Homework 9

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1. show the contingency table of the counts, using two categorical variables of your choice.

```
loans1 <-
loans %>% select(purpose, grade) %>% filter(purpose != "", grade != "")
table(loans1)
```

```
##
                         grade
                                                                               G
## purpose
                                Α
                                        В
                                                C
                                                        D
                                                                Ε
                                                                       F
##
                             6166
                                     7385
                                             6240
                                                     2891
                                                              987
                                                                     275
                                                                              69
     car
##
     credit card
                           140508 176750 130553
                                                   48764
                                                           15775
                                                                    3757
                                                                             864
##
     debt_consolidation 205916 361873 387312 200927
                                                           87262
                                                                   26993
                                                                            7594
##
     educational
                               88
                                      112
                                              115
                                                       53
                                                               37
                                                                      11
                                                                               8
##
     home_improvement
                            34528
                                    44325
                                           40963
                                                   19267
                                                            8120
                                                                    2514
                                                                             740
##
     house
                             2579
                                     3282
                                             3541
                                                     2465
                                                            1370
                                                                     597
                                                                             302
##
                                   14638
                                           13541
                                                     6875
                                                            2784
                                                                     894
                                                                             257
     major_purchase
                            11456
##
     medical
                             4459
                                     7306
                                             8320
                                                     4777
                                                            1919
                                                                     575
                                                                             132
##
     moving
                             1746
                                     3402
                                             4785
                                                     3276
                                                            1517
                                                                     530
                                                                             147
##
                            19571
                                    34451
                                           42119
                                                   26434
                                                           11556
                                                                    3944
                                                                            1365
     other
##
     renewable_energy
                              179
                                      321
                                              419
                                                     298
                                                              151
                                                                      59
                                                                              18
                                                     5220
                                                            3009
##
     small_business
                             2963
                                     4887
                                             6671
                                                                    1337
                                                                             602
                                                     2671
##
     vacation
                             2419
                                     4271
                                             4978
                                                              931
                                                                     211
                                                                              44
                                                     506
##
     wedding
                              449
                                      554
                                              496
                                                              221
                                                                     103
                                                                              26
```

2. Obtain the conditional proportions of one variable, given the categories of the other.

```
loans2 <-
  loans1 %>% group_by(purpose) %>% count(grade) %>% mutate(Percent = 100*n/sum(n))
loans2$purpose <-</pre>
fct recode(loans2$purpose, Car="car",
           `Credit Card`="credit_card",
           `Debt Consolidation`="debt consolidation",
           Educational="educational",
           'Home Improvement'="home_improvement",
           House="house",
           'Major Purchases'="major_purchase",
           Medical="medical",
           Moving="moving",
           Other="other",
           `Renewable Energy`="renewable_energy",
           `Small Business`="small_business",
           Vacation="vacation",
           Wedding="wedding")
```

head(loans2)

```
## # A tibble: 6 x 4
## # Groups:
                purpose [1]
##
                         n Percent
     purpose grade
     <fct>
              <chr> <int>
                              <dbl>
## 1 Car
                      6166
                              25.7
              Α
## 2 Car
              В
                      7385
                              30.8
## 3 Car
              \mathsf{C}
                      6240
                              26.0
                      2891
## 4 Car
              D
                              12.0
## 5 Car
              Ε
                       987
                               4.11
                               1.15
## 6 Car
              F
                       275
```

3. Construct an appropriate graph to compare the conditional proportions.

```
loans2 %>% ggplot(aes(y = Percent,x = grade, fill = grade)) +
  geom_bar(stat = "identity", position = "dodge") +
  facet_wrap(vars(purpose)) +
  scale_fill_brewer(palette = "Set3", direction = -1) +
  guides(fill = 'none') +
  theme_minimal() +
  labs(title = "Distribution of Loan Grades by Loan Purpose") + xlab("Grade")
```

Distribution of Loan Grades by Loan Purpose

