_rate) +
 geom_hex()



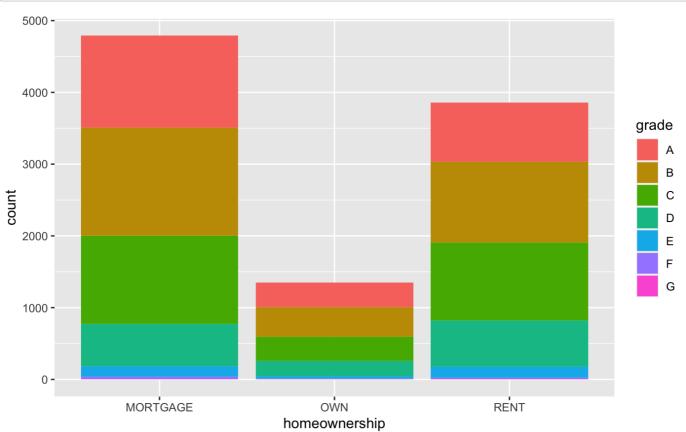
```
ggplot(loans %>% filter(debt_to_income < 100)) +
  aes (x = debt_to_income,
      y = interest_rate) +
  geom_hex()</pre>
```



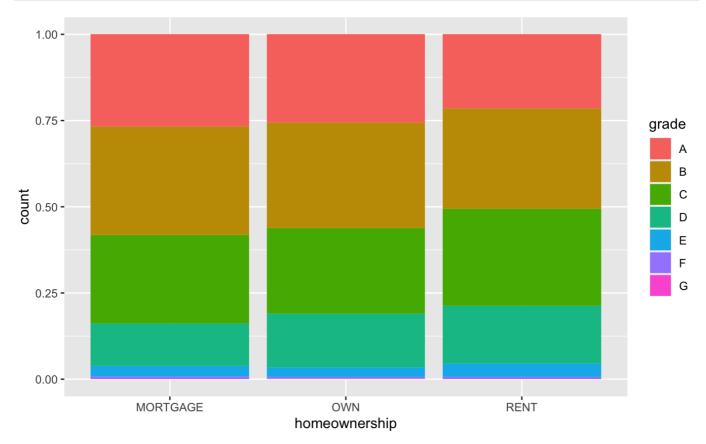
```
#Barplots: R extracts the unique values // count
ggplot(loans) +
  aes (x = homeownership) +
  geom_bar()
```



```
#Segmented bar plot
ggplot(loans) +
aes (x = homeownership,
    fill = grade) +
geom_bar()
```



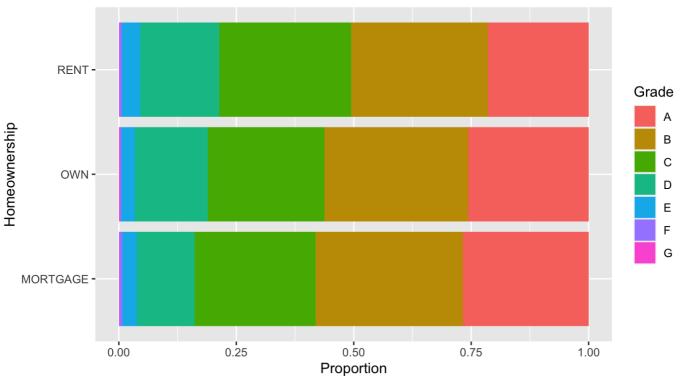
```
#Same height = Easier comparison
ggplot(loans) +
  aes (x = homeownership,
      fill = grade) +
  geom_bar( position = "fill")
```

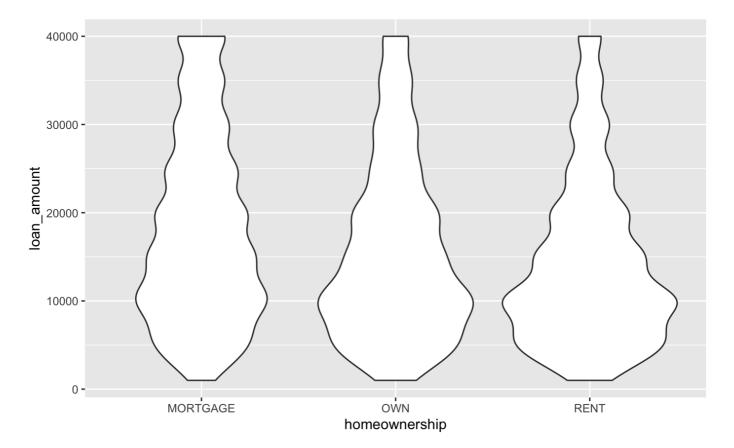


```
#Swap x to y to change the orientation
ggplot(loans) +
  aes (y = homeownership,
     fill = grade) +
  geom_bar( position = "fill") +
  labs( x = "Proportion",
     y = "Homeownership",
     fill = "Grade",
     title = "Grades of Lending Club loans",
     subtitle = "and homeownership of lendee")
```

Grades of Lending Club loans



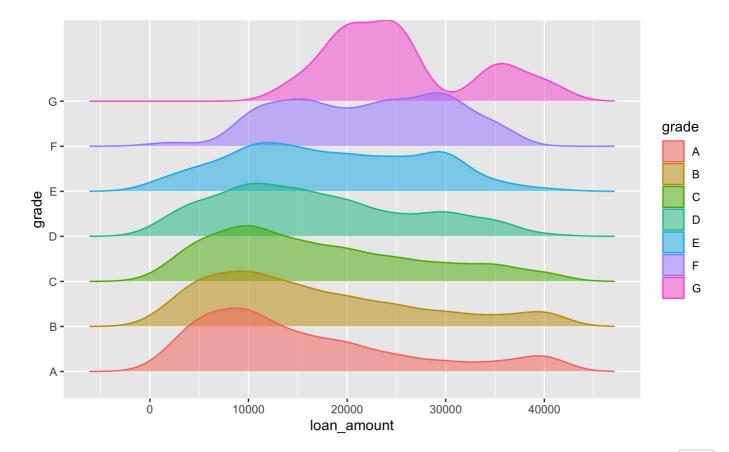




```
#Ridge plot
install.packages("ggridges")
```

```
trying URL 'https://cran.rstudio.com/bin/macosx/big-sur-arm64/contrib/4.2/ggridges_0.
5.4.tgz'
Content type 'application/x-gzip' length 2240459 bytes (2.1 MB)
========downloaded 2.1 MB
```

The downloaded binary packages are in /var/folders/8w/_k66pvq90sncpcr1ps95370h0000gn/T//RtmpOhXpy6/downloaded_packages



NA NA