Data 621 Week 4

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```
## 'data.frame':
                 8161 obs. of 26 variables:
   $ INDEX
                : int 1 2 4 5 6 7 8 11 12 13 ...
  $ TARGET_FLAG: int 0 0 0 0 0 1 0 1 1 0 ...
  $ TARGET_AMT : num
                       0 0 0 0 0 ...
                : int
##
   $ KIDSDRIV
                       0 0 0 0 0 0 0 1 0 0 ...
## $ AGF.
                : int 60 43 35 51 50 34 54 37 34 50 ...
## $ HOMEKIDS
                : int 0010010200...
                 : int 11 11 10 14 NA 12 NA NA 10 7 ...
## $ YOJ
              : Factor w/ 6613 levels "","$0 ","$1,007 ",..: 5033 6292 1250 1 509 746 1488 315 4765 282 ...
## $ INCOME
                : Factor w/ 2 levels "No", "Yes": 1 1 1 1 1 2 1 1 1 1 ...
## $ PARENT1
## $ HOME VAL
              : Factor w/ 5107 levels "", "$0 ", "$100,093 ",...: 2 3259 348 3917 3034 2 1 4167 2 2 ....
                : Factor w/ 2 levels "Yes", "z_No": 2 2 1 1 1 2 1 1 2 2 ...
  $ MSTATUS
##
   $ SEX
                 : Factor w/ 2 levels "M", "z_F": 1 1 2 1 2 2 2 1 2 1 ...
## $ EDUCATION : Factor w/ 5 levels "<High School",...: 4 5 5 1 4 2 1 2 2 2 ...
                : Factor w/ 9 levels "", "Clerical", ...: 7 9 2 9 3 9 9 9 2 7 ...
## $ TRAVTIME
                : int 14 22 5 32 36 46 33 44 34 48 ...
                : Factor w/ 2 levels "Commercial", "Private": 2 1 2 2 2 1 2 1 2 1 ...
## $ CAR USE
## $ BLUEBOOK : Factor w/ 2789 levels "$1,500 ","$1,520 ",..: 434 503 2212 553 802 746 2672 701 135 852 ...
                : int 11 1 4 7 1 1 1 1 1 7 ...
                : Factor w/ 6 levels "Minivan", "Panel Truck", ..: 1 1 6 1 6 4 6 5 6 5 ...
## $ CAR_TYPE
## $ RED CAR
                : Factor w/ 2 levels "no", "yes": 2 2 1 2 1 1 1 2 1 1 ...
               : Factor w/ 2857 levels "$0 ","$1,000 ",..: 1449 1 1311 1 432 1 1 510 1 1 ...
## $ OLDCLAIM
## $ CLM FREQ
              : int 2020200100...
## $ REVOKED
                : Factor w/ 2 levels "No", "Yes": 1 1 1 1 2 1 1 2 1 1 ...
## $ MVR PTS
                : int 3 0 3 0 3 0 0 10 0 1 ...
## $ CAR_AGE
                : int 18 1 10 6 17 7 1 7 1 17 ...
   $ URBANICITY : Factor w/ 2 levels "Highly Urban/ Urban",..: 1 1 1 1 1 1 1 1 1 2 ...
       INDEX
                    TARGET FLAG
                                      TARGET AMT
                                                        KIDSDRIV
##
##
                          :0.0000
   Min.
         :
               1
                   Min.
                                    Min.
                                                 0
                                                     Min.
                                                           :0.0000
   1st Qu.: 2559
                   1st Qu.:0.0000
                                    1st Qu.:
                                                 0
                                                     1st Qu.:0.0000
## Median : 5133
                   Median :0.0000
                                    Median :
                                                 0
                                                     Median :0.0000
   Mean : 5152
                   Mean :0.2638
                                    Mean : 1504
                                                     Mean :0.1711
   3rd Qu.: 7745
                   3rd Qu.:1.0000
                                    3rd Qu.: 1036
                                                     3rd Qu.:0.0000
                   Max. :1.0000
   Max. :10302
                                    Max. :107586
                                                     Max.
                                                           :4.0000
##
##
        AGE
                      HOMEKIDS
                                         YOJ
                                                       INCOME
##
   Min. :16.00
                   Min.
                          :0.0000
                                    Min. : 0.0
                                                   Min. :
   1st Qu.:39.00
                   1st Qu.:0.0000
                                    1st Qu.: 9.0
                                                   1st Qu.: 28097
## Median :45.00
                                    Median:11.0
                   Median :0.0000
                                                   Median : 54028
## Mean :44.79
                   Mean
                          :0.7212
                                    Mean :10.5
                                                   Mean : 61898
## 3rd Qu.:51.00
                   3rd Qu.:1.0000
                                    3rd Qu.:13.0
                                                   3rd Qu.: 85986
## Max.
          :81.00
                   Max.
                          :5.0000
                                    Max.
                                           :23.0
                                                   Max.
                                                          :367030
## NA's
                                    NA's
                                           :454
                                                   NA's
                                                          :445
## PARENT1
                 HOME_VAL
                               MSTATUS
                                            SEX
                                                              EDUCATION
## No :7084
                           0
                               Yes :4894
                                           M :3786
                                                      <High School :1203
              Min.
## Yes:1077
              1st Qu.:
                           0
                               z No:3267
                                           z F:4375
                                                      Bachelors
```

```
Median :161160
##
                                                       Masters
                                                                    :1658
##
              Mean
                    :154867
                                                       PhD
                                                                    : 728
##
              3rd Qu.:238724
                                                       z High School:2330
##
              Max.
                      :885282
##
              NA's
                      :464
##
               JOB
                            TRAVTIME
                                               CAR USE
                                                               BLUEBOOK
   z Blue Collar:1825
                        Min. : 5.00
                                          Commercial:3029
                                                            Min. : 1500
                        1st Qu.: 22.00
                                                            1st Qu.: 9280
  Clerical
                                          Private
                                                   :5132
##
                 :1271
   Professional:1117
                        Median: 33.00
                                                            Median :14440
##
                 : 988
                        Mean : 33.49
                                                            Mean :15710
  Manager
   Lawyer
                 : 835
                        3rd Qu.: 44.00
                                                            3rd Qu.:20850
                 : 712
                        Max. :142.00
                                                            Max.
                                                                   :69740
##
   Student
   (Other)
##
                 :1413
##
                                                      OLDCLAIM
        TIF
                            CAR_TYPE
                                        RED_CAR
##
   Min. : 1.000
                               :2145
                                        no:5783
                                                   Min. :
                     Minivan
                                                   1st Qu.:
##
   1st Qu.: 1.000
                     Panel Truck: 676
                                        yes:2378
##
   Median : 4.000
                     Pickup
                                :1389
                                                   Median :
                                                               0
                     Sports Car: 907
##
   Mean : 5.351
                                                   Mean : 4037
##
   3rd Qu.: 7.000
                     Van
                               : 750
                                                   3rd Qu.: 4636
   Max. :25.000
                                :2294
                                                   Max. :57037
##
                     z SUV
##
##
       CLM FREQ
                     REVOKED
                                   MVR PTS
                                                    CAR AGE
         :0.0000
                     No :7161
                               Min. : 0.000
                                                 Min. :-3.000
##
   Min.
   1st Qu.:0.0000
##
                     Yes:1000
                               1st Qu.: 0.000
                                                 1st Qu.: 1.000
   Median :0.0000
                               Median : 1.000
                                                 Median : 8.000
##
   Mean :0.7986
                               Mean : 1.696
                                                 Mean : 8.328
##
   3rd Qu.:2.0000
                                3rd Qu.: 3.000
                                                 3rd Qu.:12.000
##
   Max. :5.0000
                               Max. :13.000
                                                 Max.
                                                       :28.000
                                                 NA's
##
                                                        :510
##
                    URBANICITY
##
  Highly Urban/ Urban :6492
##
   z_Highly Rural/ Rural:1669
##
##
##
##
##
         INDEX TARGET_FLAG
                              TARGET_AMT
                                                                AGE
##
                                             KIDSDRIV
## 2978.8939616
                   0.4407276 4704.0269299
                                             0.5115341
                                                                 NA
##
      HOMEKIDS
                        YOJ
                                   INCOME
                                                           HOME_VAL
                                              PARENT1
##
      1.1163233
                         NA
                                             0.3384779
                                                                 NA
##
       MSTATUS
                         SEX
                               EDUCATION
                                                   JOB
                                                           TRAVTIME
##
     0.4899929
                   0.4987266
                               1.4448565
                                             2.6818733
                                                         15.9083334
##
       CAR USE
                   BLUEBOOK
                                      TIF
                                              CAR TYPE
                                                            RED CAR
##
                                4.1466353
                                                          0.4544287
      0.4831436 8419.7340755
                                             1.9653570
##
      OLDCLAIM
                   CLM_FREQ
                                  REVOKED
                                              MVR_PTS
                                                            CAR_AGE
## 8777.1391044
                   1.1584527
                               0.3279216
                                             2.1471117
                                                                 NA
##
    URBANICITY
##
     0.4033673
```

	<high school<="" th=""><th>Bachelors</th><th>Masters</th><th>PhD</th><th>z_High School</th></high>	Bachelors	Masters	PhD	z_High School
0	818	1719	1331	603	1537

	<high school<="" th=""><th>Bachelors</th><th>Masters</th><th>PhD</th><th>z_High School</th></high>	Bachelors	Masters	PhD	z_High School
30.27728015	0	0	0	0	1
58.53106231	1	0	0	0	0
95.56731717	0	0	0	0	1
108.7414986	0	0	0	0	1
159.1509202	0	0	0	0	1
196.1468185	0	0	0	0	1
223.6120015	0	0	0	0	1
262.0385439	0	0	0	0	1
291.7285708	0	0	1	0	0

	Commercial	Private
0	1982	4026
30.27728015	1	0
58.53106231	0	1
95.56731717	1	0
108.7414986	1	0
159.1509202	1	0
196.1468185	1	0
223.6120015	1	0
262.0385439	0	1
291.7285708	0	1