

Credit Default in the US told through Prosper Loan Data

Version 1:

https://public.tableau.com/profile/kevin.turner#!/vizhome/Tableau_Prospers_Dataset_v1/ProsperLoanData?publish=yes

Version 2:

https://public.tableau.com/profile/kevin.turner#!/vizhome/Tableau_Prospers_Dataset_v2/ProsperLoanData?publish=yes

Summary

Through the use of data provided by Prosper, I attempt to analyze credit account delinquencies in the US. The dataset includes more than 113,000 records and contains indicators such as dollar amount of delinquent accounts, employment status, occupation, and the purpose for which the loan was applied. The Tableau story starts with an overview of delinquencies in the US and takes us through demographics of those delinquencies. Then looks at the reason borrowers request loans for and finally tries to make a statement as to the success of debt consolidation.

Design

When I first started with this dataset I wasn't sure of the path I wanted to take, however after digging in I noticed that there was a lot of information available. The dataset not only included many internal factors for Prosper, but more importantly many data points from borrowers credit histories. From this I wanted to try to make connections as to why people may borrow money.

A key point of interest to me was the amount of delinquent credit accounts in US dollars. Since I felt this was my focus, I started with an overview of delinquency in US dollars by state. Though this alone I felt didn't tell a complete story as states with higher population would naturally have higher delinquent numbers. Adding the average of delinquent accounts in US dollars helped put things in perspective.

From there I decided to explore some indicators such as income, employment status, occupation, and home ownership to see if trends started to stand out. The next step was to identify the primary categories that people were borrowing money for. It was not much of a surprise that debt consolidation rose to the top. Finally, I had a look how successful borrowers were on satisfactorily completing those loans (Current/Completed vs. Past Due/Defaulted/Charged Off)

After soliciting some feedback, I modified my final slide to include more visual elements. I did receive some feedback regarding the first slide and the average delinquencies. Tooltips already included

information regarding Total Number of Borrowers, Total Delinquencies, and Average Delinquencies so no changes were made.

Feedback

“On the overview by Credit Default graph is there anyway to get a sense of population in the states? It's a bit odd that Cali has so much debt but so little avg debt

. I think a pop statistic may be a good way to reconcile the two.”

“compared to your other graphs the "Can Debt Consolidation be the answer?" graph looks odd since your other ones are so in depth.”

Resources

Prosper Loan Data provided by Udacity:

<https://s3.amazonaws.com/udacity-hosted-downloads/ud651/prosperLoanData.csv>

Prosper Loan Data – Variable Definitions:

https://docs.google.com/spreadsheets/d/1gDyi_L4UvIrLTEC6Wri5nbaMmkGmLQBk-Yx3z0XDEtl/edit#gid=0