real estate

June 16, 2023

```
[1]: # Importing Libraries
     import numpy as np
     import pandas as pd
     import seaborn as sns
     import matplotlib.pyplot as plt
     # Importing module
     import warnings
     # Warnings filter.
     warnings.filterwarnings('ignore')
     # Import the necessary libraries
     import plotly.offline as pyo
     import plotly.graph_objs as go
     # Set notebook mode to work in offline
     pyo.init_notebook_mode()
[2]: train=pd.read_csv("train.csv")
     test=pd.read_csv("test.csv")
```

0.0.1 Descriptive Analysis

```
[3]: train.head()

[3]: UID BLOCKID SUMLEVEL COUNTYID STATEID state state_ab \
0 267822 NaN 140 53 36 New York NY
```

```
1 246444
                                                        Indiana
               NaN
                          140
                                     141
                                                18
                                                                       IN
2 245683
               NaN
                          140
                                      63
                                                18
                                                        Indiana
                                                                       IN
3 279653
                NaN
                          140
                                     127
                                                72 Puerto Rico
                                                                       PR
4 247218
               NaN
                          140
                                     161
                                                20
                                                         Kansas
                                                                       KS
         city
                                  type ... female_age_mean female_age_median
                         place
0
     Hamilton
                      Hamilton
                                  City ...
                                                  44.48629
                                                                      45.33333
1
   South Bend
                      Roseland
                                  City ...
                                                  36.48391
                                                                      37.58333
2
     Danville
                      Danville
                                                  42.15810
                                                                      42.83333
                                  City ...
3
     San Juan
                      Guaynabo
                                Urban ...
                                                  47.77526
                                                                      50.58333
    Manhattan Manhattan City
                                  City ...
                                                  24.17693
                                                                      21.58333
```

```
female_age_stdev
                           female_age_sample_weight
                                                       female_age_samples
                                                                            pct_own
     0
                22.51276
                                                                    2618.0
                                                                            0.79046
                                           685.33845
     1
                23.43353
                                           267.23367
                                                                    1284.0
                                                                            0.52483
     2
                23.94119
                                           707.01963
                                                                    3238.0
                                                                            0.85331
     3
                 24.32015
                                           362.20193
                                                                    1559.0
                                                                            0.65037
                 11.10484
                                          1854.48652
                                                                    3051.0
                                                                            0.13046
        married married_snp
                               separated
                                           divorced
        0.57851
                      0.01882
                                 0.01240
                                            0.08770
     0
        0.34886
                      0.01426
                                  0.01426
                                            0.09030
        0.64745
                                            0.10657
                      0.02830
                                  0.01607
     3 0.47257
                      0.02021
                                  0.02021
                                            0.10106
     4 0.12356
                      0.00000
                                  0.00000
                                            0.03109
     [5 rows x 80 columns]
[4]: test.head()
[4]:
           UID
                BLOCKID
                          SUMLEVEL
                                     COUNTYID
                                                                 state state_ab
                                               STATEID
     0 255504
                     NaN
                                140
                                          163
                                                     26
                                                             Michigan
     1
        252676
                     NaN
                               140
                                            1
                                                     23
                                                                Maine
                                                                             ME
     2
        276314
                     NaN
                               140
                                           15
                                                     42
                                                         Pennsylvania
                                                                             PA
     3 248614
                     NaN
                                140
                                          231
                                                     21
                                                             Kentucky
                                                                             ΚY
        286865
                                          355
                                                     48
                                                                 Texas
                                                                             TX
                     NaN
                                140
                   city
                                          place
                                                     type
                                                           ... female_age_mean
     0
                         Dearborn Heights City
                                                      CDP
                                                                     34.78682
               Detroit
     1
                 Auburn
                                    Auburn City
                                                     City
                                                                     44.23451
     2
             Pine City
                                      Millerton
                                                  Borough
                                                                     41.62426
     3
            Monticello
                                                                     44.81200
                               Monticello City
                                                     City
        Corpus Christi
                                          Edrov
                                                     Town
                                                                     40.66618
```

-	corpus omribur	Editoy		iowii	10.0	7.00010		
	female_age_median	female age	stdev	female age sa	mnle weight	\		
	- 0 -		_	remare_age_ba				
0	33.75000	21	.58531	416.48097				
1	46.66667	22	2.37036		532.03505			
2	44.50000	22	2.86213	453.11959				
3	48.00000	21	.03155	263.94320				
4	42.66667	21	.30900		709.90829			
	female_age_samples	pct_own	married	$married_snp$	separated	divorced		
0	1938.0	0.70252	0.28217	0.05910	0.03813	0.14299		
1	1950.0	0.85128	0.64221	0.02338	0.00000	0.13377		

2956.0 0.79077 0.57620 0.01726 0.00588 0.16379

0.59961

0.56953

[5 rows x 80 columns]

1879.0

1081.0

0.81897

0.84609

2

3

0.01746

0.05492

0.01358

0.04694

0.10026

0.12489

[5]: train.describe()

[5]:		UID	BLOCKID	SUMLEVEL	COU	NTYID ST	ATEID \
	count	27321.000000	0.0	27321.0	27321.0		
	mean	257331.996303	NaN	140.0			71806
	std	21343.859725	NaN	0.0			92846
	min	220342.000000	NaN	140.0			00000
	25%	238816.000000	NaN	140.0			00000
	50%	257220.000000	NaN	140.0			00000
	75%	275818.000000	NaN	140.0			00000
	max	294334.000000	NaN	140.0			00000
					01010		
		zip_code	area_c	ode	lat	lng	ALand \
	count	27321.000000	27321.000	000 27321	.000000	27321.000000	2.732100e+04
	mean	50081.999524	596.507	668 37	.508813	-91.288394	1.295106e+08
	std	29558.115660	232.497	482 5	.588268	16.343816	1.275531e+09
	min	602.000000	201.000	000 17	.929085	-165.453872	4.113400e+04
	25%	26554.000000	405.000	000 33	.899064	-97.816067	1.799408e+06
	50%	47715.000000	614.000	000 38	.755183	-86.554374	4.866940e+06
	75%	77093.000000	801.000	000 41	.380606	-79.782503	3.359820e+07
	max	99925.000000	989.000	000 67	.074018	-65.379332	1.039510e+11
		female_age_		ale_age_me		male_age_stdev	
	count	27115.00	00000	27115.00		27115.000000	
	mean	40.33	19803	40.35	5099	22.178745	
	std	5.88	36317	8.03	9585	2.540257	
	min	16.00	08330	13.25	0000	0.556780	
	25%	36.89	92050	34.91	6670	21.312135	
	50%	40.37	73320	40.58	3330	22.514410	
	75%	43.56	67120	45.41	6670	23.575260	
	max	79.83	37390	82.25	0000	30.241270	
							,
		female_age_sam	-	_	age_samp	• -	
	count	21	7115.00000		7115.000		
	mean		544.23843		2208.761		
	std		283.54689		1089.316		
	min		0.66470		2.000		
	25%		355.99582		1471.000		
	50%		503.64389		2066.000		
	75%		680.27505		2772.000		
	max	(5197.99520	0 2	7250.000	1.000	000
		married	married_	sno se	parated	divorced	
	count	27130.000000	27130.000	-	.000000	27130.000000	
	mean	0.508300	0.047		.019089	0.100248	
	std	0.136860	0.037		.020796	0.049055	
	min	0.000000	0.000		.000000	0.000000	
		0.00000		• • • • •			

25%	0.425102	0.020810	0.004530	0.065800
50%	0.526665	0.038840	0.013460	0.095205
75%	0.605760	0.065100	0.027487	0.129000
max	1.000000	0.714290	0.714290	1.000000

[8 rows x 74 columns]

[6]: test.describe()

[6]:		UID	BLOCKID	SUMLEVEL	COU	JNTYID	ST	ATEID	\	
	count	11709.000000	0.0	11709.0	11709.0	00000	11709.0	00000		
	mean	257525.004783	NaN	140.0	85.7	10650	28.4	89196		
	std	21466.372658	NaN	0.0	99.3	304334	16.6	07262		
	min	220336.000000	NaN	140.0	1.0	00000	1.0	00000		
	25%	238819.000000	NaN	140.0	29.0	00000	13.0	00000		
	50%	257651.000000	NaN	140.0	61.0	00000	28.0	00000		
	75%	276300.000000	NaN	140.0	109.0	00000	42.0	00000		
	max	294333.000000	NaN	140.0	810.0	000000	72.0	00000		
		zip_code	area_c	ode	lat		lng		ALand	\
	count	11709.000000	11709.000	000 11709	0.000000	11709.	000000	1.1709	900e+04	
	mean	50123.418396	593.598	514 37	.405491	-91.	340229	1.095	500e+08	
	std	29775.134038	232.074		6.625904		407818		940e+08	
	min	601.000000	201.000		.965835	-166.	770979	8.2990	000e+03	
	25%	25570.000000	404.000	000 33	3.919813		816561	1.7186	660e+06	
	50%	47362.000000	612.000		3.618092		643344		000e+06	
	75%	77406.000000	787.000		.232973		697311	3.204	540e+07	
	max	99929.000000	989.000	000 64	.804269	-65.	695344	5.520	166e+10	
		female_age_	mean fem	ale age me	dian fe	emale ag	e stdev	\		
	count	11613.00		11613.00		_	.000000			
	mean	40.11		40.13			. 148145			
	std		51192		2026		.554907			
	min	15.36	80240	12.83	3330	C	.737110			
	25%	36.72	29210	34.75	0000	21	.270920			
	50%	40.19	96960	40.33	3330	22	.472990			
	75%	43.49	96490	45.33	3330	23	.549450			
	max	90.10	7940	90.16	6670	29	.626680			
		female_age_sam	nple_weigh	t female_	age_samp	oles	pct_	own \		
	count	11	1613.00000	0 1	1613.000	0000 11	587.000	000		
	mean		550.41124	3	2233.003	3186	0.634	194		
	std		280.99252	1	1072.017	7063	0.232	232		
	min		0.25191	0	3.000	0000	0.000	000		
	25% 363.225840									
	50%		509.10361	0	2099.000	0000	0.687	640		
	75%		685.88391	0	2800.000	0000	0.815	235		

max 4145.557870 15466.000000 1.000000

	married	${\tt married_snp}$	separated	divorced
count	11625.000000	11625.000000	11625.000000	11625.000000
mean	0.505632	0.047960	0.019346	0.099191
std	0.139774	0.038693	0.021428	0.048525
min	0.000000	0.000000	0.000000	0.000000
25%	0.422020	0.020890	0.004500	0.064590
50%	0.525270	0.038680	0.013870	0.094350
75%	0.605660	0.065340	0.027910	0.128400
max	1.000000	0.714290	0.714290	0.362750

[8 rows x 74 columns]

[7]: train.columns

```
[7]: Index(['UID', 'BLOCKID', 'SUMLEVEL', 'COUNTYID', 'STATEID', 'state',
            'state_ab', 'city', 'place', 'type', 'primary', 'zip_code', 'area_code',
            'lat', 'lng', 'ALand', 'AWater', 'pop', 'male_pop', 'female_pop',
            'rent_mean', 'rent_median', 'rent_stdev', 'rent_sample_weight',
            'rent_samples', 'rent_gt_10', 'rent_gt_15', 'rent_gt_20', 'rent_gt_25',
            'rent_gt_30', 'rent_gt_35', 'rent_gt_40', 'rent_gt_50',
            'universe_samples', 'used_samples', 'hi_mean', 'hi_median', 'hi_stdev',
            'hi_sample_weight', 'hi_samples', 'family_mean', 'family_median',
            'family_stdev', 'family_sample_weight', 'family_samples',
            'hc mortgage mean', 'hc mortgage median', 'hc mortgage stdev',
            'hc_mortgage_sample_weight', 'hc_mortgage_samples', 'hc_mean',
            'hc_median', 'hc_stdev', 'hc_samples', 'hc_sample_weight',
            'home_equity_second_mortgage', 'second_mortgage', 'home_equity', 'debt',
            'second_mortgage_cdf', 'home_equity_cdf', 'debt_cdf', 'hs_degree',
            'hs_degree_male', 'hs_degree_female', 'male_age_mean',
            'male_age_median', 'male_age_stdev', 'male_age_sample_weight',
            'male age samples', 'female age mean', 'female age median',
            'female_age_stdev', 'female_age_sample_weight', 'female_age_samples',
            'pct_own', 'married', 'married_snp', 'separated', 'divorced'],
           dtype='object')
```

[8]: test.columns

```
'hc_mortgage_mean', 'hc_mortgage_median', 'hc_mortgage_stdev',
             'hc mortgage sample weight', 'hc mortgage samples', 'hc mean',
             'hc_median', 'hc_stdev', 'hc_samples', 'hc_sample_weight',
             'home_equity_second_mortgage', 'second_mortgage', 'home_equity', 'debt',
             'second_mortgage_cdf', 'home_equity_cdf', 'debt_cdf', 'hs_degree',
             'hs_degree_male', 'hs_degree_female', 'male_age_mean',
             'male_age_median', 'male_age_stdev', 'male_age_sample_weight',
             'male_age_samples', 'female_age_mean', 'female_age_median',
             'female_age_stdev', 'female_age_sample_weight', 'female_age_samples',
             'pct_own', 'married', 'married_snp', 'separated', 'divorced'],
            dtype='object')
 [9]: # UID is unique userID value in the train and test dataset. So an index can be
      →created from the UID feature
      train.set_index(keys=['UID'],inplace=True)#Set_the DataFrame index using_
      \rightarrow existing columns.
      test.set_index(keys=['UID'],inplace=True)
[10]: # Handling Missing value
      train.isnull().sum()/len(train)*100
[10]: BLOCKID
                     100.000000
      SUMLEVEL
                       0.000000
                       0.000000
      COUNTYID
      STATEID
                       0.000000
      state
                       0.000000
     pct_own
                       0.980930
     married
                       0.699096
     married_snp
                       0.699096
      separated
                       0.699096
      divorced
                       0.699096
     Length: 79, dtype: float64
[11]: train=train.drop(['BLOCKID', 'SUMLEVEL'], axis=1)
[12]: test.isnull().sum()/len(test)*100
[12]: BLOCKID
                     100.000000
                       0.000000
      SUMLEVEL
                       0.000000
      COUNTYID
      STATEID
                       0.000000
      state
                       0.000000
                       1.041934
      pct_own
     married
                       0.717397
```

'family_stdev', 'family_sample_weight', 'family_samples',

```
separated
                       0.717397
      divorced
                       0.717397
      Length: 79, dtype: float64
[13]: test=test.drop(['BLOCKID', 'SUMLEVEL'],axis=1)
[14]: # Imputing missing values with mean
      missing train cols=[]
      for col in train.columns:
          if train[col].isna().sum() !=0:
               missing_train_cols.append(col)
      print(missing_train_cols)
     ['rent_mean', 'rent_median', 'rent_stdev', 'rent_sample_weight', 'rent_samples',
     'rent_gt_10', 'rent_gt_15', 'rent_gt_20', 'rent_gt_25', 'rent_gt_30',
     'rent_gt_35', 'rent_gt_40', 'rent_gt_50', 'hi_mean', 'hi_median', 'hi_stdev',
     'hi_sample_weight', 'hi_samples', 'family_mean', 'family_median',
     'family stdev', 'family_sample weight', 'family_samples', 'hc_mortgage_mean',
     'hc mortgage median', 'hc mortgage stdev', 'hc mortgage sample weight',
     'hc_mortgage_samples', 'hc_mean', 'hc_median', 'hc_stdev', 'hc_samples',
     'hc_sample_weight', 'home_equity_second_mortgage', 'second_mortgage',
     'home_equity', 'debt', 'second_mortgage_cdf', 'home_equity_cdf', 'debt_cdf',
     'hs_degree', 'hs_degree_male', 'hs_degree_female', 'male_age_mean',
     'male_age_median', 'male_age_stdev', 'male_age_sample_weight',
     'male_age_samples', 'female_age_mean', 'female_age_median', 'female_age_stdev',
     'female_age_sample_weight', 'female_age_samples', 'pct_own', 'married',
     'married_snp', 'separated', 'divorced']
[15]: missing_test_cols=[]
      for col in test.columns:
          if test[col].isna().sum() !=0:
               missing_test_cols.append(col)
      print(missing_test_cols)
     ['rent_mean', 'rent_median', 'rent_stdev', 'rent_sample_weight', 'rent_samples',
     'rent_gt_10', 'rent_gt_15', 'rent_gt_20', 'rent_gt_25', 'rent_gt_30',
     'rent_gt_35', 'rent_gt_40', 'rent_gt_50', 'hi_mean', 'hi_median', 'hi_stdev',
     'hi_sample_weight', 'hi_samples', 'family_mean', 'family_median',
     'family_stdev', 'family_sample_weight', 'family_samples', 'hc_mortgage_mean',
     'hc_mortgage_median', 'hc_mortgage_stdev', 'hc_mortgage_sample_weight',
     'hc_mortgage_samples', 'hc_mean', 'hc_median', 'hc_stdev', 'hc_samples',
     'hc_sample_weight', 'home_equity_second_mortgage', 'second_mortgage',
     'home_equity', 'debt', 'second_mortgage_cdf', 'home_equity_cdf', 'debt_cdf',
     'hs_degree', 'hs_degree_male', 'hs_degree_female', 'male_age_mean',
     'male_age_median', 'male_age_stdev', 'male_age_sample_weight',
     'male_age_samples', 'female_age_mean', 'female_age_median', 'female_age_stdev',
```

married_snp

0.717397

```
'female_age_sample_weight', 'female_age_samples', 'pct_own', 'married',
     'married_snp', 'separated', 'divorced']
[16]: # Missing cols are all numerical variables
      for col in train.columns:
          if col in (missing_train_cols):
              train[col].replace(np.nan,train[col].mean(),inplace=True)
[17]: for col in test.columns:
          if col in (missing_test_cols):
              test[col].replace(np.nan,test[col].mean(),inplace=True)
[18]: train.isna().sum().sum()
[18]: 0
[19]: test.isna().sum().sum()
[19]: 0
     0.0.2 Week 1 Exploratory Data Analysis
[20]: df = train[train['pct_own']>0.1]
      df.shape
[20]: (26565, 77)
[21]: df = df.sort_values(by='second_mortgage',ascending=False)
[22]: pd.set_option('display.max_columns', None)
      df.head()
[22]:
              COUNTYID STATEID
                                         state state_ab
                                                                city \
     UID
      289712
                   147
                             51
                                      Virginia
                                                     VA
                                                           Farmville
      251185
                    27
                             25 Massachusetts
                                                     MA
                                                           Worcester
      269323
                                      New York
                                                              Corona
                    81
                             36
                                                     NY
                                      Maryland
      251324
                     3
                             24
                                                     MD Glen Burnie
     235788
                                       Florida
                                                     FL
                    57
                             12
                                                               Tampa
                        place type primary zip_code area_code
                                                                        lat \
     UID
      289712
                    Farmville Town
                                      tract
                                                23901
                                                             434 37.297357
      251185
               Worcester City City
                                                 1610
                                                             508 42.254262
                                      tract
                 Harbor Hills City
      269323
                                                11368
                                                             718 40.751809
                                      tract
      251324
                  Glen Burnie
                                CDP
                                                21061
                                                             410 39.127273
                                      tract
```

235788	Egypt Lake	e-leto	City	tract	; 3	3614	813	28.029	9063	
	lng	I	Land	AWater	pop	male_p	op femal	e_pop	rent_me	an \
UID	-78.396452	//122	391.0	0	1733	6	09	1124	782.000	00
	-70.396452 -71.800347		165.0	0	2133		39	994	942.327	
	-71.800347 -73.853582		66.0	0	4181	22		1932	1413.123	
	-76.635265	11102		0	4866	19		2881	1335.498	
	-82.495395	20509		234794	5468	27		2684	914.103	
233100	-02.490090	20008	,00.0	234194	5400	21	04	2004	914.103	22
	rent_media	n rer	nt_stde	ev rent	_sampl	.e_weigh	t rent_s	amples	rent_gt	_10 \
UID							_			
289712	781.		22.9583		_	11.0000		11.0	1.00	
251185	953.)4.3410			33.8801		645.0	0.98	
269323	1388.		9.4734			05.6592		777.0	1.00	
251324	1335.		36.9282			52.6244		1502.0	1.00	
235788	880.	0 19	91.6496	52	10	67.7750	2	1847.0	0.96	619
	rent_gt_15	rent	_gt_20	rent_	gt_25	rent_g	t_30 rer	it_gt_3!	5 \	
UID										
289712	1.00000) 1	.00000	1.	00000	1.0	0000	1.00000)	
251185	0.97813	3 (.86250	0.	81563	0.6	8438	0.5328	1	
269323	0.92664	. (.80952	2 0.	69241	0.5	8301	0.44659	9	
251324	0.91545	5 (77763	0.	60186	0.4	9001	0.4201	1	
235788	0.92794	Į (.80820	0.	58925	0.4	4235	0.37140	0	
	rent_gt_40) rent	_gt_50) unive	rse_sa	mples	used_samp	oles	hi_mea	n \
UID										
289712	1.00000) (0.0000)		11		11 33	3088.9215	6
251185	0.47500) (39063	3		655		640 39	9036.1836	8
269323	0.37967	7	30245	5		821		777 56	6434.6343	6
251324	0.38016	6 (.23435	5		1502	1	.502 59	9466.6230	2
235788	0.22783	3 (17350)		1965	1	.804 48	3495.1731	3
	hi_median	hi	_stdev	hi_sa	mple_w	reight	hi_sample	s fam:	ily_mean	\
UID										
289712	23236.0	19970	.41249)	16.	33316	19.	0 4706	67.92731	
251185	29037.0	42317	7.65457	•	599.	87224	768.	0 5047	71.95789	
269323	46106.0	47279	.53535	<u>, </u>	674.	74625	997.	0 485	58.91165	
251324	50164.0	37351	.26266	3	1293.	31194	2068.	0 6489	99.68626	
235788	38340.0	41137	7.53473	3	1664.	02791	2179.	0 5233	32.06236	
	family_med	lian f	amily_	stdev	family	_sample	_weight	family	_samples	\
UID			-		v	_	-		-	
289712	5995	54.0	24030.	19608			5.33316		8.0	
251185	4047		45794.				4.09134		432.0	
269323	4046	32.0	35569.	90113		63	0.41529		878.0	

251324 235788		39727.56212 41386.75431		706.8452 755.1168		1125.0 1010.0	
	hc_mortgage_mean		modian	hc_mortgag	ge stdev \		
UID	nc_mor cgage_mean	. IIC_mor cgage	_median	IIC_IIIOI cgag	ge_stdev (
289712	2249.50000		2249.0	18	32.57419		
251185	1596.15811		1690.0		55.71234		
269323	3037.81395		3320.0		88.70919		
251324	1622.29005		1520.0		1.53797		
235788	1641.00508		1462.0		4.11061		
200100	1011.00000		1102.0		1.11001		
	hc_mortgage_samp	le_weight ho	_mortgage	e_samples	hc_mean	hc_median	\
UID							
289712		0.79359		4.0	749.50000	749.0	
251185		30.05003		96.0	589.73200	528.0	
269323		29.17150		138.0	751.81483	894.0	
251324		156.43774		496.0	452.77058	509.0	
235788		81.16409		169.0	446.96166	404.0	
						1	,
IIID	hc_stdev hc_sa	mples hc_sam	ple_weigh	nt home_ec	uity_secon	d_mortgage	\
UID	0.6 54.404	4.0	4 0700	20		0 00000	
289712	36.51484	4.0	1.9798			0.00000	
251185	198.18324	17.0	10.4343			0.43363	
269323	269.48263	38.0	23.3535			0.31818	
251324	165.06276	70.0	49.2929			0.27739	
235788	86.60735	45.0	34.8989	99		0.28972	
	second_mortgage	home_equity	debt	second_mc	rtgage_cdf	\	
UID	_ 00			_	0 0 =		
289712	0.50000	0.00000	0.50000		0.00067		
251185	0.43363	0.43363	0.84956		0.00100	ı	
269323	0.31818	0.40341	0.78409		0.00241		
251324	0.30212	0.35689	0.87633		0.00289	ı	
235788	0.28972	0.38785	0.78972		0.00324		
					_ ,		
	home_equity_cdf	debt_cdf hs	_degree	hs_degree_	male \		
UID	4 00000	0. 77774	1 00000	4 0			
289712	1.00000	0.77776	1.00000		00000		
251185	0.00468		0.71803		88883		
269323	0.00638		0.58739		31499		
251324	0.01131		0.86185		35294		
235788	0.00770	0.17505	0.92809	0.9	93188		
	hs_degree_female	male_age_me	an male	age mediar	n male age	stdev \	
UID		· · · · - · · · · · · · · · · · · · · ·	-	_ 0			
289712	1.00000	21.338	803	19.25000) 9	.50021	
251185	0.75828			30.75000		.15286	

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269323
                       0.55192
                                      30.09851
                                                        29.58333
                                                                        18.22005
                       0.86732
                                      29.07276
                                                        27.41667
                                                                        19.97922
      251324
      235788
                       0.92375
                                      31.39914
                                                        29.08333
                                                                        16.25854
              male_age_sample_weight male_age_samples female_age_mean \
     UID
      289712
                            364.20985
                                                  609.0
                                                                 19.58762
      251185
                            255.90977
                                                 1139.0
                                                                 30.60147
                            483.12831
      269323
                                                 2249.0
                                                                 29.80694
                            475.95730
      251324
                                                 1985.0
                                                                 32.53273
      235788
                            613.84520
                                                                 34.53924
                                                 2784.0
              female_age_median female_age_stdev female_age_sample_weight \
     UID
      289712
                                           4.00258
                       19.16667
                                                                    673.39577
      251185
                       26.16667
                                          19.21553
                                                                    262.09529
      269323
                       27.66667
                                                                    448.69061
                                          18.45616
                                                                    694.10357
      251324
                       30.66667
                                          19.61959
      235788
                       28.58333
                                          18.56943
                                                                    814.45000
              female_age_samples pct_own married_married_snp separated divorced
     UID
      289712
                          1124.0 0.62069 0.03612
                                                          0.01806
                                                                     0.01806
                                                                               0.00000
                           994.0 0.20247 0.37844
      251185
                                                          0.11976
                                                                     0.09341
                                                                               0.10539
      269323
                           1932.0 0.15618 0.44490
                                                          0.14555
                                                                     0.02357
                                                                               0.04066
      251324
                          2881.0 0.22380
                                            0.58250
                                                          0.08321
                                                                     0.00000
                                                                               0.01778
      235788
                           2684.0 0.11618 0.36953
                                                          0.12876
                                                                     0.09957
                                                                               0.07339
[23]: top_2500_second_mortgage_pctown_10 = df.head(2500)
      top_2500_second_mortgage_pctown_10
[23]:
              COUNTYID STATEID
                                                                      city \
                                           state state_ab
     UID
      289712
                              51
                                        Virginia
                                                        VA
                                                                 Farmville
                   147
                    27
                              25
                                   Massachusetts
      251185
                                                       MA
                                                                 Worcester
      269323
                    81
                              36
                                        New York
                                                       NY
                                                                    Corona
      251324
                     3
                              24
                                        Maryland
                                                       MD
                                                               Glen Burnie
      235788
                    57
                              12
                                         Florida
                                                       FL
                                                                     Tampa
      229021
                    67
                              6
                                      California
                                                        CA
                                                                Carmichael
      261444
                   183
                              37
                                 North Carolina
                                                        NC
                                                                   Raleigh
                    37
      225977
                              6
                                      California
                                                        CA
                                                            Marina Del Rey
                              24
      251433
                     5
                                        Maryland
                                                        MD
                                                                 Baltimore
      230480
                    77
                                      California
                                                        CA
                                                                   Manteca
                                   type primary zip_code area_code
                        place
                                                                             lat \
     UID
```

289712	Farmv	rille Town	tract		23901	434	37.29	7357	
251185	Worcester	City City	tract		1610	508	42.25	4262	
269323					11368		40.75		
		v							
251324	Glen Bu				21061		39.12		
235788	Egypt Lake-	leto City	tract		33614	813	28.02	9063	
	•••				•••	•••			
229021	Carmic	hael City	tract		95608	916	38.61	7256	
261444	Raleigh	•			27606	919	35.75	7135	
225977	Marina Del				90292		33.98		
251433		nearn CDF			21208		39.35		
230480	Manteca	City City	tract		95336	209	37.73	2143	
	lng	ALand	AWater	pop	male_pop	female	_pop	\	
UID									
289712	-78.396452	413391.0	0	1733	609		1124		
251185	-71.800347	797165.0	0	2133	1139		994		
269323		169666.0	0	4181			1932		
251324		1110282.0	0	4866			2881		
235788	-82.495395	2050906.0	234794	5468	2784		2684		
•••	•••		•••	•••	•••				
229021	-121.337317	2453452.0	0	6388	3285		3103		
261444	-78.704288	4014315.0	375580	6471	3506		2965		
225977	-118.466139	902161.0	285884	3674	2084		1590		
751433	-76 733315	1913598 0	0	2372	1049		1323		
	-76.733315 -121.242902	1913598.0	1333851	2372			1323 3095		
	-76.733315 -121.242902	1913598.0 99716769.0	0 1333851	2372 6158			1323 3095		
	-121.242902	99716769.0	1333851	6158	3063		3095	•1	\
230480			1333851	6158	3063		3095	t_sampl	.es \
230480 UID	-121.242902 rent_mean	99716769.0 rent_median	1333851 rent_sto	6158 lev	3063	e_weight	3095 ren	- •	
230480	-121.242902	99716769.0	1333851	6158 lev	3063		3095 ren	- •	.es \
230480 UID	-121.242902 rent_mean	99716769.0 rent_median	1333851 rent_sto	6158 dev 330	3063	e_weight	3095 ren	- •	0
230480 UID 289712	-121.242902 rent_mean 782.00000	99716769.0 rent_median 781.0	1333851 rent_sto	6158 dev 330 109	3063 rent_sampl 3	e_weight	3095 ren	11	0
230480 UID 289712 251185	-121.242902 rent_mean 782.00000 942.32740	99716769.0 rent_median 781.0 953.0	1333851 rent_sto 22.958 304.34	6158 lev 330 109 343	3063 rent_sampl 3 2	e_weight 11.00000 33.88019	3095 ren	11 645	0
230480 UID 289712 251185 269323 251324	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818	99716769.0 rent_median 781.0 953.0 1388.0 1335.0	1333851 rent_std 22.958 304.34: 499.473 336.928	6158 dev 330 109 343 324	3063 rent_sampl 3 2 3	e_weight 11.00000 33.88019 05.65925 52.62444	3095 ren [.]	11 645 777 1502	0 5.0 7.0
230480 UID 289712 251185 269323	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322	99716769.0 rent_median 781.0 953.0 1388.0	1333851 rent_std 22.958 304.343 499.473	6158 dev 330 109 343 324	3063 rent_sampl 3 2 3	e_weight 11.00000 33.88019 05.65925	3095 ren [.]	11 645 777	0 5.0 7.0
230480 UID 289712 251185 269323 251324 235788	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0	1333851 rent_stc 22.958 304.343 499.473 336.928 191.648	6158 dev 330 109 343 324 962	3063 rent_sampl 3 2 3 10	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502	3095 ren	11 645 777 1502 1847	0 5.0 7.0 2.0
UID 289712 251185 269323 251324 235788 229021	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0	1333851 rent_stc 22.958 304.34: 499.473 336.928 191.648 345.278	6158 dev 330 109 343 324 962	3063 rent_sampl 3 2 3 10 8	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667	3095 ren	11 645 777 1502 1847	0 5.0 7.0 2.0 7.0
UID 289712 251185 269323 251324 235788 229021 261444	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0	1333851 rent_std 22.958 304.341 499.473 336.928 191.648 345.278 287.704	6158 dev 330 109 343 324 962 914 421	3063 rent_sampl 3 2 3 10 8 12	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615	3095 ren	11 645 777 1502 1847 1499 2460	0 5.0 7.0 2.0 7.0
230480 UID 289712 251185 269323 251324 235788 229021 261444 225977	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155 2014.76772	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0 2054.0	1333851 rent_stc 22.958 304.343 499.473 336.928 191.648 345.279 287.704 765.876	6158 dev 330 109 343 324 962 914 421 574	3063 rent_sampl 3 2 3 10 8 12 2	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615 11.00829	3095 ren	11 645 777 1502 1847 1499 2460	2.0 7.0 2.0 7.0 9.0 9.0 9.0
UID 289712 251185 269323 251324 235788 229021 261444	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0	1333851 rent_std 22.958 304.341 499.473 336.928 191.648 345.278 287.704	6158 dev 330 109 343 324 962 914 421 574	3063 rent_sampl 3 2 3 10 8 12 2	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615	3095 ren	11 645 777 1502 1847 1499 2460	2.0 7.0 2.0 7.0 9.0 9.0 9.0
230480 UID 289712 251185 269323 251324 235788 229021 261444 225977	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155 2014.76772	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0 2054.0	1333851 rent_stc 22.958 304.343 499.473 336.928 191.648 345.279 287.704 765.876	6158 dev 330 109 343 324 962 914 421 374 524	3063 rent_sampl 3 2 3 10 8 12 2	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615 11.00829	3095 ren	11 645 777 1502 1847 1499 2460	2.0 2.0 2.0 2.0 2.0 2.0 3.0 3.0
230480 UID 289712 251185 269323 251324 235788 229021 261444 225977 251433	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155 2014.76772 1902.92592	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0 2054.0 1864.0	1333851 rent_stc 22.958 304.34: 499.473 336.928 191.649 345.279 287.704 765.876 371.036	6158 dev 330 109 343 324 962 914 421 374 524	3063 rent_sampl 3 2 3 10 8 12 2	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615 11.00829 12.47686	3095 ren	11 645 777 1502 1847 1499 2460 1308	2.0 2.0 2.0 2.0 2.0 2.0 3.0 3.0
230480 UID 289712 251185 269323 251324 235788 229021 261444 225977 251433	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155 2014.76772 1902.92592	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0 2054.0 1864.0	1333851 rent_stc 22.958 304.34: 499.473 336.928 191.649 345.279 287.704 765.876 371.036	6158 dev 330 109 343 324 962 914 421 574 524 324	3063 rent_sampl 3 2 3 10 8 12 2	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615 11.00829 12.47686	3095 ren	11 645 777 1502 1847 1499 2460 1308	2.0 2.0 2.0 2.0 2.0 2.0 3.0 3.0
230480 UID 289712 251185 269323 251324 235788 229021 261444 225977 251433	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155 2014.76772 1902.92592 1301.87928	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0 2054.0 1864.0 1260.0	1333851 rent_sto 22.958 304.343 499.473 336.928 191.648 345.279 287.704 765.876 371.036 607.578	6158 dev 330 109 343 324 962 914 421 574 524 324	3063 rent_sampl 3 2 3 10 8 12 2	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615 11.00829 12.47686 82.65634	3095 ren	11 645 777 1502 1847 1499 2460 1308 112 412	2.0 2.0 2.0 2.0 2.0 2.0 3.0 3.0
UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480 UID	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155 2014.76772 1902.92592 1301.87928 rent_gt_10	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0 2054.0 1864.0 1260.0 rent_gt_15	1333851 rent_sto 22.958 304.34: 499.473 336.928 191.648 345.279 287.704 765.876 371.036 607.578 rent_gt_2	6158 dev 330 109 343 324 962 914 421 574 524 324 20 r	3063 rent_sampl 3 2 3 10 8 12 2 1 ent_gt_25	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615 11.00829 12.47686 82.65634 rent_gt	3095 ren	11 645 777 1502 1847 1499 2460 1308 112 412	2.0 2.0 2.0 2.0 2.0 2.0 3.0 3.0
230480 UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480 UID 289712	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155 2014.76772 1902.92592 1301.87928 rent_gt_10 1.00000	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0 2054.0 1864.0 1260.0 rent_gt_15 1.00000	1333851 rent_sto 22.958 304.343 499.473 336.928 191.649 345.279 287.704 765.876 371.036 607.578 rent_gt_2 1.0000	6158 dev 330 109 343 324 962 914 421 574 524 324 20 r	3063 rent_sampl 3 2 3 10 8 12 2 1 ent_gt_25 1.00000	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615 11.00829 12.47686 82.65634 rent_gt 1.00	3095 ren 	11 645 777 1502 1847 1499 2460 1308 112 412	2.0 2.0 2.0 2.0 2.0 2.0 3.0 3.0
230480 UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480 UID 289712 251185	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155 2014.76772 1902.92592 1301.87928 rent_gt_10 1.00000 0.98906	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0 2054.0 1864.0 1260.0 rent_gt_15 1.00000 0.97813	1333851 rent_stc 22.958 304.34: 499.473 336.928 191.649 345.279 287.704 765.876 371.036 607.578 rent_gt_2 1.0000 0.8628	6158 dev 330 109 343 324 962 914 421 574 524 324 20 r	3063 rent_sampl 3 3 3 10 8 12 2 1 ent_gt_25 1.00000 0.81563	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615 11.00829 12.47686 82.65634 rent_gt 1.00 0.68		11 645 777 1502 1847 1499 2460 1308 112 412	2.0 2.0 2.0 2.0 2.0 2.0 3.0 3.0
230480 UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480 UID 289712 251185 269323	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155 2014.76772 1902.92592 1301.87928 rent_gt_10 1.00000 0.98906 1.00000	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0 2054.0 1864.0 1260.0 rent_gt_15 1.00000 0.97813 0.92664	1333851 rent_std 22.958 304.34: 499.473 336.928 191.648 345.279 287.704 765.876 371.036 607.578 rent_gt_2 1.0000 0.8628 0.8098	6158 dev 330 109 343 324 962 914 421 574 524 324 20 r	3063 rent_sampl 3 2 3 10 8 12 2 1 ent_gt_25 1.00000 0.81563 0.69241	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615 11.00829 12.47686 82.65634 rent_gt 1.00 0.68 0.58		11 645 777 1502 1847 1499 2460 1308 112 412	2.0 2.0 2.0 2.0 2.0 2.0 3.0 3.0
230480 UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480 UID 289712 251185	-121.242902 rent_mean 782.00000 942.32740 1413.12357 1335.49818 914.10322 982.48589 987.07155 2014.76772 1902.92592 1301.87928 rent_gt_10 1.00000 0.98906	99716769.0 rent_median 781.0 953.0 1388.0 1335.0 880.0 874.0 920.0 2054.0 1864.0 1260.0 rent_gt_15 1.00000 0.97813	1333851 rent_stc 22.958 304.34: 499.473 336.928 191.649 345.279 287.704 765.876 371.036 607.578 rent_gt_2 1.0000 0.8628	6158 lev 330 109 343 324 962 914 421 574 524 324 20 r	3063 rent_sampl 3 3 3 10 8 12 2 1 ent_gt_25 1.00000 0.81563	e_weight 11.00000 33.88019 05.65925 52.62444 67.77502 31.39667 18.07615 11.00829 12.47686 82.65634 rent_gt 1.00 0.68		11 645 777 1502 1847 1499 2460 1308 112 412	2.0 2.0 2.0 2.0 2.0 2.0 3.0 3.0

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229021	0.98722	0.88904	0.80699	0.73974	0.623	340	
261444	0.98175	0.91790	0.80886	0.60122	0.461	.77	
225977	0.96177	0.84633	0.76376	0.57951	0.484	.71	
251433	1.00000	1.00000	1.00000	0.90654	0.906	554	
230480	0.94802	0.85644	0.78218	0.58663	0.425	74	
	rent_gt_35	rent_gt_40	rent_gt_50	universe_s	samples us	ed_samples	\
UID							
289712	1.00000	1.00000	0.00000		11	11	
251185	0.53281	0.47500	0.39063		655	640	
269323	0.44659	0.37967	0.30245		821	777	
251324	0.42011	0.38016	0.23435		1502	1502	
235788	0.37140	0.22783	0.17350		1965	1804	
•••	•••	•••	•••	•••	•••		
229021	0.48218	0.44788	0.36113		1538	1487	
261444	0.35317	0.31277	0.24631		2531	2302	
225977	0.36162	0.31651	0.29281		1363	1308	
251433	0.85047	0.80374	0.75701		148	107	
230480	0.31931	0.24505	0.21040		497	404	
	hi_mean	hi_median	hi_std	ev hi_samp]	Le_weight	hi_samples	\
UID							
289712	33088.92156				16.33316	19.0	
251185	39036.18368		42317.654		599.87224	768.0	
269323	56434.63436				374.74625	997.0	
251324	59466.62302				293.31194	2068.0	
235788	48495.17313	38340.0	41137.534	73 16	64.02791	2179.0	
		 45060 0				0505.0	
229021	60924.42356	45269.0			578.38746	2535.0	
261444	48917.03619				74.08399	2971.0	
225977	122306.76210	87679.0			784.03896	2199.0	
251433	81031.46025	70563.0	54301.379		131.36409	867.0	
230480	93433.24940	74648.0	69348.402	02	769.38949	1715.0	
	family_mean	family_me	dian famil	y_stdev fam	nily_sample	weight \	
UID	ramity_mean	ramity_me	aran ramir	y_staev ran	iiy_sampie	-mergur /	
289712	47067.92731	500	54.0 2403	0.19608		5.33316	
251185	50471.95789			4.28515		4.09134	
269323	48558.91165			9.90113		30.41529	
251324	64899.68626			9.90113 7.56212		6.84520	
231324	52332.06236			6.75431		5.11681	
200100	02002.00230	399	50.0 4130	0.10401	70	.0.11001	
 229021	70649.41206	 501	 05.0 5367	2.88317	 27	8.22961	
261444	63058.72564			8.93828		8.87870	
225977	153695.07560			2.51510		6.31854	
251433	89756.95195			3.89571		9.78569	
201400	09100.90190	021	±2.0 01/0	0.03011	24	9.10009	

62539.58165 230480 93602.43101 76881.0 615.59620 family_samples hc_mortgage_mean hc_mortgage_median UID 289712 2249.50000 2249.0 8.0 251185 432.0 1596.15811 1690.0 878.0 3037.81395 3320.0 269323 251324 1125.0 1622.29005 1520.0 235788 1010.0 1641.00508 1462.0 229021 1592.0 1989.68075 1945.0 261444 817.0 1296.00864 1157.0 3484.08913 225977 637.0 4036.0 251433 580.0 1696.25710 1686.0 230480 1432.0 2503.93443 2342.0 hc_mortgage_stdev hc_mortgage_sample weight hc_mortgage_samples \ UID 289712 182.57419 0.79359 4.0 251185 465.71234 30.05003 96.0 269323 888.70919 29.17150 138.0 251324 511.53797 156.43774 496.0 774.11061 81.16409 169.0 235788 229021 741.38518 215.20179 740.0 261444 604.17462 204.23737 397.0 225977 1222.36555 100.85670 546.0 647.48634 183.61145 507.0 251433 230480 880.19803 198.44275 866.0 hc_mean hc_median hc_stdev hc_samples hc_sample_weight \ UID 289712 749.50000 749.0 36.51484 4.0 1.97980 251185 589.73200 528.0 198.18324 17.0 10.43434 269323 751.81483 894.0 269.48263 38.0 23.35354 251324 452.77058 509.0 165.06276 70.0 49.29293 235788 446.96166 404.0 86.60735 45.0 34.89899 378.33570 229021 357.0 149.76596 257.0 194.81444 261444 435.49901 397.0 82.96708 43.0 34.91919 225977 906.75439 782.0 486.87426 290.0 134.15205 251433 540.13764 554.0 232.21751 212.0 128.56768 230480 518.47460 466.0 282.26273 352.0 247.45455 home_equity_second_mortgage second_mortgage home_equity debt \ UID 289712 0.00000 0.50000 0.00000 0.50000

054405		0 42262	0 40000	0 40000	0.04056
251185			0.43363	0.43363	0.84956
269323			0.31818	0.40341	0.78409
251324			0.30212	0.35689	0.87633
235788		0.28972	0.28972	0.38785	0.78972
•••		•••	•••	•••	
229021		0.06820	0.06820	0.27482	0.74223
261444		0.06818	0.06818	0.09318	0.90227
225977		0.05502	0.06818	0.18301	0.65311
251433		0.06120	0.06815	0.13769	0.70515
230480		0.06814	0.06814	0.16831	0.71100
	second_mortgage_cdf	home equity cdf	debt_cdf	hs_degree	\
UID	_ 00_	_ 1	_	_ 0	·
289712	0.00067	1.00000	0.77776	1.00000	
251185	0.00100		0.08684	0.71803	
269323	0.00100	0.00638	0.18540	0.58739	
251324	0.00241		0.05915	0.86185	
235788	0.00289		0.03913		
235166	0.00324	0.00770	0.17505	0.92809	
				0.00000	
229021	0.12857		0.27082	0.89663	
261444	0.12858		0.03936	0.96621	
225977	0.12858		0.48052	0.96709	
251433	0.12884		0.35585	0.90623	
000400					
230480	0.12884	0.18870	0.34214	0.80677	
230480	0.12884	0.18870	0.34214	0.80677	
230480				0.80677 male_age_	median \
230480 UID					median \
				male_age_	median \
UID	hs_degree_male hs_	degree_female mal	e_age_mean	male_age_	
UID 289712	hs_degree_male hs_	degree_female male	e_age_mean 21.33803	male_age_ 19 30	.25000
UID 289712 251185	hs_degree_male hs_ 1.00000 0.68883	degree_female male 1.00000 0.75828	e_age_mean 21.33803 30.99146	male_age_ 19 30 29	.25000 .75000
UID 289712 251185 269323	hs_degree_male hs_ 1.00000 0.68883 0.61499	1.00000 0.75828 0.55192	e_age_mean 21.33803 30.99146 30.09851	male_age_ 19 30 29 27	.25000 .75000 .58333
UID 289712 251185 269323 251324	1.00000 0.68883 0.61499 0.85294	1.00000 0.75828 0.55192 0.86732	e_age_mean 21.33803 30.99146 30.09851 29.07276	male_age_ 19 30 29 27	.25000 .75000 .58333 .41667
UID 289712 251185 269323 251324 235788	1.00000 0.68883 0.61499 0.85294 0.93188	1.00000 0.75828 0.55192 0.86732 0.92375	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914	male_age_ 19 30 29 27 29 	.25000 .75000 .58333 .41667
UID 289712 251185 269323 251324 235788 229021	1.00000 0.6883 0.61499 0.85294 0.93188 0.91061	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012	male_age_ 19 30 29 27 29	.25000 .75000 .58333 .41667 .08333
UID 289712 251185 269323 251324 235788 229021 261444	1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271	male_age_ 19 30 29 27 29 32	.25000 .75000 .58333 .41667 .08333
UID 289712 251185 269323 251324 235788 229021 261444 225977	1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898 0.98074	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033 0.95087	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271 43.95378	male_age_ 19 30 29 27 29 32 25 41	.25000 .75000 .58333 .41667 .08333 .16667 .41667
UID 289712 251185 269323 251324 235788 229021 261444 225977 251433	1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898 0.98074 0.91862	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033 0.95087 0.89746	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271 43.95378 45.28862	male_age_ 19 30 29 27 29 32 41 47	.25000 .75000 .58333 .41667 .08333 .16667 .41667 .91667
UID 289712 251185 269323 251324 235788 229021 261444 225977	1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898 0.98074	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033 0.95087	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271 43.95378	male_age_ 19 30 29 27 29 32 41 47	.25000 .75000 .58333 .41667 .08333 .16667 .41667
UID 289712 251185 269323 251324 235788 229021 261444 225977 251433	1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898 0.98074 0.91862 0.80107	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033 0.95087 0.89746 0.81224	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271 43.95378 45.28862 36.60759	male_age_ 19 30 29 27 29 32 41 47 37	.25000 .75000 .58333 .41667 .08333 .16667 .41667 .91667 .75000
UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480	1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898 0.98074 0.91862 0.80107	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033 0.95087 0.89746	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271 43.95378 45.28862 36.60759	male_age_ 19 30 29 27 29 32 25 41 47 37	.25000 .75000 .58333 .41667 .08333 .16667 .41667 .91667
UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480 UID	1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898 0.98074 0.91862 0.80107 male_age_stdev mal	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033 0.95087 0.89746 0.81224 e_age_sample_weight	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271 43.95378 45.28862 36.60759 t male_age	male_age_ 19 30 29 27 29 32 25 41 47 37 e_samples	.25000 .75000 .58333 .41667 .08333 .16667 .41667 .91667 .75000
UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480 UID 289712	hs_degree_male hs_ 1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898 0.98074 0.91862 0.80107 male_age_stdev mal	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033 0.95087 0.89746 0.81224 e_age_sample_weight	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271 43.95378 45.28862 36.60759 t male_age	male_age_ 19 30 29 27 29 32 41 47 37 e_samples 609.0	.25000 .75000 .58333 .41667 .08333 .16667 .41667 .91667 .75000
UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480 UID 289712 251185	hs_degree_male hs_ 1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898 0.98074 0.91862 0.80107 male_age_stdev mal 9.50021 18.15286	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033 0.95087 0.89746 0.81224 e_age_sample_weight	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271 43.95378 45.28862 36.60759 t male_age 5	male_age_ 19 30 29 27 29 32 25 41 47 37 e_samples 609.0 1139.0	.25000 .75000 .58333 .41667 .08333 .16667 .41667 .91667 .75000
UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480 UID 289712 251185 269323	1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898 0.98074 0.91862 0.80107 male_age_stdev mal 9.50021 18.15286 18.22005	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033 0.95087 0.89746 0.81224 e_age_sample_weight 364.2098 255.9097 483.1283	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271 43.95378 45.28862 36.60759 t male_age 5 7	male_age_ 19 30 29 27 29 32 25 41 47 37 e_samples 609.0 1139.0 2249.0	.25000 .75000 .58333 .41667 .08333 .16667 .41667 .91667 .75000
UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480 UID 289712 251185 269323 251324	hs_degree_male hs_ 1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898 0.98074 0.91862 0.80107 male_age_stdev mal 9.50021 18.15286 18.22005 19.97922	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033 0.95087 0.89746 0.81224 e_age_sample_weigh 364.2098 255.9097 483.1283 475.95736	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271 43.95378 45.28862 36.60759 t male_age 5 7 1	male_age_ 19 30 29 27 29 32 25 41 47 37 e_samples 609.0 1139.0 2249.0 1985.0	.25000 .75000 .58333 .41667 .08333 .16667 .41667 .91667 .75000
UID 289712 251185 269323 251324 235788 229021 261444 225977 251433 230480 UID 289712 251185 269323	1.00000 0.68883 0.61499 0.85294 0.93188 0.91061 0.97898 0.98074 0.91862 0.80107 male_age_stdev mal 9.50021 18.15286 18.22005	1.00000 0.75828 0.55192 0.86732 0.92375 0.88485 0.95033 0.95087 0.89746 0.81224 e_age_sample_weight 364.2098 255.9097 483.1283	e_age_mean 21.33803 30.99146 30.09851 29.07276 31.39914 35.54012 28.13271 43.95378 45.28862 36.60759 t male_age 5 7 1	male_age_ 19 30 29 27 29 32 25 41 47 37 e_samples 609.0 1139.0 2249.0	.25000 .75000 .58333 .41667 .08333 .16667 .41667 .91667 .75000

```
229021
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                                      835.48971
                                                           3285.0
261444
              11.64197
                                     1191.01348
                                                           3506.0
225977
              19.00547
                                      520.22767
                                                           2084.0
251433
              24.81611
                                      271.52252
                                                           1049.0
230480
              22.99172
                                      761.94470
                                                           3063.0
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229021
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269323
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251324
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                                                                0.58250
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                       814.45000
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                                               3103.0 0.41425 0.44711
                                               2965.0 0.12827 0.23974
261444
                      1044.70191
                                               1590.0 0.44682 0.27404
225977
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251433
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                                                                0.43002
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230480
        married_snp
                     separated divorced
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                       0.01806
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                       0.09341
                                 0.10539
251185
269323
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                       0.02357
                                  0.04066
            0.08321
                       0.00000
                                  0.01778
251324
235788
            0.12876
                       0.09957
                                  0.07339
              •••
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                       0.00000
                                 0.12335
261444
            0.07685
                       0.00827
                                 0.07165
225977
            0.04473
                       0.02057
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            0.02822
                                  0.07223
251433
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230480
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                       0.01817
                                  0.04890
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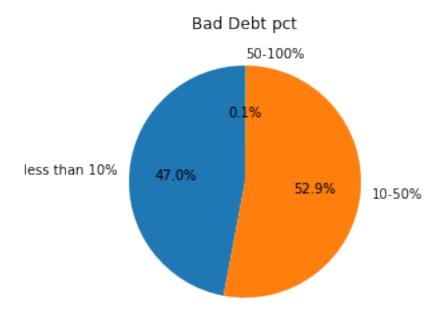
→ownership is above 10 percent')

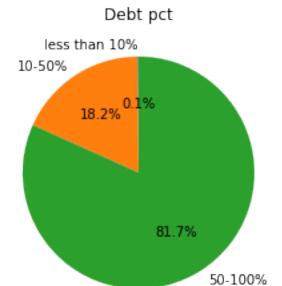
fig.show()

```
[24]: import plotly.express as px
      import plotly.graph_objects as go
[25]: # Visualization 1 (Geo-Map):
      fig = go.Figure(data=go.Scattergeo(
          lat = top 2500 second mortgage pctown 10['lat'],
          lon = top_2500_second_mortgage_pctown_10['lng']),
      fig.update_layout(
          geo=dict(
              scope = 'north america',
              showland = True,
              landcolor = "rgb(212, 212, 212)",
              subunitcolor = "rgb(255, 255, 255)",
              countrycolor = "rgb(255, 255, 255)",
              showlakes = True,
              lakecolor = "rgb(255, 255, 255)",
              showsubunits = True,
              showcountries = True,
              resolution = 50,
              projection = dict(
                  type = 'conic conformal',
                  rotation lon = -100
              ),
              lonaxis = dict(
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                  gridwidth = 0.5,
                  range= [-140.0, -55.0],
                  dtick = 5
              ),
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                  showgrid = True,
                  gridwidth = 0.5,
                  range= [ 20.0, 60.0 ],
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              )
          ),
          title='Top 2,500 locations with second mortgage is the highest and percent_
```

Top 2,500 locations with second mortgage is the highest and percent ov







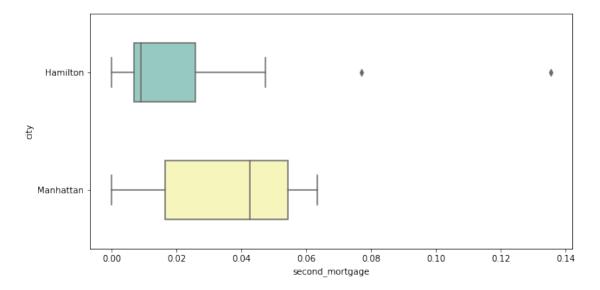
```
[29]: cols=['second_mortgage','home_equity','debt','bad_debt']
    df_box_hamilton=train.loc[train['city'] == 'Hamilton']
    df_box_manhattan=train.loc[train['city'] == 'Manhattan']
    df_box_city=pd.concat([df_box_hamilton,df_box_manhattan])
    df_box_city.head(4)
```

[29]:	UID	COUNTYID	STATEID	s	tate state	_ab	city	place	\
	267822	53	36	New	York	NY	Hamilton	Hamilton	
	263797	21	34	New Je	rsey	NJ	Hamilton	Yardville	
	270979	17	39		Ohio	OH	Hamilton	Hamilton City	
	259028	95	28	Mississ	ippi	MS	Hamilton	Hamilton	
	UID	type p	rimary	zip_code	area_code		lat	lng \	
	267822	City	tract	13346	315	42	.840812 -7	75.501524	
	263797	City	tract	8610	609	40	.206266 -7	4.675274	
	270979	Village	tract	45015	513	39	.364028 -8	34.570717	
	259028	CDP	tract	39746	662	33	.759514 -8	38.377770	
	UID	ALa	nd AWa	ter pop	male_pop	fe	male_pop	rent_mean \	
	267822	202183361	.0 1699	120 5230	2612		2618	769.38638	
	263797	4623635	.0 75	545 5050	1926		3124	1299.55492	
	270979	3598447	.0 112	290 4615	2087		2528	687.22347	
	259028	235934245	.0 710	507 3783	1829		1954	659.65320	

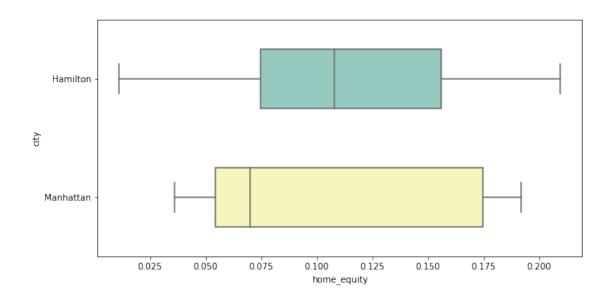
```
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263797
            1106.0
                    476.90596
                                         273.50240
                                                           982.0
                                                                     1.00000
270979
             719.0
                     277.66094
                                         534.12791
                                                           687.0
                                                                     0.98399
             755.0 161.98765
                                         137.40404
                                                                     0.92174
259028
                                                           147.0
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270979
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                      0.77001
                                  0.62591
                                              0.51092
                                                          0.42504
259028
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                                              0.20870
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                                                                   hi_mean \
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                                                          355 63125.28406
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                                            387
263797
          0.23835
                      0.17055
                                           1000
                                                          944 80521.77955
270979
          0.33770
                      0.22853
                                            693
                                                          687
                                                               53074.46754
          0.20870
                                                          115 56218.87091
259028
                      0.13913
                                            221
        hi_median
                   hi_stdev hi_sample_weight hi_samples family_mean \
UID
267822
         48120.0 49042.01206
                                     1290.96240
                                                     2024.0 67994.14790
263797
          61619.0 64319.32971
                                     1476.17237
                                                     2721.0 117179.87740
                                                     1726.0
270979
          39319.0 48747.89548
                                     1202.21734
                                                              59345.58535
259028
         47965.0 51357.62464
                                      810.61414
                                                     1301.0
                                                              64115.06976
        family_median family_stdev family_sample_weight family_samples \
UID
267822
             53245.0
                       47667.30119
                                               884.33516
                                                                  1491.0
            105448.0
                       62810.85492
                                                                  1144.0
263797
                                               353.10227
270979
             43927.0
                       48015.86057
                                               744.58085
                                                                  1088.0
             55171.0
                       48135.02541
                                               585.00426
                                                                  1019.0
259028
        hc_mortgage_mean hc_mortgage_median hc_mortgage_stdev \
UID
             1414.80295
267822
                                     1223.0
                                                     641.22898
             1865.82107
                                     1672.0
                                                     874.41806
263797
             1011.30380
                                      995.0
                                                     246.23596
270979
259028
             1151.71231
                                     1011.0
                                                     469.03313
        hc_mortgage_sample_weight hc_mortgage_samples hc_mean hc_median \
UID
267822
                       377.83135
                                               867.0 570.01530
                                                                      558.0
263797
                       431.82729
                                              1283.0 774.11639
                                                                      780.0
```

```
270979
                        514.75102
                                                 729.0 320.70619
                                                                       318.0
                        280.60828
                                                                       329.0
259028
                                                 409.0 386.92921
        hc_stdev hc_samples hc_sample_weight home_equity_second_mortgage \
UID
                        770.0
                                      499.29293
267822 270.11299
                                                                     0.01588
263797 183.95710
                        438.0
                                      224.36364
                                                                     0.01859
270979 101.22659
                        304.0
                                      270.16162
                                                                     0.04743
259028 186.69331
                        671.0
                                      536.61202
                                                                     0.00000
        second mortgage home equity
                                         debt second mortgage cdf \
UID
267822
                0.02077
                             0.08919 0.52963
                                                           0.43658
263797
                0.03021
                             0.16909 0.74550
                                                           0.34594
                0.04743
270979
                             0.15005 0.70571
                                                           0.21952
259028
                0.00000
                             0.02130 0.37870
                                                           1.00000
        home_equity_cdf debt_cdf hs_degree hs_degree_male \
UID
267822
                0.49087
                          0.73341
                                     0.89288
                                                     0.85880
263797
                0.18660
                          0.26368
                                     0.94187
                                                     0.96176
270979
                0.24346
                          0.35449
                                     0.83930
                                                     0.85614
259028
                0.79686
                          0.90663
                                     0.82507
                                                     0.79527
        hs_degree_female male_age_mean male_age_median male_age_stdev \
UID
267822
                                                                22.97306
                 0.92434
                               42.48574
                                                44.00000
263797
                 0.93029
                               44.17886
                                                43.75000
                                                                21.65283
270979
                 0.82438
                               35.35287
                                                35.83333
                                                                19.97726
                 0.85023
                               35.35016
                                                33.25000
                                                                22.58558
259028
        male_age_sample_weight male_age_samples female_age_mean \
UID
                     696.42136
                                          2612.0
267822
                                                         44.48629
263797
                     446.96441
                                          1926.0
                                                         52.81825
270979
                     502.14915
                                          2087.0
                                                         35.13247
259028
                     444.45947
                                          1829.0
                                                         37.53793
        female age median female age stdev female age sample weight \
UID
267822
                 45.33333
                                   22.51276
                                                            685.33845
263797
                 55.00000
                                   24.05831
                                                            732.58443
270979
                 31.66667
                                   22.66500
                                                            565.32725
259028
                 35.91667
                                   22.79602
                                                            483.01311
        female_age_samples pct_own married_married_snp separated \
UID
```

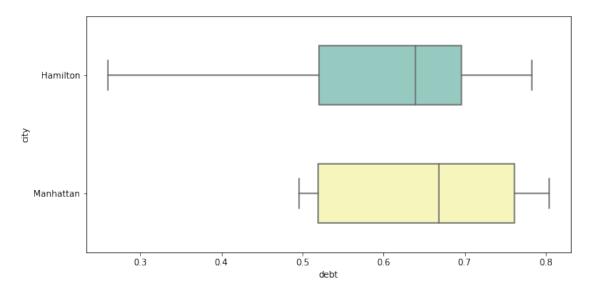
```
267822
                    2618.0 0.79046 0.57851
                                                 0.01882
                                                            0.01240
263797
                    3124.0 0.64400 0.56377
                                                 0.01980
                                                            0.00990
270979
                    2528.0 0.61278 0.47397
                                                 0.04419
                                                            0.02663
                                                             0.00000
259028
                    1954.0 0.83241 0.58678
                                                 0.01052
        divorced bad_debt bins_bad_debt bins_debt
UID
267822
         0.08770
                   0.09408 less than 10%
                                           50-100%
263797
         0.04892
                   0.18071
                                   10-50%
                                           50-100%
270979
         0.13741
                   0.15005
                                   10-50%
                                           50-100%
259028
         0.11721
                   0.02130 less than 10%
                                             10-50%
```



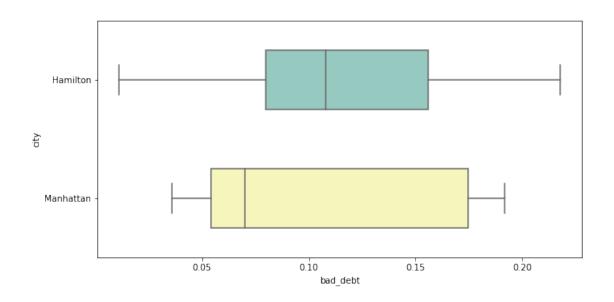
```
[31]: # Visualization 5:
    plt.figure(figsize=(10,5))
    sns.boxplot(data=df_box_city,x='home_equity', y='city',width=0.5,palette="Set3")
    plt.show()
```



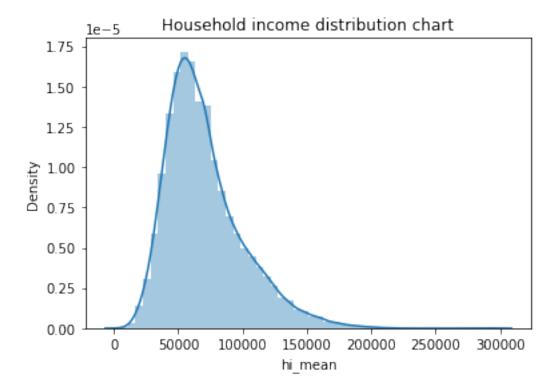
[32]: # Visualization 6: plt.figure(figsize=(10,5)) sns.boxplot(data=df_box_city,x='debt', y='city',width=0.5,palette="Set3") plt.show()



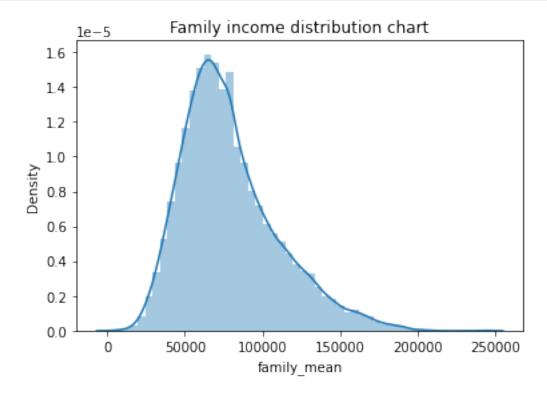
```
[33]: # Visualization 7:
    plt.figure(figsize=(10,5))
    sns.boxplot(data=df_box_city,x='bad_debt', y='city',width=0.5,palette="Set3")
    plt.show()
```



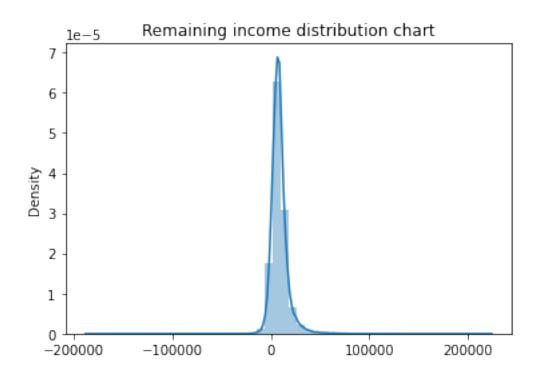
```
[34]: # Visualization 8:
    sns.distplot(train['hi_mean'])
    plt.title('Household income distribution chart')
    plt.show()
```



```
[35]: # Visualization 9:
sns.distplot(train['family_mean'])
plt.title('Family income distribution chart')
plt.show()
```

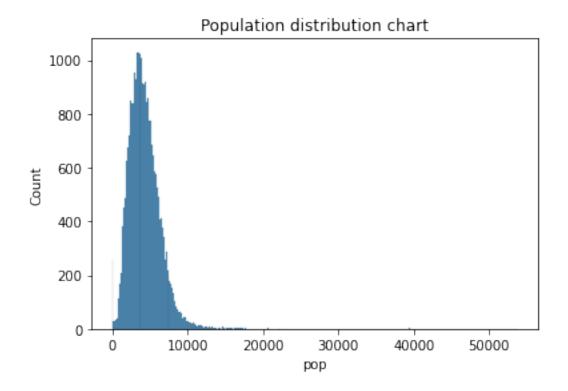


```
[36]: # Visualization 10:
sns.distplot(train['family_mean']-train['hi_mean'])
plt.title('Remaining income distribution chart')
plt.show()
```

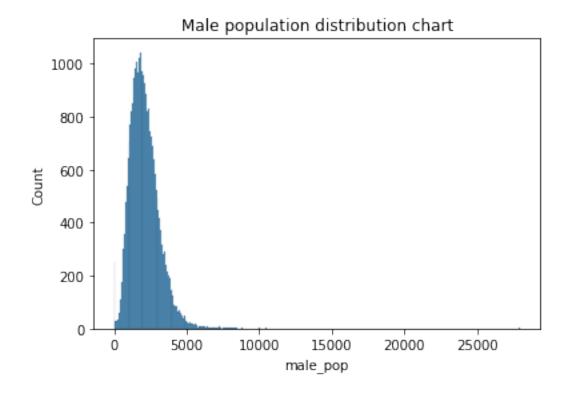


0.0.3 Week 2 Exploratory Data Analysis:

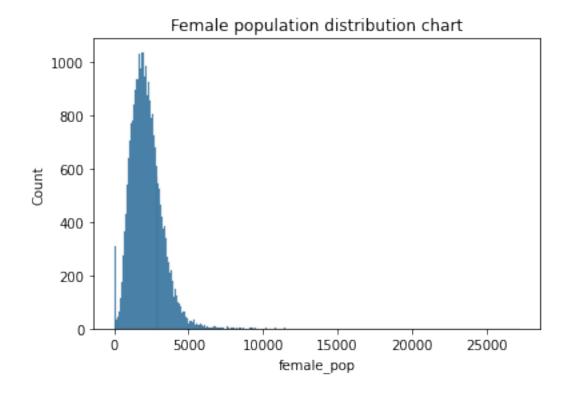
```
[37]: # Visualization 11:
    sns.histplot(train['pop'])
    plt.title('Population distribution chart')
    plt.show()
```



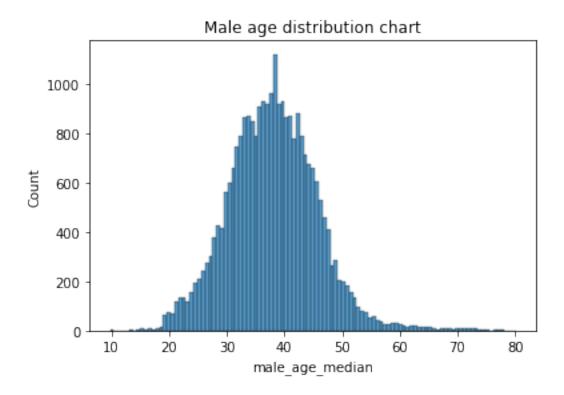
```
[38]: # Visualization 12:
sns.histplot(train['male_pop'])
plt.title('Male population distribution chart')
plt.show()
```



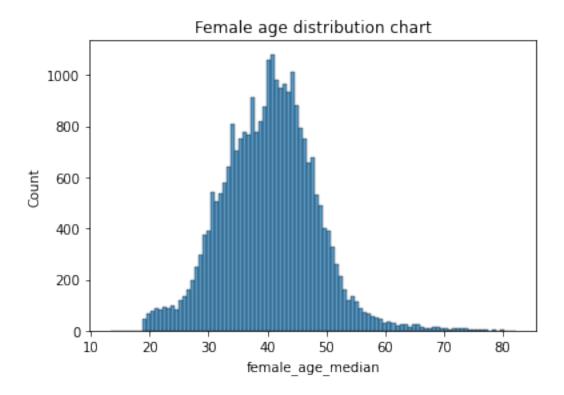
```
[39]: # Visualization 13:
sns.histplot(train['female_pop'])
plt.title('Female population distribution chart')
plt.show()
```



```
[40]: # Visualization 14:
    sns.histplot(train['male_age_median'])
    plt.title('Male age distribution chart')
    plt.show()
```



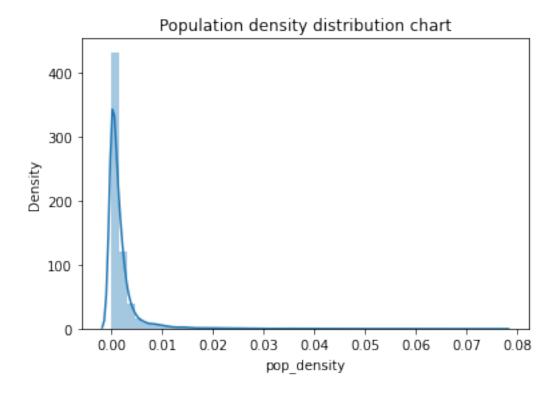
```
[41]: # Visualization 15:
    sns.histplot(train['female_age_median'])
    plt.title('Female age distribution chart')
    plt.show()
```



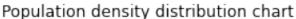
```
[42]: train["pop_density"]=train["pop"]/train["ALand"]

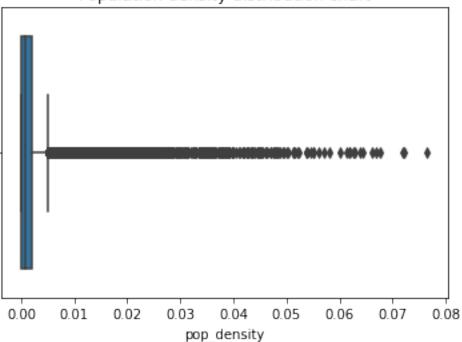
[43]: test["pop_density"]=test["pop"]/test["ALand"]

[44]: # Visualization 16:
    sns.distplot(train['pop_density'])
    plt.title('Population density distribution chart')
    plt.show()
```

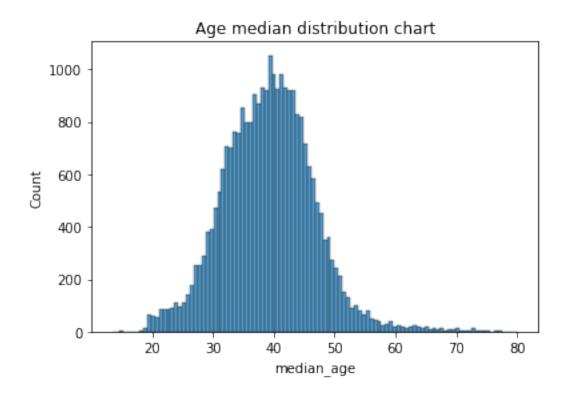


```
[45]: # Visualization 17:
    sns.boxplot(train['pop_density'])
    plt.title('Population density distribution chart')
    plt.show()
```





```
[46]: train["median_age"]=(train["male_age_median"]+train["female_age_median"])/2
[47]: test["median_age"]=(test["male_age_median"]+test["female_age_median"])/2
[48]: train[['male_age_median','female_age_median','male_pop','female_pop','median_age']].
       →head()
[48]:
              male_age_median female_age_median male_pop female_pop
                                                                        median_age
     UID
      267822
                     44.00000
                                                       2612
                                                                   2618
                                                                          44.666665
                                        45.33333
      246444
                     32.00000
                                        37.58333
                                                       1349
                                                                   1284
                                                                          34.791665
      245683
                     40.83333
                                        42.83333
                                                      3643
                                                                   3238
                                                                          41.833330
      279653
                     48.91667
                                        50.58333
                                                       1141
                                                                   1559
                                                                          49.750000
      247218
                     22.41667
                                        21.58333
                                                                   3051
                                                                          22.000000
                                                       2586
[49]: # Visualization 18:
      sns.histplot(train['median_age'])
      plt.title('Age median distribution chart')
      plt.show()
```

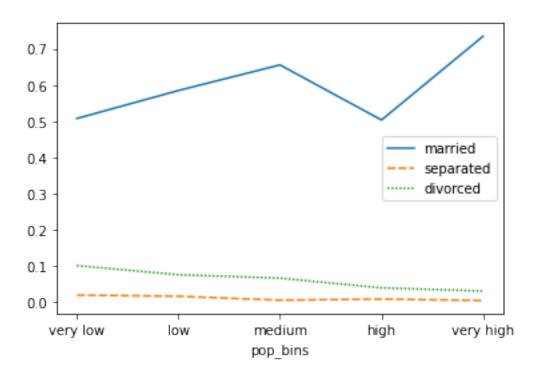


```
[50]: train["pop"].describe()
[50]: count
               27321.000000
      mean
                4316.032685
      std
                2169.226173
      min
                   0.000000
      25%
                2885.000000
      50%
                4042.000000
      75%
                5430.000000
      max
               53812.000000
      Name: pop, dtype: float64
[51]: train['pop_bins']=pd.cut(train['pop'],bins=5,labels=['very_
       →low','low','medium','high','very high'])
[52]: train[['pop','pop_bins']]
[52]:
                pop pop_bins
      UID
      267822
               5230 very low
      246444
                     very low
               2633
      245683
               6881 very low
      279653
               2700
                     very low
```

```
279212
              1847
                   very low
     277856
              4155
                   very low
     233000
              2829
                   very low
     287425
             11542
                        low
     265371
              3726 very low
     [27321 rows x 2 columns]
[53]: train['pop_bins'].value_counts()
[53]: very low
                 27058
     low
                   246
     medium
                     9
                     7
     high
     very high
                     1
     Name: pop_bins, dtype: int64
[54]: train.groupby(by='pop_bins')[['married','separated','divorced']].count()
[54]:
               married separated divorced
     pop_bins
                            27058
                                     27058
     very low
                 27058
     low
                   246
                              246
                                       246
                     9
                                9
                                         9
     medium
                                7
                                         7
                     7
     high
                                1
     very high
                     1
                                         1
[55]: train.groupby(by='pop_bins')[['married','separated','divorced']].agg(["mean", __
      →"median"])
[55]:
                married
                                  separated
                                                     divorced
                           median
                                              median
                                                                 median
                   mean
                                      mean
                                                         mean
     pop_bins
     very low
               0.507548  0.524680  0.019126  0.013650  0.100504
                                                               0.096020
     low
               0.584894
                         0.593135  0.015833  0.011195  0.075348
                                                               0.070045
     medium
               0.655737
                         0.618710 0.005003
                                            0.004120 0.065927
                                                               0.064890
     high
               0.503359
                         0.335660 0.008141
                                            0.002500 0.039030
                                                               0.010320
     very high 0.734740 0.734740 0.004050 0.004050 0.030360
                                                              0.030360
[56]: # Visualization 19:
     pop_bin_married=train.
      sns.lineplot(data=pop_bin_married)
     plt.show()
```

247218

5637 very low

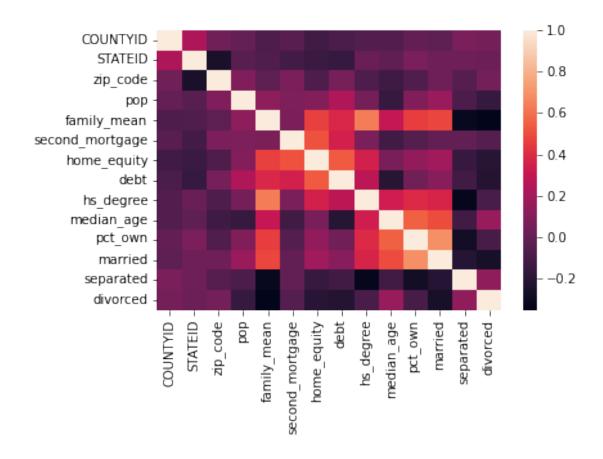


```
[57]: rent_state_mean=train.groupby(by='state')['rent_mean'].agg(["mean"])
      rent_state_mean.head()
[57]:
                         mean
      state
      Alabama
                   774.004927
      Alaska
                  1185.763570
      Arizona
                  1097.753511
      Arkansas
                   720.918575
      California 1471.133857
[58]: income_state_mean=train.groupby(by='state')['family_mean'].agg(["mean"])
      income_state_mean.head()
[58]:
                          mean
      state
      Alabama
                  67030.064213
      Alaska
                  92136.545109
      Arizona
                  73328.238798
      Arkansas
                  64765.377850
      California 87655.470820
[59]: rent_perc_of_income=rent_state_mean['mean']/income_state_mean['mean']
      rent_perc_of_income.head(10)
```

```
[59]: state
     Alabama
                          0.011547
     Alaska
                          0.012870
     Arizona
                          0.014970
     Arkansas
                          0.011131
     California
                          0.016783
     Colorado
                          0.013529
     Connecticut
                          0.012637
     Delaware
                          0.012929
     District of Columbia
                          0.013198
     Florida
                          0.015772
     Name: mean, dtype: float64
[60]: #overall level rent as a percentage of income
     sum(train['rent_mean'])/sum(train['family_mean'])
[60]: 0.013358170721473864
[61]: #Correlation analysis and heatmap
     [61]:
                    COUNTYID
                              STATEID
                                      zip_code
                                                    pop
                                                        family mean \
     COUNTYID
                    1.000000 0.224549 0.036527 -0.002662
                                                          -0.075688
     STATEID
                    0.224549 1.000000 -0.261465 -0.036599
                                                          -0.071612
                    0.036527 -0.261465 1.000000
                                               0.083058
                                                          -0.024658
     zip_code
                   -0.002662 -0.036599 0.083058
                                               1.000000
                                                           0.128173
     pop
     family_mean
                   -0.075688 -0.071612 -0.024658
                                               0.128173
                                                           1.000000
     second_mortgage -0.039283 -0.112512 0.067693
                                               0.079675
                                                           0.074703
                   -0.123939 -0.145301 -0.073191
     home_equity
                                               0.099352
                                                           0.458973
     debt
                   -0.086231 -0.160532 0.057775
                                               0.231013
                                                           0.378871
     hs_degree
                   -0.062703 0.014132 -0.077672 0.049238
                                                           0.634493
     median_age
                   -0.063521 -0.017172 -0.126150 -0.162499
                                                           0.300215
     pct_own
                   -0.004632 0.069314 -0.069965 0.088457
                                                           0.450961
     married
                   -0.021428 0.025763 0.030217
                                               0.167656
                                                           0.480095
     separated
                    0.069059 0.030409 -0.048023 -0.083182
                                                          -0.323433
     divorced
                    0.048850 0.018748 0.043310 -0.160931
                                                          -0.353274
                    second_mortgage home_equity
                                                        hs_degree \
                                                   debt
     COUNTYID
                          -0.039283
                                     -0.123939 -0.086231
                                                        -0.062703
     STATEID
                          -0.112512
                                     -0.145301 -0.160532
                                                         0.014132
                          0.067693
                                     -0.073191 0.057775
                                                        -0.077672
     zip_code
                          0.079675
                                      0.099352 0.231013
                                                         0.049238
     pop
     family_mean
                          0.074703
                                      0.458973 0.378871
                                                         0.634493
                                      0.510460 0.351298
     second_mortgage
                          1.000000
                                                         0.064412
```

```
home_equity
                      0.510460
                                1.000000 0.532062
                                                0.354566
    debt
                      0.351298
                                0.532062 1.000000
                                                0.279957
    hs_degree
                      0.064412
                                0.354566 0.279957
                                                1.000000
    median_age
                     -0.116616
                                0.063776 -0.213281
                                                0.334228
                     -0.054530
                                0.140941 0.034207
                                                0.390815
    pct_own
    married
                     -0.006438
                                0.189763 0.108496
                                                0.370706
                     -0.010731
                               -0.155198 -0.119073 -0.333321
    separated
    divorced
                     -0.056991
                               -0.207202 -0.222350 -0.092984
                 median_age
                                  married separated divorced
                          pct_own
    COUNTYID
                  -0.063521 -0.004632 -0.021428
                                          0.069059 0.048850
    STATEID
                  -0.017172 0.069314 0.025763
                                          0.030409 0.018748
    zip_code
                  -0.126150 -0.069965 0.030217 -0.048023 0.043310
    pop
                  -0.162499 0.088457 0.167656 -0.083182 -0.160931
                  family_mean
    second_mortgage
                  -0.116616 -0.054530 -0.006438 -0.010731 -0.056991
    home_equity
                  -0.213281 0.034207 0.108496 -0.119073 -0.222350
    debt
    hs_degree
                  1.000000 0.546692 0.495153 -0.116763 0.164205
    median_age
    pct_own
                  0.546692 1.000000 0.683960 -0.284877 -0.095413
                  married
    separated
                  -0.116763 -0.284877 -0.219686
                                          1.000000 0.133244
    divorced
                  0.164205 -0.095413 -0.267833
                                          0.133244 1.000000
[62]: # Visualization 20:
    sns.heatmap(train[["COUNTYID","STATEID","zip_code", __
```

[62]: <AxesSubplot:>



0.0.4 Data Pre-processing:

The economic multivariate data has a significant number of measured variables. The goal is to find where the measured variables depend on a number of smaller unobserved common factors or latent variables. 2. Each variable is assumed to be dependent upon a linear combination of the common factors, and the coefficients are known as loadings. Each measured variable also includes a component due to independent random variability, known as "specific variance" because it is specific to one variable. Obtain the common factors and then plot the loadings. Use factor analysis to find latent variables in our dataset and gain insight into the linear relationships in the data. Following are the list of latent variables:

- Highschool graduation rates
- Median population age
- Second mortgage statistics
- Percent own
- Bad debt expense

[63]: from sklearn.decomposition import FactorAnalysis

```
[64]: fa = FactorAnalysis(n_components=5,random_state=11)
[65]: train transformed = fa.fit transform(train.
       [66]: train_transformed.shape
[66]: (27321, 5)
[67]: train_transformed
[67]: array([[ 0.05640687, -0.05073008, 1.25002287, -0.3262312,
                                                                 0.18142577],
            [-0.10015645, 0.01442735, 0.11011385, -0.95809506,
                                                                 0.58805728],
            [-0.04710979, -0.0094559, 0.13106345, 0.45168299,
                                                                 0.90054992],
            [0.93167634, -0.37995383, -0.96907522, 0.41947942, 0.30372135],
            [-0.08682288, 0.00848632, -0.88563901, 3.03163033,
                                                                 1.15593997],
            [-0.09529886, 0.01164864, -1.3315217, -0.69048312, -0.11200755]])
[68]: x_train = pd.read_csv('train.csv')
     x_test = pd.read_csv('test.csv')
[69]: x_train.drop(['BLOCKID', 'SUMLEVEL'], axis=1, inplace=True)
[70]: x_train.dropna(axis=0,inplace=True)
     x_train.head()
[70]:
           UID COUNTYID
                          STATEID
                                         state state_ab
                                                              city \
        267822
                                      New York
                                                          Hamilton
                      53
                               36
                                                    NY
     1 246444
                     141
                               18
                                       Indiana
                                                    IN
                                                        South Bend
                                       Indiana
     2 245683
                      63
                               18
                                                    IN
                                                          Danville
     3 279653
                     127
                               72
                                   Puerto Rico
                                                    PR
                                                          San Juan
     4 247218
                     161
                               20
                                        Kansas
                                                    KS
                                                         Manhattan
                 place
                         type primary zip_code
                                                area code
                                                                 lat
     0
              Hamilton
                         City
                                tract
                                          13346
                                                      315
                                                           42.840812 -75.501524
              Roseland
                         City
                                          46616
                                                           41.701441 -86.266614
     1
                                tract
                                                      574
     2
              Danville
                         City
                                tract
                                          46122
                                                      317
                                                           39.792202 -86.515246
     3
              Guaynabo Urban
                                                      787
                                                           18.396103 -66.104169
                                tract
                                           927
                                                           39.195573 -96.569366
     4 Manhattan City
                         City
                                tract
                                          66502
                                                      785
                                   male_pop female_pop rent_mean rent_median
              ALand
                      AWater
                               pop
        202183361.0 1699120 5230
                                                         769.38638
                                                                          784.0
     0
                                        2612
                                                    2618
     1
          1560828.0
                      100363 2633
                                        1349
                                                    1284 804.87924
                                                                          848.0
         69561595.0
                      284193 6881
                                                                          703.0
     2
                                        3643
                                                    3238
                                                         742.77365
     3
          1105793.0
                           0 2700
                                                    1559
                                                         803.42018
                                                                          782.0
                                        1141
          2554403.0
                           0 5637
                                                   3051 938.56493
                                        2586
                                                                          881.0
```

```
rent_sample_weight
                                   rent_samples
                                                  rent_gt_10 rent_gt_15
   rent stdev
0
    232.63967
                         272.34441
                                            362.0
                                                       0.86761
                                                                   0.79155
                                            513.0
1
    253.46747
                         312.58622
                                                       0.97410
                                                                   0.93227
2
    323.39011
                         291.85520
                                            378.0
                                                       0.95238
                                                                   0.88624
3
    297.39258
                         259.30316
                                            368.0
                                                       0.94693
                                                                   0.87151
4
    392.44096
                        1005.42886
                                           1704.0
                                                      0.99286
                                                                   0.98247
   rent gt 20
               rent gt 25
                           rent_gt_30 rent_gt_35 rent_gt_40
                                                                 rent gt 50
0
      0.59155
                  0.45634
                               0.42817
                                            0.18592
                                                        0.15493
                                                                     0.12958
1
      0.69920
                  0.69920
                               0.55179
                                            0.41235
                                                        0.39044
                                                                     0.27888
2
      0.79630
                  0.66667
                               0.39153
                                            0.39153
                                                        0.28307
                                                                     0.15873
3
      0.69832
                  0.61732
                               0.51397
                                            0.46927
                                                        0.35754
                                                                     0.32961
4
      0.91688
                  0.84740
                               0.78247
                                            0.60974
                                                        0.55455
                                                                     0.44416
   universe_samples
                      used_samples
                                         hi_mean
                                                 hi_median
                                                                 hi_stdev
0
                                                              49042.01206
                 387
                               355
                                     63125.28406
                                                    48120.0
1
                 542
                               502
                                    41931.92593
                                                    35186.0
                                                              31639.50203
2
                 459
                               378
                                    84942.68317
                                                    74964.0
                                                              56811.62186
3
                 438
                               358
                                    48733.67116
                                                    37845.0
                                                              45100.54010
4
                1725
                              1540 31834.15466
                                                    22497.0 34046.50907
                                  family_mean family_median family_stdev
   hi_sample_weight
                     hi_samples
                                  67994.14790
0
         1290.96240
                          2024.0
                                                      53245.0
                                                                 47667.30119
1
          838.74664
                          1127.0 50670.10337
                                                       43023.0
                                                                 34715.57548
2
         1155.20980
                          2488.0
                                  95262.51431
                                                       85395.0
                                                                 49292.67664
3
          928.32193
                          1267.0
                                  56401.68133
                                                       44399.0
                                                                 41082.90515
4
         1548.67477
                          1983.0 54053.42396
                                                       50272.0
                                                                 39609.12605
   family_sample_weight
                          family_samples
                                          hc_mortgage_mean hc_mortgage_median
0
              884.33516
                                  1491.0
                                                 1414.80295
                                                                           1223.0
1
              375.28798
                                   554.0
                                                  864.41390
                                                                            784.0
2
              709.74925
                                   1889.0
                                                 1506.06758
                                                                           1361.0
3
              490.18479
                                   729.0
                                                 1175.28642
                                                                           1101.0
4
              244.08903
                                   395.0
                                                 1192.58759
                                                                           1125.0
                       hc_mortgage_sample_weight
   hc_mortgage_stdev
                                                  hc_mortgage_samples
0
           641.22898
                                        377.83135
                                                                  867.0
1
           482.27020
                                        316.88320
                                                                  356.0
2
           731.89394
                                        699.41354
                                                                 1491.0
3
           428.98751
                                        261.28471
                                                                  437.0
4
           327.49674
                                         76.61052
                                                                  134.0
     hc_mean hc_median
                          hc_stdev
                                    hc_samples
                                                  hc_sample_weight
   570.01530
                                                          499.29293
0
                  558.0
                          270.11299
                                           770.0
   351.98293
                  336.0
                          125.40457
                                           229.0
                                                          189.60606
1
                  532.0
   556.45986
                          184.42175
                                           538.0
                                                          323.35354
```

```
288.04047
                  247.0 185.55887
                                           392.0
                                                          314.90566
                           76.12674
                                           124.0
                                                           79.55556
4 443.68855
                  444.0
   home_equity_second_mortgage
                                 second_mortgage
                                                   home_equity
                                                                    debt \
0
                        0.01588
                                          0.02077
                                                        0.08919
                                                                 0.52963
                        0.02222
                                          0.02222
                                                                 0.60855
1
                                                        0.04274
2
                        0.00000
                                          0.00000
                                                        0.09512
                                                                0.73484
3
                        0.01086
                                          0.01086
                                                        0.01086
                                                                0.52714
4
                                          0.05426
                                                        0.05426 0.51938
                        0.05426
   second_mortgage_cdf home_equity_cdf debt_cdf hs_degree hs_degree_male
0
               0.43658
                                 0.49087
                                            0.73341
                                                        0.89288
                                                                         0.85880
1
                0.42174
                                  0.70823
                                            0.58120
                                                        0.90487
                                                                        0.86947
2
                                 0.46332
                1.00000
                                            0.28704
                                                       0.94288
                                                                        0.94616
3
                                  0.82530
                                            0.73727
                                                                         0.90755
                0.53057
                                                       0.91500
4
                0.18332
                                  0.65545
                                            0.74967
                                                        1.00000
                                                                         1.00000
                                     male_age_median
                                                       male_age_stdev
   hs_degree_female
                      male_age_mean
0
            0.92434
                                             44.00000
                           42.48574
                                                              22.97306
1
            0.94187
                           34.84728
                                             32.00000
                                                              20.37452
2
            0.93952
                           39.38154
                                                              22.89769
                                             40.83333
3
            0.92043
                           48.64749
                                                              23.05968
                                             48.91667
4
            1.00000
                           26.07533
                                             22.41667
                                                              11.84399
   male_age_sample_weight male_age_samples
                                               female age mean
0
                 696.42136
                                       2612.0
                                                       44.48629
1
                 323.90204
                                       1349.0
                                                       36.48391
2
                 888.29730
                                       3643.0
                                                       42.15810
3
                 274.98956
                                       1141.0
                                                       47.77526
4
                1296.89877
                                       2586.0
                                                       24.17693
   female_age_median
                      female_age_stdev
                                          female_age_sample_weight
0
            45.33333
                                                          685.33845
                               22.51276
1
            37.58333
                                                          267.23367
                               23.43353
2
            42.83333
                               23.94119
                                                          707.01963
3
            50.58333
                               24.32015
                                                          362.20193
            21.58333
                               11.10484
                                                         1854.48652
   female_age_samples
                        pct own married
                                           married snp
                                                        separated
                                                                    divorced
0
                2618.0 0.79046
                                 0.57851
                                               0.01882
                                                           0.01240
                                                                     0.08770
1
                1284.0 0.52483
                                 0.34886
                                               0.01426
                                                           0.01426
                                                                     0.09030
2
                3238.0
                        0.85331
                                 0.64745
                                               0.02830
                                                          0.01607
                                                                     0.10657
3
                1559.0
                        0.65037
                                 0.47257
                                               0.02021
                                                           0.02021
                                                                     0.10106
                3051.0 0.13046 0.12356
                                               0.00000
                                                          0.00000
                                                                     0.03109
```

[71]: x_train.drop_duplicates(inplace=True)

[72]: x_train.shape [72]: (26585, 78) [73]: x test.head() [73]: UID BLOCKID SUMLEVEL COUNTYID STATEID state state ab 0 255504 NaN140 163 26 Michigan MΙ 1 252676 NaN140 1 23 Maine ME 2 276314 NaN140 15 42 Pennsylvania PΑ ΚY 3 248614 NaN140 231 21 Kentucky 4 286865 NaN140 355 48 Texas TXcity place type primary zip_code 0 CDP 48239 Detroit Dearborn Heights City tract 4210 1 Auburn Auburn City City tract 2 Pine City Millerton Borough 14871 tract 3 Monticello Monticello City City 42633 tract Corpus Christi Edroy Town tract 78410 AWater male_pop \ area code lat lng ALand pop 0 42.346422 -83.252823 2711280 39555 3417 1479 313 44.100724 -70.257832 207 1 14778785 2705204 3796 1846 2 607 41.948556 -76.783808 258903666 863840 3944 2065 3 606 36.746009 -84.766870 501694825 2623067 2508 1427 361 27.882461 -97.678586 4 13796057 497689 6230 3274 female_pop rent_mean rent_median rent_stdev rent_sample_weight 0 232.39082 1938 858.57169 859.0 276.07497 1 1950 832.68625 750.0 267.22342 183.32299 2 1879 816.00639 755.0 416.25699 141.39063 3 1081 418.68937 385.0 156.92024 88.95960 4 997.0 326.76727 277.39844 2956 1031.63763 rent samples rent gt 10 rent_gt_15 rent_gt_20 rent_gt_25 rent gt 30 \ 0 424.0 1.00000 0.95696 0.85316 0.85316 0.85316 1 245.0 1.00000 0.86611 0.67364 0.30962 1.00000 2 217.0 0.97573 0.93204 0.78641 0.71845 0.63592 3 93.0 1.00000 0.93548 0.93548 0.64516 0.55914 624.0 0.72276 0.66506 0.53526 0.38301 0.18910 rent_gt_35 rent_gt_40 rent_gt_50 universe_samples used_samples 0 0.85316 0.76962 0.63544 435 395 1 239 0.30962 0.30962 0.27197 275 2 206 0.47573 0.43689 0.32524 245 3 0.46237 0.46237 0.36559 153 93 4 0.16667 0.14263 0.11058 660 624

```
hi_mean
                 hi median
                                           hi_sample_weight
                                                             hi_samples
                                hi_stdev
0
    48899.52121
                    38746.0
                             44392.20902
                                                   798.02401
                                                                   1180.0
    72335.33234
                             51895.81159
1
                    61008.0
                                                   922.82969
                                                                   1722.0
2
    58501.15901
                    51648.0
                            45245.27248
                                                  893.07759
                                                                   1461.0
3
    38237.55059
                    31612.0
                             34527.61607
                                                   775.17947
                                                                   957.0
   114456.07790
                    94211.0
                            81950.95692
                                                   836.30759
                                                                  2404.0
    family mean
                 family median
                                family stdev
                                               family sample weight
0
    53802.87122
                        45167.0
                                   43756.56479
                                                            464.30972
1
    85642.22095
                        74759.0
                                  49156.72870
                                                            482.99945
2
    65694.06582
                        57186.0
                                  44239.31893
                                                            619.73962
    44156.38709
                        34687.0
                                   34899.74300
                                                            535.21987
   123527.02420
                       103898.0
                                                            507,42257
                                  72173.55823
   family_samples
                   hc_mortgage_mean
                                       hc_mortgage_median hc_mortgage_stdev
0
            769.0
                          1139.24548
                                                    1109.0
                                                                     336.47710
1
           1147.0
                          1533.25988
                                                    1438.0
                                                                     536.61118
2
           1084.0
                          1254.54462
                                                    1089.0
                                                                     596.85204
3
            689.0
                           862.65763
                                                     749.0
                                                                     624,42157
           1738.0
                          1996.41425
                                                    1907.0
                                                                     740.21168
                                                        hc_mean hc_median
   hc_mortgage_sample_weight
                               hc_mortgage_samples
0
                    262.67011
                                              474.0
                                                      488.51323
                                                                      436.0
1
                    373.96188
                                              937.0
                                                     661.31296
                                                                      668.0
2
                    340.45884
                                              552.0
                                                      397.44466
                                                                      356.0
3
                    299.56752
                                              337.0
                                                     200.88113
                                                                      180.0
4
                    319.97570
                                             1102.0 867.57713
                                                                      804.0
    hc_stdev
              hc_samples
                           hc_sample_weight home_equity_second_mortgage
   192.75147
                    271.0
                                   189.18182
                                                                   0.06443
0
   201.31365
                    510.0
                                                                    0.01175
                                   279.69697
1
   189.40372
                    664.0
                                                                    0.01069
                                   534.16737
    91.56490
                    467.0
                                   454.85404
                                                                    0.00995
   376.20236
                    642.0
                                   333.91919
                                                                    0.00000
   second mortgage
                    home equity
                                      debt
                                            second_mortgage_cdf
0
           0.06443
                         0.07651
                                  0.63624
                                                         0.14111
1
           0.01175
                         0.14375
                                  0.64755
                                                         0.52310
2
           0.01316
                         0.06497
                                   0.45395
                                                         0.51066
3
                                  0.41915
           0.00995
                         0.01741
                                                         0.53770
4
           0.00000
                                  0.63188
                                                         1.00000
                         0.03440
   home_equity_cdf
                     debt_cdf hs_degree
                                           hs_degree_male
                                                            hs_degree_female
0
           0.55087
                      0.51965
                                                   0.92010
                                                                      0.90391
                                  0.91047
                                                                      0.95736
1
           0.26442
                      0.49359
                                 0.94290
                                                   0.92832
2
           0.60484
                                                                      0.92463
                      0.83848
                                  0.89238
                                                  0.86003
```

```
4
                 0.74519
                            0.52943
                                       0.86297
                                                        0.87969
                                                                          0.84466
         male age mean male age median male age stdev male age sample weight
      0
              33.37131
                                27.83333
                                                22.36768
                                                                        334.30978
              43.88680
                                46.08333
                                                22.90302
      1
                                                                        427.10824
      2
              39.81661
                                41.91667
                                                24.29111
                                                                        499.10080
      3
              41.81638
                                43.00000
                                                24.65325
                                                                        333.57733
      4
              42.13301
                                43.75000
                                                22.69502
                                                                        833.57435
         male_age_samples female_age_mean female_age_median female_age_stdev
      0
                   1479.0
                                   34.78682
                                                       33.75000
                                                                         21.58531
      1
                   1846.0
                                   44.23451
                                                       46.66667
                                                                         22.37036
      2
                   2065.0
                                   41.62426
                                                       44.50000
                                                                         22.86213
      3
                   1427.0
                                   44.81200
                                                       48.00000
                                                                         21.03155
      4
                                                                         21.30900
                   3274.0
                                   40.66618
                                                       42.66667
         female_age_sample_weight female_age_samples pct_own
                                                                  married \
      0
                        416.48097
                                                1938.0 0.70252
                                                                  0.28217
      1
                        532.03505
                                                1950.0 0.85128
                                                                  0.64221
      2
                        453.11959
                                                1879.0 0.81897
                                                                  0.59961
                                                                  0.56953
      3
                        263.94320
                                                1081.0 0.84609
      4
                        709.90829
                                                2956.0 0.79077
                                                                  0.57620
         married_snp separated divorced
      0
             0.05910
                        0.03813
                                   0.14299
      1
             0.02338
                        0.00000
                                   0.13377
      2
             0.01746
                        0.01358
                                   0.10026
      3
             0.05492
                        0.04694
                                   0.12489
             0.01726
                        0.00588
                                   0.16379
[74]: x_test.shape
[74]: (11709, 80)
[75]: x_test.drop(['BLOCKID', 'SUMLEVEL'], axis=1, inplace=True)
[76]: x_test.isna().sum()
                       0
[76]: UID
                        0
      COUNTYID
      STATEID
                        0
      state
                        0
      state_ab
                        0
      pct_own
                     122
      married
                      84
```

3

0.80931

0.87403

0.60908

0.56584

0.65947

```
separated
                      84
      divorced
                      84
      Length: 78, dtype: int64
[77]: x_test.dropna(axis=0,inplace=True)
[78]: x_test.drop_duplicates(inplace=True)
[79]: x_test.shape
[79]: (11355, 78)
[80]: | imp_feature = x_train.select_dtypes(exclude=('object', 'category'))
[81]: imp_feature.head()
[81]:
                 COUNTYID
                           STATEID
            UID
                                     zip_code
                                               area_code
                                                                 lat
                                                                            lng
      0
         267822
                       53
                                36
                                        13346
                                                     315
                                                         42.840812 -75.501524
      1 246444
                      141
                                18
                                        46616
                                                     574 41.701441 -86.266614
      2 245683
                       63
                                18
                                        46122
                                                     317
                                                          39.792202 -86.515246
      3 279653
                      127
                                72
                                          927
                                                     787 18.396103 -66.104169
      4 247218
                      161
                                20
                                        66502
                                                     785 39.195573 -96.569366
                                                female_pop rent_mean rent_median \
               ALand
                       AWater
                                pop
                                     male_pop
      0
         202183361.0
                     1699120
                               5230
                                          2612
                                                      2618
                                                            769.38638
                                                                              784.0
           1560828.0
                                                                              848.0
      1
                       100363
                               2633
                                          1349
                                                      1284
                                                            804.87924
      2
          69561595.0
                       284193
                               6881
                                                      3238
                                                            742.77365
                                                                              703.0
                                          3643
      3
           1105793.0
                            0
                               2700
                                          1141
                                                      1559
                                                            803.42018
                                                                              782.0
           2554403.0
                               5637
                                                            938.56493
                            0
                                          2586
                                                      3051
                                                                              881.0
         rent_stdev rent_sample_weight
                                          rent_samples rent_gt_10 rent_gt_15 \
                              272.34441
                                                 362.0
      0
          232.63967
                                                           0.86761
                                                                        0.79155
      1
          253.46747
                              312.58622
                                                 513.0
                                                           0.97410
                                                                        0.93227
      2
          323.39011
                              291.85520
                                                 378.0
                                                           0.95238
                                                                        0.88624
      3
          297.39258
                              259.30316
                                                 368.0
                                                           0.94693
                                                                        0.87151
          392.44096
                             1005.42886
                                                1704.0
                                                           0.99286
                                                                        0.98247
         rent_gt_20 rent_gt_25 rent_gt_30 rent_gt_35 rent_gt_40 rent_gt_50
      0
            0.59155
                        0.45634
                                     0.42817
                                                 0.18592
                                                             0.15493
                                                                          0.12958
      1
            0.69920
                        0.69920
                                     0.55179
                                                 0.41235
                                                             0.39044
                                                                          0.27888
      2
            0.79630
                        0.66667
                                     0.39153
                                                 0.39153
                                                             0.28307
                                                                          0.15873
      3
            0.69832
                        0.61732
                                     0.51397
                                                 0.46927
                                                             0.35754
                                                                          0.32961
            0.91688
                        0.84740
                                     0.78247
                                                 0.60974
                                                             0.55455
                                                                          0.44416
         universe_samples used_samples
                                              hi_mean hi_median
                                                                      hi_stdev \
      0
                      387
                                     355
                                          63125.28406
                                                         48120.0 49042.01206
```

married_snp

84

```
542
1
                                502
                                     41931.92593
                                                     35186.0
                                                              31639.50203
2
                 459
                                378
                                     84942.68317
                                                     74964.0
                                                              56811.62186
3
                 438
                                358
                                     48733.67116
                                                     37845.0
                                                               45100.54010
4
                1725
                                     31834.15466
                                                     22497.0
                                                               34046.50907
                               1540
   hi_sample_weight
                      hi_samples
                                   family_mean
                                                family_median family_stdev
0
         1290.96240
                          2024.0
                                   67994.14790
                                                       53245.0
                                                                  47667.30119
1
          838.74664
                          1127.0
                                   50670.10337
                                                       43023.0
                                                                  34715.57548
2
         1155.20980
                          2488.0
                                   95262.51431
                                                       85395.0
                                                                  49292.67664
3
          928.32193
                          1267.0
                                   56401.68133
                                                       44399.0
                                                                  41082.90515
4
         1548.67477
                          1983.0 54053.42396
                                                       50272.0
                                                                  39609.12605
   family_sample_weight
                         family samples
                                           hc_mortgage_mean hc_mortgage_median
0
               884.33516
                                   1491.0
                                                  1414.80295
                                                                            1223.0
1
               375.28798
                                    554.0
                                                                             784.0
                                                   864.41390
2
               709.74925
                                   1889.0
                                                  1506.06758
                                                                            1361.0
3
                                    729.0
                                                                            1101.0
               490.18479
                                                  1175.28642
4
               244.08903
                                    395.0
                                                  1192.58759
                                                                            1125.0
                       hc_mortgage_sample_weight
                                                    hc_mortgage_samples
   hc_mortgage_stdev
0
           641.22898
                                        377.83135
                                                                   867.0
1
           482.27020
                                        316.88320
                                                                   356.0
2
           731.89394
                                        699.41354
                                                                  1491.0
3
           428.98751
                                        261.28471
                                                                   437.0
4
           327.49674
                                         76.61052
                                                                   134.0
              hc median
     hc mean
                          hc_stdev
                                      hc samples
                                                   hc_sample_weight
   570.01530
                   558.0
                          270.11299
                                            770.0
                                                          499.29293
0
1
   351.98293
                   336.0
                          125.40457
                                            229.0
                                                          189.60606
   556.45986
                   532.0
                          184.42175
                                            538.0
                                                          323.35354
   288.04047
                   247.0
                          185.55887
                                            392.0
                                                          314.90566
3
   443.68855
                   444.0
                           76.12674
                                            124.0
                                                            79.55556
   home_equity_second_mortgage
                                  second_mortgage
                                                    home_equity
                                                                     debt
0
                        0.01588
                                          0.02077
                                                        0.08919
                                                                  0.52963
1
                        0.02222
                                          0.02222
                                                        0.04274
                                                                  0.60855
2
                        0.00000
                                          0.00000
                                                        0.09512
                                                                  0.73484
3
                        0.01086
                                          0.01086
                                                        0.01086
                                                                  0.52714
4
                                                        0.05426
                                                                 0.51938
                        0.05426
                                          0.05426
   second mortgage cdf
                         home equity cdf
                                          debt cdf hs degree
                                                                  hs degree male
                                                                         0.85880
0
                0.43658
                                  0.49087
                                             0.73341
                                                        0.89288
1
                0.42174
                                  0.70823
                                             0.58120
                                                        0.90487
                                                                         0.86947
2
                1.00000
                                  0.46332
                                             0.28704
                                                        0.94288
                                                                         0.94616
3
                                  0.82530
                                             0.73727
                                                        0.91500
                                                                          0.90755
                0.53057
4
                                  0.65545
                                             0.74967
                                                        1.00000
                                                                          1.00000
                0.18332
```

```
hs_degree_female
                            male_age_mean
                                           male_age_median
                                                              male_age_stdev
      0
                  0.92434
                                 42.48574
                                                   44.00000
                                                                    22.97306
      1
                   0.94187
                                 34.84728
                                                   32.00000
                                                                    20.37452
      2
                  0.93952
                                 39.38154
                                                   40.83333
                                                                    22.89769
      3
                   0.92043
                                 48.64749
                                                   48.91667
                                                                    23.05968
                   1.00000
                                 26.07533
                                                   22.41667
                                                                    11.84399
         male_age_sample_weight
                                  male_age_samples
                                                     female_age_mean
      0
                       696.42136
                                             2612.0
                                                             44.48629
      1
                       323.90204
                                             1349.0
                                                             36.48391
      2
                                                             42.15810
                       888.29730
                                             3643.0
      3
                       274.98956
                                             1141.0
                                                             47.77526
                      1296.89877
                                             2586.0
                                                             24.17693
         female_age_median
                             female_age_stdev
                                                female_age_sample_weight
                  45.33333
      0
                                      22.51276
                                                                685.33845
                   37.58333
                                                                267.23367
      1
                                      23.43353
      2
                  42.83333
                                      23.94119
                                                                707.01963
      3
                   50.58333
                                      24.32015
                                                                362.20193
                   21.58333
                                      11.10484
                                                               1854.48652
         female_age_samples
                              pct own married
                                                 married snp
                                                               separated
                                                                          divorced
      0
                      2618.0 0.79046
                                       0.57851
                                                     0.01882
                                                                 0.01240
                                                                            0.08770
      1
                                                     0.01426
                      1284.0 0.52483
                                        0.34886
                                                                 0.01426
                                                                            0.09030
      2
                      3238.0 0.85331
                                                     0.02830
                                                                 0.01607
                                                                            0.10657
                                        0.64745
      3
                      1559.0
                              0.65037
                                        0.47257
                                                     0.02021
                                                                 0.02021
                                                                            0.10106
                      3051.0 0.13046
      4
                                       0.12356
                                                     0.00000
                                                                 0.00000
                                                                            0.03109
[82]:
     imp_feature.shape
[82]: (26585, 72)
[83]: to_drop = ['UID', 'COUNTYID', 'STATEID', 'zip_code', 'area_code', 'lat', 'lng']
[84]: for col in imp feature.columns:
          if col in to_drop:
              imp_feature.drop(col,axis=1,inplace=True)
[85]:
      imp feature.head()
[85]:
                        AWater
                                                 female_pop
                                                              rent_mean
                                                                         rent_median
               ALand
                                 pop
                                       male_pop
         202183361.0
                       1699120
                                5230
                                           2612
                                                        2618
                                                              769.38638
                                                                                784.0
      1
           1560828.0
                        100363
                                2633
                                           1349
                                                        1284
                                                              804.87924
                                                                                848.0
      2
          69561595.0
                        284193
                                6881
                                           3643
                                                        3238
                                                              742.77365
                                                                                703.0
      3
           1105793.0
                             0
                                2700
                                           1141
                                                        1559
                                                              803.42018
                                                                                782.0
           2554403.0
                             0
                                5637
                                           2586
                                                        3051
                                                             938.56493
                                                                                881.0
```

```
rent_stdev
               rent_sample_weight
                                    rent_samples
                                                   rent_gt_10
                                                                rent_gt_15
    232.63967
                         272.34441
                                            362.0
                                                                   0.79155
0
                                                       0.86761
                                            513.0
1
    253.46747
                         312.58622
                                                       0.97410
                                                                   0.93227
2
                                            378.0
    323.39011
                         291.85520
                                                       0.95238
                                                                   0.88624
3
    297.39258
                         259.30316
                                            368.0
                                                       0.94693
                                                                   0.87151
    392.44096
                        1005.42886
                                           1704.0
                                                       0.99286
                                                                   0.98247
   rent_gt_20
               rent_gt_25
                            rent_gt_30 rent_gt_35 rent_gt_40
                                                                  rent_gt_50
0
      0.59155
                   0.45634
                               0.42817
                                            0.18592
                                                         0.15493
                                                                      0.12958
1
      0.69920
                   0.69920
                               0.55179
                                            0.41235
                                                         0.39044
                                                                      0.27888
2
      0.79630
                   0.66667
                               0.39153
                                            0.39153
                                                         0.28307
                                                                      0.15873
3
      0.69832
                   0.61732
                               0.51397
                                            0.46927
                                                         0.35754
                                                                      0.32961
      0.91688
                   0.84740
                               0.78247
                                            0.60974
                                                         0.55455
                                                                      0.44416
                      used_samples
                                                  hi median
                                                                 hi stdev
   universe_samples
                                         hi mean
0
                                                     48120.0
                 387
                               355
                                     63125.28406
                                                              49042.01206
                542
1
                               502
                                     41931.92593
                                                     35186.0
                                                              31639.50203
2
                459
                               378
                                     84942.68317
                                                     74964.0
                                                              56811.62186
3
                 438
                               358
                                     48733.67116
                                                     37845.0
                                                              45100.54010
4
                1725
                              1540
                                     31834.15466
                                                     22497.0
                                                              34046.50907
   hi sample weight
                     hi samples
                                  family mean family median family stdev
0
         1290.96240
                          2024.0
                                  67994.14790
                                                       53245.0
                                                                 47667.30119
1
                                   50670.10337
                                                       43023.0
                                                                 34715.57548
          838.74664
                          1127.0
         1155.20980
2
                          2488.0
                                  95262.51431
                                                       85395.0
                                                                 49292.67664
3
          928.32193
                          1267.0
                                  56401.68133
                                                       44399.0
                                                                 41082.90515
                                  54053.42396
4
         1548.67477
                          1983.0
                                                       50272.0
                                                                 39609.12605
   family_sample_weight
                          family_samples
                                           hc_mortgage_mean
                                                              hc_mortgage_median
0
              884.33516
                                   1491.0
                                                 1414.80295
                                                                           1223.0
1
               375.28798
                                   554.0
                                                  864.41390
                                                                            784.0
2
                                                                           1361.0
               709.74925
                                   1889.0
                                                  1506.06758
3
                                                  1175.28642
               490.18479
                                   729.0
                                                                           1101.0
4
                                    395.0
               244.08903
                                                  1192.58759
                                                                           1125.0
   hc_mortgage_stdev hc_mortgage_sample_weight hc_mortgage_samples
0
           641.22898
                                        377.83135
                                                                  867.0
1
           482.27020
                                        316.88320
                                                                  356.0
2
           731.89394
                                        699.41354
                                                                 1491.0
           428.98751
3
                                        261.28471
                                                                  437.0
           327.49674
                                         76.61052
                                                                  134.0
                           hc stdev
                                    hc_samples
                                                  hc sample weight
     hc mean hc median
                         270.11299
 570.01530
                   558.0
                                           770.0
                                                          499.29293
0
   351.98293
                   336.0
                          125.40457
                                           229.0
                                                          189.60606
1
2
   556.45986
                   532.0
                          184.42175
                                           538.0
                                                          323.35354
                   247.0
                          185.55887
                                                          314.90566
   288.04047
                                           392.0
```

```
home_equity_second_mortgage
                                       second_mortgage
                                                         home_equity
                                                                           debt \
      0
                              0.01588
                                                0.02077
                                                              0.08919
                                                                       0.52963
      1
                              0.02222
                                                0.02222
                                                              0.04274 0.60855
      2
                              0.00000
                                                0.00000
                                                              0.09512
                                                                       0.73484
      3
                                                                       0.52714
                              0.01086
                                                0.01086
                                                              0.01086
      4
                              0.05426
                                                0.05426
                                                              0.05426
                                                                       0.51938
         second_mortgage_cdf home_equity_cdf
                                                debt_cdf
                                                          hs_degree
                                                                       hs_degree_male
      0
                                                              0.89288
                                                                               0.85880
                      0.43658
                                        0.49087
                                                  0.73341
      1
                      0.42174
                                        0.70823
                                                  0.58120
                                                              0.90487
                                                                               0.86947
      2
                      1.00000
                                        0.46332
                                                  0.28704
                                                              0.94288
                                                                               0.94616
      3
                      0.53057
                                        0.82530
                                                  0.73727
                                                              0.91500
                                                                               0.90755
      4
                                        0.65545
                                                  0.74967
                                                              1.00000
                                                                               1.00000
                      0.18332
         hs_degree_female
                                            male_age_median
                                                              male_age_stdev
                            male_age_mean
      0
                   0.92434
                                 42.48574
                                                   44.00000
                                                                    22.97306
      1
                  0.94187
                                 34.84728
                                                   32.00000
                                                                    20.37452
      2
                  0.93952
                                 39.38154
                                                   40.83333
                                                                    22.89769
                                 48.64749
      3
                                                                    23.05968
                   0.92043
                                                   48.91667
      4
                   1.00000
                                 26.07533
                                                   22.41667
                                                                    11.84399
                                                     female age mean
         male_age_sample_weight
                                  male_age_samples
      0
                       696.42136
                                             2612.0
                                                             44.48629
      1
                       323.90204
                                             1349.0
                                                             36.48391
      2
                       888.29730
                                             3643.0
                                                             42.15810
      3
                       274.98956
                                             1141.0
                                                             47.77526
      4
                      1296.89877
                                             2586.0
                                                             24.17693
                             female_age_stdev
                                                female_age_sample_weight
         female_age_median
                  45.33333
                                      22.51276
      0
                                                                685.33845
      1
                   37.58333
                                      23.43353
                                                                267.23367
      2
                  42.83333
                                      23.94119
                                                                707.01963
      3
                   50.58333
                                      24.32015
                                                                362,20193
      4
                   21.58333
                                      11.10484
                                                               1854.48652
         female_age_samples
                              pct_own married
                                                 married_snp
                                                               separated
                                                                          divorced
      0
                      2618.0 0.79046
                                        0.57851
                                                     0.01882
                                                                 0.01240
                                                                            0.08770
      1
                      1284.0 0.52483
                                                     0.01426
                                                                 0.01426
                                       0.34886
                                                                            0.09030
      2
                      3238.0 0.85331
                                        0.64745
                                                     0.02830
                                                                 0.01607
                                                                            0.10657
      3
                      1559.0 0.65037
                                        0.47257
                                                     0.02021
                                                                 0.02021
                                                                            0.10106
                      3051.0 0.13046
                                       0.12356
                                                     0.00000
                                                                 0.00000
                                                                            0.03109
[86]: x_train_features =
       --imp_feature[['pop','rent_median','hi_median','family_median','hc_mean','second_mortgage','h
```

124.0

79.55556

443.68855

444.0

76.12674

```
[87]: x_train_features.head()
[87]:
         pop rent_median hi_median family_median
                                                       hc_mean second_mortgage \
     0 5230
                    784.0
                             48120.0
                                            53245.0 570.01530
                                                                        0.02077
     1 2633
                    848.0
                             35186.0
                                            43023.0
                                                     351.98293
                                                                        0.02222
     2 6881
                                            85395.0
                    703.0
                             74964.0
                                                     556.45986
                                                                        0.00000
     3 2700
                    782.0
                             37845.0
                                            44399.0
                                                     288.04047
                                                                        0.01086
     4 5637
                    881.0
                             22497.0
                                            50272.0 443.68855
                                                                        0.05426
        home_equity
                        debt hs_degree pct_own married separated divorced
     0
            0.08919 0.52963
                                0.89288 0.79046 0.57851
                                                             0.01240
                                                                       0.08770
     1
            0.04274 0.60855
                                0.90487 0.52483 0.34886
                                                             0.01426
                                                                       0.09030
     2
            0.09512 0.73484
                                0.94288 0.85331 0.64745
                                                             0.01607
                                                                       0.10657
     3
             0.01086 0.52714
                                0.91500 0.65037 0.47257
                                                             0.02021
                                                                       0.10106
            0.05426 0.51938
                                1.00000 0.13046 0.12356
                                                             0.00000
                                                                       0.03109
[88]: x_train_features.shape
[88]: (26585, 13)
[89]: y_train = imp_feature['hc_mortgage_mean']
[90]: x_test_feature =
       -x_test[['pop','rent_median','hi_median','family_median','hc_mean','second_mortgage','home_e
[91]: from sklearn.linear_model import LinearRegression
     le = LinearRegression()
[92]: le.fit(x_train_features,y_train)
[92]: LinearRegression()
[93]: y_pred = le.predict(x_test_feature)
[94]: y_test = x_test['hc_mortgage_mean']
[95]: from sklearn.metrics import r2_score,mean_squared_error
[96]: r2_score(y_test,y_pred)
[96]: 0.8073813546881963
[97]: np.sqrt(mean_squared_error(y_test,y_pred))
[97]: 277.0451838858074
```

[]: # Visualization 21: sns.distplot(y_pred) plt.show()