EDA No.2

AAA Project - Martin George mgeorgevienna@gmail.com

Application of classification model on AAA data

```
In [78]: | df.head()
         df.info()
         df.columns
         <class 'pandas.core.frame.DataFrame'>
         Float64Index: 21344 entries, 10000003.0 to 28273400.0
         Columns: 112 entries, Household Key to Date
         dtypes: float64(34), int64(1), object(77)
         memory usage: 18.4+ MB
Out[78]: Index(['Household Key', 'Member Flag', 'City', 'State - Grouped', 'ZIP5',
                'ZIP9', 'FSV CMSI Flag', 'FSV Credit Card Flag',
                'FSV Deposit Program Flag', 'FSV Home Equity Flag',
                'SC Vehicle Model Name', 'SVC Facility Name', 'SVC Facility Type',
                'Total Cost', 'Tow Destination Latitude', 'Tow Destination Longitude',
                'Tow Destination Name', 'Was Duplicated', 'Was Towed To AAR Referral',
                'Date'],
               dtype='object', length=112)
```

In [79]: df.head()

Out[79]:

	Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 SC Vehicle Model Name	SVC Facility Name	SVC Facility Type	To Cc
Individual Key														
10000003.0	10462590.0	Υ	NEW HAVEN	СТ	6511.0	65111349.0	0	N	N	N	 NaN	NaN	NaN	N
52211550.0	4500791.0	Y	WEST WARWICK	RI	2893.0	28933850.0	0	Υ	N	N	 CAMRY	ASTRO WRECKER SERVICE	independent repair	3:
52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	Υ	N	N	 CAMRY	Astro Wrecker Service	independent repair	3(
52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	Υ	N	N	 CAMRY	ASTRO WRECKER SERVICE	independent repair	31
52211550.0	4500791.0	Y	WEST WARWICK	RI	2893.0	28933850.0	0	Y	N	N	 CAMRY	ASTRO WRECKER SERVICE	independent repair	3(
5 rows × 112) columns													

5 rows × 112 columns

4

```
In [80]: df['City'].value_counts()[:3].sum()
    df['City'].value_counts()
```

Out[80]:	WARWICK	2815
	CRANSTON	2742
	PROVIDENCE	1690
	NORTH PROVIDENCE	948
	COVENTRY	778
	JOHNSTON	703
	EAST GREENWICH	641
	PAWTUCKET	640
	NORTH KINGSTOWN	637
	WEST WARWICK	606
	CUMBERLAND	560
	NARRAGANSETT	531
	WAKEFIELD	497
	RIVERSIDE	436
	LINCOLN EAST PROVIDENCE	402 372
	PORTSMOUTH	328
	MANVILLE	322
	NEWPORT	321
	BARRINGTON	313
	GREENVILLE	288
	SMITHFIELD	284
	BRISTOL	279
	MIDDLETOWN	272
	RUMFORD	268
	WOONSOCKET	262
	TIVERTON	253
	NORTH SCITUATE	222
	JAMESTOWN	218
	NORTH SMITHFIELD	179
	BRIDGEPORT	2
	RICHMOND	2
	NORTH GROSVENORDALE	2
	QUINEBAUG	2
	NEW MILFORD	2
	EAST LYME	1
	HADDAM	1
	HAMDEN	1
	BRANFORD PLAINFIELD	1 1
	WETHERSFIELD	1
	WILTON	1
	VERNON ROCKVILLE	1
	ANSONIA	1
	COLLINSVILLE	1
	FARMINGTON	1

```
SALEM
                                        1
             SLOCUM
                                         1
             NO SMITHFIELD
                                         1
             DEEP RIVER
                                         1
             WEST SIMSBURY
                                         1
             ALBION
                                         1
             AVON
                                         1
             CLINTON
             PORTLAND
                                         1
             NAUGATUCK
                                         1
             WEST HAVEN
                                         1
             SHELTON
                                         1
             GLASTONBURY
                                         1
             STAMFORD
                                        1
             Name: City, Length: 167, dtype: int64
   In [81]: | df['State - Grouped'].value_counts()
   Out[81]: RI
                   20937
             \mathsf{CT}
                     407
             Name: State - Grouped, dtype: int64
   In [82]: | df['FSV Mortgage Flag'].value_counts()
   Out[82]: N
                  21317
                      27
             Name: FSV Mortgage Flag, dtype: int64
A function to digitise the column
   In [83]: def y_n_to_binary(x):
                 if x == 'Y':
                      return 1
                  else:
                      return 0
   In [84]: | df['FSV Mortgage Flag'] = df['FSV Mortgage Flag'].apply(y_n_to_binary)
   In [85]: | df['FSV Mortgage Flag'].value_counts()
```

Out[85]: 0

21317 27

Name: FSV Mortgage Flag, dtype: int64

In [89]: df["Number of Children"]

Out[89]:	Individual	Kev
	10000003.0	NaN
	52211550.0	One Child
	1606764.0	NaN
	2766867.0	No children
	2766867.0	No children
	2766867.0	No children
	2766869.0	No children
	2766868.0	No children
	13746947.0	No children
	1788453.0	One Child
	1788452.0	One Child
	1788455.0	One Child
	14243585.0	Four Children
	14243587.0	Three Children
	14243587.0	Three Children
		• • •
	4458026.0	NaN
	12849942.0	One Child
	12849941.0	NaN
	22426406.0	Three Children
	22426405.0	Three Children
	19764804.0	NaN
	19764802.0	NaN
	19764801.0	NaN
	19764793.0	One Child
	16521338.0	Two Children

```
Two Children
          16521338.0
          16521338.0
                          Two Children
                          Two Children
          16521338.0
          16521338.0
                          Two Children
          16521336.0
                          Two Children
          1619870.0
                          Two Children
          1619868.0
                                    NaN
          1619869.0
                                    NaN
          54745437.0
                          Two Children
          25797262.0
                                    NaN
          25797262.0
                                    NaN
          25797262.0
                                    NaN
          28273400.0
                          Two Children
          28273400.0
                          Two Children
                          Two Children
          28273400.0
         Name: Number of Children, Length: 21344, dtype: object
        df.groupby('Children')['Number of Children'].value_counts()
In [90]:
Out[90]: Children Number of Children
                    No children
                                           5379
          No
                    One Child
                                           3871
          Yes
                    Two Children
                                           1582
                    Three Children
                                            750
                    Four Children
                                            276
                    No children
                                            103
                    Five Children
                                             45
                    Six Children
```

Conclusion: Validity of data is required. With the flag "Y" for children, still there are 103 records with "No Children" description.

Name: Number of Children, dtype: int64

```
df['Number of Children'].value_counts()
In [91]:
Out[91]: No children
                            5482
         One Child
                            3871
         Two Children
                            1582
         Three Children
                             750
         Four Children
                             276
         Five Children
                              45
         Six Children
                               4
         Name: Number of Children, dtype: int64
```

Converting string description of "no of children" to an equivalent number value.

```
In [93]: df['Number of Children'] = df['Number of Children'].map({v:n for v,n in zip(vals,nums)})
```

In [94]: df[['Children','Number of Children']]

	Children	Number of Children
Individual Key		
10000003.0	NaN	NaN
52211550.0	Yes	1.0
52211550.0	Yes	1.0

Yes

Yes

Yes

Yes

Yes

Yes

Yes

NaN

No

Yes

Yes

Yes

Yes

Yes

Yes

Yes

1.0

1.0

1.0

1.0

1.0

1.0

1.0

NaN 0.0

0.0

0.0

0.0

0.0

0.0

0.0

0.0

0.0

0.0

1.0

1.0

1.0

1.0

1.0

1.0

4.0

52211550.0

52211550.0

52211550.0

52211550.0

52211550.0

52211550.0

52211550.0

1606764.0

2766867.0

2766867.0

2766867.0

2766869.0

2766868.0

2766868.0

2766868.0

2766868.0

2766868.0

13746947.0

1788453.0

1788452.0

1788452.0

1788452.0

1788452.0

1788455.0

14243585.0

	Children	Number of Children
Individual Key		
14243587.0	Yes	3.0
14243587.0	Yes	3.0
4458026.0	NaN	NaN
12849942.0	Yes	1.0
12849941.0	NaN	NaN
22426406.0	Yes	3.0
22426405.0	Yes	3.0
19764804.0	NaN	NaN
19764802.0	NaN	NaN
19764801.0	NaN	NaN
19764793.0	Yes	1.0
16521338.0	Yes	2.0
16521336.0	Yes	2.0
1619870.0	Yes	2.0
1619868.0	NaN	NaN
1619869.0	NaN	NaN
54745437.0	Yes	2.0
25797262.0	NaN	NaN
25797262.0	NaN	NaN

	Children	Number of Children
Individual Key		
25797262.0	NaN	NaN
28273400.0	Yes	2.0
28273400.0	Yes	2.0
28273400.0	Yes	2.0

21344 rows × 2 columns

In [95]: df.loc[(df['Number of Children'] == 0) & (df['Children'] == 'Yes')]

•	Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 SC Vehicle Model Name	SVC Facility Name	Fa
Individual Key													
6286759.0	10625447.0	Υ	CHARLESTOWN	RI	2813.0	28133901.0	0	N	N	N	 NaN	NaN	
30250103.0	5550046.0	Υ	CUMBERLAND	RI	2864.0	28643545.0	0	N	N	N	 NaN	NaN	
30250103.0	5550046.0	Υ	CUMBERLAND	RI	2864.0	28643545.0	0	N	N	N	 NaN	NaN	
10266781.0	10473088.0	Υ	WARWICK	RI	2889.0	28896214.0	0	N	N	N	 NaN	NaN	
10125674.0	49275813.0	Y	CRANSTON	RI	2910.0	29103541.0	0	N	N	N	 CR-V	Davis Towing	tov f
10125674.0	49275813.0	Y	CRANSTON	RI	2910.0	29103541.0	0	N	N	N	 CRV	Pat's Towing	tov f
10125674.0	49275813.0	Υ	CRANSTON	RI	2910.0	29103541.0	0	N	N	N	 VIBE	AAA SNE RI FLEET FULL SERVICE	
10125674.0	49275813.0	Υ	CRANSTON	RI	2910.0	29103541.0	0	N	N	N	 VIBE	AAA SNE RI FLEET FULL SERVICE	
24070437.0	20249145.0	Υ	WARWICK	RI	2886.0	28867529.0	0	N	N	N	 NaN	NaN	
26306028.0	63157220.0	Υ	PROVIDENCE	RI	2906.0	29065300.0	0	N	N	N	 NaN	NaN	
13285893.0	3399486.0	Υ	COVENTRY	RI	2816.0	28168456.0	0	N	N	N	 NaN	NaN	
26208448.0	5349292.0	Y	LITTLE COMPTON	RI	2837.0	28371933.0	0	N	N	N	 NaN	NaN	
33371516.0	14490039.0	Υ	MIDDLETOWN	RI	2842.0	28427506.0	0	N	N	N	 NaN	NaN	
33371518.0	14490039.0	Υ	MIDDLETOWN	RI	2842.0	28427506.0	0	N	N	N	 NaN	NaN	
17494924.0	687773.0	Υ	PROVIDENCE	RI	2906.0	29065182.0	0	N	N	N	 NaN	NaN	
5960222.0	252739.0	Υ	WARWICK	RI	2886.0	28867910.0	0	N	N	N	 NaN	NaN	
12909537.0	7658612.0	Υ	LINCOLN	RI	2865.0	28651629.0	0	Ν	N	N	 NaN	NaN	
25510097.0	17196894.0	Υ	PROVIDENCE	RI	2906.0	29064807.0	0	N	N	N	 NaN	NaN	
25510099.0	17196894.0	Y	PROVIDENCE	RI	2906.0	29064807.0	0	N	N	N	 ES300	Aaa Sne Ri Light Service	n b se

	Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 SC Vehicle Model Name	SVC Facility Name	Fa
Individual Key													
25510099.0	17196894.0	Υ	PROVIDENCE	RI	2906.0	29064807.0	0	N	N	N	 ES300	Aaa Sne Ri Light Service	n b se
25510098.0	17196894.0	Υ	PROVIDENCE	RI	2906.0	29064807.0	0	N	N	N	 NaN	NaN	
25510098.0	17196894.0	Υ	PROVIDENCE	RI	2906.0	29064807.0	0	N	N	N	 NaN	NaN	
102130.0	14500942.0	Υ	LINCOLN	RI	2865.0	28653607.0	0	N	N	N	 NaN	NaN	
10024932.0	6692943.0	Υ	CRANSTON	RI	2921.0	29212747.0	0	N	N	N	 NaN	NaN	
17436941.0	7865970.0	Υ	CRANSTON	RI	2920.0	29201912.0	0	N	N	N	 GRAND CARAVAN	Aaa Sne Ri Light Service	n b se
184280197.0	1663584.0	Υ	WARWICK	RI	2889.0	28898532.0	0	N	N	Ν	 NaN	NaN	
32355478.0	19055457.0	Υ	GREENVILLE	RI	2828.0	28281469.0	0	N	N	Ν	 NaN	NaN	
1171756.0	9940580.0	Υ	MIDDLETOWN	RI	2842.0	28425620.0	0	N	N	N	 XL-7	RAY'S TOWING	indepe
1171756.0	9940580.0	Υ	MIDDLETOWN	RI	2842.0	28425620.0	0	N	N	N	 VUE	RAY'S TOWING	indepe
1171756.0	9940580.0	Υ	MIDDLETOWN	RI	2842.0	28425620.0	0	N	N	N	 XL-7	RHODE ISLAND TOWING	indepe
23321408.0	9573428.0	Υ	PROVIDENCE	RI	2907.0	29072150.0	1	N	N	N	 CORSICA	AAA SNE RI LIGHT SERVICE	
23321408.0	9573428.0	Υ	PROVIDENCE	RI	2907.0	29072150.0	1	N	N	N	 A4 QUATTRO	Aaa Sne Ri Fleet Full Service	n b se
21610725.0	10961810.0	Υ	WOONSOCKET	RI	2895.0	28951946.0	0	N	N	N	 NaN	NaN	
8610352.0	3202564.0	Υ	JOHNSTON	RI	2919.0	29193322.0	0	N	N	N	 NaN	NaN	
8971323.0	16430276.0	Υ	WESTERLY	RI	2891.0	28912807.0	0	N	N	N	 NaN	NaN	
15071042.0	10675058.0	Υ	BRISTOL	RI	2809.0	28091501.0	0	N	N	Ν	 NaN	NaN	
6850986.0	72111681.0	Υ	COVENTRY	RI	2816.0	28165015.0	0	N	N	N	 NaN	NaN	

	Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 SC Vehicle Model Name	SVC Facility Name	Fa
Individual Key													
12675474.0	24921077.0	Υ	NORTH PROVIDENCE	RI	2904.0	29043303.0	0	N	N	N	 NaN	NaN	
31845691.0	5615630.0	Y	COVENTRY	RI	2816.0	28166945.0	0	N	N	N	 CAMRY	Aaa Sne Ri Fleet Full Service	n b se
31845691.0	5615630.0	Υ	COVENTRY	RI	2816.0	28166945.0	0	N	N	N	 330XI	King's Service Center	St S
31845691.0	5615630.0	Υ	COVENTRY	RI	2816.0	28166945.0	0	N	N	N	 330XI	King's Service Center	Sf S
31845691.0	5615630.0	Υ	COVENTRY	RI	2816.0	28166945.0	0	N	N	N	 CAMRY	ACHIN'S GARAGE	indepe
195266817.0	12145070.0	Y	RIVERSIDE	RI	2915.0	29152446.0	0	N	N	N	 MONTE CARLO	AAA SNE RI FLEET FULL SERVICE	n b se
195266817.0	12145070.0	Υ	RIVERSIDE	RI	2915.0	29152446.0	0	N	N	N	 MONTE CARLO	AAA SNE RI LIGHT SERVICE	n b se
10044179.0	19593345.0	Υ	PORTSMOUTH	RI	2871.0	28713930.0	0	N	N	N	 NaN	NaN	
22971029.0	15535491.0	Υ	CRANSTON	RI	2921.0	29212333.0	0	N	N	N	 NaN	NaN	
6987889.0	4560832.0	Y	LITTLE COMPTON	RI	2837.0	28371714.0	0	N	N	N	 NaN	NaN	
8411744.0	37560807.0	Υ	WARWICK	RI	2889.0	28896727.0	0	N	N	N	 ES300	Aaa Sne Ri Light Service	n b se
8411744.0	37560807.0	Υ	WARWICK	RI	2889.0	28896727.0	0	N	N	N	 ACCORD	Aaa Sne Ri Light Service	n b se
8411744.0	37560807.0	Υ	WARWICK	RI	2889.0	28896727.0	0	N	N	N	 ES300	AAA SNE RI LIGHT SERVICE	n b se
8411744.0	37560807.0	Y	WARWICK	RI	2889.0	28896727.0	0	N	N	N	 ES300	Aaa Sne Ri Light Service	n b se

	Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 SC Vehicle Model Name	SVC Facility Name	Fa
Individual Key													
8411744.0	37560807.0	Υ	WARWICK	RI	2889.0	28896727.0	0	N	N	N	 ES300	AAA SNE RI FLEET FULL SERVICE	
8411744.0	37560807.0	Υ	WARWICK	RI	2889.0	28896727.0	0	N	N	N	 ACCORD	AAA SNE RI FLEET FULL SERVICE	n b se
8411744.0	37560807.0	Υ	WARWICK	RI	2889.0	28896727.0	0	N	N	N	 ES300	Aaa Sne Ri Light Service	n b se
8411744.0	37560807.0	Υ	WARWICK	RI	2889.0	28896727.0	0	N	N	N	 ES300	Aaa Sne Ri Light Service	n b se
1086728.0	4866654.0	Y	CRANSTON	RI	2920.0	29203822.0	0	N	N	N	 ACCORD	PHIL HOWE'S TOWING	tov f
20247872.0	7984132.0	Υ	WESTBROOK	СТ	6498.0	64981690.0	0	N	N	N	 NaN	NaN	
20247873.0	7984132.0	Υ	WESTBROOK	СТ	6498.0	64981690.0	0	N	N	N	 FORESTER	New Beverly Auto Clinic Inc	indepe
20247873.0	7984132.0	Y	WESTBROOK	СТ	6498.0	64981690.0	0	N	N	N	 FORESTER	Aaa Mv Fleet	n b se
20247874.0	7984132.0	Υ	WESTBROOK	СТ	6498.0	64981690.0	0	N	N	N	 NaN	NaN	
103 rows × 1	12 columns												

In [96]: for col in df.columns:
 print(col)

Household Key Member Flag City State - Grouped ZIP5 ZIP9 FSV CMSI Flag FSV Credit Card Flag FSV Deposit Program Flag FSV Home Equity Flag FSV ID Theft Flag FSV Mortgage Flag INS Client Flag TRV Globalware Flag Number of Children Responded to Catalog Race Length Of Residence Mail Responder Home Owner Income Date Of Birth Children Education Dwelling Type Credit Ranges Language Gender Active Expiration Date Address Change Date Bad Address Flag Billing Code Description Birth Date MMDDYYYY Branch Name Cancel Date Cancel Reason County Do Not Direct Mail Solicit Email Available Email Status ERS ENT Count Year 1 ERS ENT Count Year 2 ERS ENT Count Year 3 ERS Member Cost Year 1 ERS Member Cost Year 2 ERS Member Cost Year 3

Right_Gender

```
Right_Individual Key
Join AAA Date
Join Club Date
Member Key
Member Map Location
Member Number Associate ID
Member Phone Type
Member Status
Member Tenure Years
Member Type
Membership ID
Months from Join to Cancel
Opt-Out - Publication
Reason Joined
Reinstate Date
Renew Method
ZIP
Mosaic Household
Mosaic Global Household
kcl_B_IND_MosaicsGrouping
New Mover Flag
Occupation Code
Occupation Group
Right Dwelling Type
Move Distance
Occupant Type
Breakdown Map Location
Breakdown City
Breakdown State
Basic Cost
Calculated Tow Miles
Call Canceled
Call Killed
Call Status Recv Date
Cash Call
Clearing Code Last Description
Dispatch Code1 Description
Dispatch Code2Description
DTL Prob1 Code Description
Fleet Indicator
Is Duplicate
Is NSR
Member Match Flag
Member Number and Associate ID
Motorcycle Indicator
Plus Cost
Plus Indicator Description
Premier Cost
```

Prob1 Code Description Prob2 Code Description SC Call Club Code Description SC Date Rec ID SC STS RSN Code Description SC Vehicle Manufacturer Name SC Vehicle Model Name SVC Facility Name SVC Facility Type Total Cost Tow Destination Latitude

Tow Destination Longitude

Tow Destination Name

Was Duplicated

Was Towed To AAR Referral

Date

In [97]: df['Birth Date MMDDYYYY']

```
Out[97]: Individual Key
         10000003.0
                                        NaN
         52211550.0
                        1922-02-05 00:00:00
         52211550.0
                        1922-02-05 00:00:00
         52211550.0
                        1922-02-05 00:00:00
         52211550.0
                        1922-02-05 00:00:00
         52211550.0
                        1922-02-05 00:00:00
         52211550.0
                        1922-02-05 00:00:00
         52211550.0
                        1922-02-05 00:00:00
         52211550.0
                        1922-02-05 00:00:00
         52211550.0
                        1922-02-05 00:00:00
         1606764.0
                                        NaN
         2766867.0
                        1956-02-02 00:00:00
         2766867.0
                        1956-02-02 00:00:00
         2766867.0
                        1956-02-02 00:00:00
         2766869.0
                        1924-05-05 00:00:00
         2766868.0
                        1989-12-28 00:00:00
         2766868.0
                        1989-12-28 00:00:00
         2766868.0
                        1989-12-28 00:00:00
         2766868.0
                        1989-12-28 00:00:00
         2766868.0
                        1989-12-28 00:00:00
                        1935-11-16 00:00:00
         13746947.0
         1788453.0
                        1937-04-16 00:00:00
         1788452.0
                        1965-08-15 00:00:00
         1788452.0
                        1965-08-15 00:00:00
         1788452.0
                        1965-08-15 00:00:00
         1788452.0
                        1965-08-15 00:00:00
         1788455.0
                        1938-06-23 00:00:00
         14243585.0
                        1937-11-29 00:00:00
         14243587.0
                        1949-10-31 00:00:00
         14243587.0
                        1949-10-31 00:00:00
                               . . .
         4458026.0
                                        NaN
         12849942.0
                        1930-01-01 00:00:00
         12849942.0
                        1930-01-01 00:00:00
         12849942.0
                        1930-01-01 00:00:00
         12849942.0
                        1930-01-01 00:00:00
         12849942.0
                        1930-01-01 00:00:00
         12849942.0
                        1930-01-01 00:00:00
         12849941.0
                                        NaN
         22426406.0
                        1949-08-02 00:00:00
         22426405.0
                        1947-09-27 00:00:00
         19764804.0
                        1935-03-07 00:00:00
         19764802.0
                                        NaN
         19764801.0
                                        NaN
         19764793.0
                        1944-10-19 00:00:00
         16521338.0
                        1965-01-01 00:00:00
```

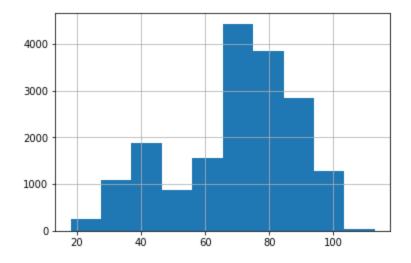
```
16521338.0
                        1965-01-01 00:00:00
          16521338.0
                        1965-01-01 00:00:00
          16521338.0
                        1965-01-01 00:00:00
          16521336.0
                        1964-02-20 00:00:00
          1619870.0
                        1975-06-23 00:00:00
          1619868.0
                                        NaN
          1619869.0
                                        NaN
                        1979-07-16 00:00:00
          54745437.0
          25797262.0
                        1922-12-13 00:00:00
          25797262.0
                        1922-12-13 00:00:00
          25797262.0
                        1922-12-13 00:00:00
          28273400.0
                        1941-06-10 00:00:00
          28273400.0
                        1941-06-10 00:00:00
          28273400.0
                        1941-06-10 00:00:00
          Name: Birth Date MMDDYYYY, Length: 21344, dtype: object
In [98]: import datetime
In [99]: df['Birth Date MMDDYYYY'] = pd.to_datetime(df['Birth Date MMDDYYYY'])
 In [ ]:
In [100]:
          now = datetime.datetime.now().year
In [101]: now
Out[101]: 2020
In [102]: df['age_built'] = 2020 - df['Birth Date MMDDYYYY'].dt.year
```

16521338.0

1965-01-01 00:00:00

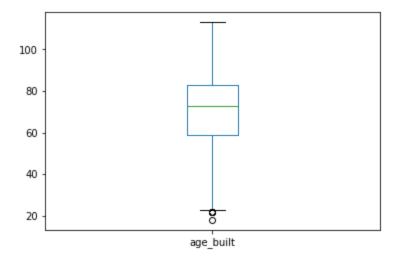
```
In [103]: df['age_built'].hist()
```

Out[103]: <matplotlib.axes._subplots.AxesSubplot at 0x1d53a467d68>



In [104]: df['age_built'].plot(kind='box')

Out[104]: <matplotlib.axes._subplots.AxesSubplot at 0x1d53a4b5ef0>



```
In [105]: | df['age_built'].describe()
Out[105]: count
                   18094.000000
                      69.462861
          mean
                      18.923710
          std
          min
                      18.000000
          25%
                      59.000000
          50%
                      73.000000
          75%
                      83.000000
                     113.000000
          max
          Name: age_built, dtype: float64
In [106]: | df['Household Key'].describe()
Out[106]: count
                   2.134400e+04
                   1.597040e+07
          mean
          std
                   2.138079e+07
          min
                   8.750000e+02
          25%
                   4.350387e+06
          50%
                   9.811235e+06
          75%
                   1.654012e+07
                   1.000791e+08
          max
          Name: Household Key, dtype: float64
          household_groupped = df.groupby('Household Key')[['age_built','Total Cost']].mean()
In [107]:
```

In [108]: household_groupped

	built	Tatal	A+
ane	DITIIT	IOTAL	เ.กรา

Household	Ke
-----------	----

Housenoia Key		
875.0	51.058824	75.942857
969.0	63.000000	56.525000
3338.0	90.000000	NaN
8718.0	68.000000	NaN
11524.0	63.500000	58.850000
13422.0	64.000000	39.616667
19747.0	95.000000	NaN
20469.0	76.230769	44.770833
20850.0	95.500000	NaN
25365.0	81.500000	NaN
30007.0	61.333333	34.000000
37468.0	99.000000	NaN
38093.0	62.428571	55.585000
41756.0	49.583333	47.122727
43381.0	53.250000	51.000000
49578.0	76.000000	15.000000
55047.0	72.750000	30.000000
55295.0	73.000000	NaN
73421.0	72.000000	NaN
93896.0	79.000000	65.000000
94927.0	97.000000	NaN
103545.0	71.000000	43.372222
106487.0	72.666667	44.675000
115289.0	92.000000	NaN
115306.0	78.500000	NaN
115346.0	86.000000	NaN
115351.0	78.250000	38.000000
115430.0	98.000000	53.000000

Household Key 43.792000 116806.0 56.980000 43.792000 117430.0 77.333333 27.500000 99800577.0 72.083333 41.350000 99817387.0 80.857143 45.141667 99839301.0 79.000000 NaN 99843098.0 56.166667 58.850000 99873114.0 79.500000 63.770000 9987696.0 32.000000 58.850000 99987696.0 32.000000 26.500000 99991498.0 NaN NaN 99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10002477.0 93.000000 NaN 100023243.0 92.000000 NaN 100053546.0 93.000000 NaN 100065197.0 79.000000 27.000000 100065197.0 79.000000 53.000000		age_built	Total Cost
117430.0 77.333333 27.500000 99800577.0 72.0833333 41.350000 99817387.0 80.857143 45.141667 99817390.0 101.000000 NaN 99843098.0 56.166667 58.850000 99851820.0 53.333333 29.500000 99873114.0 79.500000 63.770000 9987312.0 90.000000 58.850000 99987696.0 32.000000 58.850000 99991498.0 NaN NaN 99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.00000 NaN 100020029.0 92.000000 NaN 100023243.0 92.000000 NaN 1000453546.0 93.000000 53.000000 100067809.0 67.666667 53.000000	Household Key		
99800577.0 72.083333 41.350000 99817387.0 80.857143 45.141667 99817390.0 101.000000 NaN 99839301.0 79.000000 NaN 99843098.0 56.166667 58.850000 99873114.0 79.500000 63.770000 99873116.0 51.800000 53.000000 99987696.0 32.000000 26.500000 99991498.0 NaN NaN 99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.000000 NaN 10002029.0 92.000000 53.000000 100023243.0 92.000000 NaN 100053546.0 93.000000 27.000000 100065197.0 79.000000 49.558333 100067809.0 67.666667 53.000000	116806.0	56.980000	43.792000
99800577.0 72.083333 41.350000 99817387.0 80.857143 45.141667 99817390.0 101.000000 NaN 99839301.0 79.000000 NaN 99843098.0 56.166667 58.850000 99851820.0 53.333333 29.500000 99873114.0 79.500000 63.770000 99873012.0 90.000000 58.850000 99987696.0 32.000000 26.500000 99991498.0 NaN NaN 99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.000000 NaN 10002029.0 92.000000 53.000000 100023243.0 92.000000 NaN 100053546.0 93.000000 53.000000 100064720.0 68.000000 27.000000 100067809.0 67.666667 53.000000	117430.0	77.333333	27.500000
99817387.0 80.857143 45.141667 99817390.0 101.000000 NaN 99839301.0 79.000000 NaN 99843098.0 56.166667 58.850000 99851820.0 53.3333333 29.500000 99873114.0 79.500000 63.770000 99881116.0 51.800000 53.000000 99987696.0 32.000000 26.500000 99991498.0 NaN NaN 99992624.0 65.857143 46.000000 99993288.0 93.200000 57.387500 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.00000 NaN 10002029.0 92.000000 53.000000 100023243.0 92.000000 NaN 100053546.0 93.000000 53.000000 100064720.0 68.000000 27.000000 100065197.0 79.000000 49.558333 100067809.0 67.666667 53.000000			
99817390.0 101.000000 NaN 99839301.0 79.000000 NaN 99843098.0 56.166667 58.850000 99851820.0 53.333333 29.500000 99873114.0 79.500000 63.770000 99881116.0 51.800000 53.000000 99987696.0 32.000000 26.500000 99991498.0 NaN NaN 99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.000000 NaN 100020029.0 92.000000 53.000000 100022741.0 NaN NaN 100035899.0 93.000000 NaN 100064720.0 68.000000 27.000000 100067809.0 67.666667 53.000000	99800577.0	72.083333	41.350000
99839301.0 79.000000 NaN 99843098.0 56.166667 58.850000 99851820.0 53.333333 29.500000 99873114.0 79.500000 63.770000 99881116.0 51.800000 53.000000 99953012.0 90.000000 58.850000 99987696.0 32.000000 26.500000 99991498.0 NaN NaN 99992624.0 65.857143 46.000000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.000000 NaN 100020029.0 92.000000 53.000000 100022741.0 NaN NaN 100035899.0 93.000000 NaN 100064720.0 68.000000 27.000000 100067809.0 67.666667 53.000000	99817387.0	80.857143	45.141667
99843098.0 56.166667 58.850000 99851820.0 53.333333 29.500000 99873114.0 79.500000 63.770000 99881116.0 51.800000 53.000000 99953012.0 90.000000 58.850000 99987696.0 32.000000 26.500000 99991498.0 NaN NaN 99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.000000 NaN 100020029.0 92.000000 53.000000 100022741.0 NaN NaN 100035899.0 93.000000 NaN 100064720.0 68.000000 27.000000 100067809.0 67.666667 53.000000	99817390.0	101.000000	NaN
99851820.0 53.333333 29.500000 99873114.0 79.500000 63.770000 99881116.0 51.800000 53.000000 99953012.0 90.000000 58.850000 99987696.0 32.000000 26.500000 99991498.0 NaN NaN 99992624.0 65.857143 46.000000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.000000 NaN 100020029.0 92.000000 53.000000 100022741.0 NaN NaN 100035899.0 93.000000 NaN 100053546.0 93.000000 53.000000 100064720.0 68.000000 27.000000 100067809.0 67.666667 53.000000	99839301.0	79.000000	NaN
99873114.079.50000063.77000099881116.051.80000053.00000099953012.090.00000058.85000099987696.032.00000026.50000099991498.0NaNNaN99992624.065.85714346.00000099993288.093.20000057.38750099993288.093.20000057.38750099996562.057.33333353.00000010004477.093.000000NaN100016608.071.16666764.678000100022741.0NaNNaN100035899.093.000000NaN100053546.093.00000053.000000100064720.068.00000027.000000100065197.079.00000049.558333100067809.067.66666753.000000	99843098.0	56.166667	58.850000
99881116.0 51.800000 53.000000 99953012.0 90.000000 58.850000 99987696.0 32.000000 26.500000 99991498.0 NaN NaN 99992624.0 65.857143 46.000000 99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.000000 NaN 100020029.0 92.000000 53.000000 10002741.0 NaN NaN 100023243.0 92.000000 NaN 100053546.0 93.000000 53.000000 100064720.0 68.000000 27.000000 100067809.0 67.666667 53.000000	99851820.0	53.333333	29.500000
99953012.0 90.000000 58.850000 99987696.0 32.000000 26.500000 99991498.0 NaN NaN 99992624.0 65.857143 46.000000 99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.000000 NaN 100016608.0 71.166667 64.678000 10002029.0 92.000000 53.000000 100023741.0 NaN NaN 100035899.0 93.000000 NaN 100064720.0 68.000000 27.000000 100065197.0 79.000000 49.558333 100067809.0 67.666667 53.000000	99873114.0	79.500000	63.770000
99987696.0 32.000000 26.500000 99991498.0 NaN NaN 99992624.0 65.857143 46.000000 99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.000000 NaN 100016608.0 71.166667 64.678000 10002029.0 92.000000 53.000000 100023243.0 92.000000 NaN 100035899.0 93.000000 NaN 100064720.0 68.000000 27.000000 100067809.0 67.666667 53.000000	99881116.0	51.800000	53.000000
99991498.0 NaN NaN 99992624.0 65.857143 46.000000 99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.000000 NaN 100016608.0 71.166667 64.678000 100020029.0 92.000000 53.000000 100022741.0 NaN NaN 100035899.0 93.000000 NaN 100053546.0 93.000000 53.000000 100064720.0 68.000000 27.000000 100067809.0 67.666667 53.000000	99953012.0	90.000000	58.850000
99992624.0 65.857143 46.000000 99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 10004477.0 93.000000 NaN 100016608.0 71.166667 64.678000 100020029.0 92.000000 53.000000 100022741.0 NaN NaN 100035899.0 93.000000 NaN 100064720.0 68.000000 27.000000 100065197.0 79.000000 49.558333 100067809.0 67.6666667 53.000000	99987696.0	32.000000	26.500000
99992663.0 58.600000 30.500000 99993288.0 93.200000 57.387500 99996562.0 57.333333 53.000000 100004477.0 93.000000 NaN 100016608.0 71.166667 64.678000 100020029.0 92.000000 53.000000 100023243.0 92.000000 NaN 100035899.0 93.000000 NaN 100064720.0 68.000000 27.000000 100065197.0 79.000000 49.558333 100067809.0 67.6666667 53.000000	99991498.0	NaN	NaN
99993288.093.20000057.38750099996562.057.33333353.000000100004477.093.000000NaN100016608.071.16666764.678000100020029.092.00000053.000000100023243.092.000000NaN100035899.093.000000NaN100053546.093.00000053.000000100064720.068.00000027.000000100065197.079.00000049.558333100067809.067.666666753.000000	99992624.0	65.857143	46.000000
99996562.057.33333353.000000100004477.093.000000NaN100016608.071.16666764.678000100020029.092.00000053.000000100022741.0NaNNaN100023243.092.000000NaN100035899.093.000000NaN100053546.093.00000053.000000100064720.068.00000027.000000100065197.079.00000049.558333100067809.067.666666753.000000	99992663.0	58.600000	30.500000
100004477.0 93.000000 NaN 100016608.0 71.166667 64.678000 100020029.0 92.000000 53.000000 100022741.0 NaN NaN 100023243.0 92.000000 NaN 100035899.0 93.000000 NaN 100053546.0 93.000000 53.000000 100064720.0 68.000000 27.000000 100065197.0 79.000000 49.558333 100067809.0 67.6666667 53.000000	99993288.0	93.200000	57.387500
100016608.0 71.166667 64.678000 100020029.0 92.000000 53.000000 100022741.0 NaN NaN 100023243.0 92.000000 NaN 100035899.0 93.000000 NaN 100053546.0 93.000000 53.000000 100064720.0 68.000000 27.000000 100065197.0 79.000000 49.558333 100067809.0 67.6666667 53.000000	99996562.0	57.333333	53.000000
100020029.092.00000053.000000100022741.0NaNNaN100023243.092.000000NaN100035899.093.000000NaN100053546.093.00000053.000000100064720.068.00000027.000000100065197.079.00000049.558333100067809.067.666666753.000000	100004477.0	93.000000	NaN
100022741.0 NaN NaN 100023243.0 92.000000 NaN 100035899.0 93.000000 NaN 100053546.0 93.000000 53.000000 100064720.0 68.000000 27.000000 100065197.0 79.000000 49.558333 100067809.0 67.6666667 53.000000	100016608.0	71.166667	64.678000
100023243.0 92.000000 NaN 100035899.0 93.000000 NaN 100053546.0 93.000000 53.000000 100064720.0 68.000000 27.000000 100065197.0 79.000000 49.558333 100067809.0 67.6666667 53.000000	100020029.0	92.000000	53.000000
100035899.0 93.000000 NaN 100053546.0 93.000000 53.000000 100064720.0 68.000000 27.000000 100065197.0 79.000000 49.558333 100067809.0 67.6666667 53.000000	100022741.0	NaN	NaN
100053546.093.00000053.000000100064720.068.00000027.000000100065197.079.00000049.558333100067809.067.666666753.000000	100023243.0	92.000000	NaN
100064720.068.00000027.000000100065197.079.00000049.558333100067809.067.66666753.000000	100035899.0	93.000000	NaN
100065197.0 79.000000 49.558333 100067809.0 67.666667 53.000000	100053546.0	93.000000	53.000000
100067809.0 67.666667 53.000000	100064720.0	68.000000	27.000000
	100065197.0	79.000000	49.558333
100069201.0 87.000000 53.000000	100067809.0	67.666667	53.000000
	100069201.0	87.000000	53.000000

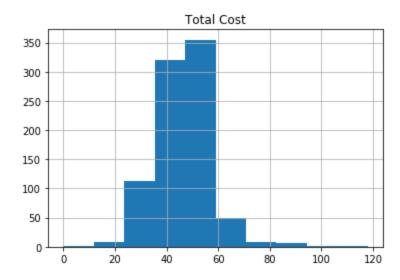
age_built Total Cost

Household Key

100070004.0	89.000000	30.000000
100071861.0	95.000000	55.925000
100071870.0	61.571429	35.166667
100079136.0	71.000000	45.397059

5241 rows × 2 columns

```
In [109]: household_groupped.groupby('age_built').mean().hist()
```



```
In [110]: household_groupped.describe()
```

Out[110]:

	age_built	Iotal Cost
count	4963.000000	3408.000000
mean	75.834483	46.614296
std	14.637376	21.781499
min	18.000000	0.000000
25%	67.000000	34.833333
50%	76.500000	49.066389
75%	87.225000	53.000000
max	108.000000	588.000000

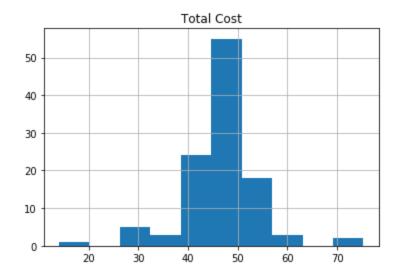
```
In [111]: individual_groupped = df.groupby('Individual Key')[['age_built','Total Cost']].mean()
```

In [112]: individual_groupped.describe()

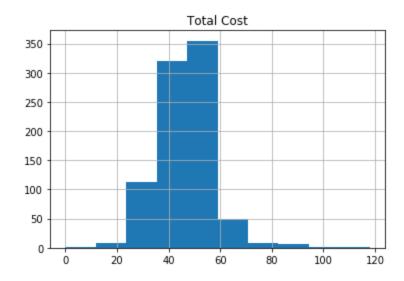
Out[112]:

	age_built	Total Cost
count	9194.000000	4956.000000
mean	71.358934	46.662158
std	18.653233	21.695904
min	18.000000	0.000000
25%	63.000000	33.250000
50%	74.000000	51.000000
75%	85.000000	53.000000
max	113.000000	588.000000

```
In [113]: individual_groupped.groupby('age_built').mean().hist()
```



In [114]: household_groupped.groupby('age_built').mean().hist()



In [115]: individual_groupped

Out[115]:

	age_built	Total Cost
Individual Key		
17293.0	92.0	NaN
19897.0	54.0	55.750000
19918.0	NaN	NaN
19943.0	77.0	58.850000
19959.0	76.0	NaN
40801.0	76.0	NaN
64060.0	73.0	NaN
64091.0	72.0	NaN
80381.0	90.0	NaN
80405.0	NaN	NaN
81223.0	58.0	53.000000
82646.0	77.0	NaN
97951.0	NaN	NaN
97960.0	92.0	0.000000
98730.0	40.0	NaN
102108.0	87.0	32.500000
102130.0	49.0	NaN
107776.0	83.0	53.000000
107831.0	84.0	53.000000
109884.0	NaN	NaN
109891.0	88.0	NaN
112857.0	70.0	29.000000
116711.0	102.0	NaN
116714.0	NaN	NaN
119409.0	78.0	NaN
119432.0	66.0	40.500000
123909.0	41.0	57.528571
126592.0	74.0	32.500000

	age_built	Total Cost
Individual Key		
126611.0	74.0	NaN
131688.0	48.0	44.557500
212175225.0	32.0	33.000000
212176106.0	39.0	30.571429
212177294.0	65.0	NaN
212177295.0	30.0	41.500000
212186756.0	70.0	46.540000
212196842.0	28.0	NaN
212196843.0	NaN	NaN
212204623.0	73.0	NaN
212211578.0	66.0	41.500000
212216450.0	59.0	68.175000
212231332.0	74.0	NaN
212236220.0	NaN	NaN
212240294.0	79.0	NaN
212251176.0	63.0	53.000000
212262614.0	56.0	58.850000
212264471.0	70.0	58.850000
212264868.0	63.0	53.000000
212270342.0	49.0	165.000000
212294716.0	57.0	55.925000
212302836.0	80.0	NaN
212303147.0	92.0	53.000000
212306183.0	71.0	50.141667
212308372.0	43.0	NaN
212308805.0	69.0	NaN
212310962.0	71.0	53.000000
212310963.0	55.0	NaN

	age_built	Total Cost
Individual Key		
212312283.0	84.0	30.000000
212317919.0	72.0	28.000000
212320920.0	93.0	NaN
212321856.0	94.0	57.387500

11903 rows × 2 columns

Conclusion: While considering the total cost of grouping based on household key and individual key, we can see that young customers makes less incidents and so less total cost in histogram. When the average household age considers, the most cost comes from more aged customers.

```
In [116]: df['Credit Ranges'].value_counts()
Out[116]: 750-799
                         4101
           700-749
                         2542
           650-699
                         1911
           +008
                         1785
                          883
           600-649
           Unknown
                          414
           550-599
                          197
           500-549
                          165
           499 & Less
                           12
          Name: Credit Ranges, dtype: int64
```

```
df.groupby('Credit Ranges')['Total Cost'].mean()
In [117]:
Out[117]: Credit Ranges
          499 & Less
                        47.812500
          500-549
                        50.222340
          550-599
                        54.188418
          600-649
                        46.334104
          650-699
                        46.927304
          700-749
                        47.592103
          750-799
                        47.013935
          +008
                        49.582599
          Unknown
                        48.444103
          Name: Total Cost, dtype: float64
```

Conclusion: Based on the credit ranges of customers, we cn see that most customers falls in the group of 750-799. But is it doesn't change the average cost of other groups, and it seems to be same for all most all groups. Only the group 550-599 has some significant average cost.

```
df['kcl_B_IND_MosaicsGrouping'].value_counts()
Out[118]: Autumn Years
                                        2934
          Booming with Confidence
                                        2412
          Golden Year Guardians
                                        2099
          Thriving Boomers
                                        1663
          Blue Sky Boomers
                                        1001
          Surburban Style
                                         931
          Power Elite
                                        916
          Flourishing Families
                                         752
          Singles and Starters
                                         737
          Family Union
                                         591
          Middle Class Melting Pot
                                         549
          Promising Families
                                         356
          Significant Singles
                                         349
          Young City Solos
                                         177
          Cultural Connections
                                         162
          Economic Challenges
                                         116
          Aspirational Fusion
                                         90
          Families in Motion
                                         25
          Pastoral Pride
                                         21
          Name: kcl_B_IND_MosaicsGrouping, dtype: int64
```

```
In [119]: df.groupby('kcl B IND MosaicsGrouping')['Total Cost'].mean()
Out[119]: kcl_B_IND_MosaicsGrouping
          Aspirational Fusion
                                       51.519138
          Autumn Years
                                       47.261838
          Blue Sky Boomers
                                       47.647917
          Booming with Confidence
                                       48.366323
          Cultural Connections
                                       44.453689
          Economic Challenges
                                       50.013043
          Families in Motion
                                       49.487059
          Family Union
                                       45.428541
          Flourishing Families
                                       48.845640
          Golden Year Guardians
                                       46.265855
          Middle Class Melting Pot
                                       50.484960
          Pastoral Pride
                                       71.812500
          Power Elite
                                       49.779392
          Promising Families
                                       43.094527
          Significant Singles
                                       48.080170
          Singles and Starters
                                       45.544367
          Surburban Style
                                       46.423783
          Thriving Boomers
                                       47.424082
          Young City Solos
                                       50.169626
          Name: Total Cost, dtype: float64
```

Similary the mosaic grouping "Pastoral Pride" is significantly involved in incidents and cases and so generated high average value like 71.

Convert all columns starts with FSV to 0 and 1 and do get_dummies action on these columns

The purpose of below exercise is to see whehter the mosaic features influce the FSV Credit Card Flag. We will prepare the data and do logistics regression to see the effect.

```
In [120]:
          [ i for i in df.columns if i.startswith('FSV')]
Out[120]: ['FSV CMSI Flag',
           'FSV Credit Card Flag',
           'FSV Deposit Program Flag',
           'FSV Home Equity Flag',
           'FSV ID Theft Flag',
           'FSV Mortgage Flag']
In [121]: for col in ['FSV CMSI Flag',
           'FSV Credit Card Flag',
           'FSV Deposit Program Flag',
           'FSV Home Equity Flag',
           'FSV ID Theft Flag',
           'FSV Mortgage Flag']:
              df[col] = df[col].apply(y_n_to_binary)
In [122]: df_exp = pd.get_dummies(df, columns = ['kcl_B_IND_MosaicsGrouping'])
```

In [123]: df_exp

•		Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 kcl_B_IND_MosaicsGrouping_Gol Year Guardi
	Individual Key											
	10000003.0	10462590.0	Y	NEW HAVEN	СТ	6511.0	65111349.0	0	0	0	0	
	52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	
	52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	
	52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	
	52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	
	52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	
	52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	
	52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	
	52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	
	52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	
	1606764.0	4317516.0	Υ	TIVERTON	RI	2878.0	28781026.0	0	0	0	0	
	2766867.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	
	2766867.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	
	2766867.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	
	2766869.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	
	2766868.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	
	2766868.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	
	2766868.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	
	2766868.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	
	2766868.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	
	13746947.0	579810.0	Υ	CENTRAL FALLS	RI	2863.0	28631322.0	0	0	0	0	

		Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 kcl_B_IND_MosaicsGrouping_Gol Year Guardi
	Individual Key											
	1788453.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	
	1788452.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	
	1788452.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	
	1788452.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	
	1788452.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	
	1788455.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	
1	14243585.0	7728088.0	Υ	BARRINGTON	RI	2806.0	28065003.0	0	0	0	0	
1	14243587.0	7728088.0	Υ	BARRINGTON	RI	2806.0	28065003.0	0	0	0	0	
1	14243587.0	7728088.0	Υ	BARRINGTON	RI	2806.0	28065003.0	0	0	0	0	
	4458026.0	1588987.0	Υ	WARWICK	RI	2886.0	28861711.0	0	0	0	0	
1	12849942.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	
1	12849942.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	
1	12849942.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	
1	12849942.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	
1	12849942.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	
1	12849942.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	
1	12849941.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	
2	22426406.0	45466286.0	Υ	BRISTOL	RI	2809.0	28092304.0	0	0	0	0	
2	22426405.0	45466286.0	Υ	BRISTOL	RI	2809.0	28092304.0	0	0	0	0	
1	19764804.0	15397653.0	Υ	PORTSMOUTH	RI	2871.0	28712143.0	0	0	0	0	
1	19764802.0	15397653.0	Υ	PORTSMOUTH	RI	2871.0	28712143.0	0	0	0	0	
1	19764801.0	15397653.0	Υ	PORTSMOUTH	RI	2871.0	28712143.0	0	0	0	0	
1	19764793.0	15397653.0	Υ	PORTSMOUTH	RI	2871.0	28712143.0	0	0	0	0	
1	16521338.0	13735475.0	Υ	BRISTOL	RI	2809.0	28091350.0	0	0	0	0	
1	16521338.0	13735475.0	Υ	BRISTOL	RI	2809.0	28091350.0	0	0	0	0	
1	16521338.0	13735475.0	Y	BRISTOL	RI	2809.0	28091350.0	0	0	0	0	

		Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 kcl_B_IND_MosaicsGrouping_Gol Year Guardi
	Individual Key											
	16521338.0	13735475.0	Υ	BRISTOL	RI	2809.0	28091350.0	0	0	0	0	
	16521338.0	13735475.0	Υ	BRISTOL	RI	2809.0	28091350.0	0	0	0	0	
	16521336.0	13735475.0	Υ	BRISTOL	RI	2809.0	28091350.0	0	1	0	0	
	1619870.0	5462399.0	Υ	WAKEFIELD	RI	2879.0	28791421.0	0	0	0	0	
	1619868.0	5462399.0	Υ	WAKEFIELD	RI	2879.0	28791421.0	0	0	0	0	
	1619869.0	5462399.0	Υ	WAKEFIELD	RI	2879.0	28791421.0	0	0	0	0	
	54745437.0	5462399.0	Υ	COVENTRY	RI	2816.0	28167132.0	0	0	0	0	
	25797262.0	20330346.0	Υ	WARWICK	RI	2886.0	28867552.0	0	0	0	0	
	25797262.0	20330346.0	Υ	WARWICK	RI	2886.0	28867552.0	0	0	0	0	
	25797262.0	20330346.0	Υ	WARWICK	RI	2886.0	28867552.0	0	0	0	0	
	28273400.0	8325571.0	Υ	WARWICK	RI	2886.0	28868235.0	0	0	0	0	
	28273400.0	8325571.0	Υ	WARWICK	RI	2886.0	28868235.0	0	0	0	0	
	28273400.0	8325571.0	Υ	WARWICK	RI	2886.0	28868235.0	0	0	0	0	
To [124].	4	× 131 colum		naunhu/ Ulaus	obold Vo	v.l.) max	201					>
In [124]:	nouseno1a_	_groupea =	at_exp.g	roupby('Hous	enota Ke	y).me	an()					
In [125]:	else:											
In [126]:	fsvs = [co	ol for col	in house	hold_grouped	.columns	if co	l.startswi	th('FS	SV')]			
In [127]:			ed[col] =	household_g	rouped[c	ol].ap	ply(buy_or	_not)				

In [128]: household_grouped[fsvs].describe()

Out[128]:

	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	FSV ID Theft Flag	FSV Mortgage Flag
count	5241.0	5241.000000	5241.000000	5241.000000	5241.000000	5241.0
mean	0.0	0.110284	0.005342	0.001145	0.044839	0.0
std	0.0	0.313274	0.072904	0.033819	0.206970	0.0
min	0.0	0.000000	0.000000	0.000000	0.000000	0.0
25%	0.0	0.000000	0.000000	0.000000	0.000000	0.0
50%	0.0	0.000000	0.000000	0.000000	0.000000	0.0
75%	0.0	0.000000	0.000000	0.000000	0.000000	0.0
max	0.0	1.000000	1.000000	1.000000	1.000000	0.0
	0.0					

In [129]: household_grouped['FSV Credit Card Flag'].value_counts()

Out[129]: 0 4663 1 578

Name: FSV Credit Card Flag, dtype: int64

In [130]: x = household_grouped.drop(fsvs, axis =1)

In [131]: y = household_grouped['FSV Credit Card Flag']

```
In [132]: x.columns
Out[132]: Index(['ZIP5', 'ZIP9', 'Number of Children', 'Length Of Residence',
                  'Do Not Direct Mail Solicit', 'Email Available', 'ERS ENT Count Year 1',
                  'ERS ENT Count Year 2', 'ERS ENT Count Year 3',
                  'ERS Member Cost Year 1', 'ERS Member Cost Year 2',
                  'ERS Member Cost Year 3', 'Right Individual Key', 'Member Key',
                  'Member Number Associate ID', 'Member Tenure Years', 'Membership ID',
                  'Months from Join to Cancel', 'ZIP', 'Basic Cost',
                  'Calculated Tow Miles', 'Dispatch Code2Description', 'Is Duplicate',
                  'Is NSR', 'Member Match Flag', 'Member Number and Associate ID',
                  'Plus Cost', 'Premier Cost', 'Rec ID', 'Total Cost',
                  'Tow Destination Latitude', 'Tow Destination Longitude',
                  'Was Duplicated', 'Was Towed To AAR Referral', 'age built',
                  'kcl B IND MosaicsGrouping Aspirational Fusion',
                  'kcl B IND MosaicsGrouping Autumn Years',
                  'kcl B IND MosaicsGrouping Blue Sky Boomers',
                  'kcl B IND MosaicsGrouping Booming with Confidence',
                  'kcl_B_IND_MosaicsGrouping_Cultural Connections',
                  'kcl B IND MosaicsGrouping Economic Challenges',
                  'kcl B IND MosaicsGrouping Families in Motion',
                  'kcl B IND MosaicsGrouping Family Union',
                  'kcl B IND MosaicsGrouping Flourishing Families',
                  'kcl B IND MosaicsGrouping Golden Year Guardians',
                  'kcl B IND MosaicsGrouping Middle Class Melting Pot',
                  'kcl B IND MosaicsGrouping Pastoral Pride',
                  'kcl B IND MosaicsGrouping Power Elite',
                  'kcl B IND MosaicsGrouping Promising Families',
                  'kcl B IND MosaicsGrouping Significant Singles',
                  'kcl_B_IND_MosaicsGrouping_Singles and Starters',
                  'kcl B IND MosaicsGrouping Surburban Style',
                  'kcl B IND MosaicsGrouping Thriving Boomers',
                  'kcl B IND MosaicsGrouping Young City Solos'],
                 dtype='object')
In [133]: | y.describe()
Out[133]: count
                    5241.000000
          mean
                       0.110284
          std
                      0.313274
          min
                      0.000000
          25%
                      0.000000
          50%
                      0.000000
          75%
                      0.000000
          max
                      1.000000
          Name: FSV Credit Card Flag, dtype: float64
```

In [134]: y

Out[134]:	Household 875.0 969.0 3338.0 8718.0 11524.0 13422.0 19747.0 20469.0 20850.0 25365.0 30007.0 37468.0 38093.0 41756.0 43381.0 49578.0 55047.0 55295.0 73421.0 93896.0 94927.0 103545.0 106487.0 115346.0 115346.0 115351.0 116806.0	Key	100000000000000000010100000101
	99800577.6 99817387.6 99817390.6 99839301.6 99843098.6 99873114.6 99873114.6 99953012.6 99953012.6 99991498.6 99992624.6 99992663.6 99993288.6 99993288.6	3 3 3 3 3 3 3 3 3 3	0.000000000000000

```
0
100004477.0
100016608.0
               0
100020029.0
               0
100022741.0
               0
100023243.0
               0
100035899.0
               0
100053546.0
               0
100064720.0
               1
100065197.0
               0
               0
100067809.0
100069201.0
               0
100070004.0
               0
100071861.0
               0
               0
100071870.0
100079136.0
               0
```

Name: FSV Credit Card Flag, Length: 5241, dtype: int64

In [135]: x

	ZIP5	ZIP9	Number of Children	Length Of Residence	Do Not Direct Mail Solicit	Email Available	ERS ENT Count Year 1	ERS ENT Count Year 2	ERS ENT Count Year 3	ERS Member Cost Year 1	 kcl_B_IND_MosaicsG
Household Key											
875.0	2920.777778	2.920950e+07	NaN	NaN	0.00	0.333333	0.785714	0.428571	0.714286	46.239286	
969.0	2919.000000	2.919102e+07	0.000000	14.000000	0.00	0.833333	0.000000	0.666667	1.500000	0.000000	
3338.0	2919.000000	2.919492e+07	1.000000	5.000000	0.00	0.000000	0.000000	0.000000	0.000000	0.000000	
8718.0	2910.000000	2.910341e+07	0.000000	15.000000	0.00	0.500000	0.000000	0.000000	0.000000	0.000000	
11524.0	2919.000000	2.919507e+07	1.142857	12.142857	0.00	0.857143	0.333333	2.166667	1.000000	19.616667	
13422.0	2816.000000	2.816776e+07	0.000000	15.000000	0.00	0.500000	0.250000	0.000000	0.000000	14.712500	
19747.0	2919.000000	2.919363e+07	0.000000	15.000000	0.00	0.000000	0.000000	0.000000	0.000000	0.000000	
20469.0	2916.000000	2.916301e+07	0.000000	15.000000	0.00	0.000000	3.692308	0.923077	0.923077	217.292308	
20850.0	2910.000000	2.910193e+07	NaN	NaN	0.00	0.000000	0.000000	0.000000	0.000000	0.000000	
25365.0	2913.200000	2.913424e+07	2.000000	2.000000	0.00	0.200000	NaN	NaN	NaN	NaN	
30007.0	2842.000000	2.842407e+07	1.000000	11.666667	0.00	0.500000	0.000000	0.333333	0.000000	0.000000	
37468.0	2852.000000	2.852167e+07	NaN	NaN	1.00	0.000000	NaN	NaN	NaN	NaN	
38093.0	2888.083333	2.888645e+07	0.625000	2.125000	0.00	0.666667	0.000000	1.636364	0.454545	0.000000	
41756.0	2840.666667	2.840883e+07	NaN	NaN	0.00	0.916667	1.818182	1.636364	1.909091	89.409091	
43381.0	2904.750000	2.905122e+07	0.333333	10.333333	0.00	1.000000	0.000000	0.000000	0.333333	0.000000	
49578.0	2816.000000	2.816714e+07	0.000000	15.000000	0.00	0.333333	0.000000	0.000000	0.000000	0.000000	
55047.0	2816.000000	2.816526e+07	NaN	NaN	0.00	0.250000	0.000000	1.333333	1.333333	0.000000	
55295.0	2852.000000	2.852277e+07	0.000000	5.000000	0.00	0.000000	0.000000	0.000000	0.000000	0.000000	
73421.0	2898.000000	2.898112e+07	0.000000	13.000000	0.00	1.000000	0.000000	0.000000	0.000000	0.000000	
93896.0	2886.000000	2.886941e+07	0.000000	9.000000	0.00	0.000000	0.000000	0.000000	0.500000	0.000000	
94927.0	2886.000000	2.886176e+07	1.000000	15.000000	1.00	0.000000	NaN	NaN	NaN	NaN	
103545.0	2901.000000	2.901035e+07	NaN	NaN	0.00	1.000000	2.000000	2.000000	2.000000	103.990000	
106487.0	2885.000000	2.885170e+07	0.600000	9.600000	0.00	0.428571	0.800000	0.200000	0.000000	47.080000	
115289.0	2919.000000	2.919316e+07	0.000000	0.000000	0.00	1.000000	NaN	NaN	NaN	NaN	
115306.0	2919.000000	2.919314e+07	0.500000	7.500000	0.00	0.500000	0.000000	0.000000	0.000000	0.000000	

	ZIP5	ZIP9	Number of Children	Length Of Residence	Do Not Direct Mail Solicit	Email Available	ERS ENT Count Year 1	ERS ENT Count Year 2	ERS ENT Count Year 3	ERS Member Cost Year 1	 kcl_B_IND_MosaicsG
Household Key											
115346.0	2919.000000	2.919314e+07	NaN	NaN	0.00	0.000000	NaN	NaN	NaN	NaN	
115351.0	2920.000000	2.920311e+07	0.500000	10.500000	0.20	0.400000	0.000000	0.000000	0.000000	0.000000	
115430.0	2919.000000	2.919347e+07	0.000000	8.000000	0.00	0.000000	0.000000	0.000000	2.000000	0.000000	
116806.0	2912.181818	2.912478e+07	1.928571	2.785714	0.00	0.763636	0.596154	2.692308	1.653846	29.126923	
117430.0	2857.000000	2.857028e+07	0.000000	13.333333	0.00	0.000000	0.000000	0.833333	0.000000	0.000000	
99800577.0	2893.000000	2.893601e+07	2.000000	15.000000	0.25	0.000000	0.000000	1.181818	1.636364	0.000000	
99817387.0	2906.000000	2.906275e+07	1.000000	2.000000	0.00	0.142857	0.857143	0.000000	0.000000	50.442857	
99817390.0	2828.000000	2.828144e+07	NaN	NaN	0.00	0.000000	NaN	NaN	NaN	NaN	
99839301.0	2892.000000	2.892181e+07	NaN	NaN	0.00	0.250000	NaN	NaN	NaN	NaN	
99843098.0	2940.000000	2.940017e+07	0.500000	8.000000	0.00	0.333333	1.000000	0.500000	0.000000	58.850000	
99851820.0	2920.000000	2.920801e+07	NaN	NaN	0.00	1.000000	0.500000	0.333333	0.666667	16.250000	
99873114.0	2889.000000	2.889472e+07	1.000000	15.000000	0.00	0.000000	0.000000	0.833333	2.500000	0.000000	
99881116.0	2817.000000	2.817600e+07	NaN	NaN	0.00	0.500000	0.000000	0.000000	0.000000	0.000000	
99953012.0	2906.000000	2.906436e+07	2.000000	13.000000	0.00	0.000000	0.000000	1.000000	0.000000	0.000000	
99987696.0	2915.000000	2.915311e+07	NaN	NaN	0.00	1.000000	0.000000	0.000000	0.000000	0.000000	
99991498.0	2852.000000	2.852442e+07	NaN	NaN	1.00	1.000000	NaN	NaN	NaN	NaN	
99992624.0	2886.000000	2.886088e+07	NaN	NaN	0.00	0.285714	0.000000	0.666667	0.000000	0.000000	
99992663.0	2891.000000	2.891253e+07	1.000000	1.000000	1.00	1.000000	0.000000	0.000000	0.000000	0.000000	
99993288.0	2886.000000	2.886611e+07	NaN	NaN	0.00	0.800000	0.000000	3.000000	0.000000	0.000000	
99996562.0	2911.000000	2.911221e+07	1.000000	15.000000	0.00	0.285714	0.000000	0.333333	0.166667	0.000000	
100004477.0	2816.000000	2.816802e+07	1.000000	15.000000	0.00	0.000000	0.000000	1.000000	0.000000	0.000000	
100016608.0	2865.000000	2.865496e+07	0.000000	1.000000	0.00	1.000000	0.833333	0.000000	2.500000	27.083333	
100020029.0	2806.000000	2.806137e+07	NaN	NaN	0.00	0.000000	0.000000	1.000000	1.000000	0.000000	
100022741.0	2864.000000	2.864190e+07	NaN	NaN	0.00	0.000000	NaN	NaN	NaN	NaN	
100023243.0	2920.000000	2.920112e+07	NaN	NaN	0.00	0.000000	NaN	NaN	NaN	NaN	

		ZIP5	ZIP9	Number of Children	Length Of Residence	Not Direct Mail Solicit	Email Available	ENT Count Year 1	ENT Count Year 2	ENT Count Year 3	Member Cost Year 1	 kcl_B_IND_MosaicsG
_	Household Key											
	100035899.0	2816.000000	2.816281e+07	NaN	NaN	0.00	0.000000	0.000000	0.000000	0.000000	0.000000	
	100053546.0	2909.000000	2.909241e+07	NaN	NaN	0.00	0.500000	0.000000	1.000000	0.000000	0.000000	
	100064720.0	2813.000000	2.813275e+07	0.333333	15.000000	0.00	0.666667	0.000000	0.000000	0.000000	0.000000	
	100065197.0	2823.000000	2.823014e+07	NaN	NaN	0.00	0.000000	1.000000	1.000000	1.000000	58.850000	
	100067809.0	2910.833333	2.911165e+07	1.000000	11.500000	0.00	0.833333	0.000000	0.000000	0.800000	0.000000	
	100069201.0	2904.000000	2.904110e+07	0.000000	13.000000	0.00	0.000000	0.000000	0.000000	1.000000	0.000000	
	100070004.0	2889.000000	2.889593e+07	NaN	NaN	0.00	0.500000	0.000000	0.000000	2.000000	0.000000	
	100071861.0	2920.000000	2.920295e+07	0.000000	8.000000	0.00	0.000000	0.000000	4.000000	1.000000	0.000000	
	100071870.0	2893.857143	2.894205e+07	NaN	NaN	0.00	0.857143	5.000000	1.000000	1.000000	238.500000	
	100079136.0	2879.000000	2.879446e+07	2.000000	27.000000	0.00	0.736842	1.529412	4.000000	3.176471	85.876471	

Do

Not

Number

ERS

ERS

ERS

ERS

5241 rows × 54 columns

```
sub_df = household_grouped[['kcl_B_IND_MosaicsGrouping_Aspirational Fusion',
In [136]:
                  'kcl_B_IND_MosaicsGrouping_Autumn Years',
                  'kcl_B_IND_MosaicsGrouping_Blue Sky Boomers',
                  'kcl_B_IND_MosaicsGrouping_Booming with Confidence',
                 'kcl_B_IND_MosaicsGrouping_Cultural Connections',
                 'kcl_B_IND_MosaicsGrouping_Economic Challenges',
                 'kcl_B_IND_MosaicsGrouping_Families in Motion',
                 'kcl_B_IND_MosaicsGrouping_Family Union',
                 'kcl_B_IND_MosaicsGrouping_Flourishing Families',
                 'kcl_B_IND_MosaicsGrouping_Golden Year Guardians',
                 'kcl_B_IND_MosaicsGrouping_Middle Class Melting Pot',
                  'kcl_B_IND_MosaicsGrouping_Pastoral Pride',
                  'kcl_B_IND_MosaicsGrouping_Power Elite',
                 'kcl_B_IND_MosaicsGrouping_Promising Families',
                 'kcl_B_IND_MosaicsGrouping_Significant Singles',
                 'kcl_B_IND_MosaicsGrouping_Singles and Starters',
                  'kcl_B_IND_MosaicsGrouping_Surburban Style',
                  'kcl_B_IND_MosaicsGrouping_Thriving Boomers',
                  'kcl_B_IND_MosaicsGrouping_Young City Solos',
                  'FSV Credit Card Flag']]
```

```
In [137]: not_buyers = sub_df.loc[sub_df['FSV Credit Card Flag'] != 1]
In [138]: buyers = sub_df.loc[sub_df['FSV Credit Card Flag'] == 1]
In [139]: not_buyers.shape
Out[139]: (4663, 20)
In [140]: buyers.shape
Out[140]: (578, 20)
```

As the number of records in the buyers and not_buyers groups are very different, we will make a new data set that contains equal number of buyers and not_buyers.

```
In [145]: buyers.describe()
Out[145]:
```

	kcl_B_IND_MosaicsGrouping_Aspirational Fusion	kcl_B_IND_MosaicsGrouping_Autumn Years	kcl_B_IND_MosaicsGrouping_Blue Sky Boomers	kcl_B_IND_MosaicsGrouping with C
count	578.000000	578.000000	578.000000	5
mean	0.003460	0.187580	0.054354	
std	0.058773	0.384428	0.225341	
min	0.000000	0.000000	0.000000	
25%	0.000000	0.000000	0.000000	
50%	0.000000	0.000000	0.000000	
75%	0.000000	0.000000	0.000000	
max	1.000000	1.000000	1.000000	
4				•

```
In [146]:
           not_buyers.describe()
Out[146]:
                   kcl_B_IND_MosaicsGrouping_Aspirational kcl_B_IND_MosaicsGrouping_Autumn kcl_B_IND_MosaicsGrouping_Blue kcl_B_IND_MosaicsGrouping
                                                 Fusion
                                                                                     Years
                                                                                                             Sky Boomers
                                                                                                                                              with C
                                             4663.000000
                                                                               4663.000000
                                                                                                              4663.000000
                                                                                                                                                  46
            count
                                               0.004122
                                                                                  0.130394
                                                                                                                 0.044878
             mean
                                                                                                                 0.205811
              std
                                                0.063201
                                                                                  0.335553
              min
                                                0.000000
                                                                                  0.000000
                                                                                                                 0.000000
              25%
                                                0.000000
                                                                                  0.000000
                                                                                                                 0.000000
              50%
                                               0.000000
                                                                                  0.000000
                                                                                                                 0.000000
              75%
                                                0.000000
                                                                                  0.000000
                                                                                                                 0.000000
                                                                                  1.000000
                                                1.000000
                                                                                                                 1.000000
              max
In [147]:
           X1 = not_buyers.sample(578)
In [148]:
           X1.shape
Out[148]: (578, 20)
In [149]:
           buyers.shape
Out[149]: (578, 20)
           d_df = pd.concat([buyers,X1])
In [150]:
```

In [151]:

d_df.shape

Out[151]: (1156, 20)

```
In [152]: X = d df[['kcl B IND MosaicsGrouping Aspirational Fusion',
                  'kcl B IND MosaicsGrouping Autumn Years',
                  'kcl B IND MosaicsGrouping Blue Sky Boomers',
                  'kcl B IND MosaicsGrouping Booming with Confidence',
                  'kcl B IND MosaicsGrouping Cultural Connections',
                  'kcl B IND MosaicsGrouping Economic Challenges',
                  'kcl B IND MosaicsGrouping Families in Motion',
                  'kcl B IND MosaicsGrouping Family Union',
                  'kcl B IND MosaicsGrouping Flourishing Families',
                  'kcl B IND MosaicsGrouping Golden Year Guardians',
                  'kcl B IND MosaicsGrouping Middle Class Melting Pot',
                  'kcl B IND MosaicsGrouping Pastoral Pride',
                  'kcl B IND MosaicsGrouping Power Elite',
                  'kcl B IND MosaicsGrouping Promising Families',
                  'kcl B IND MosaicsGrouping Significant Singles',
                  'kcl B IND MosaicsGrouping Singles and Starters',
                  'kcl B IND MosaicsGrouping Surburban Style',
                  'kcl B IND MosaicsGrouping Thriving Boomers',
                  'kcl B IND MosaicsGrouping Young City Solos' ]]
In [153]: y = d_df [['FSV Credit Card Flag']]
In [154]: | X.shape
Out[154]: (1156, 19)
In [155]: | y.shape
Out[155]: (1156, 1)
```

Applying Logistics Regression model

```
In [156]: from sklearn.model_selection import train_test_split
In [157]: X_train,X_test, y_train, y_test = train_test_split(X,y)
In [158]: from sklearn.linear_model import LogisticRegression
In [159]: from sklearn.neighbors import KNeighborsClassifier
```

```
In [160]: | lgr = LogisticRegression()
In [161]: | knn = KNeighborsClassifier()
In [162]: knn.fit(X_train, y train)
          C:\Users\george\AppData\Local\Continuum\anaconda3\lib\site-packages\ipykernel launcher.py:1: DataConversionWarning: A
          column-vector y was passed when a 1d array was expected. Please change the shape of y to (n samples, ), for example us
          ing ravel().
            """Entry point for launching an IPython kernel.
Out[162]: KNeighborsClassifier(algorithm='auto', leaf_size=30, metric='minkowski',
                     metric_params=None, n_jobs=None, n_neighbors=5, p=2,
                     weights='uniform')
In [163]:
          lgr.fit(X train, y train)
          C:\Users\george\AppData\Local\Continuum\anaconda3\lib\site-packages\sklearn\linear_model\logistic.py:433: FutureWarnin
          g: Default solver will be changed to 'lbfgs' in 0.22. Specify a solver to silence this warning.
            FutureWarning)
          C:\Users\george\AppData\Local\Continuum\anaconda3\lib\site-packages\sklearn\utils\validation.py:761: DataConversionWar
          ning: A column-vector y was passed when a 1d array was expected. Please change the shape of y to (n samples, ), for ex
          ample using ravel().
            y = column_or_1d(y, warn=True)
Out[163]: LogisticRegression(C=1.0, class_weight=None, dual=False, fit_intercept=True,
                    intercept_scaling=1, max_iter=100, multi_class='warn',
                    n_jobs=None, penalty='12', random_state=None, solver='warn',
                    tol=0.0001, verbose=0, warm_start=False)
In [164]:
          lgr.score(X_test, y_test)
Out[164]: 0.5190311418685121
In [165]: coef df = pd.DataFrame( { 'coef': lgr.coef_[0], 'feature': X_test.columns})
```

```
In [167]:
             coef df
Out[167]:
                       coef
                                                                       feature
                 -0.594611
                                  kcl B IND MosaicsGrouping Aspirational Fusion
                   0.536667
                                       kcl_B_IND_MosaicsGrouping_Autumn Years
               2 -0.033830
                                   kcl_B_IND_MosaicsGrouping_Blue Sky Boomers
                   0.319214
                             kcl_B_IND_MosaicsGrouping_Booming with Confidence
                  -0.249801
                                 kcl B IND MosaicsGrouping Cultural Connections
                  -0.132287
                                kcl B IND MosaicsGrouping Economic Challenges
                   0.000000
                                   kcl_B_IND_MosaicsGrouping_Families in Motion
                   0.637518
                                        kcl_B_IND_MosaicsGrouping_Family Union
                   0.238953
                                  kcl_B_IND_MosaicsGrouping_Flourishing Families
                   0.310161
                               kcl B IND MosaicsGrouping Golden Year Guardians
                   0.815685
                               kcl_B_IND_MosaicsGrouping_Middle Class Melting...
                   0.000000
              11
                                       kcl_B_IND_MosaicsGrouping_Pastoral Pride
                  -0.534926
                                         kcl_B_IND_MosaicsGrouping_Power Elite
                   0.264591
                                   kcl B IND MosaicsGrouping Promising Families
                  -0.393702
                                   kcl_B_IND_MosaicsGrouping_Significant Singles
                  -0.436711
                                  kcl_B_IND_MosaicsGrouping_Singles and Starters
                   0.233938
                                     kcl_B_IND_MosaicsGrouping_Surburban Style
              16
                   0.283676
                                    kcl B IND MosaicsGrouping Thriving Boomers
                  -0.696195
                                    kcl_B_IND_MosaicsGrouping_Young City Solos
             plt.figure(figsize = (25,15))
In [166]:
Out[166]: <Figure size 1800x1080 with 0 Axes>
             <Figure size 1800x1080 with 0 Axes>
```

Evaluation features using their coefficient values in model

```
In [106]: plt.bar( coef_df['feature'], coef_df['coef'])
                                      plt.xticks(rotation = 90)
Out[106]: ([0, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18],
                                          <a list of 19 Text xticklabel objects>)
                                              0.8
                                              0.6
                                              0.4
                                              0.2
                                           -0.2
                                          -0.4
                                                                                kcl B IND MosaicsGrouping Blue Sky Boomers
                                                                                       kcl B IND MosaicsGrouping Booming with Confidence
                                                                                               kcl_B_IND_MosaicsGrouping_Cultural Connections
                                                                                                       kcl_B_IND_MosaicsGrouping_Economic Challenges
                                                                                                               kcl_B_IND_MosaicsGrouping_Families in Motion
                                                                                                                      kcl_B_IND_MosaicsGrouping_Family Union kcl_B_IND_MosaicsGrouping_Flourishing Families
                                                                                                                                      kcl_B_IND_MosaicsGrouping_Golden Year Guardians
                                                                                                                                             kcl_B_IND_MosaicsGrouping_Middle Class Melting Pot
                                                                                                                                                      kcl_B_IND_MosaicsGrouping_Pastoral Pride
                                                                                                                                                              kcl_B_IND_MosaicsGrouping_Power Elite
                                                                                                                                                                     kcl B IND MosaicsGrouping Promising Families
                                                                                                                                                                            kcl_B_IND_MosaicsGrouping_Significant Singles
                                                                                                                                                                                     kcl_B_IND_MosaicsGrouping_Singles and Starters
                                                                                                                                                                                             kcl B IND MosaicsGrouping Surburban Style
```

For comparison, we can try Gradient Boosting algorithm also

```
In [111]: from sklearn.ensemble import GradientBoostingClassifier
In [113]: gbc = GradientBoostingClassifier()
```

```
In [ ]:
In [114]:
          gbc.fit(X_train, y_train)
          C:\Users\george\AppData\Local\Continuum\anaconda3\lib\site-packages\sklearn\utils\validation.py:761: DataConversionWar
          ning: A column-vector y was passed when a 1d array was expected. Please change the shape of y to (n samples, ), for ex
          ample using ravel().
            y = column or 1d(y, warn=True)
Out[114]: GradientBoostingClassifier(criterion='friedman_mse', init=None,
                        learning_rate=0.1, loss='deviance', max_depth=3,
                        max_features=None, max_leaf_nodes=None,
                        min_impurity_decrease=0.0, min_impurity_split=None,
                        min_samples_leaf=1, min_samples_split=2,
                        min_weight_fraction_leaf=0.0, n_estimators=100,
                        n_iter_no_change=None, presort='auto', random_state=None,
                        subsample=1.0, tol=0.0001, validation_fraction=0.1,
                        verbose=0, warm_start=False)
In [115]: | gbc.score(X_test, y_test)
```

Out[115]: 0.532871972318339

In [116]: df

•	Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 SVC Facility Name	SVC Facility Type	Total Cost
Individual Key													
10000003.0	10462590.0	Υ	NEW HAVEN	СТ	6511.0	65111349.0	0	0	0	0	 NaN	NaN	NaN
52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	 ASTRO WRECKER SERVICE	independent repair	32.50
52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	 Astro Wrecker Service	independent repair	30.00
52211550.0	4500791.0	Y	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	 ASTRO WRECKER SERVICE	independent repair	32.50
52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	 ASTRO WRECKER SERVICE	independent repair	30.00
52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	 AAA SNE RI LIGHT SERVICE	mobile battery service	53.00
52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	 Astro Wrecker Service	independent repair	30.00
52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	 Astro Wrecker Service	independent repair	32.00
52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	 Astro Wrecker Service	independent repair	32.00
52211550.0	4500791.0	Υ	WEST WARWICK	RI	2893.0	28933850.0	0	1	0	0	 ASTRO WRECKER SERVICE	independent repair	32.50
1606764.0	4317516.0	Υ	TIVERTON	RI	2878.0	28781026.0	0	0	0	0	 NaN	NaN	NaN
2766867.0	11622991.0	Y	WARWICK	RI	2889.0	28892920.0	0	0	0	0	 Aaa Sne Ri Light Service	mobile battery service	58.85
2766867.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	 AAA SNE RI FLEET FULL SERVICE	other	53.00

		Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 SVC Facility Name	SVC Facility Type	Total Cost
_	Individual Key													
	2766867.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	 Aaa Sne Ri Light Service	mobile battery service	53.00
	2766869.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	 NaN	NaN	NaN
	2766868.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	 NaN	NaN	NaN
	2766868.0	11622991.0	Y	WARWICK	RI	2889.0	28892920.0	0	0	0	0	 AAA SNE RI FLEET FULL SERVICE	other	53.00
	2766868.0	11622991.0	Y	WARWICK	RI	2889.0	28892920.0	0	0	0	0	 AAA SNE RI LIGHT SERVICE	other	53.00
	2766868.0	11622991.0	Y	WARWICK	RI	2889.0	28892920.0	0	0	0	0	 AAA SNE RI LIGHT SERVICE	other	53.00
	2766868.0	11622991.0	Υ	WARWICK	RI	2889.0	28892920.0	0	0	0	0	 Assured Collision Inc	body shop	29.00
	13746947.0	579810.0	Υ	CENTRAL FALLS	RI	2863.0	28631322.0	0	0	0	0	 KING'S SERVICE CENTER	service station	28.00
	1788453.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	 AAA SNE RI LIGHT SERVICE	mobile battery service	53.00
	1788452.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	 AAA SNE RI LIGHT SERVICE	other	53.00
	1788452.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	 AAA SNE RI LIGHT SERVICE	other	53.00
	1788452.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	 AAA SNE RI LIGHT SERVICE	mobile battery service	53.00
	1788452.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	 AAA SNE RI LIGHT SERVICE	mobile battery service	53.00

	Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 SVC Facility Name	SVC Facility Type	Total Cost
Individual Key													
1788455.0	7187017.0	Υ	WARWICK	RI	2888.0	28882811.0	0	0	0	0	 Aaa Sne Ri Fleet Full Service	mobile battery service	58.85
14243585.0	7728088.0	Y	BARRINGTON	RI	2806.0	28065003.0	0	0	0	0	 AAA SNE RI LIGHT SERVICE	other	53.00
14243587.0	7728088.0	Υ	BARRINGTON	RI	2806.0	28065003.0	0	0	0	0	 AAA SNE RI FLEET FULL SERVICE	mobile battery service	53.00
14243587.0	7728088.0	Υ	BARRINGTON	RI	2806.0	28065003.0	0	0	0	0	 Aaa Sne Ri Light Service	mobile battery service	53.00

4458026.0	1588987.0	Υ	WARWICK	RI	2886.0	28861711.0	0	0	0	0	 NaN	NaN	NaN
12849942.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	 East Side Service Center Inc	service station	47.00
12849942.0	16604128.0	Y	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	 Aaa Sne Ri Light Service	mobile battery service	58.85
12849942.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	 Aaa Sne Ri Light Service	mobile battery service	58.85
12849942.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	 Aaa Sne Ri Light Service	mobile battery service	53.00
12849942.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	 Aaa Sne Ri Light Service	mobile battery service	53.00
12849942.0	16604128.0	Y	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	 Aaa Sne Ri Fleet Full Service	mobile battery service	58.85
12849941.0	16604128.0	Υ	PROVIDENCE	RI	2906.0	29063709.0	0	0	0	0	 NaN	NaN	NaN
22426406.0	45466286.0	Υ	BRISTOL	RI	2809.0	28092304.0	0	0	0	0	 NaN	NaN	NaN

	Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 SVC Facility Name	SVC Facility Type	Total Cost
Individual Key													
22426405.0	45466286.0	Υ	BRISTOL	RI	2809.0	28092304.0	0	0	0	0	 Safe-Way Auto Sales Inc	body shop	34.00
19764804.0	15397653.0	Υ	PORTSMOUTH	RI	2871.0	28712143.0	0	0	0	0	 NaN	NaN	NaN
19764802.0	15397653.0	Υ	PORTSMOUTH	RI	2871.0	28712143.0	0	0	0	0	 NaN	NaN	NaN
19764801.0	15397653.0	Υ	PORTSMOUTH	RI	2871.0	28712143.0	0	0	0	0	 NaN	NaN	NaN
19764793.0	15397653.0	Υ	PORTSMOUTH	RI	2871.0	28712143.0	0	0	0	0	 NaN	NaN	NaN
16521338.0	13735475.0	Υ	BRISTOL	RI	2809.0	28091350.0	0	0	0	0	 Twigg's Automotive Inc	independent repair	29.00
16521338.0	13735475.0	Υ	BRISTOL	RI	2809.0	28091350.0	0	0	0	0	 Safe-Way Auto Sales Inc	body shop	44.00
16521338.0	13735475.0	Υ	BRISTOL	RI	2809.0	28091350.0	0	0	0	0	 Safe-Way Auto Sales Inc	body shop	29.00
16521338.0	13735475.0	Υ	BRISTOL	RI	2809.0	28091350.0	0	0	0	0	 Safe-Way Auto Sales Inc	body shop	47.00
16521338.0	13735475.0	Υ	BRISTOL	RI	2809.0	28091350.0	0	0	0	0	 SAFE-WAY AUTO SALES INC	body shop	44.00
16521336.0	13735475.0	Υ	BRISTOL	RI	2809.0	28091350.0	0	1	0	0	 EAST SIDE SERVICE CENTER INC	service station	82.00
1619870.0	5462399.0	Υ	WAKEFIELD	RI	2879.0	28791421.0	0	0	0	0	 Aaa Sne Ri Fleet Full Service	mobile battery service	29.43
1619868.0	5462399.0	Υ	WAKEFIELD	RI	2879.0	28791421.0	0	0	0	0	 NaN	NaN	NaN
1619869.0	5462399.0	Υ	WAKEFIELD	RI	2879.0	28791421.0	0	0	0	0	 NaN	NaN	NaN
54745437.0	5462399.0	Υ	COVENTRY	RI	2816.0	28167132.0	0	0	0	0	 NaN	NaN	NaN

	Household Key	Member Flag	City	State - Grouped	ZIP5	ZIP9	FSV CMSI Flag	FSV Credit Card Flag	FSV Deposit Program Flag	FSV Home Equity Flag	 SVC Facility Name	SVC Facility Type	Total Cost
Individual Key													
25797262.0	20330346.0	Y	WARWICK	RI	2886.0	28867552.0	0	0	0	0	 AAA SNE RI LIGHT SERVICE	other	53.00
25797262.0	20330346.0	Υ	WARWICK	RI	2886.0	28867552.0	0	0	0	0	 HERB'S SUNOCO	service station	36.00
25797262.0	20330346.0	Υ	WARWICK	RI	2886.0	28867552.0	0	0	0	0	 AAA SNE RI LIGHT SERVICE	mobile battery service	53.00
28273400.0	8325571.0	Υ	WARWICK	RI	2886.0	28868235.0	0	0	0	0	 Aaa Sne Ri Light Service	mobile battery service	58.85
28273400.0	8325571.0	Υ	WARWICK	RI	2886.0	28868235.0	0	0	0	0	 Aaa Sne Ri Light Service	mobile battery service	58.85
28273400.0	8325571.0	Υ	WARWICK	RI	2886.0	28868235.0	0	0	0	0	 NaN	NaN	NaN
21344 rows	× 113 colum	ns											>

We can see a little improvement in score in Gradient Boosting algorithm

In []: