

# 01\_17\_aggregate\_delinquency

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2023-01-17

## Note

For every variable, *Column %(NA-)* reports the frequency without any NAs. I also reported the cumulative frequency in column *cum.%(NA-)*.

I also plotted the frequency for each variable, giving a more intuitive way of digesting the frequency information. All NAs are indicated by the “last” bar of the histogram, unless otherwise indicated.

## Loading datasets

```
setwd("D:/research/Monitoring-The-Future/mtf_19_12")

load("D:/research/Monitoring-The-Future/mtf_19_12/DS0001/37841-0001-Data.rda")
core <- da37841.0001
rm(da37841.0001)

load("D:/research/Monitoring-The-Future/mtf_19_12/DS0002/37841-0002-Data.rda")
ds2 <- da37841.0002
rm(da37841.0002)

load("D:/research/Monitoring-The-Future/mtf_19_12/DS0003/37841-0003-Data.rda")
ds3 <- da37841.0003
rm(da37841.0003)

load("D:/research/Monitoring-The-Future/mtf_19_12/DS0004/37841-0004-Data.rda")
ds4 <- da37841.0004
rm(da37841.0004)

load("D:/research/Monitoring-The-Future/mtf_19_12/DS0005/37841-0005-Data.rda")
ds5 <- da37841.0005
rm(da37841.0005)

load("D:/research/Monitoring-The-Future/mtf_19_12/DS0006/37841-0006-Data.rda")
ds6 <- da37841.0006
rm(da37841.0006)

load("D:/research/Monitoring-The-Future/mtf_19_12/DS0007/37841-0007-Data.rda")
ds7 <- da37841.0007
rm(da37841.0007)
```

```
load("D:/research/Monitoring-The-Future/mtf_19_12/DS0008/37841-0008-Data.rda")
ds8 <- da37841.0008
rm(da37841.0008)

load("D:/research/Monitoring-The-Future/mtf_19_12/DS0009/37841-0009-Data.rda")
ds9 <- da37841.0009
rm(da37841.0009)
```

## Aggregate All

Change factor to numeric first

```
which(colnames(ds3) == "V2279")
```

```
## [1] 65
```

```
which(colnames(ds3) == "V2293")
```

```
## [1] 79
```

```
x <- ds3[c(65:79)]
```

```
ndelinquency <- as.data.frame(mapply(as.numeric, x))
```

```
attach(ndelinquency)
```

```
ndelinquency$delin_all <- V2279 + V2280 + V2281 + V2282 + V2283 + V2284 + V2285 + V2286 + V2287 + V2288
```

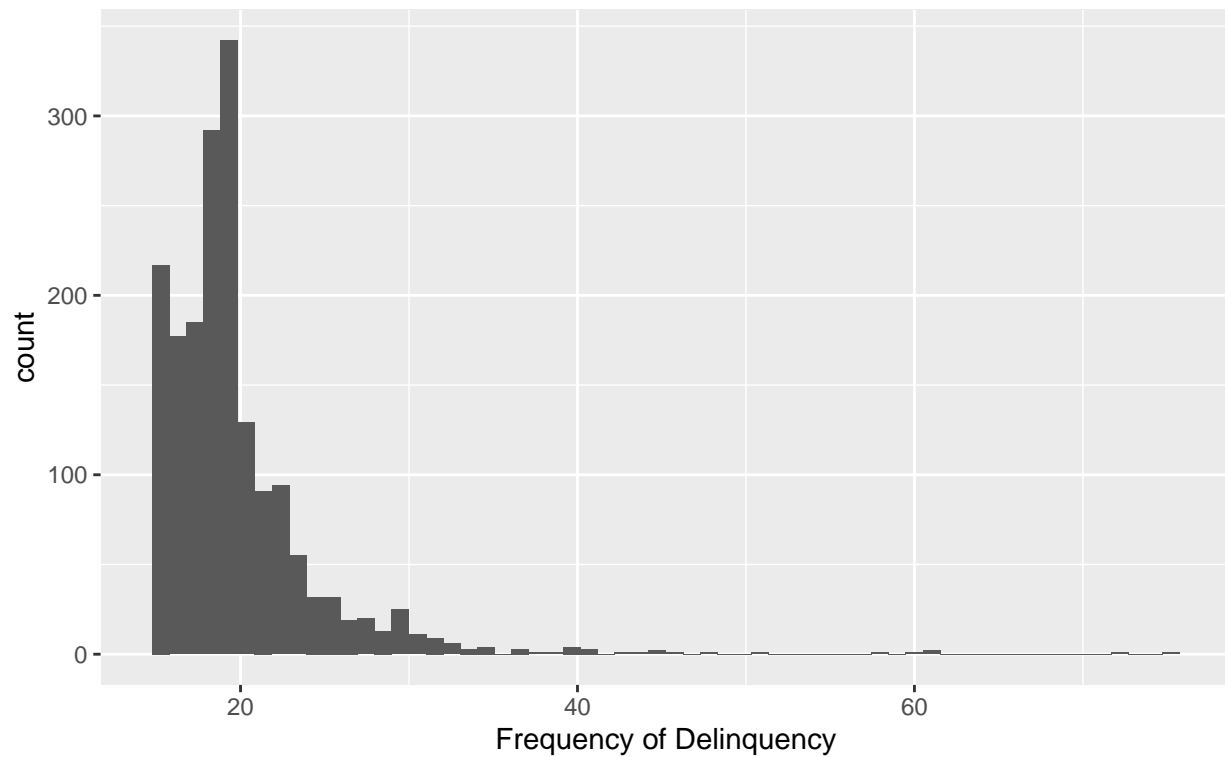
```
plot1 <- ggplot(ndelinquency, aes(x=delin_all)) +
  geom_histogram(bins=60) +
  labs(title="Histogram plot",
       subtitle="Distribution of All Types of Delinquency Aggregated",
       x="Frequency of Delinquency")
```

```
plot1
```

```
## Warning: Removed 518 rows containing non-finite values (stat_bin).
```

## Histogram plot

Distribution of All Types of Delinquency Aggregated



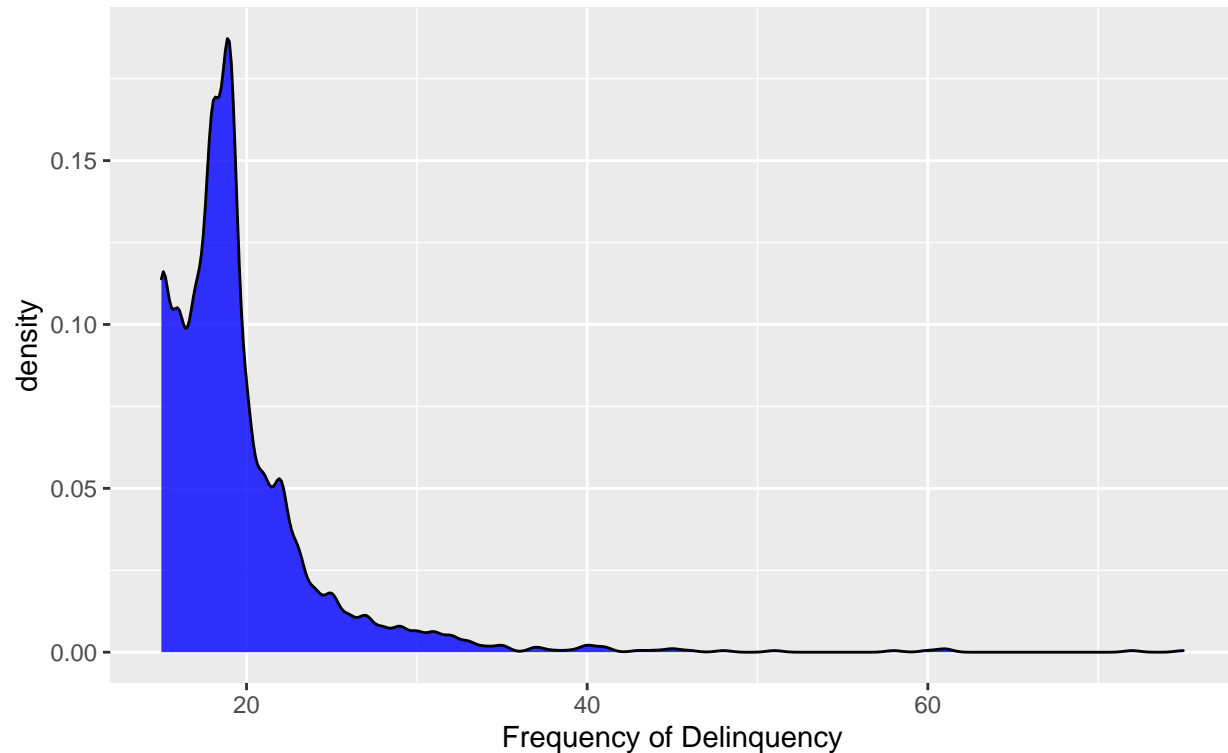
```
plot2 <- ggplot(ndelinquency, aes(x=delin_all)) +  
  geom_density(fill = 'blue', alpha=0.8) +  
  labs(title="Density plot",  
        subtitle="Distribution of All Types of Delinquency Aggregated",  
        x="Frequency of Delinquency")
```

plot2

```
## Warning: Removed 518 rows containing non-finite values (stat_density).
```

## Density plot

### Distribution of All Types of Delinquency Aggregated



Density plot and histogram shows on a 0 - 75 scale, most data falls within the 0 - 30 range, with two peaks at around 0 and 20. Given data skewness at this level, I recommend dichotomize all delinquency variables.

## Dichotomize and Aggregate

### C0000: Property-related Delinquency

```
library(dplyr)

# Create Numerical Dichotomous Variables

ndelinquency$V2285D<-ifelse(ndelinquency$V2285==1,0,1)
ndelinquency$V2286D<-ifelse(ndelinquency$V2286==1,0,1)
ndelinquency$V2287D<-ifelse(ndelinquency$V2287==1,0,1)
ndelinquency$V2288D<-ifelse(ndelinquency$V2288==1,0,1)
ndelinquency$V2289D<-ifelse(ndelinquency$V2289==1,0,1)
ndelinquency$V2290D<-ifelse(ndelinquency$V2290==1,0,1)
ndelinquency$V2291D<-ifelse(ndelinquency$V2291==1,0,1)
ndelinquency$V2292D<-ifelse(ndelinquency$V2292==1,0,1)
ndelinquency$V2293D<-ifelse(ndelinquency$V2293==1,0,1)

# Sum these dichotomous

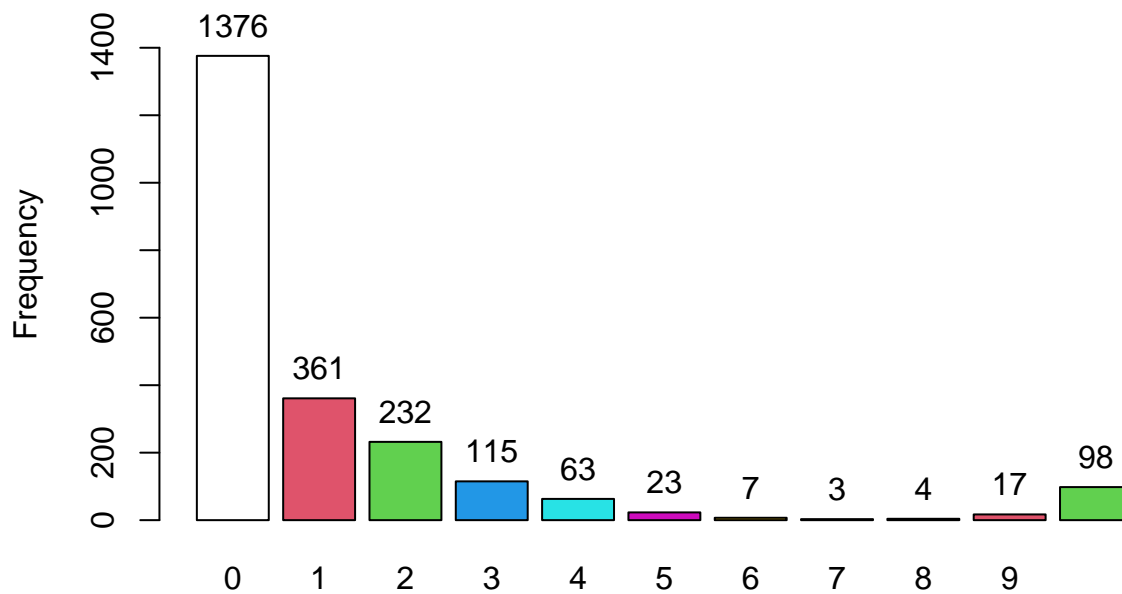
attach(ndelinquency)
```

```
## The following objects are masked from ndelinquency (pos = 3):
##
##      V2279, V2280, V2281, V2282, V2283, V2284, V2285, V2286, V2287,
##      V2288, V2289, V2290, V2291, V2292, V2293

ndelinquency$C0000 <- V2285D + V2286D + V2287D + V2288D + V2289D + V2290D + V2291D + V2292D + V2293D

# Showing the distribution of the new composite variable
tab1(ndelinquency$C0000, cum.percent = TRUE)
```

### Distribution of ndelinquency\$C0000



```
## ndelinquency$C0000 :
##      Frequency  %(NA+) cum.%(NA+)  %(NA-) cum.%(NA-)
## 0          1376    59.9      59.9    62.5      62.5
## 1           361    15.7      75.6    16.4      78.9
## 2           232    10.1      85.6    10.5      89.5
## 3           115     5.0      90.6     5.2      94.7
## 4            63     2.7      93.4     2.9      97.5
## 5            23     1.0      94.4     1.0      98.6
## 6             7     0.3      94.7     0.3      98.9
## 7             3     0.1      94.8     0.1      99.0
## 8             4     0.2      95.0     0.2      99.2
## 9            17     0.7      95.7     0.8     100.0
## <NA>          98     4.3     100.0     0.0     100.0
## Total        2299    100.0     100.0    100.0     100.0
```

## C0001: Violent Delinquency

The making of the composite violent delinquency variable follows the same logic described above in the property-related delinquency.

```
# Creating numerical dichotomous variables
```

```
attach(ndelinquency)
```

```
## The following objects are masked from ndelinquency (pos = 3):
```

```
##
```

```
##   delin_all, V2279, V2280, V2281, V2282, V2283, V2284, V2285, V2285D,  
##   V2286, V2286D, V2287, V2287D, V2288, V2288D, V2289, V2289D, V2290,  
##   V2290D, V2291, V2291D, V2292, V2292D, V2293, V2293D
```

```
## The following objects are masked from ndelinquency (pos = 4):
```

```
##
```

```
##   V2279, V2280, V2281, V2282, V2283, V2284, V2285, V2286, V2287,  
##   V2288, V2289, V2290, V2291, V2292, V2293
```

```
ndelinquency$V2280D<-ifelse(ndelinquency$V2280==1,0,1)
```

```
ndelinquency$V2281D<-ifelse(ndelinquency$V2281==1,0,1)
```

```
ndelinquency$V2282D<-ifelse(ndelinquency$V2282==1,0,1)
```

```
ndelinquency$V2283D<-ifelse(ndelinquency$V2283==1,0,1)
```

```
ndelinquency$V2284D<-ifelse(ndelinquency$V2284==1,0,1)
```

```
attach(ndelinquency)
```

```
## The following objects are masked from ndelinquency (pos = 3):
```

```
##
```

```
##   C0000, delin_all, V2279, V2280, V2281, V2282, V2283, V2284, V2285,  
##   V2285D, V2286, V2286D, V2287, V2287D, V2288, V2288D, V2289, V2289D,  
##   V2290, V2290D, V2291, V2291D, V2292, V2292D, V2293, V2293D
```

```
## The following objects are masked from ndelinquency (pos = 4):
```

```
##
```

```
##   delin_all, V2279, V2280, V2281, V2282, V2283, V2284, V2285, V2285D,  
##   V2286, V2286D, V2287, V2287D, V2288, V2288D, V2289, V2289D, V2290,  
##   V2290D, V2291, V2291D, V2292, V2292D, V2293, V2293D
```

```
## The following objects are masked from ndelinquency (pos = 5):
```

```
##
```

```
##   V2279, V2280, V2281, V2282, V2283, V2284, V2285, V2286, V2287,  
##   V2288, V2289, V2290, V2291, V2292, V2293
```

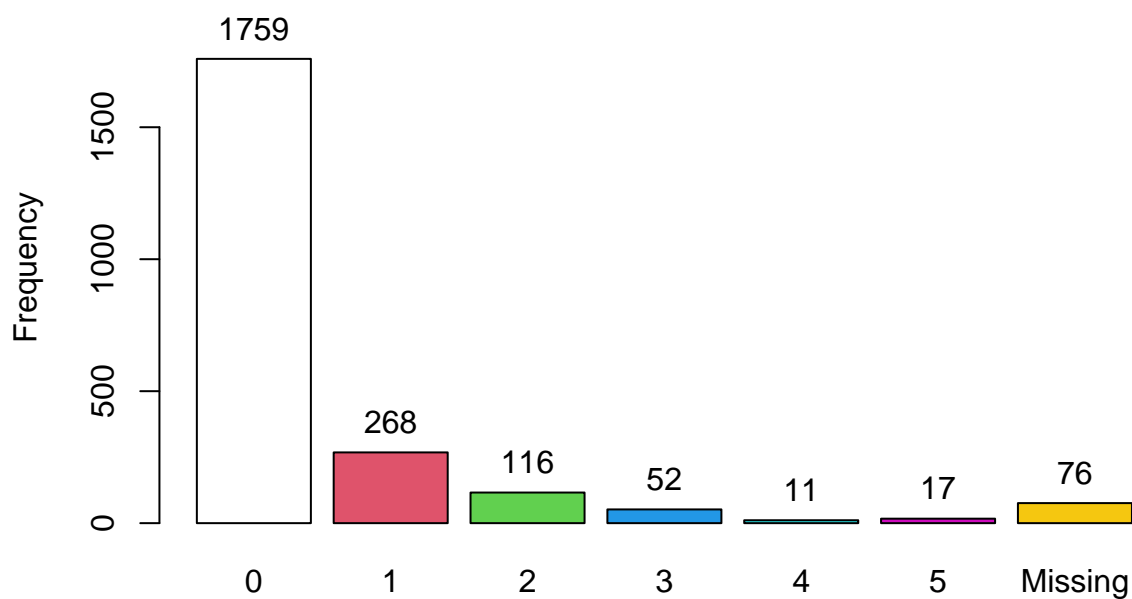
```
# Sum across these variables:
```

```
ndelinquency$C0001 <- V2280D + V2281D + V2282D + V2283D + V2284D
```

```
# Showing the distribution:
```

```
tab1(ndelinquency$C0001, cum.percent = TRUE)
```

## Distribution of ndelinquency\$C0001



```
## ndelinquency$C0001 :
##      Frequency  %(NA+) cum.%(NA+)  %(NA-) cum.%(NA-)
## 0             1759    76.5      76.5    79.1      79.1
## 1              268    11.7      88.2    12.1      91.2
## 2              116     5.0      93.2     5.2      96.4
## 3               52     2.3      95.5     2.3      98.7
## 4               11     0.5      96.0     0.5      99.2
## 5               17     0.7      96.7     0.8     100.0
## <NA>           76     3.3     100.0     0.0     100.0
## Total         2299    100.0     100.0    100.0     100.0
```

### C0002: All Delinquency

```
# Dichotomize V2279 Fight with Parents
ndelinquency$V2279D<-ifelse(ndelinquency$V2279==1,0,1)

attach(ndelinquency)
```

```
## The following objects are masked from ndelinquency (pos = 3):
##
## C0000, delin_all, V2279, V2280, V2280D, V2281, V2281D, V2282,
## V2282D, V2283, V2283D, V2284, V2284D, V2285, V2285D, V2286, V2286D,
## V2287, V2287D, V2288, V2288D, V2289, V2289D, V2290, V2290D, V2291,
## V2291D, V2292, V2292D, V2293, V2293D
```

```
## The following objects are masked from ndelinquency (pos = 4):
##
##      C0000, delin_all, V2279, V2280, V2281, V2282, V2283, V2284, V2285,
##      V2285D, V2286, V2286D, V2287, V2287D, V2288, V2288D, V2289, V2289D,
##      V2290, V2290D, V2291, V2291D, V2292, V2292D, V2293, V2293D

## The following objects are masked from ndelinquency (pos = 5):
##
##      delin_all, V2279, V2280, V2281, V2282, V2283, V2284, V2285, V2285D,
##      V2286, V2286D, V2287, V2287D, V2288, V2288D, V2289, V2289D, V2290,
##      V2290D, V2291, V2291D, V2292, V2292D, V2293, V2293D

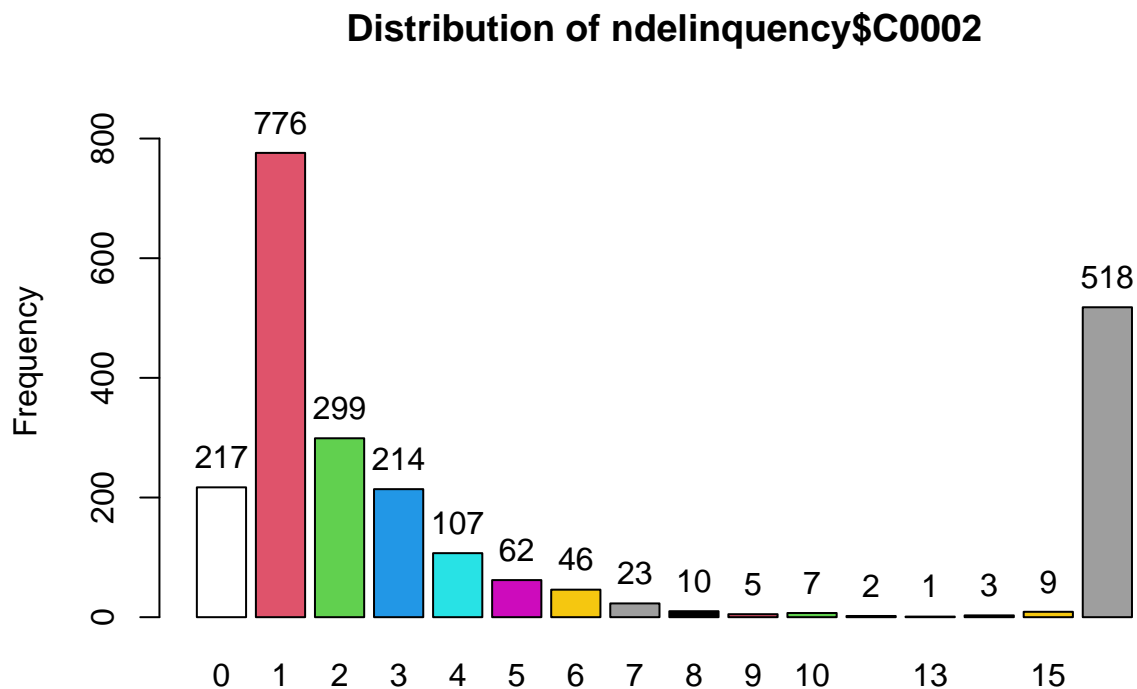
## The following objects are masked from ndelinquency (pos = 6):
##
##      V2279, V2280, V2281, V2282, V2283, V2284, V2285, V2286, V2287,
##      V2288, V2289, V2290, V2291, V2292, V2293
```

```
# Sum across All Delinquency variables:
```

```
ndelinquency$C0002 <- V2279D + V2280D + V2281D + V2282D + V2283D + V2284D + V2285D + V2286D + V2287D + V2288D + V2289D + V2290D + V2291D + V2292D + V2293D
```

```
# Showing the Distribution
```

```
tab1(ndelinquency$C0002, cum.percent = TRUE)
```



```
## ndelinquency$C0002 :
```



	Frequency	%(NA+)	cum.%(NA+)	%(NA-)	cum.%(NA-)
## 0	217	9.4	9.4	12.2	12.2
## 1	776	33.8	43.2	43.6	55.8
## 2	299	13.0	56.2	16.8	72.5
## 3	214	9.3	65.5	12.0	84.6
## 4	107	4.7	70.2	6.0	90.6
## 5	62	2.7	72.9	3.5	94.0
## 6	46	2.0	74.9	2.6	96.6
## 7	23	1.0	75.9	1.3	97.9
## 8	10	0.4	76.3	0.6	98.5
## 9	5	0.2	76.5	0.3	98.8
## 10	7	0.3	76.8	0.4	99.2
## 12	2	0.1	76.9	0.1	99.3
## 13	1	0.0	76.9	0.1	99.3
## 14	3	0.1	77.1	0.2	99.5
## 15	9	0.4	77.5	0.5	100.0
## <NA>	518	22.5	100.0	0.0	100.0
## Total	2299	100.0	100.0	100.0	100.0

```
detach (ndelinquency)
```

## Finding out the “Useful Aggregate”

I experimented with picking out every individual delinquency variable from the aggregate variable, and checked the distribution. The process is almost automatic with R, but showing it here will make this presentation unnecessarily long, so the following section only shows points I found worthy of attention.

First, fighting with parents (V2279) has a significantly higher prevalence level than other variables, it also has lots of missing data. Picking it out would change the overall prevalence level. The peak would change from 1 to 0.

```
attach(ndelinquency)
```

```
## The following objects are masked from ndelinquency (pos = 3):
```

```
##
## C0000, delin_all, V2279, V2280, V2280D, V2281, V2281D, V2282,
## V2282D, V2283, V2283D, V2284, V2284D, V2285, V2285D, V2286, V2286D,
## V2287, V2287D, V2288, V2288D, V2289, V2289D, V2290, V2290D, V2291,
## V2291D, V2292, V2292D, V2293, V2293D
```

```
## The following objects are masked from ndelinquency (pos = 4):
```

```
##
## C0000, delin_all, V2279, V2280, V2281, V2282, V2283, V2284, V2285,
## V2285D, V2286, V2286D, V2287, V2287D, V2288, V2288D, V2289, V2289D,
## V2290, V2290D, V2291, V2291D, V2292, V2292D, V2293, V2293D
```

```
## The following objects are masked from ndelinquency (pos = 5):
```

```
##
## delin_all, V2279, V2280, V2281, V2282, V2283, V2284, V2285, V2285D,
## V2286, V2286D, V2287, V2287D, V2288, V2288D, V2289, V2289D, V2290,
## V2290D, V2291, V2291D, V2292, V2292D, V2293, V2293D
```

```
## The following objects are masked from ndelinquency (pos = 6):
```

```
##
```

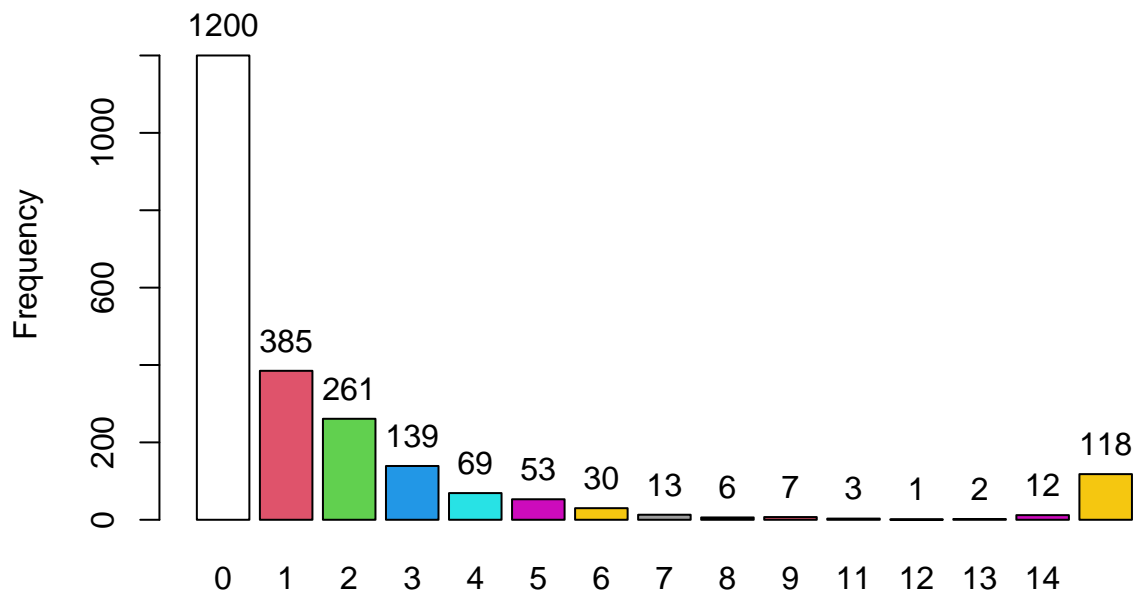
```
##      V2279, V2280, V2281, V2282, V2283, V2284, V2285, V2286, V2287,
```

```
##      V2288, V2289, V2290, V2291, V2292, V2293
```

```
ndelinquency$t0000 <- V2280D + V2281D + V2282D + V2283D + V2284D + V2285D + V2286D + V2287D + V2288D +
```

```
tab1(ndelinquency$t0000, cum.percent = TRUE)
```

## Distribution of ndelinquency\$t0000



```
## ndelinquency$t0000 :
```

	Frequency	%(NA+)	cum.%(NA+)	%(NA-)	cum.%(NA-)
## 0	1200	52.2	52.2	55.0	55.0
## 1	385	16.7	68.9	17.7	72.7
## 2	261	11.4	80.3	12.0	84.6
## 3	139	6.0	86.3	6.4	91.0
## 4	69	3.0	89.3	3.2	94.2
## 5	53	2.3	91.6	2.4	96.6
## 6	30	1.3	93.0	1.4	98.0
## 7	13	0.6	93.5	0.6	98.6
## 8	6	0.3	93.8	0.3	98.9
## 9	7	0.3	94.1	0.3	99.2
## 11	3	0.1	94.2	0.1	99.3
## 12	1	0.0	94.3	0.0	99.4
## 13	2	0.1	94.3	0.1	99.4
## 14	12	0.5	94.9	0.6	100.0

## <NA>	118	5.1	100.0	0.0	100.0
## Total	2299	100.0	100.0	100.0	100.0

The other five variables that are relatively more prevalent are:

V2281: During the LAST 12 MONTHS, how often have you . . . gotten into a serious fight in school or at work?

V2282: During the LAST 12 MONTHS, how often have you . . . taken part in a fight where a group of your friends were against another group?

V2283: During the LAST 12 MONTHS, how often have you . . . hurt someone badly enough to need bandages or a doctor?

V2285: During the LAST 12 MONTHS, how often have you . . . taken something not belonging to you worth under \$50?

V2287: During the LAST 12 MONTHS, how often have you . . . taken something from a store without paying for it?

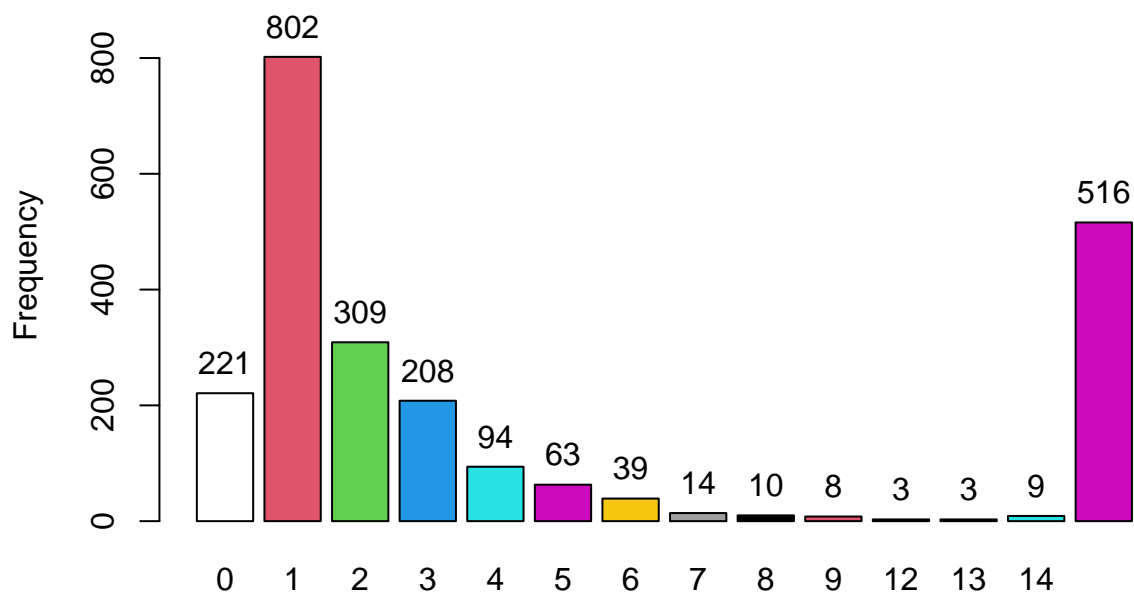
However, picking each one of them out from the aggregate variable won't change the key features of the distribution, as it's shown below:

Taking each them out of the aggregate variable does not change the features of the overall distribution.

Without V2281, fighting in school:

```
ndelinquency$t0001 <- V2279D + V2280D + V2282D + V2283D + V2284D + V2285D + V2286D + V2287D + V2288D + V
tab1(ndelinquency$t0001, cum.percent = TRUE)
```

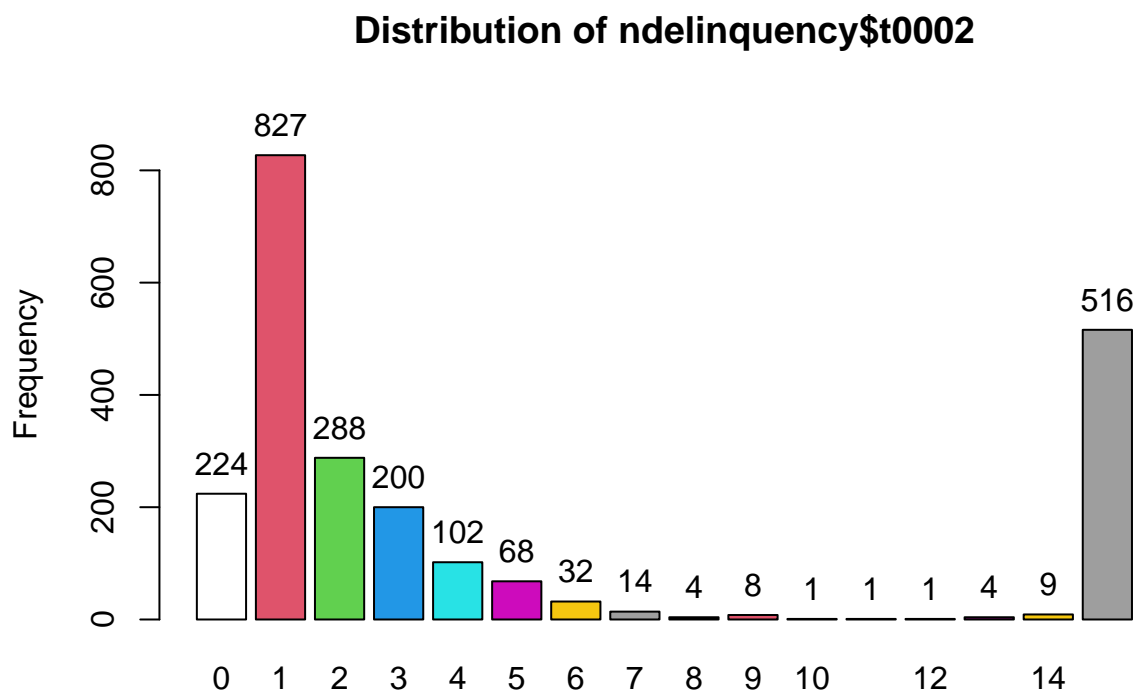
## Distribution of ndelinquency\$t0001



```
## ndelinquency$t0001 :
##      Frequency  %(NA+) cum.%(NA+)  %(NA-) cum.%(NA-)
## 0          221    9.6      9.6    12.4    12.4
## 1          802   34.9     44.5    45.0    57.4
## 2          309   13.4     57.9    17.3    74.7
## 3          208    9.0     67.0    11.7    86.4
## 4           94    4.1     71.1     5.3    91.6
## 5           63    2.7     73.8     3.5    95.2
## 6           39    1.7     75.5     2.2    97.4
## 7           14    0.6     76.1     0.8    98.1
## 8           10    0.4     76.6     0.6    98.7
## 9            8    0.3     76.9     0.4    99.2
## 12           3    0.1     77.0     0.2    99.3
## 13           3    0.1     77.2     0.2    99.5
## 14           9    0.4     77.6     0.5   100.0
## <NA>        516   22.4    100.0     0.0   100.0
##   Total      2299   100.0    100.0   100.0   100.0
```

Without V2282, group fight:

```
ndelinquency$t0002 <- V2279D + V2280D + V2281D + V2283D + V2284D + V2285D + V2286D + V2287D + V2288D + V
tab1(ndelinquency$t0002, cum.percent = TRUE)
```



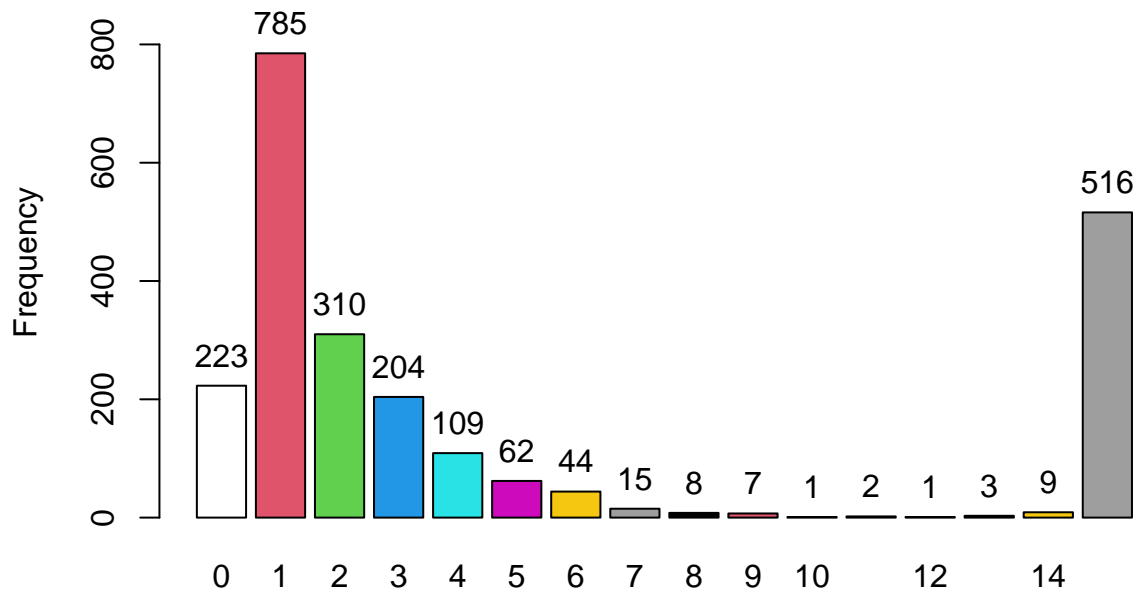
```
## ndelinquency$t0002 :
```

##	Frequency	%(NA+)	cum.%(NA+)	%(NA-)	cum.%(NA-)
## 0	224	9.7	9.7	12.6	12.6
## 1	827	36.0	45.7	46.4	58.9
## 2	288	12.5	58.2	16.2	75.1
## 3	200	8.7	66.9	11.2	86.3
## 4	102	4.4	71.4	5.7	92.0
## 5	68	3.0	74.3	3.8	95.8
## 6	32	1.4	75.7	1.8	97.6
## 7	14	0.6	76.3	0.8	98.4
## 8	4	0.2	76.5	0.2	98.7
## 9	8	0.3	76.9	0.4	99.1
## 10	1	0.0	76.9	0.1	99.2
## 11	1	0.0	76.9	0.1	99.2
## 12	1	0.0	77.0	0.1	99.3
## 13	4	0.2	77.2	0.2	99.5
## 14	9	0.4	77.6	0.5	100.0
## <NA>	516	22.4	100.0	0.0	100.0
## Total	2299	100.0	100.0	100.0	100.0

Without V2283, hut someone:

```
ndelinquency$t0003 <- V2279D + V2280D + V2281D + V2282D + V2284D + V2285D + V2286D + V2287D + V2288D + V
tab1(ndelinquency$t0003, cum.percent = TRUE)
```

### Distribution of ndelinquency\$t0003



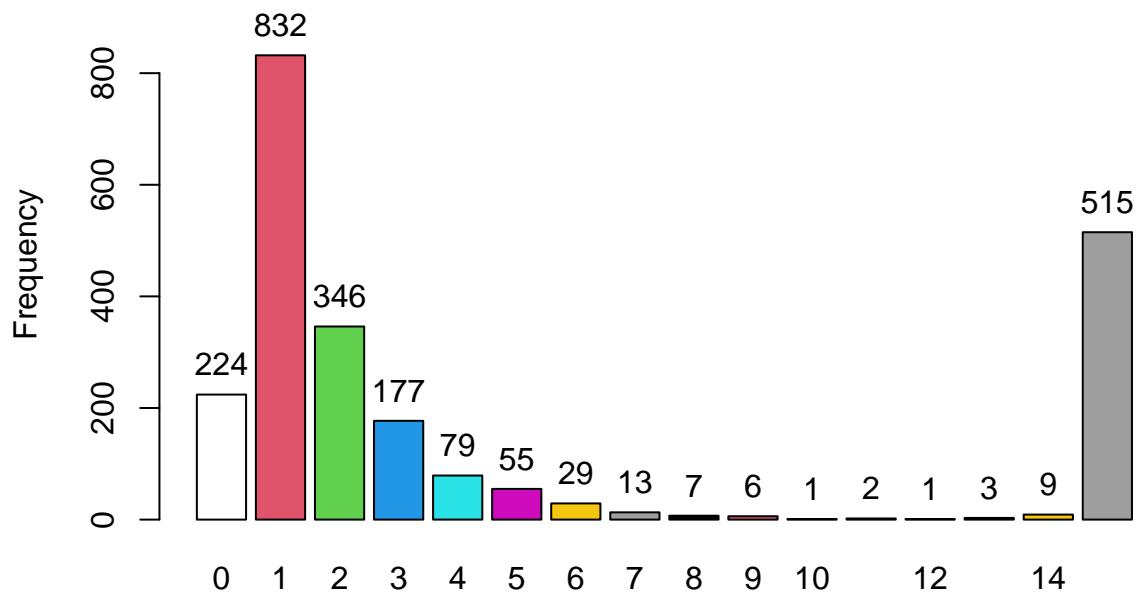
```
## ndelinquency$t0003 :
```

##	Frequency	%(NA+)	cum.%(NA+)	%(NA-)	cum.%(NA-)
## 0	223	9.7	9.7	12.5	12.5
## 1	785	34.1	43.8	44.0	56.5
## 2	310	13.5	57.3	17.4	73.9
## 3	204	8.9	66.2	11.4	85.4
## 4	109	4.7	70.9	6.1	91.5
## 5	62	2.7	73.6	3.5	95.0
## 6	44	1.9	75.6	2.5	97.4
## 7	15	0.7	76.2	0.8	98.3
## 8	8	0.3	76.6	0.4	98.7
## 9	7	0.3	76.9	0.4	99.1
## 10	1	0.0	76.9	0.1	99.2
## 11	2	0.1	77.0	0.1	99.3
## 12	1	0.0	77.0	0.1	99.3
## 13	3	0.1	77.2	0.2	99.5
## 14	9	0.4	77.6	0.5	100.0
## <NA>	516	22.4	100.0	0.0	100.0
## Total	2299	100.0	100.0	100.0	100.0

Without V2285, take something under 50

```
ndelinquency$t0004 <- V2279D + V2280D + V2281D + V2282D + V2283D + V2284D + V2286D + V2287D + V2288D + V
tab1(ndelinquency$t0004, cum.percent = TRUE)
```

### Distribution of ndelinquency\$t0004



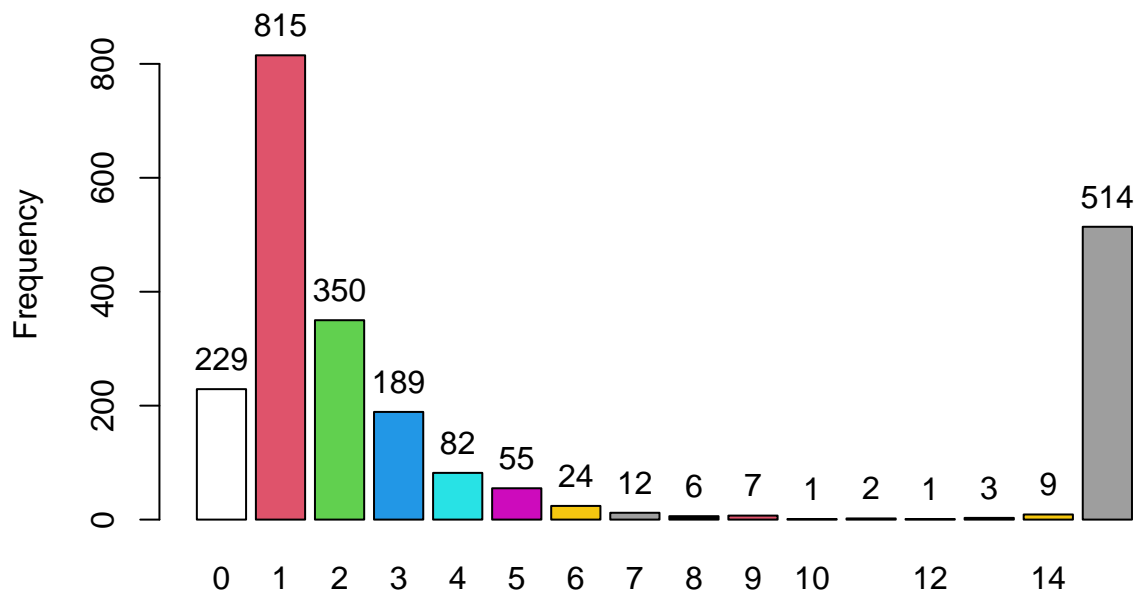
```
## ndelinquency$t0004 :
```

##	Frequency	%(NA+)	cum.%(NA+)	%(NA-)	cum.%(NA-)
## 0	224	9.7	9.7	12.6	12.6
## 1	832	36.2	45.9	46.6	59.2
## 2	346	15.1	61.0	19.4	78.6
## 3	177	7.7	68.7	9.9	88.5
## 4	79	3.4	72.1	4.4	92.9
## 5	55	2.4	74.5	3.1	96.0
## 6	29	1.3	75.8	1.6	97.6
## 7	13	0.6	76.3	0.7	98.4
## 8	7	0.3	76.6	0.4	98.8
## 9	6	0.3	76.9	0.3	99.1
## 10	1	0.0	76.9	0.1	99.2
## 11	2	0.1	77.0	0.1	99.3
## 12	1	0.0	77.1	0.1	99.3
## 13	3	0.1	77.2	0.2	99.5
## 14	9	0.4	77.6	0.5	100.0
## <NA>	515	22.4	100.0	0.0	100.0
## Total	2299	100.0	100.0	100.0	100.0

Without V2287, take something from store without paying

```
ndelinquency$t0005 <- V2279D + V2280D + V2281D + V2282D + V2283D + V2284D + V2285D + V2286D + V2288D + V
tab1(ndelinquency$t0005, cum.percent = TRUE)
```

## Distribution of ndelinquency\$t0005

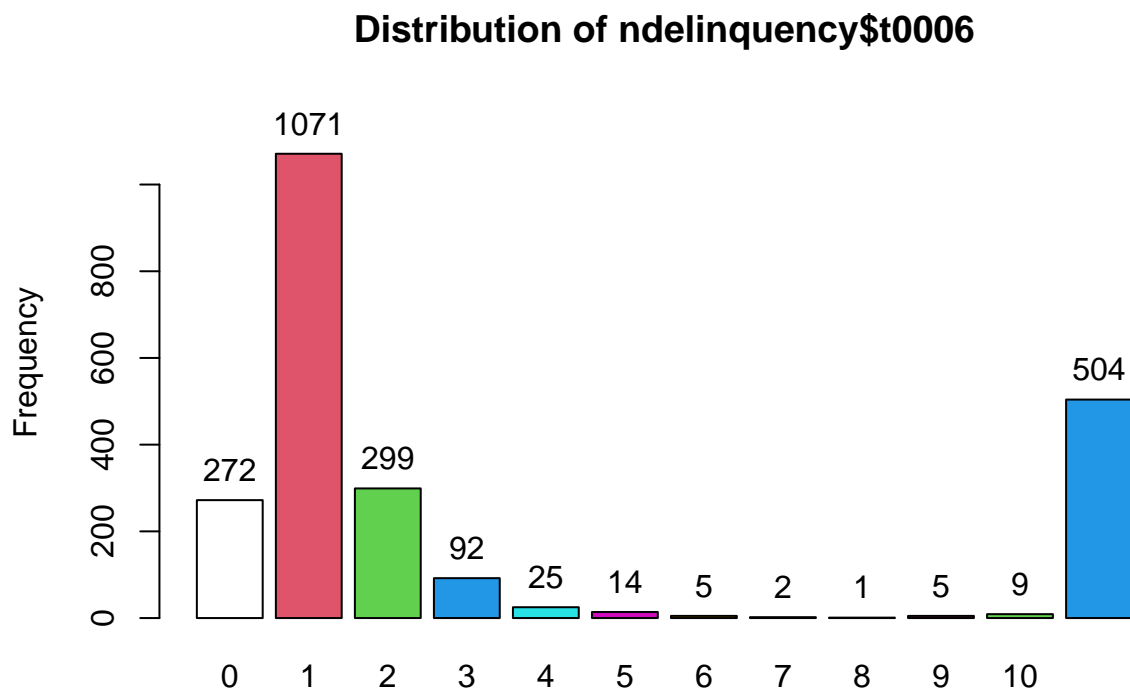


```
## ndelinquency$t0005 :
```

##	Frequency	%(NA+)	cum.%(NA+)	%(NA-)	cum.%(NA-)
## 0	229	10.0	10.0	12.8	12.8
## 1	815	35.5	45.4	45.7	58.5
## 2	350	15.2	60.6	19.6	78.1
## 3	189	8.2	68.9	10.6	88.7
## 4	82	3.6	72.4	4.6	93.3
## 5	55	2.4	74.8	3.1	96.4
## 6	24	1.0	75.9	1.3	97.7
## 7	12	0.5	76.4	0.7	98.4
## 8	6	0.3	76.6	0.3	98.7
## 9	7	0.3	76.9	0.4	99.1
## 10	1	0.0	77.0	0.1	99.2
## 11	2	0.1	77.1	0.1	99.3
## 12	1	0.0	77.1	0.1	99.3
## 13	3	0.1	77.3	0.2	99.5
## 14	9	0.4	77.6	0.5	100.0
## <NA>	514	22.4	100.0	0.0	100.0
## Total	2299	100.0	100.0	100.0	100.0

Next step is to try taking all five variables (V2281, V2282, V2283, V2285, V2287) and see if this would change the distribution:

```
ndelinquency$t0006 <- V2279D + V2280D + V2284D + V2286D + V2288D + V2289D + V2290D + V2291D + V2292D + V
tab1(ndelinquency$t0006, cum.percent = TRUE)
```



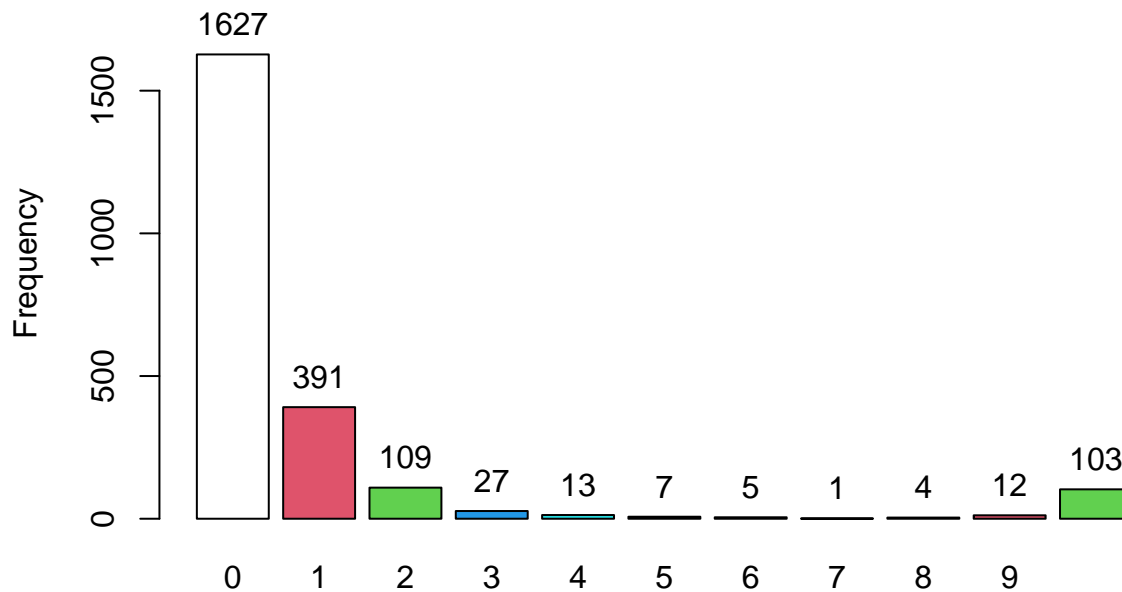


```
## ndelinquency$t0006 :
##      Frequency  %(NA+) cum.%(NA+)  %(NA-) cum.%(NA-)
## 0          272    11.8     11.8    15.2     15.2
## 1         1071    46.6     58.4    59.7     74.8
## 2          299    13.0     71.4    16.7     91.5
## 3           92     4.0     75.4     5.1     96.6
## 4           25     1.1     76.5     1.4     98.0
## 5           14     0.6     77.1     0.8     98.8
## 6            5     0.2     77.3     0.3     99.1
## 7            2     0.1     77.4     0.1     99.2
## 8            1     0.0     77.5     0.1     99.2
## 9            5     0.2     77.7     0.3     99.5
## 10           9     0.4     78.1     0.5    100.0
## <NA>        504    21.9    100.0     0.0    100.0
## Total       2299   100.0    100.0   100.0    100.0
```

And if we take all five variables (V2281, V2282, V2283, V2285, V2287) plus V2279 (fighting with parents):

```
ndelinquency$t0007 <- V2280D + V2284D + V2286D + V2288D + V2289D + V2290D + V2291D + V2292D + V2293D
tab1(ndelinquency$t0007, cum.percent = TRUE)
```

### Distribution of ndelinquency\$t0007



```
## ndelinquency$t0007 :
##      Frequency  %(NA+) cum.%(NA+)  %(NA-) cum.%(NA-)
## 0          1627    70.8     70.8    74.1     74.1
```

## 1	391	17.0	87.8	17.8	91.9
## 2	109	4.7	92.5	5.0	96.9
## 3	27	1.2	93.7	1.2	98.1
## 4	13	0.6	94.3	0.6	98.7
## 5	7	0.3	94.6	0.3	99.0
## 6	5	0.2	94.8	0.2	99.2
## 7	1	0.0	94.8	0.0	99.3
## 8	4	0.2	95.0	0.2	99.5
## 9	12	0.5	95.5	0.5	100.0
## <NA>	103	4.5	100.0	0.0	100.0
## Total	2299	100.0	100.0	100.0	100.0

Only V2279 has the “power” to alter the distribution from a peak at 1 to a peak at 0, and it would also eliminate most missing data.

```
detach(ndelinquency)
```