

Debt to Income Ratio vs. Market Crash

Tableau Link

Final

https://public.tableau.com/profile/nicolas.arquie#!/vizhome/DebtttoIncomeRatioVs_MarketCrash/DebtttoIncomeRatioOverTime?publish=yes

Initial

<https://public.tableau.com/profile/nicolas.arquie#!/vizhome/Loans1/Dashboard1?publish=yes>

Summary

This visualization is used for looking deeper into the market crash of 2008. There are quite a few unemployed people that had considerable debt before the market crash happened, and their debt ended up petering out after 2009. There is also a brief analysis of who (occupation-wise) dropped or had their debt paid off after the market crash.

Design

The initial thought of the design was to have most of these graphs as area graphs... this did not pan out as some of those that I asked for opinions on the graphs had a hard time interpreting what they meant... that meant that switching to line graphs was the best next option. These types of graphs were my choices because I was looking at how data changed overtime, and according to the flowchart of which graphs to use (provided by the Udacity course) line graphs or area graphs were the best options.

I made the visualization into a Tableau story by the recommendations of my Udacity mentor. It seems that having a concrete story and the data to back it up was one of the best ways of presenting the data. My initial visualization was only one dashboard and did not have many conclusions that went with it, so I switched to a story.

Feedback

The persons that initially looked over my visualizations were not impressed by the data it contained. There was little to no story to be told and the amount of data pushed forward was intimidating. I was told to use more graphs to tell a better story than I was at that moment and maybe to focus it on the market crash of 2008.

After I made my decision to change the visualization into a story and have segmented parts, I found that it was much easier to convey a story. My father, who looked over my Tableau story, liked it but found the initial area graphs to be confusing... his recommendation was to change it to be line graphs. I found that line graphs (though hard to annotated with labels) were more effective at representing the points that I wanted to make. I also had a recommendation of changing one graph to colorblind-friendly since my father has troubles distinguishing red and green. I feel that my story is in a much better place now to present because of these recommendations.

Resources

https://docs.google.com/spreadsheets/d/1gDyi_L4UvIrLTEC6Wri5nbaMmkGmLQBk-Yx3z0XDEtI/edit#gid=0