Week 7

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R Markdown

This is an R Markdown document. Markdown is a simple formatting syntax for authoring HTML, PDF, and MS Word documents. For more details on using R Markdown see http://rmarkdown.rstudio.com.

When you click the **Knit** button a document will be generated that includes both content as well as the output of any embedded R code chunks within the document. You can embed an R code chunk like this:

```
library(tidyverse)
```

```
## -- Attaching core tidyverse packages ------------------------ tidyverse 2.0.0 --
## v dplyr     1.1.2     v readr     2.1.4
## v forcats   1.0.0     v stringr   1.5.0
## v ggplot2   3.4.3     v tibble    3.2.1
## v lubridate 1.9.2     v tidyr     1.3.0
## v purrr     1.0.2
## -- Conflicts ------------------------------------------ tidyverse_conflicts() --
## x dplyr::filter() masks stats::filter()
## x dplyr::lag()    masks stats::lag()
## i Use the conflicted package (<http://conflicted.r-lib.org/>) to force all conflicts to become errors
```

```
library(palmerpenguins)
glimpse (penguins)
```

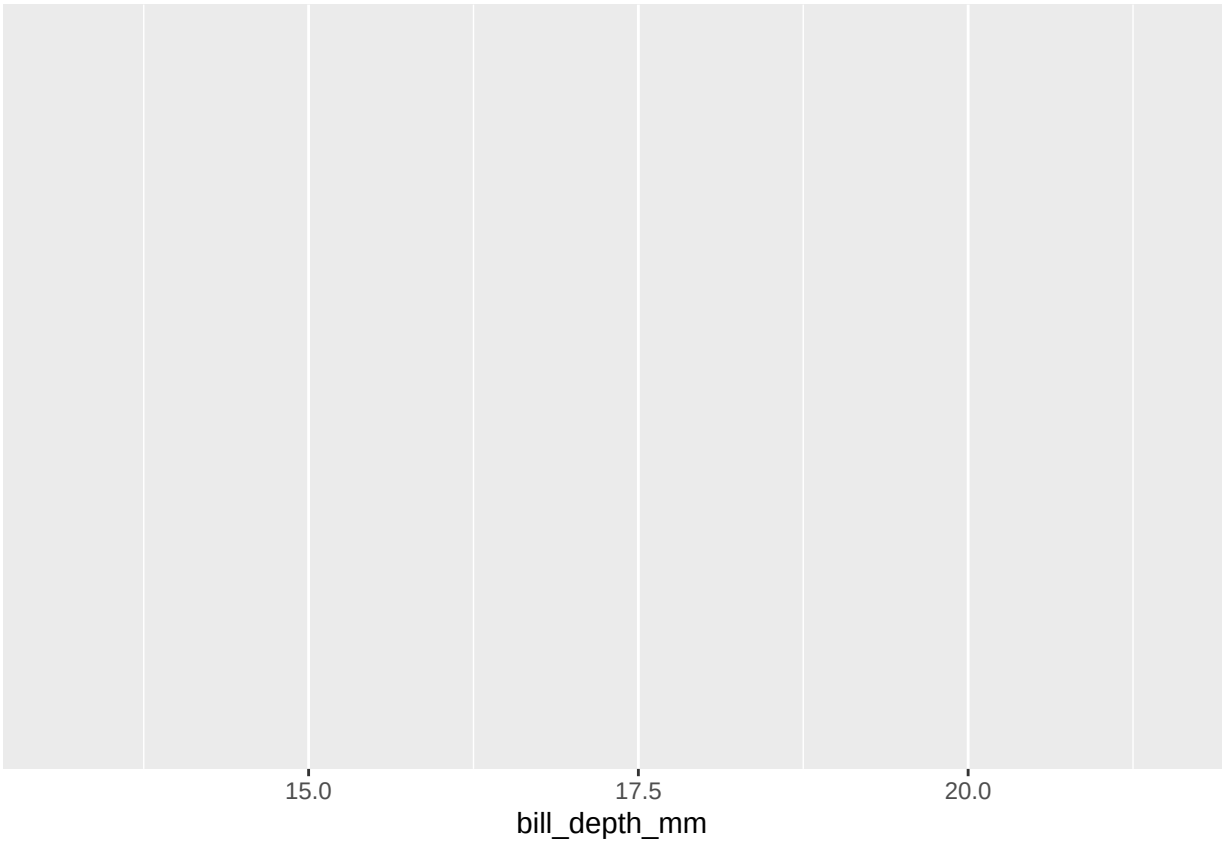
```
## Rows: 344
## Columns: 8
## $ species           <fct> Adelie, Adelie, Adelie, Adelie, Adelie, Adelie, Adel~
## $ island            <fct> Torgersen, Torgersen, Torgersen, Torgersen, Torgerse~
## $ bill_length_mm    <dbl> 39.1, 39.5, 40.3, NA, 36.7, 39.3, 38.9, 39.2, 34.1, ~
## $ bill_depth_mm     <dbl> 18.7, 17.4, 18.0, NA, 19.3, 20.6, 17.8, 19.6, 18.1, ~
## $ flipper_length_mm <int> 181, 186, 195, NA, 193, 190, 181, 195, 193, 190, 186~
## $ body_mass_g       <int> 3750, 3800, 3250, NA, 3450, 3650, 3625, 4675, 3475, ~
## $ sex               <fct> male, female, female, NA, female, male, female, male~
## $ year              <int> 2007, 2007, 2007, 2007, 2007, 2007, 2007, 2007, 2007~
```

```
ggplot(data = penguins)
```

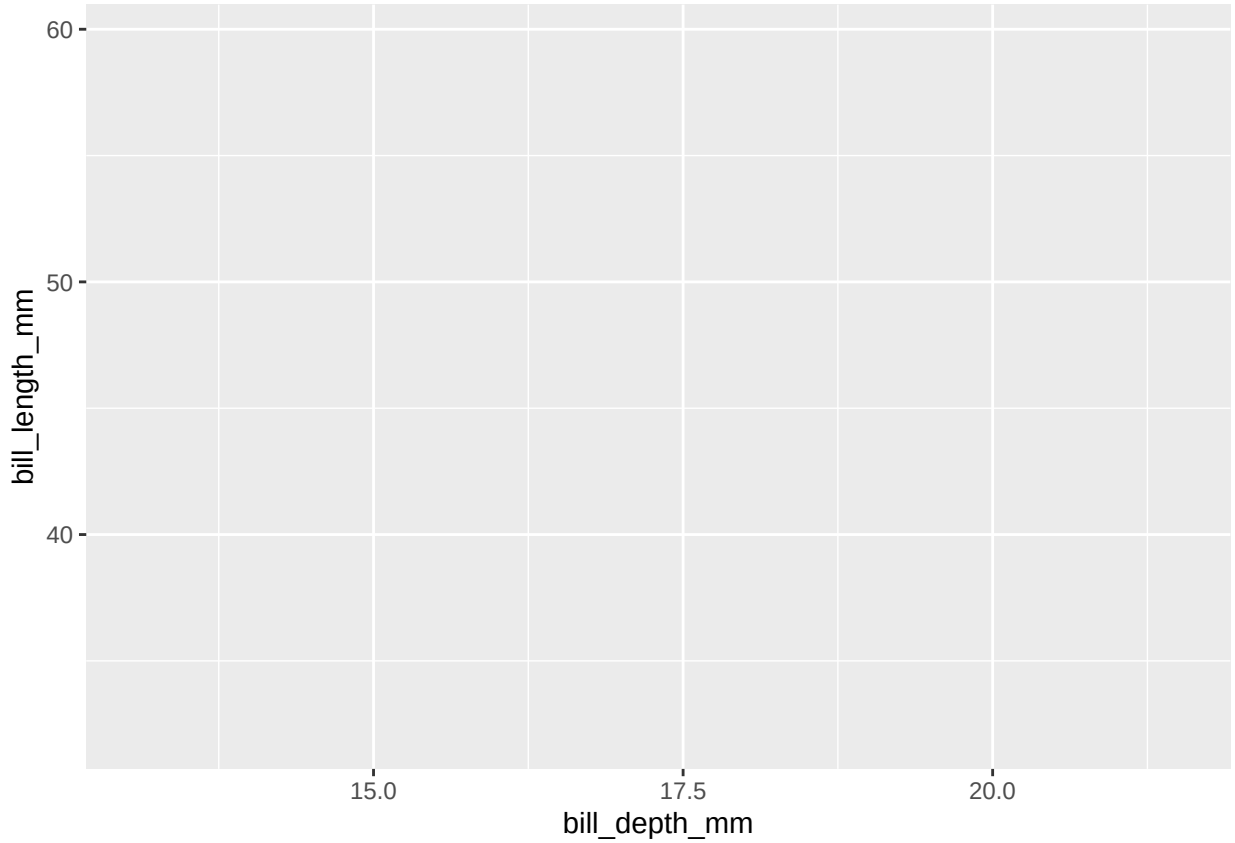
```
"slide 9"
```

```
## [1] "slide 9"
```

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm))
```




```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
                     y = bill_length_mm))
```

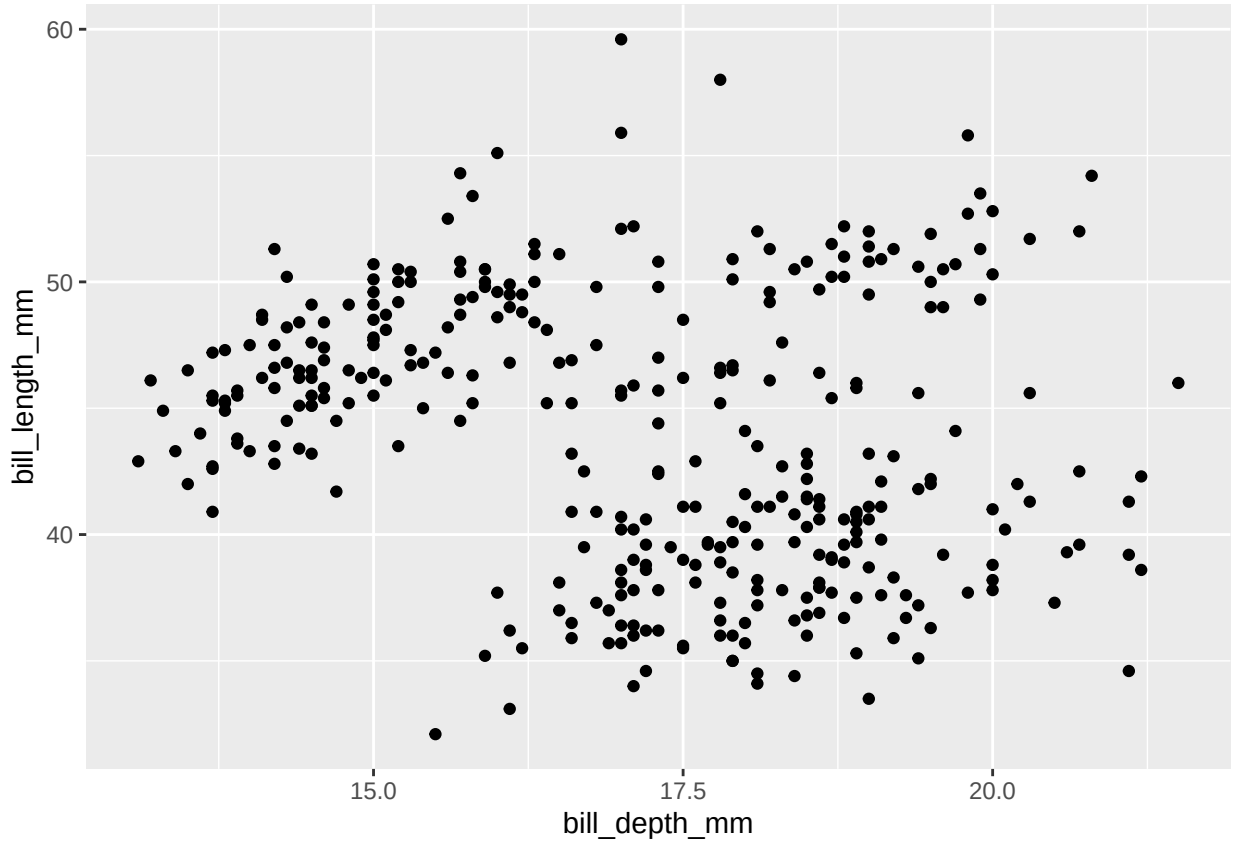



```
"slide 11"
```

```
## [1] "slide 11"
```

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
y = bill_length_mm)) +
geom_point()
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

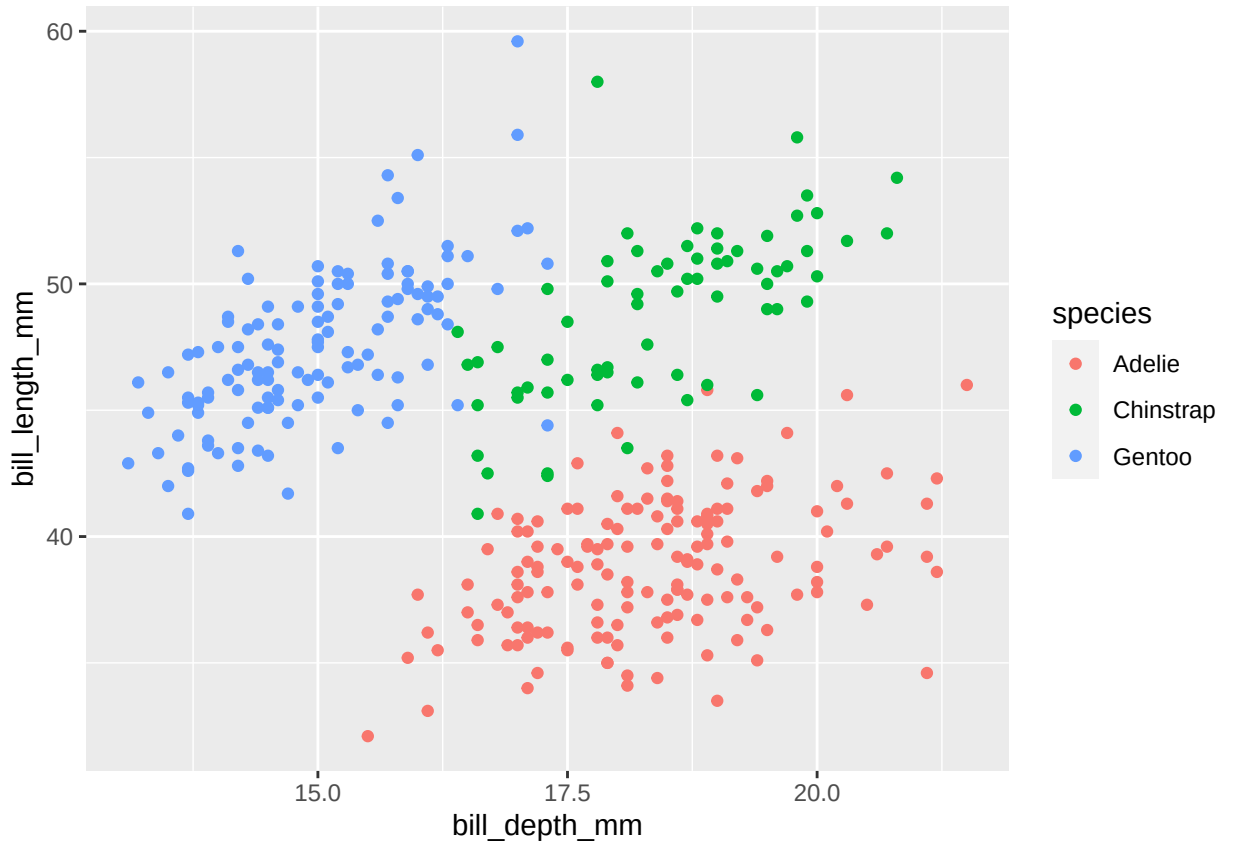



```
"slide 12"
```

```
## [1] "slide 12"
```

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
y = bill_length_mm,
colour = species)) +
geom_point()
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

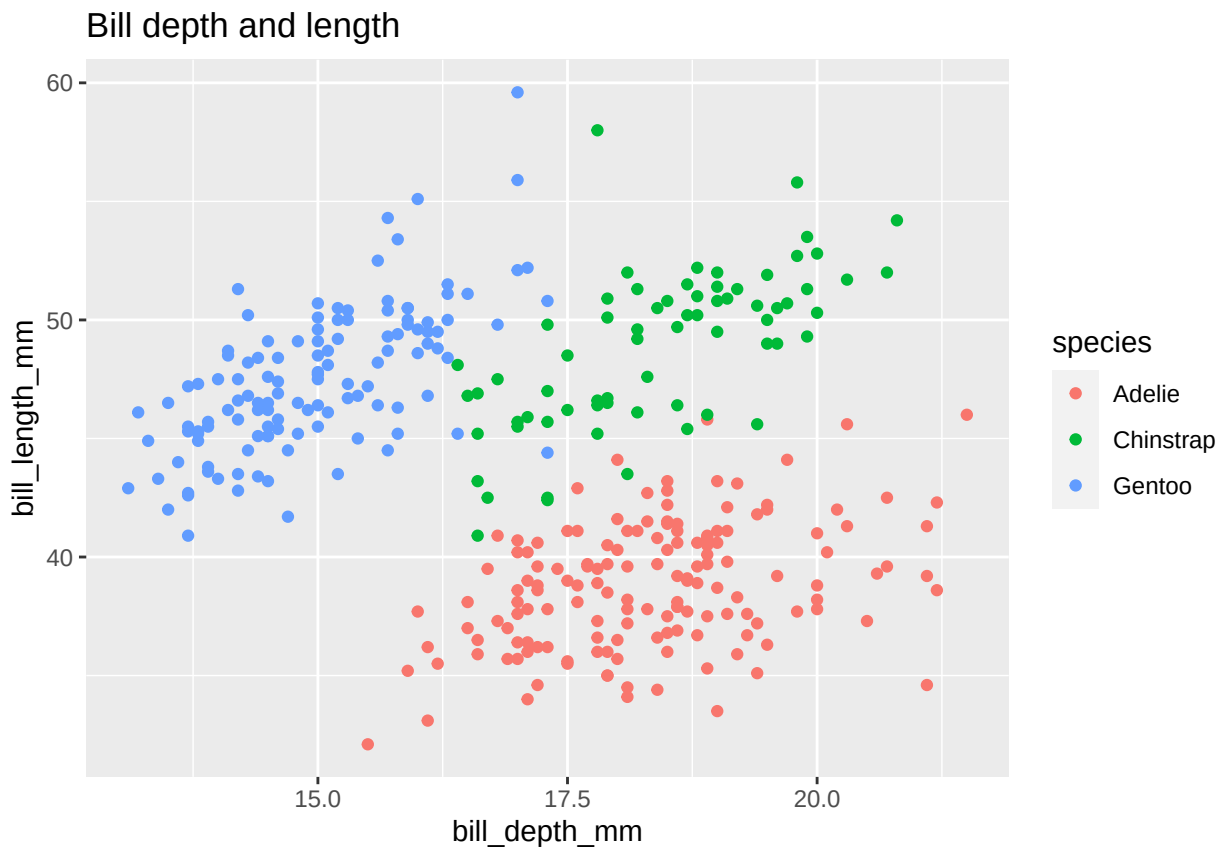



```
"slide 13"
```

```
## [1] "slide 13"
```

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
                     y = bill_length_mm,
                     colour = species)) +
  geom_point() +
  labs(title = "Bill depth and length")
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

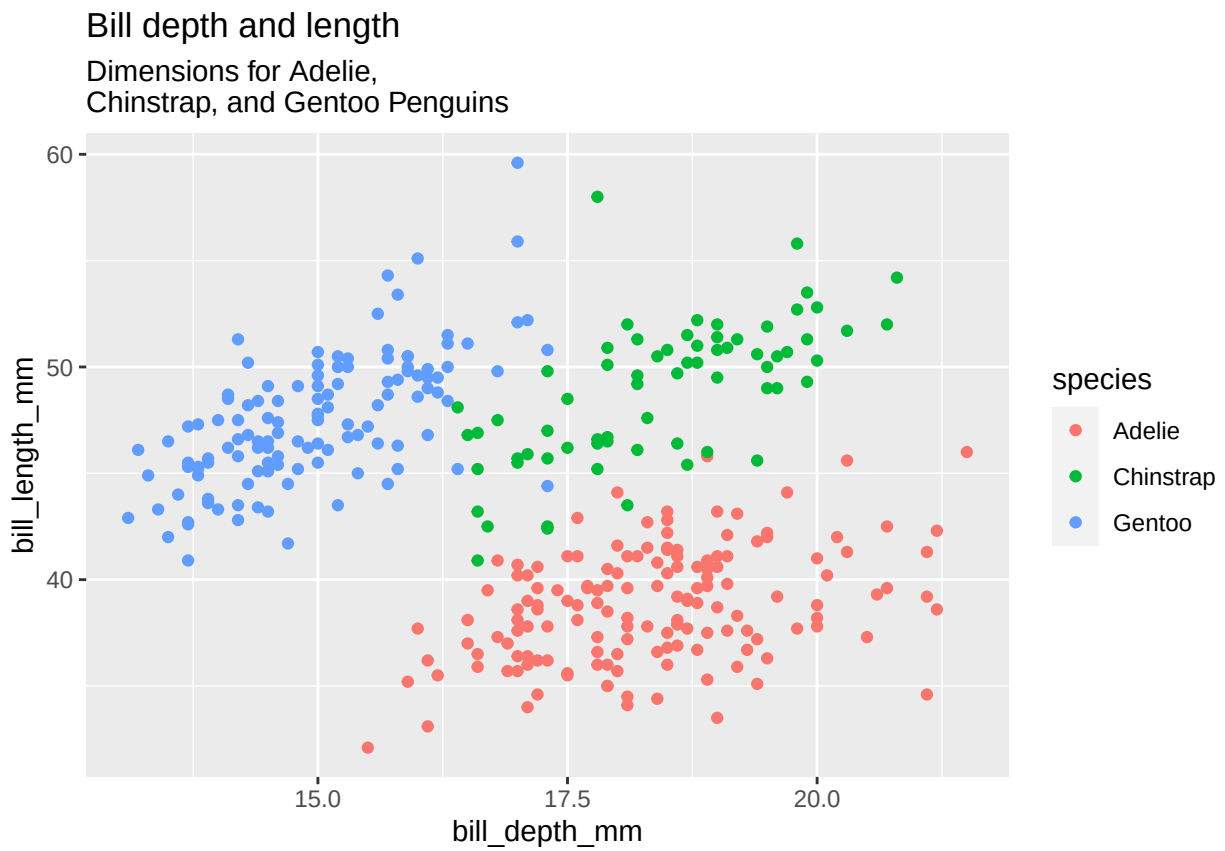



```
"slide 14"
```

```
## [1] "slide 14"
```

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
                     y = bill_length_mm,
                     colour = species)) +
  geom_point() +
  labs(title = "Bill depth and length",
subtitle = "Dimensions for Adelie,
Chinstrap, and Gentoo Penguins")
```

```
## Warning: Removed 2 rows containing missing values (‘geom_point()‘).
```

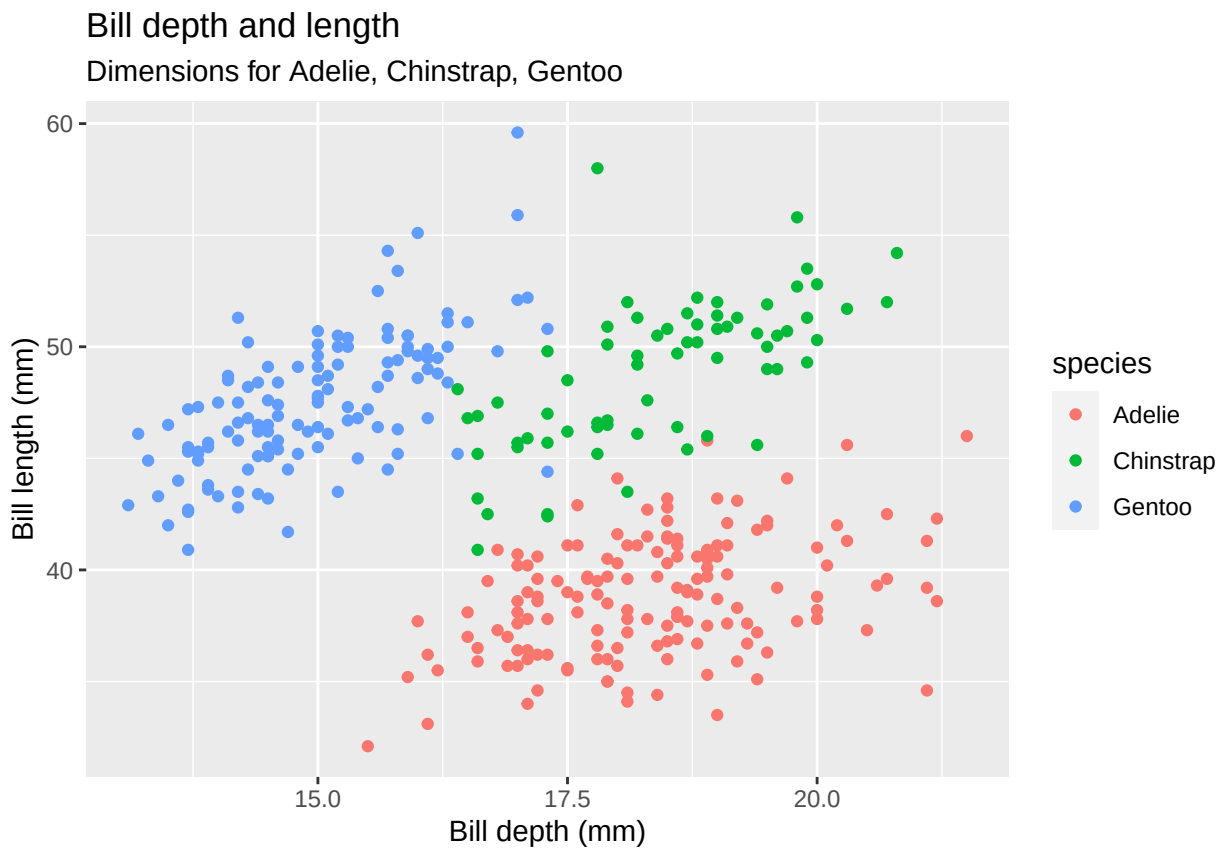



```
"slide 15"
```

```
## [1] "slide 15"
```

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
                     y = bill_length_mm,
                     colour = species)) +
  geom_point() +
  labs(title = "Bill depth and length",
subtitle = "Dimensions for Adelie, Chinstrap, Gentoo",
       x = "Bill depth (mm)",
       y = "Bill length (mm)")
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

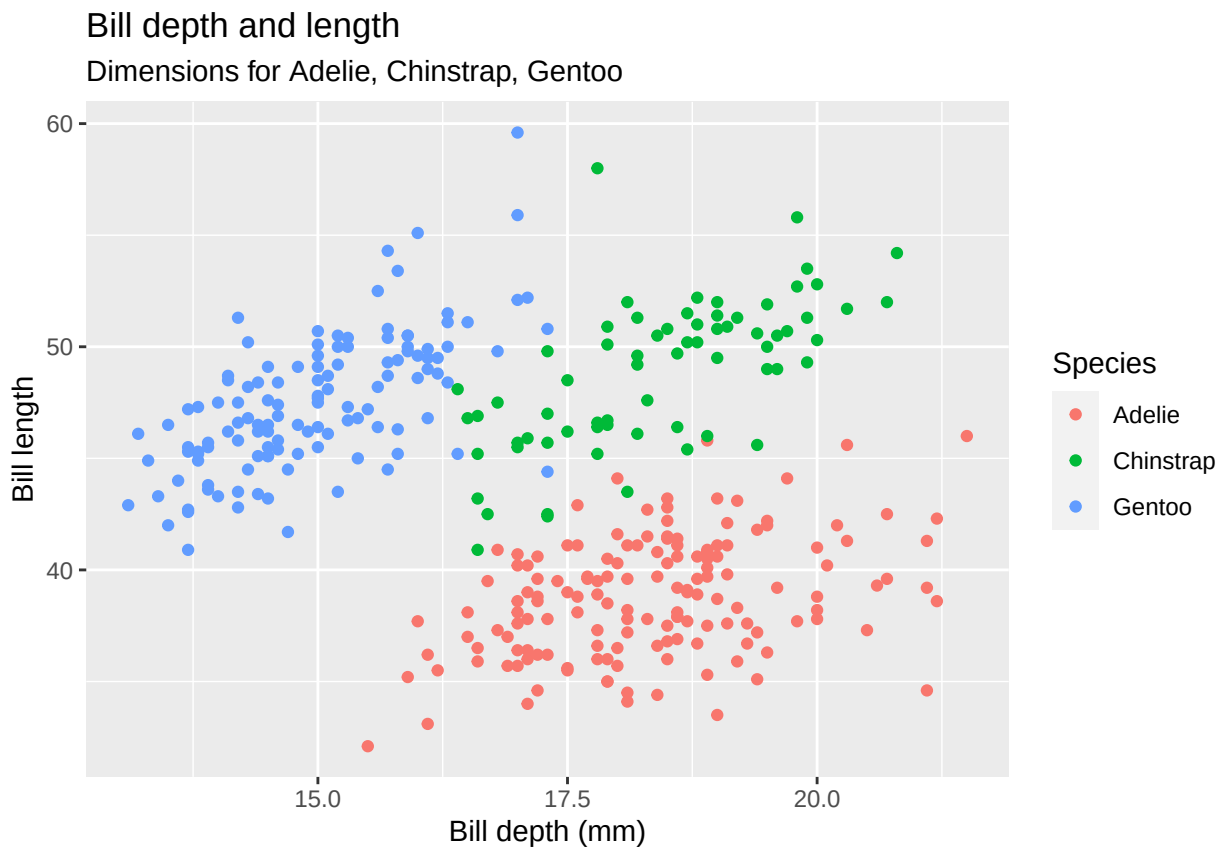



```
"slide 16"
```

```
## [1] "slide 16"
```

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
                     y = bill_length_mm,
                     colour = species)) +
  geom_point() +
  labs(title = "Bill depth and length",
       subtitle = "Dimensions for Adelie, Chinstrap, Gentoo",
       x = "Bill depth (mm)", y = "Bill length",
       colour = "Species")
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

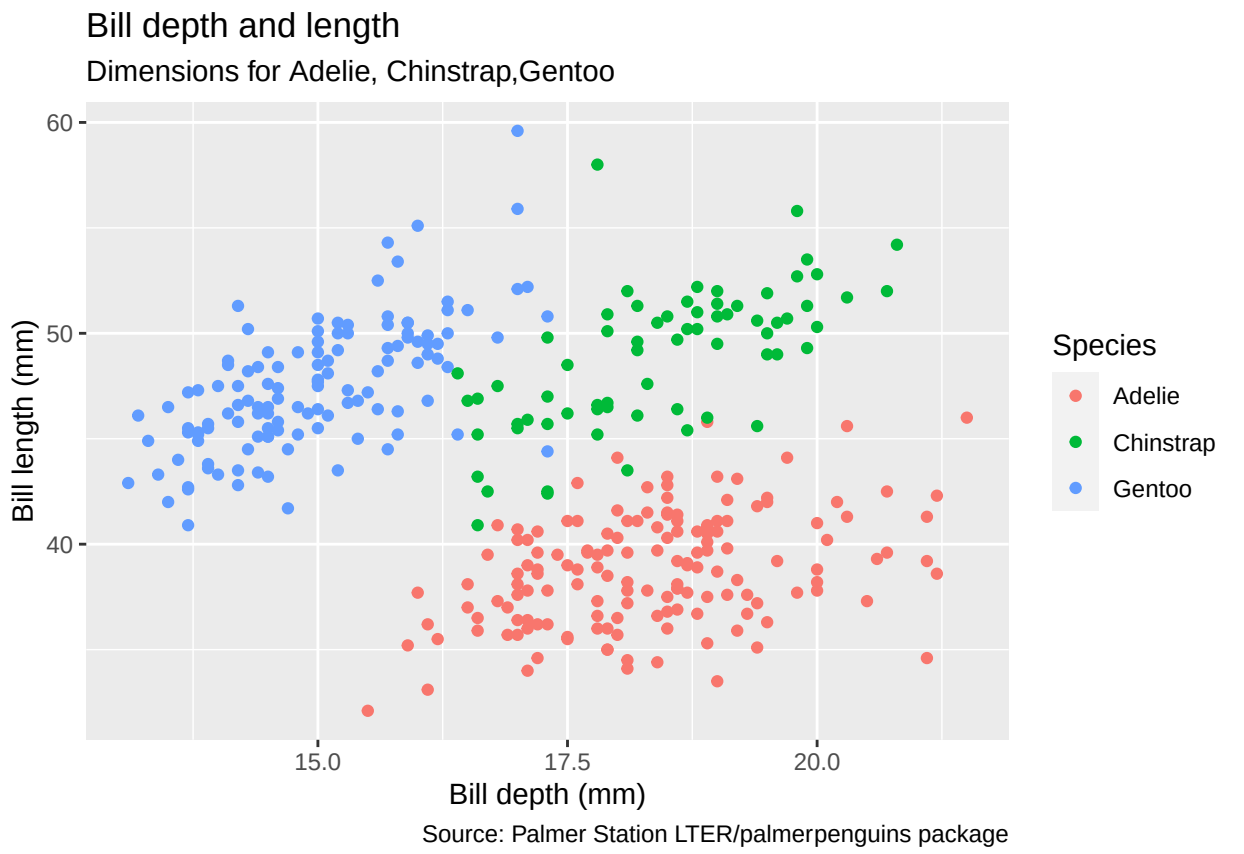



```
"slide 17"
```

```
## [1] "slide 17"
```

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
                     y = bill_length_mm,
                     colour = species)) +
  geom_point() +
  labs(title = "Bill depth and length",
       subtitle = "Dimensions for Adelie, Chinstrap,Gentoo",
       x = "Bill depth (mm)", y = "Bill length (mm)",
       colour = "Species",
       caption = "Source: Palmer Station LTER/palmerpenguins package")
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

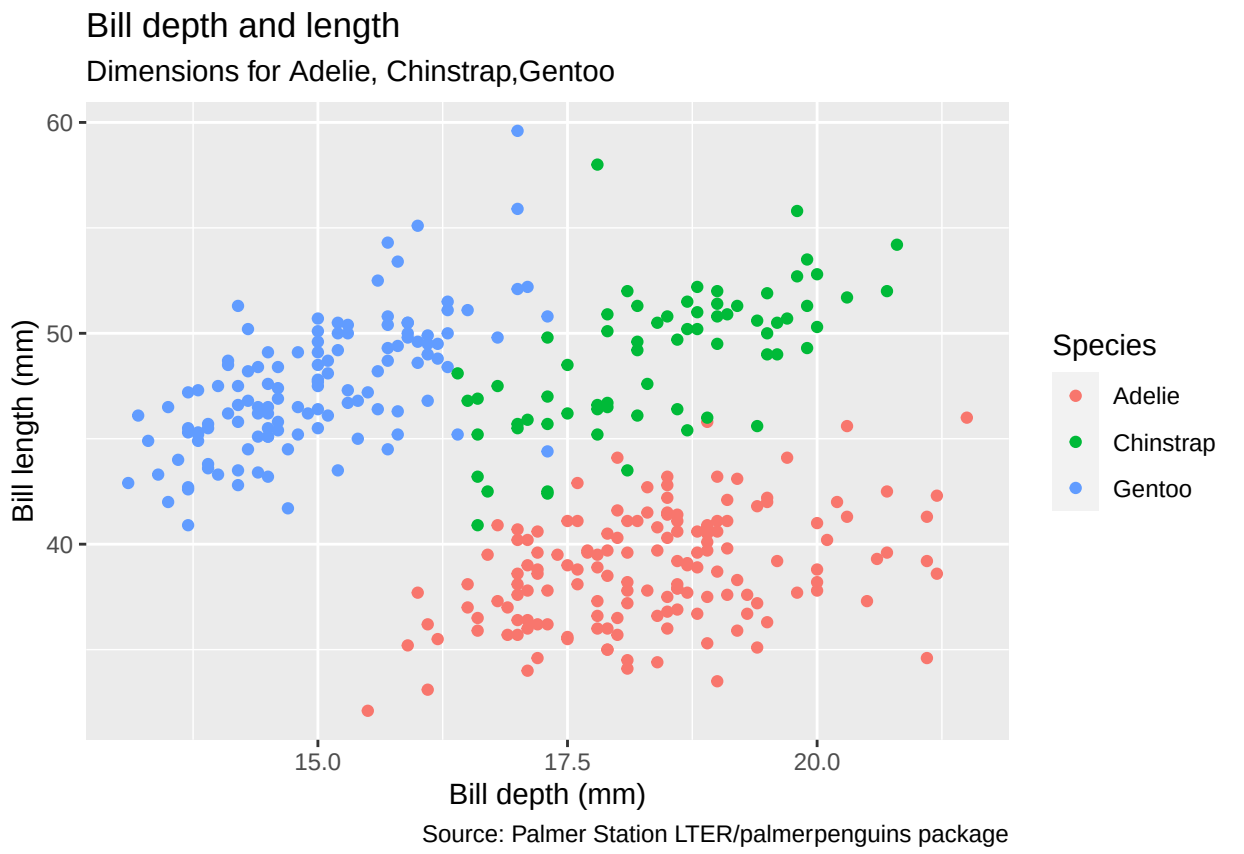



```
"slide 18"
```

```
## [1] "slide 18"
```

```
ggplot(data = penguins,
       mapping = aes(x = bill_depth_mm,
                     y = bill_length_mm,
                     colour = species)) +
  geom_point() +
  labs(title = "Bill depth and length",
       subtitle = "Dimensions for Adelie, Chinstrap,Gentoo",
       x = "Bill depth (mm)", y = "Bill length (mm)",
       colour = "Species",
       caption = "Source: Palmer Station LTER/palmerpenguins package")
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```




```
scale_colour_viridis_d()
```

```
## <ggproto object: Class ScaleDiscrete, Scale, gg>
##     aesthetics: colour
##     axis_order: function
##     break_info: function
##     break_positions: function
##     breaks: waiver
##     call: call
##     clone: function
##     dimension: function
##     drop: TRUE
##     expand: waiver
##     get_breaks: function
##     get_breaks_minor: function
##     get_labels: function
##     get_limits: function
##     guide: legend
##     is_discrete: function
##     is_empty: function
##     labels: waiver
##     limits: NULL
##     make_sec_title: function
##     make_title: function
##     map: function
```

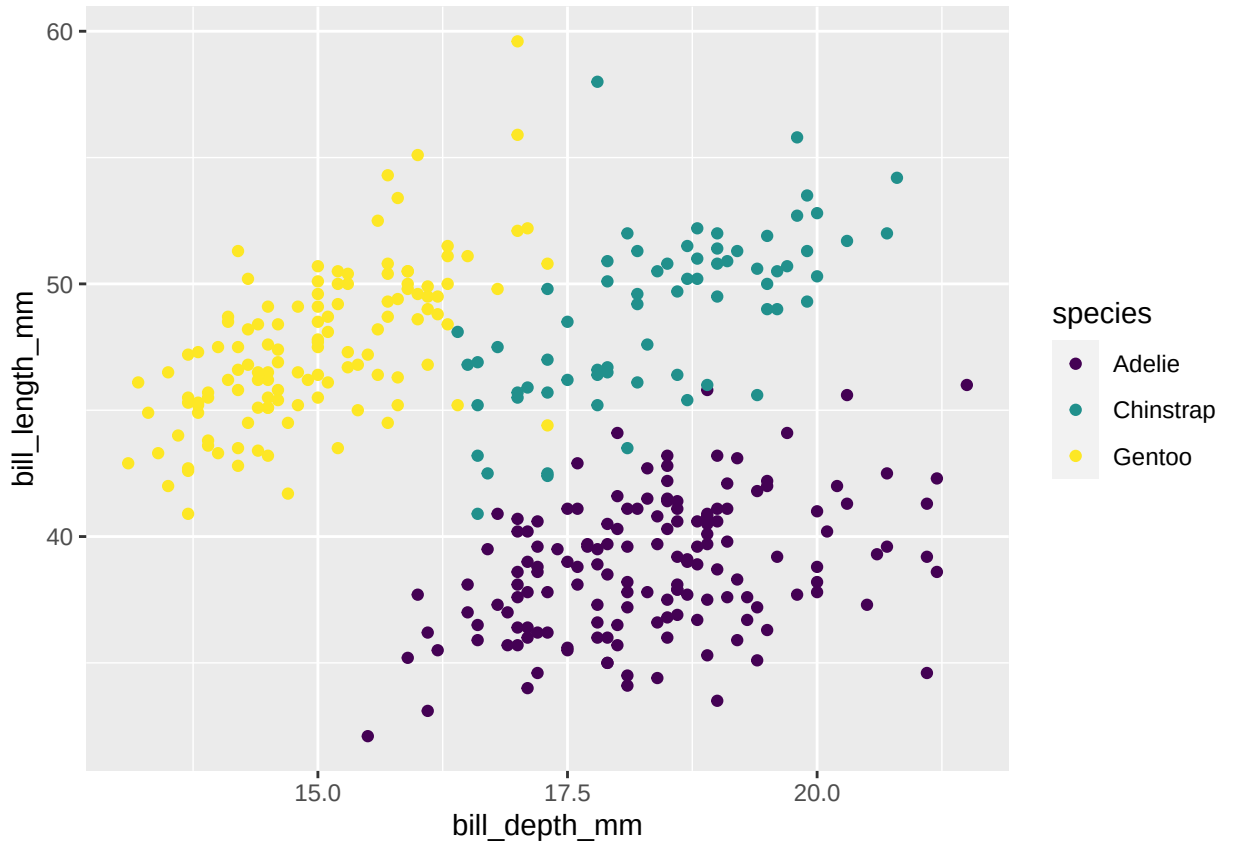
```
##     map_df: function
##     n.breaks.cache: NULL
##     na.translate: TRUE
##     na.value: NA
##     name: waiver
##     palette: function
##     palette.cache: NULL
##     position: left
##     range: environment
##     rescale: function
##     reset: function
##     scale_name: viridis_d
##     train: function
##     train_df: function
##     transform: function
##     transform_df: function
##     super:  <ggproto object: Class ScaleDiscrete, Scale, gg>
```

```
"slide 20"
```

```
## [1] "slide 20"
```

```
ggplot(penguins) +
  aes(x = bill_depth_mm,
      y = bill_length_mm,
      colour = species) +
      geom_point() +
  scale_colour_viridis_d()
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

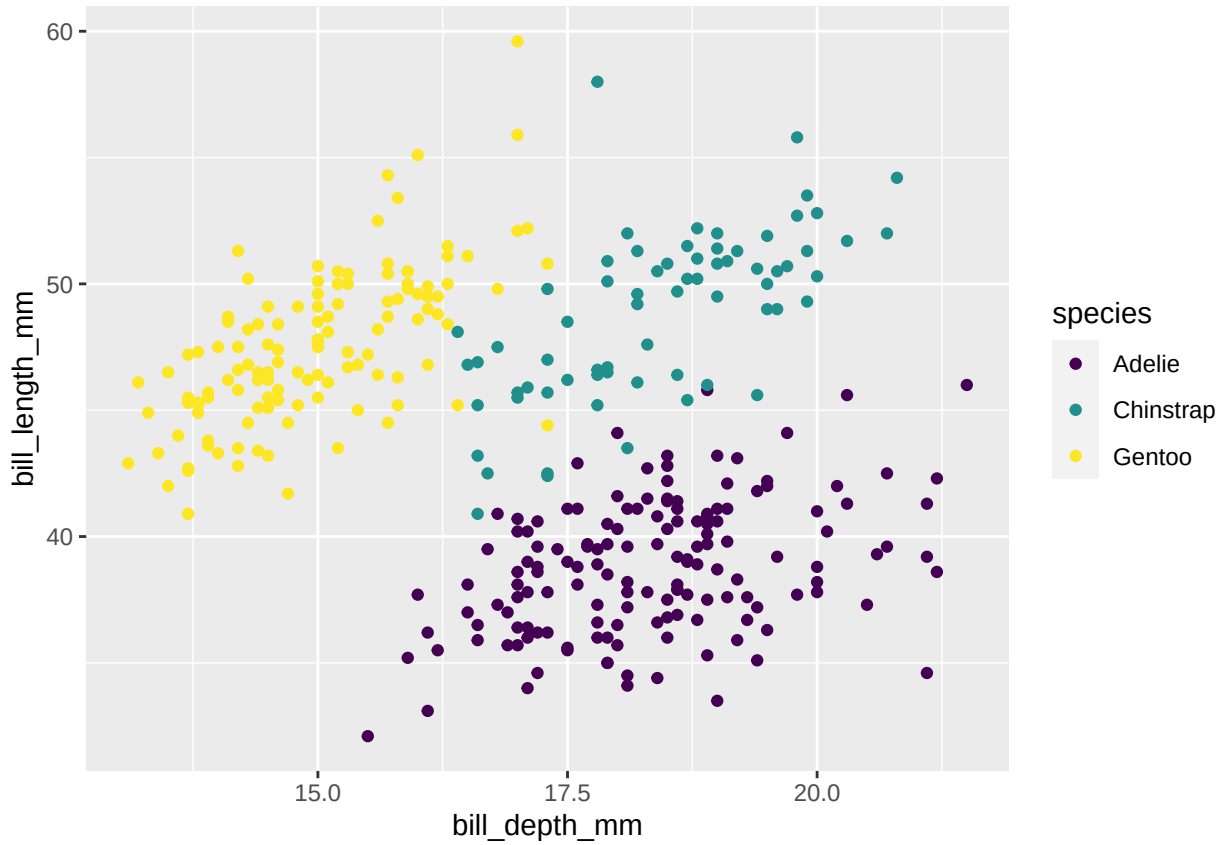



```
"slide 22"
```

```
## [1] "slide 22"
```

```
ggplot(penguins) + aes(x = bill_depth_mm, y = bill_length_mm,
           colour = species) +
            geom_point() + scale_colour_viridis_d()
```

```
## Warning: Removed 2 rows containing missing values (‘geom_point()‘).
```

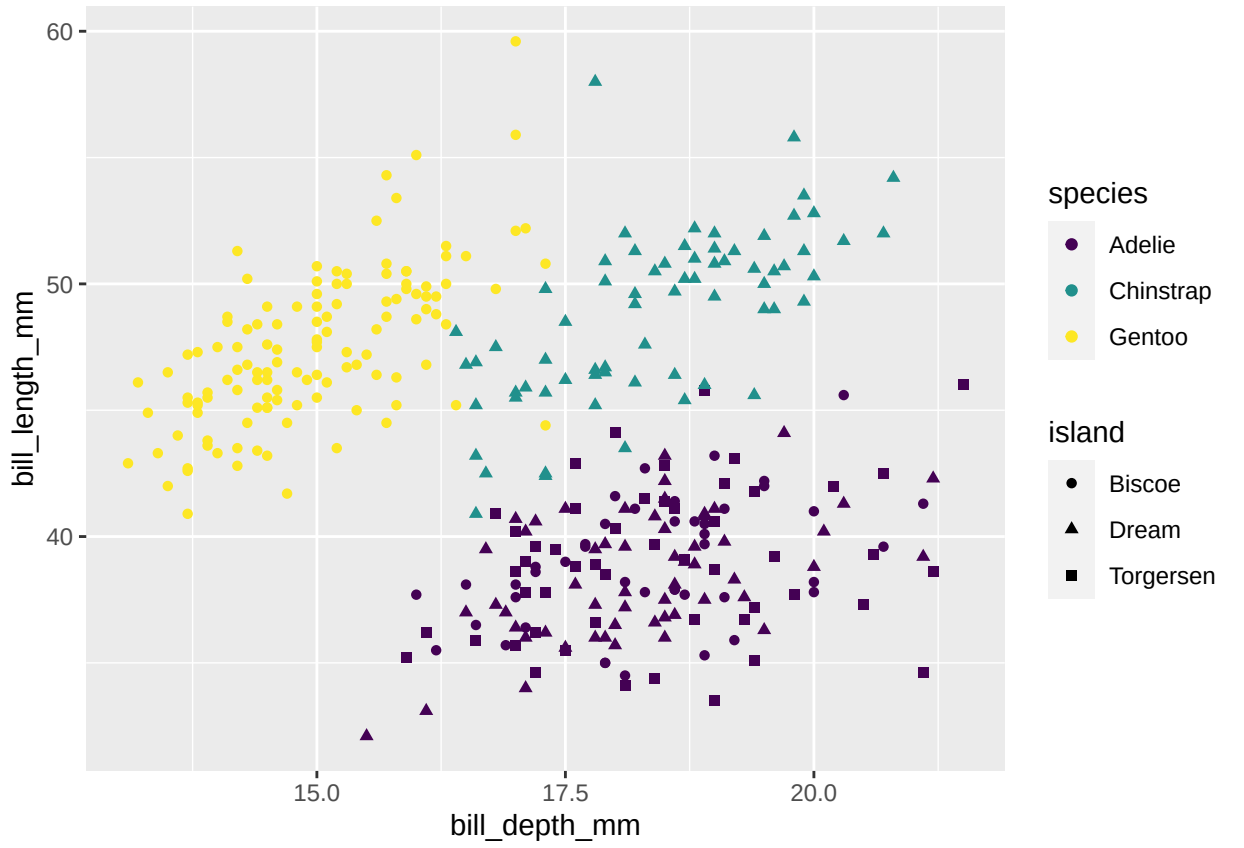



```
"slide 23"
```

```
## [1] "slide 23"
```

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm, colour = species,
           shape = island)) +
  geom_point() + scale_colour_viridis_d()
```

```
## Warning: Removed 2 rows containing missing values (‘geom_point()‘).
```

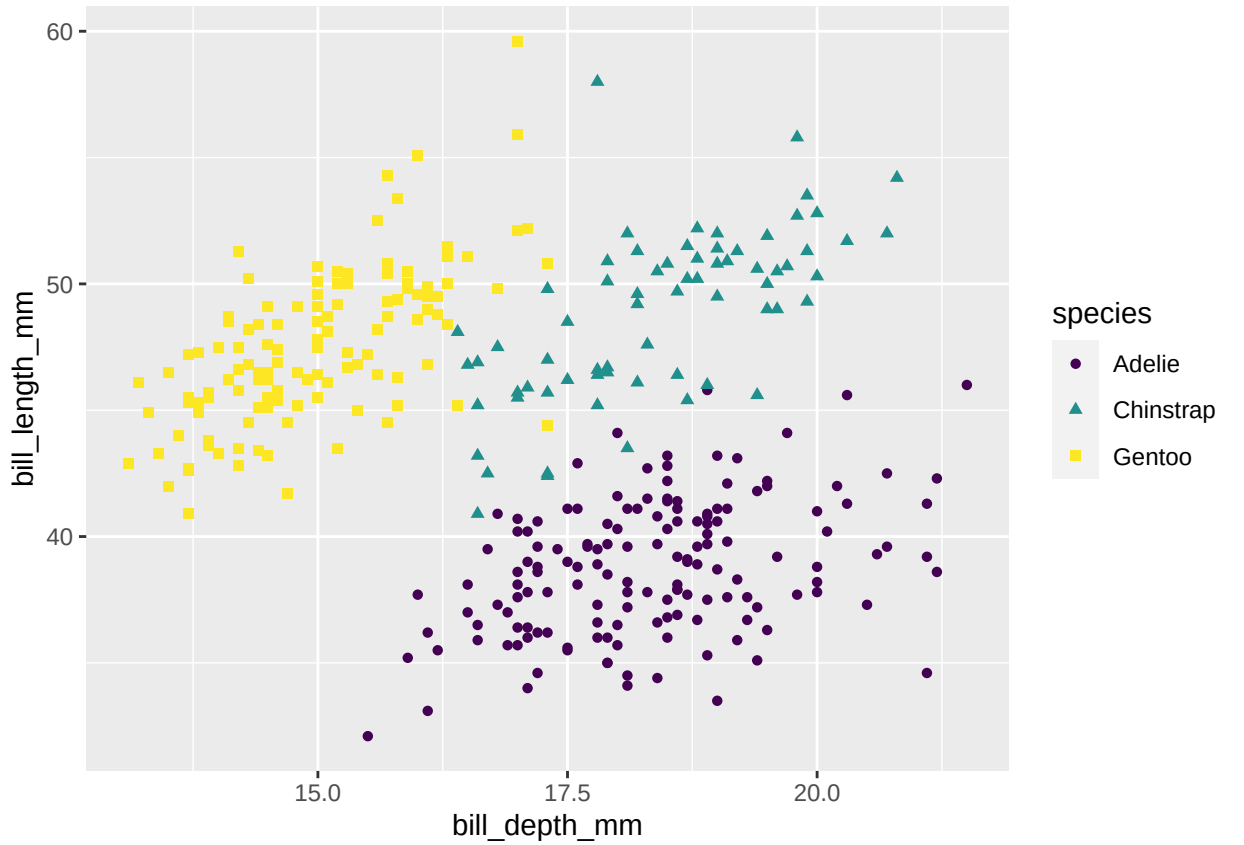



```
"slide 24"
```

```
## [1] "slide 24"
```

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm, colour = species,
           shape = species)) +
  geom_point() + scale_colour_viridis_d()
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

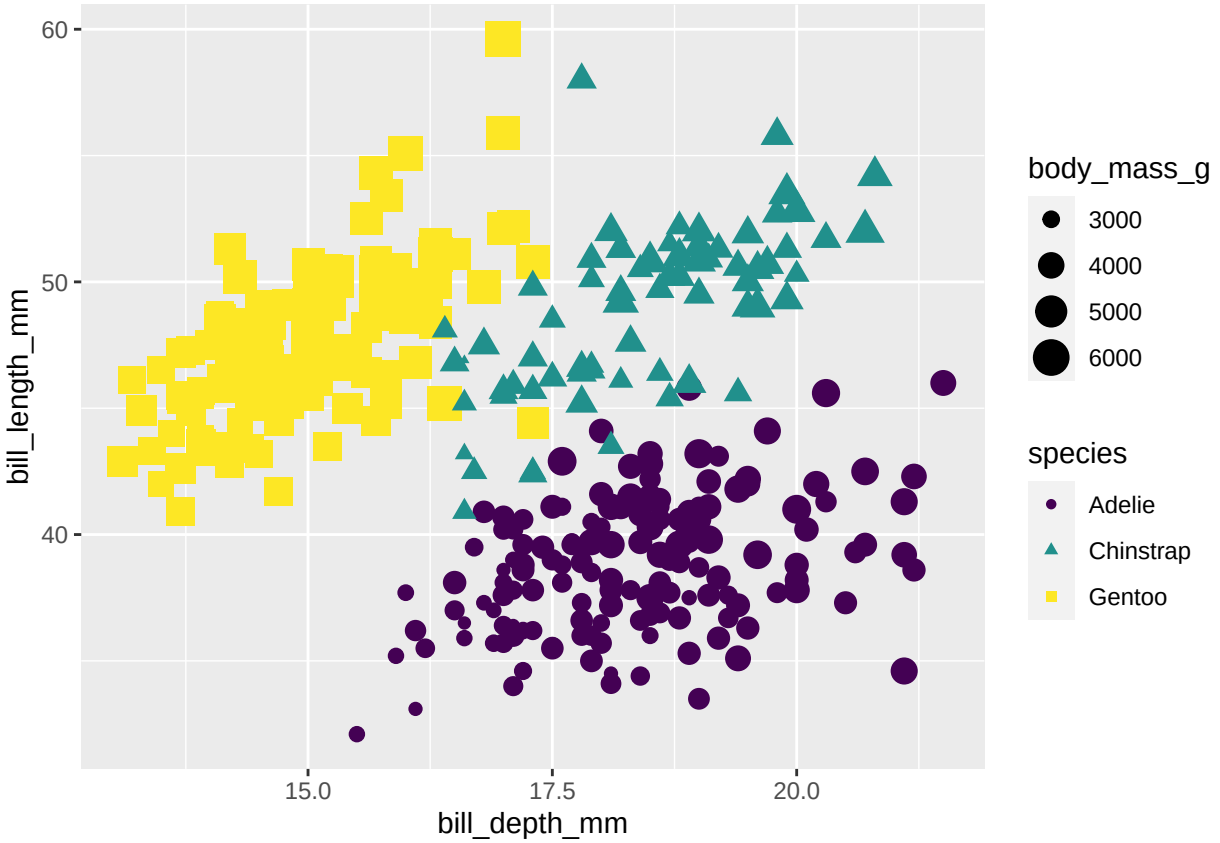



```
"slide 25"
```

```
## [1] "slide 25"
```

```
ggplot(penguins, aes(x = bill_depth_mm,  y = bill_length_mm, colour = species, shape = species,
       size = body_mass_g)) +
  geom_point() + scale_colour_viridis_d()
```

```
## Warning: Removed 2 rows containing missing values (‘geom_point()‘).
```

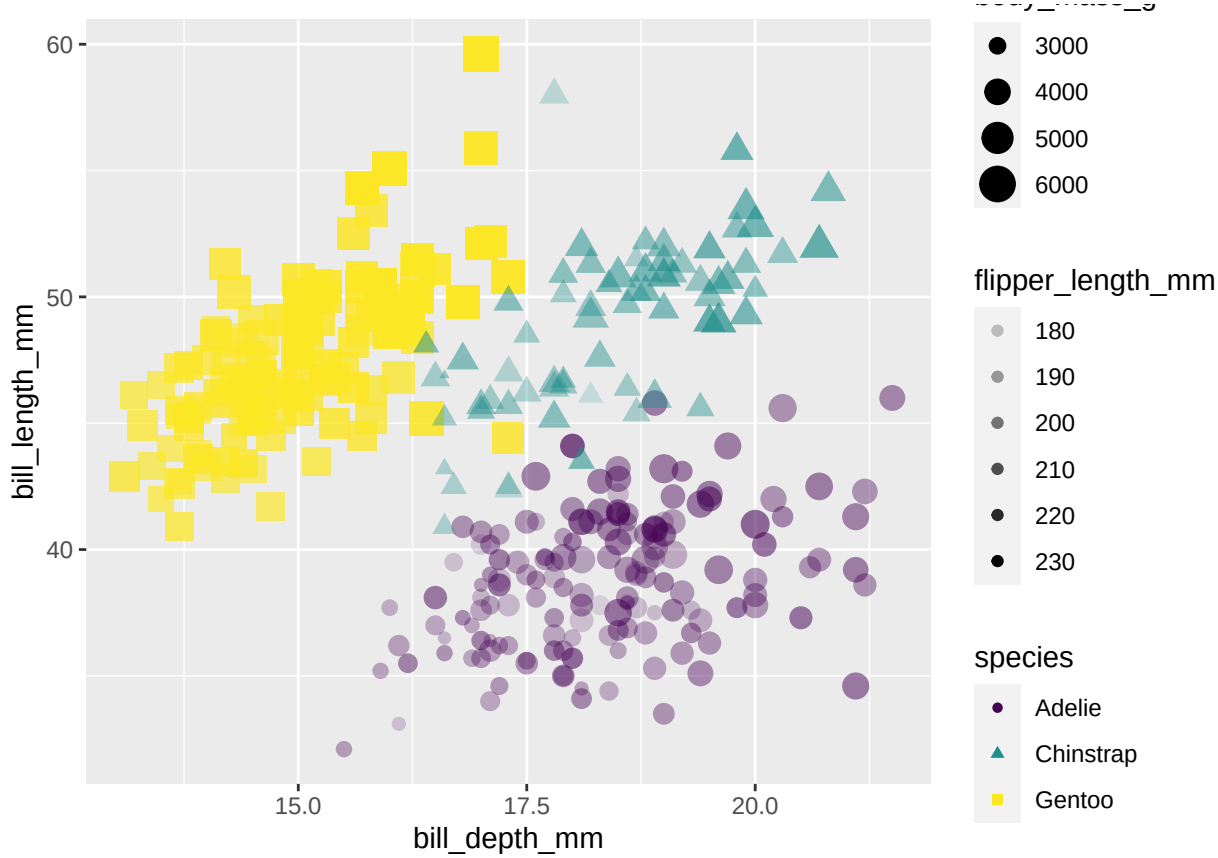



```
"slide 26"
```

```
## [1] "slide 26"
```

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm, colour = species,
      shape = species, size = body_mass_g, alpha = flipper_length_mm)) +
  geom_point() + scale_colour_viridis_d()
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

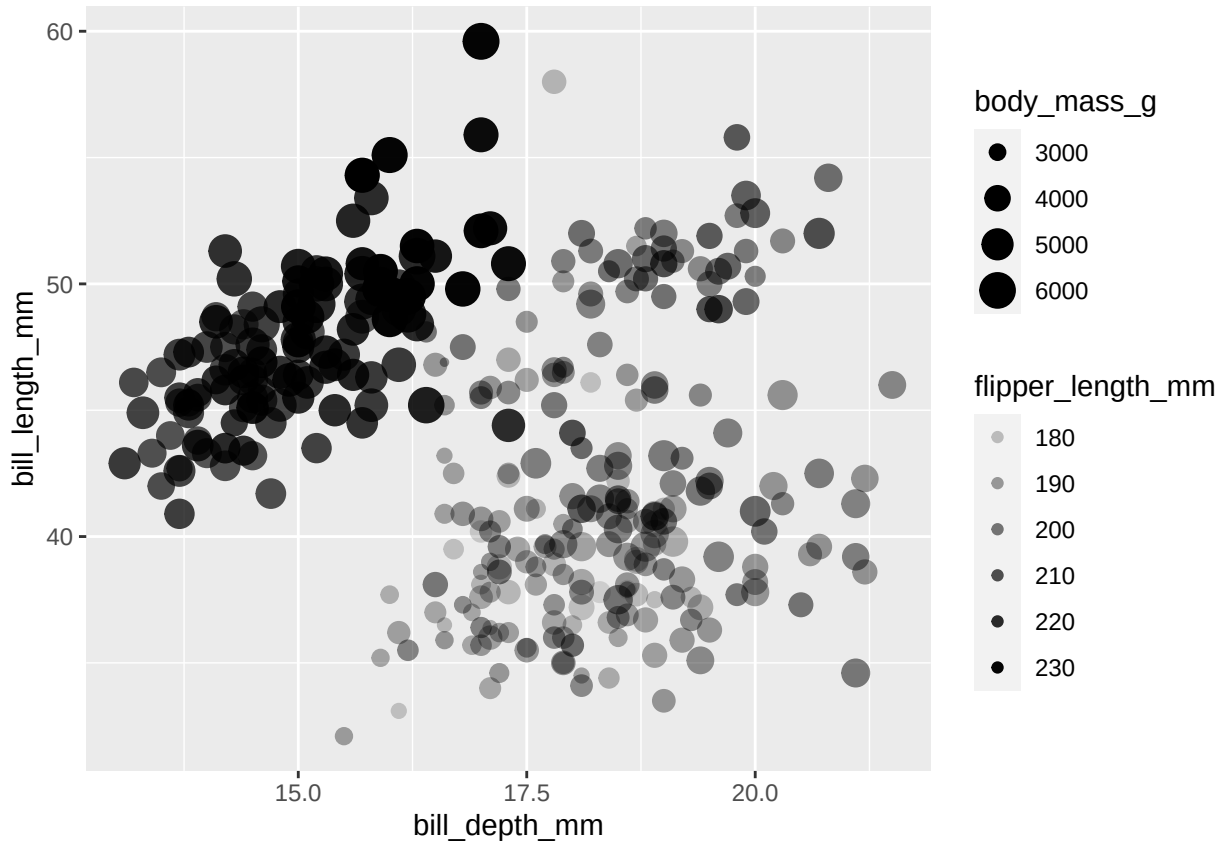



```
"slide 28 mapping"
```

```
## [1] "slide 28 mapping"
```

```
ggplot(penguins) +
  aes(x = bill_depth_mm,
      y = bill_length_mm,
      size=body_mass_g,
      alpha=flipper_length_mm)+
  geom_point()
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

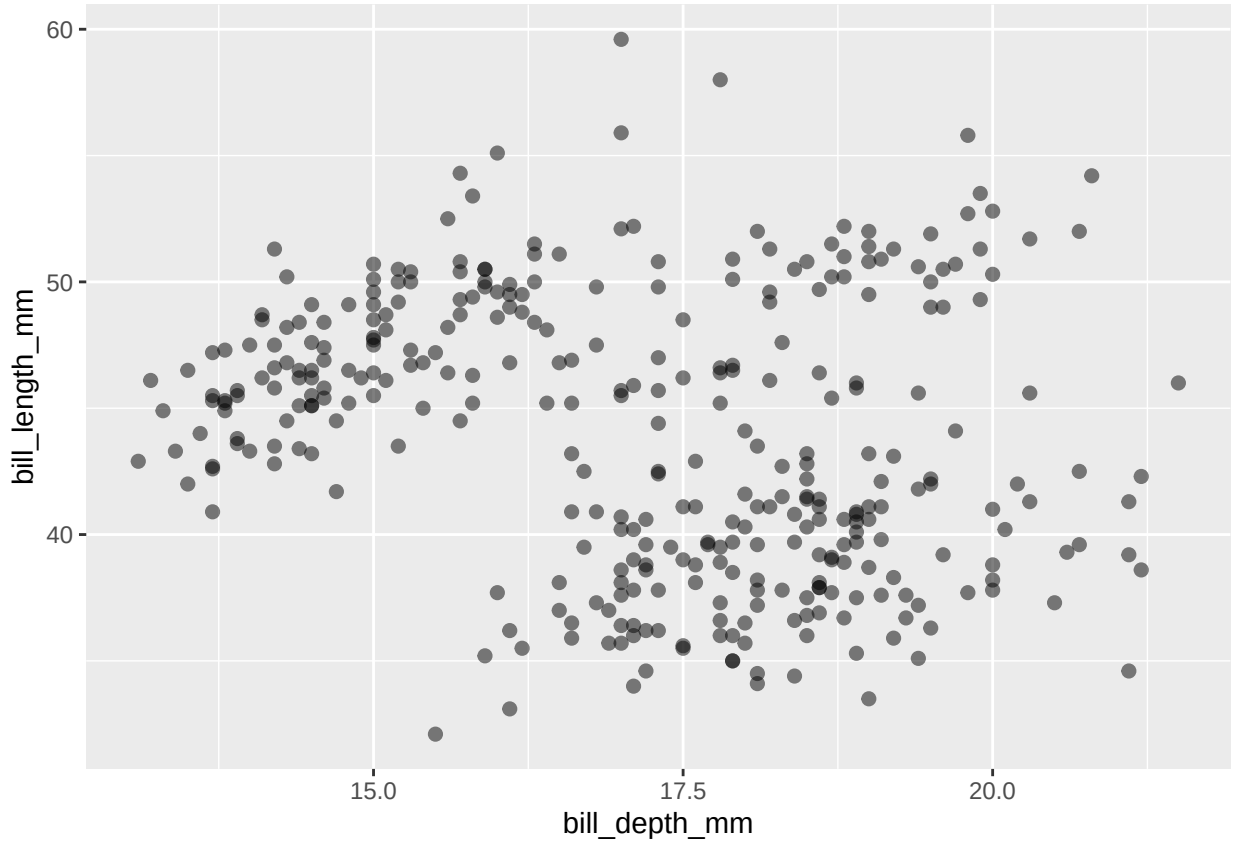



```
"slide 28 setting"
```

```
## [1] "slide 28 setting"
```

```
ggplot(penguins) +
  aes(x = bill_depth_mm,
      y = bill_length_mm) +
  geom_point(size = 2, alpha = 0.5)
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

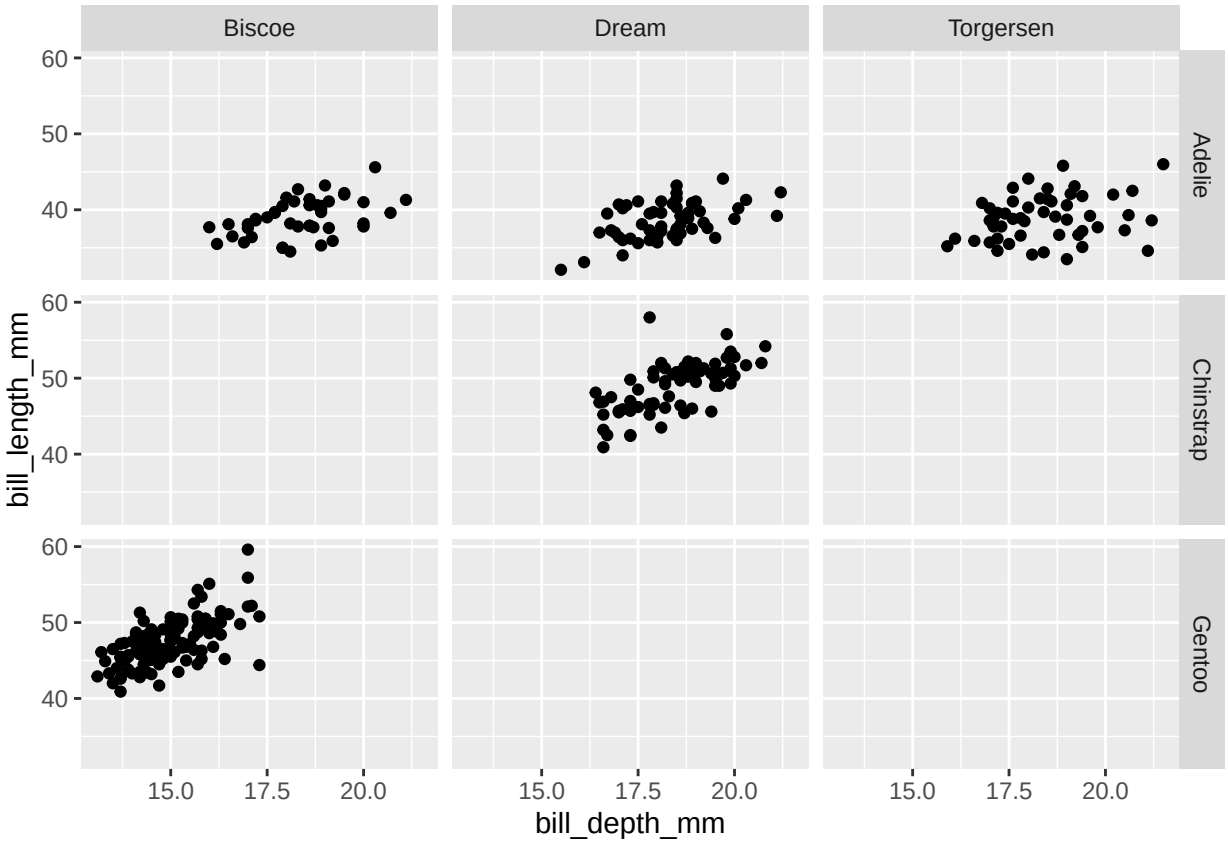



```
"slide 29"
```

```
## [1] "slide 29"
```

```
ggplot(penguins) +
  aes(x = bill_depth_mm,
      y = bill_length_mm) +
  geom_point() +
  facet_grid(species ~ island)
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

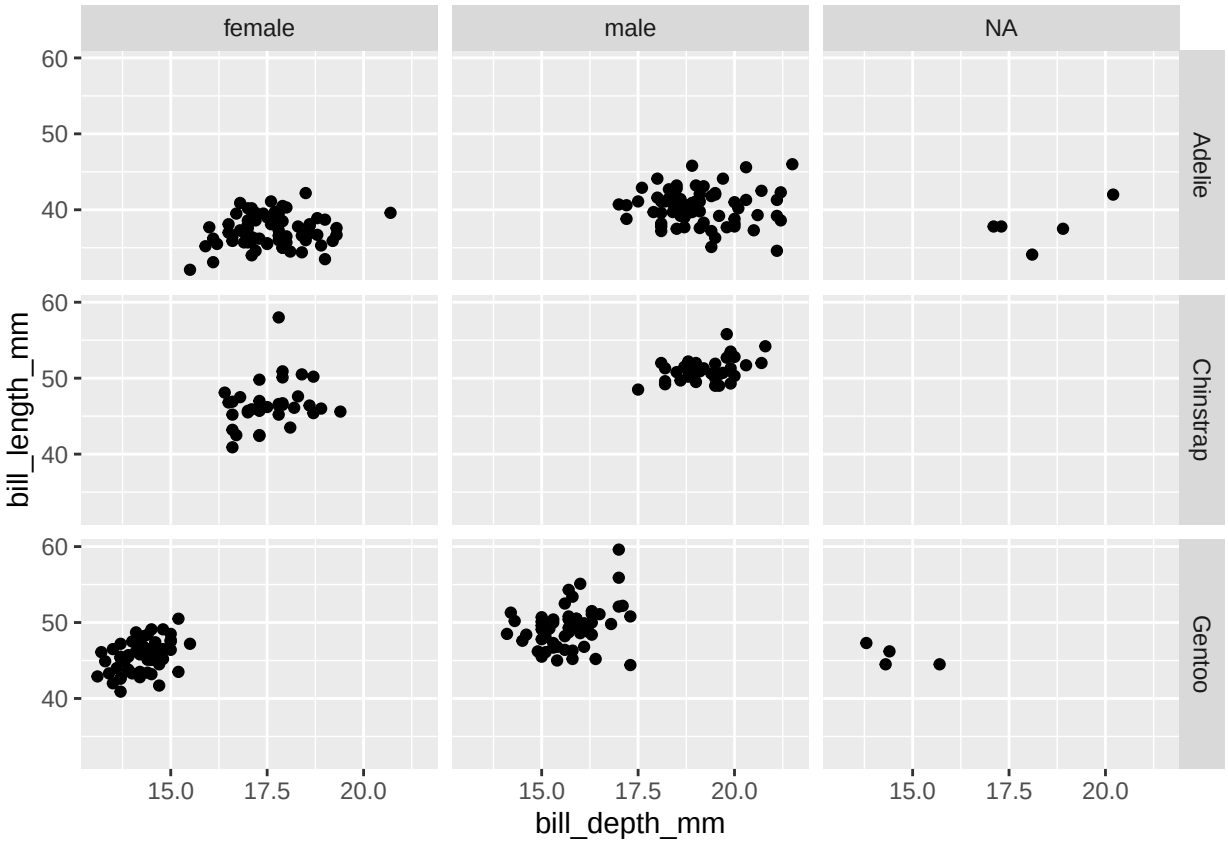



```
"slide 30"
```

```
## [1] "slide 30"
```

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm)) + geom_point() +
  facet_grid(species ~ sex)
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

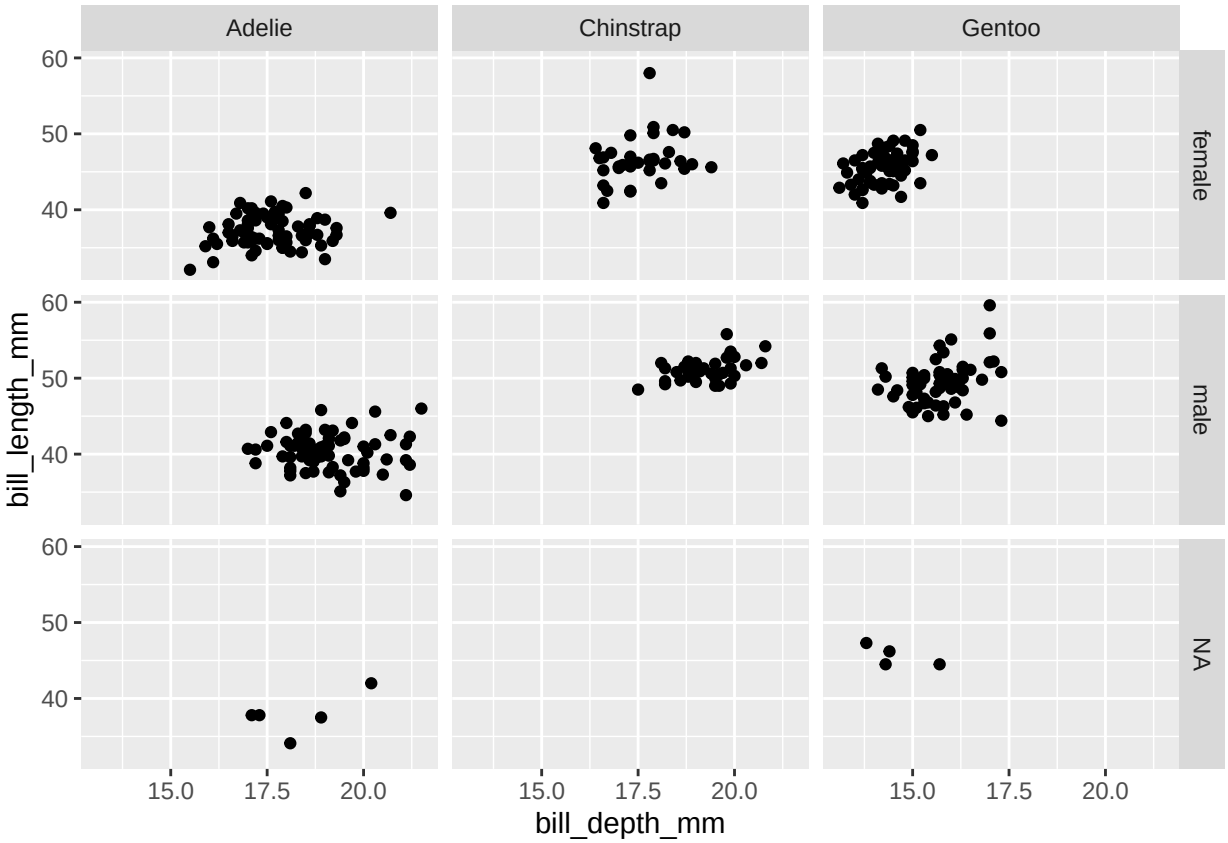



```
"slide 31"
```

```
## [1] "slide 31"
```

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm)) + geom_point() +
  facet_grid(sex ~ species)
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

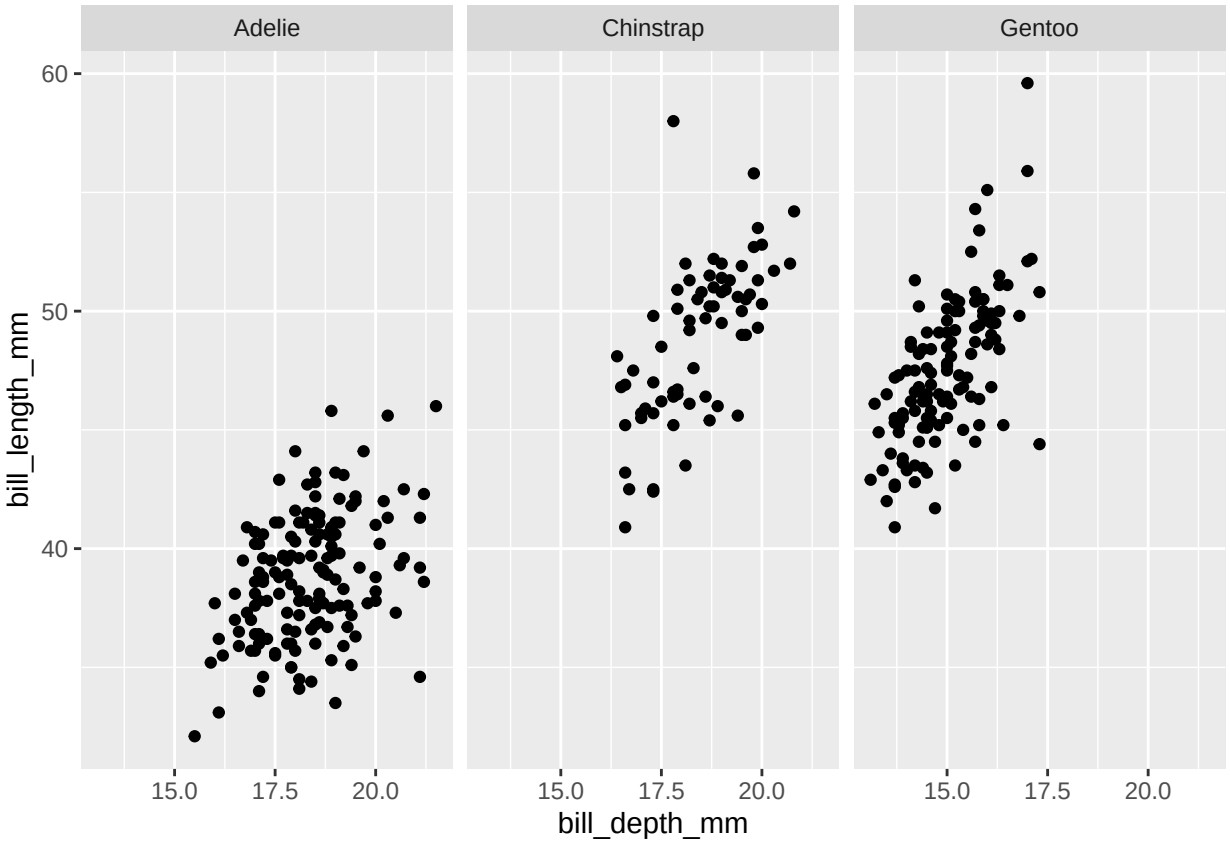



```
"slide 32"
```

```
## [1] "slide 32"
```

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm)) + geom_point() +
  facet_wrap(~ species)
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

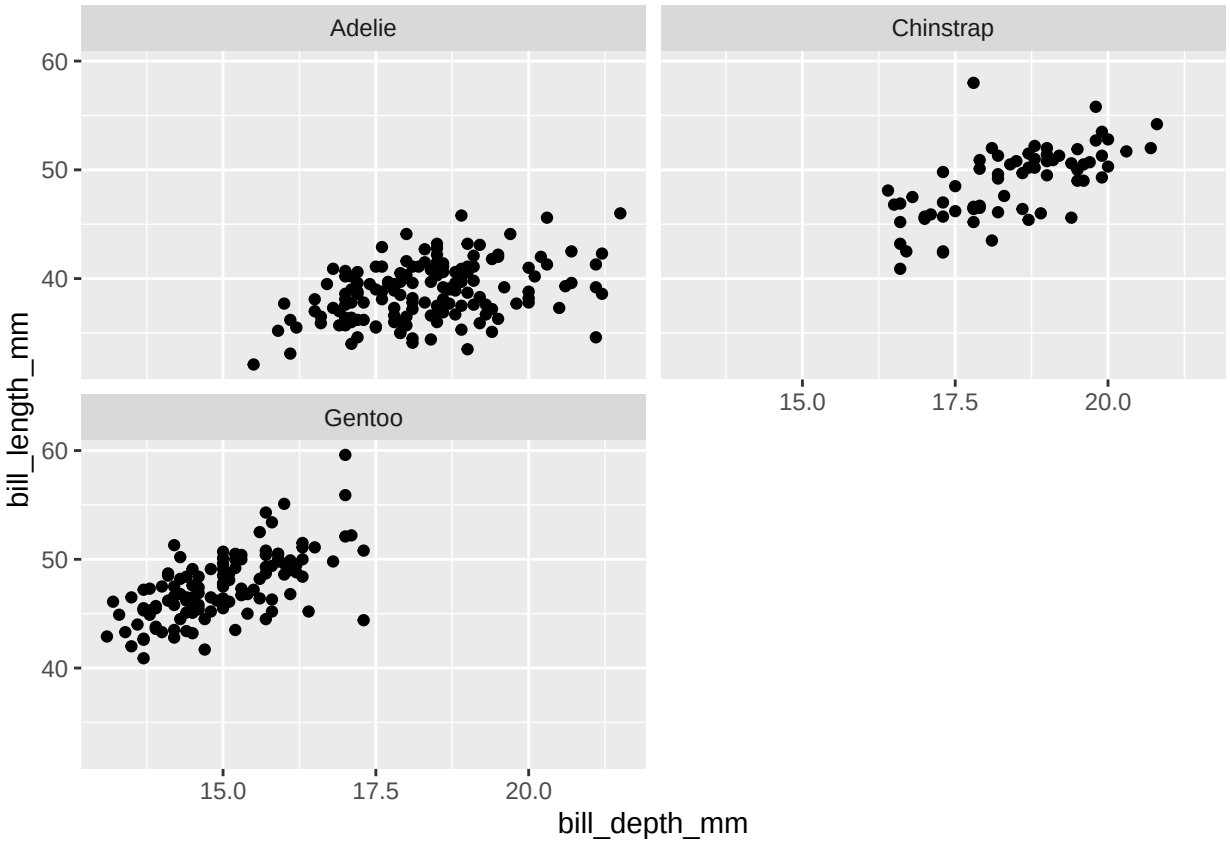



```
"slide 33"
```

```
## [1] "slide 33"
```

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm)) + geom_point() +
  facet_wrap(~ species, ncol = 2)
```

```
## Warning: Removed 2 rows containing missing values (‘geom_point()‘).
```

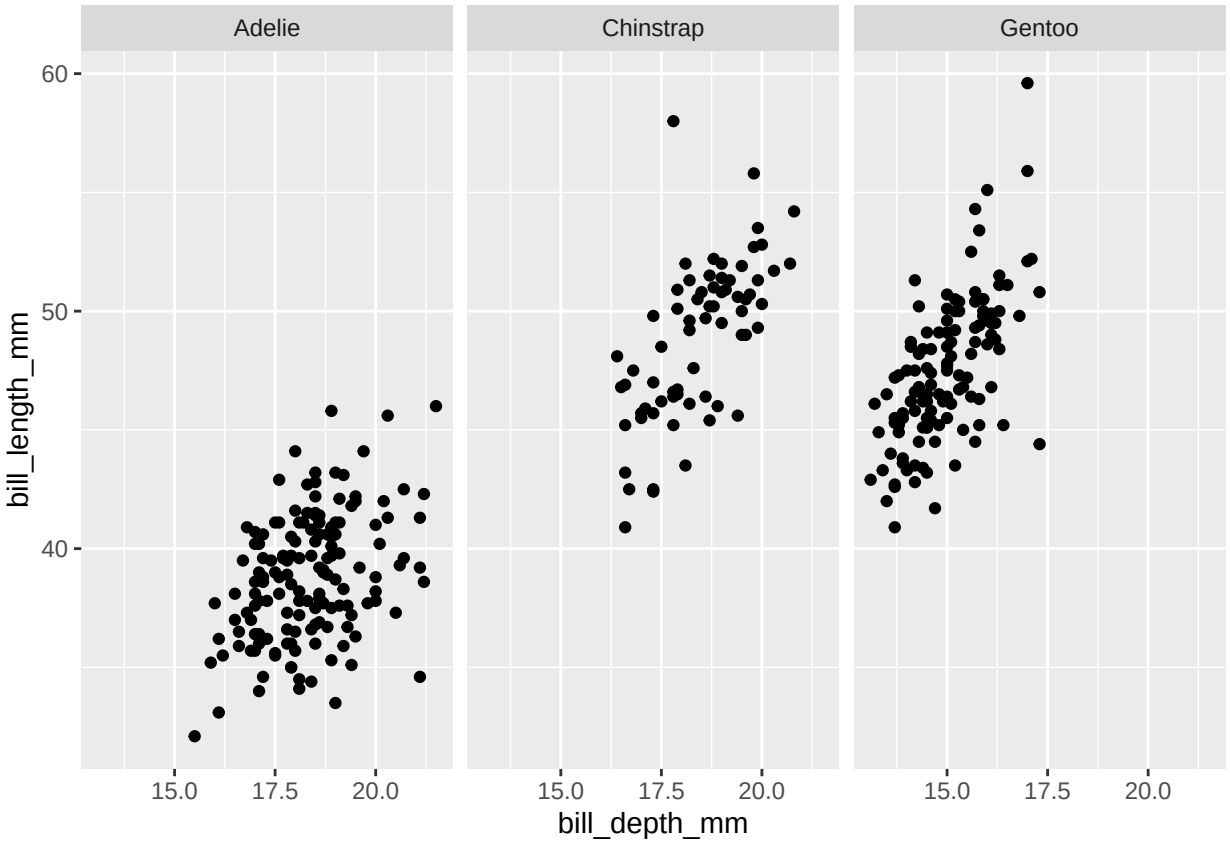



```
"slide 34"
```

```
## [1] "slide 34"
```

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm)) + geom_point() +
  facet_grid(. ~ species)
```

```
## Warning: Removed 2 rows containing missing values (`geom_point()`).
```

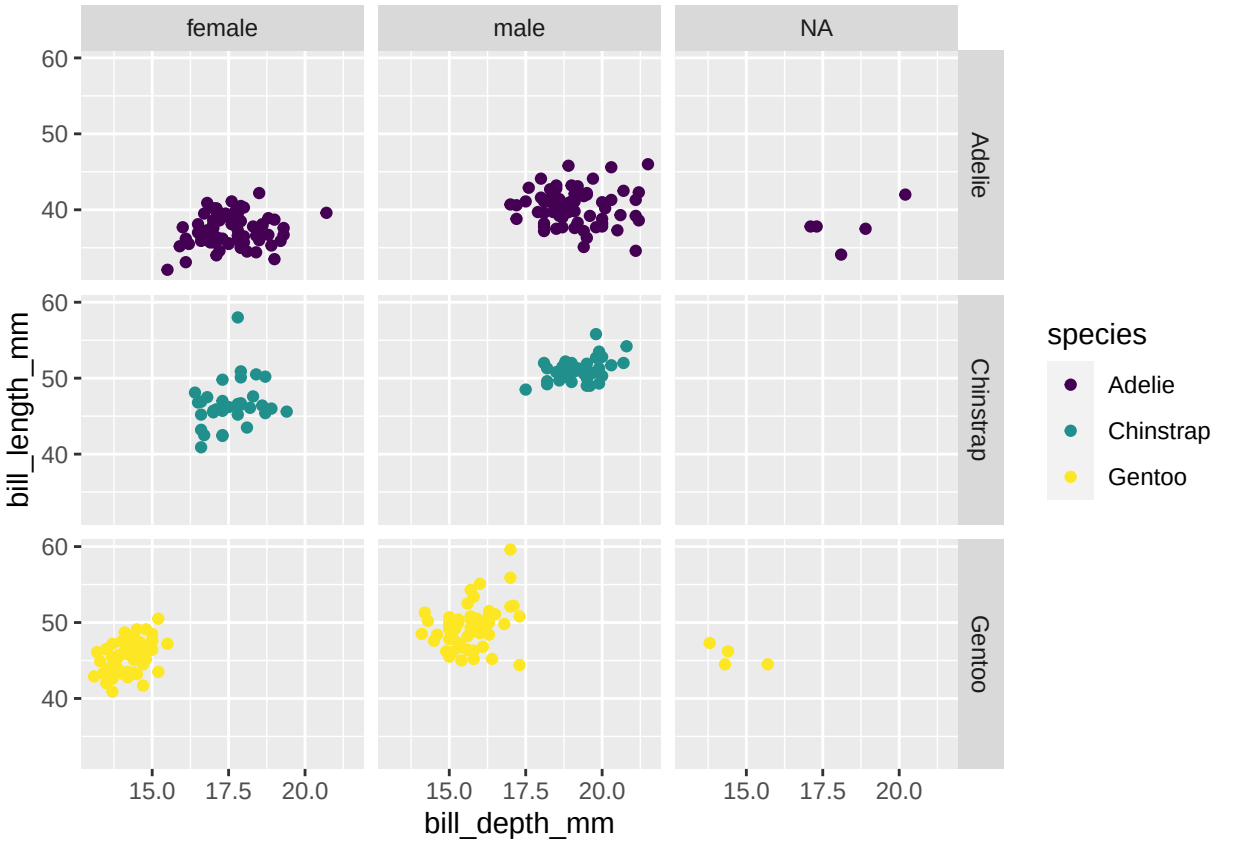



```
"slide 35"
```

```
## [1] "slide 35"
```

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm, color = species)) +
  geom_point() + facet_grid(species ~ sex) + scale_color_viridis_d()
```

```
## Warning: Removed 2 rows containing missing values (‘geom_point()‘).
```

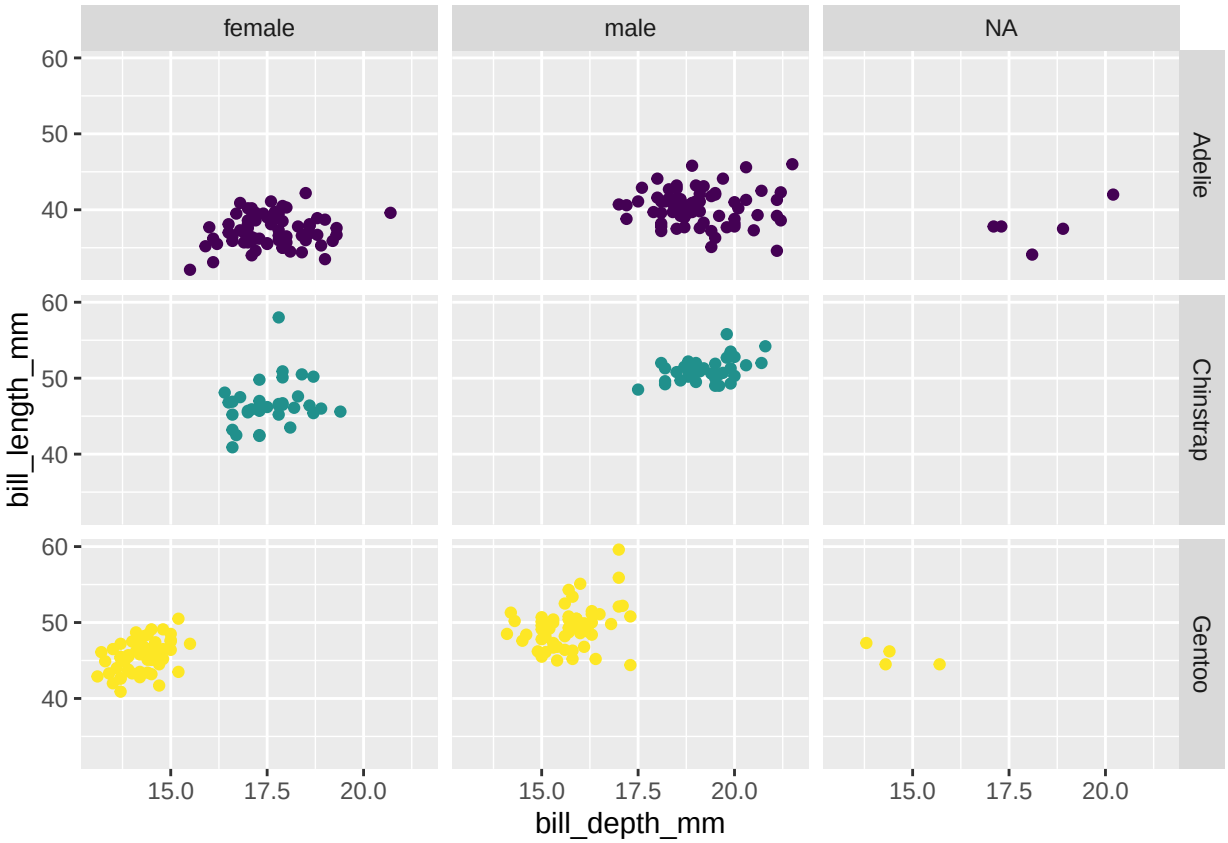



```
"slide 36"
```

```
## [1] "slide 36"
```

```
ggplot(penguins, aes(x = bill_depth_mm, y = bill_length_mm, color = species)) +
  geom_point() + facet_grid(species ~ sex) + scale_color_viridis_d() +
  guides(color = "none")
```

```
## Warning: Removed 2 rows containing missing values (‘geom_point()‘).
```




```
"slide 39"
```

```
## [1] "slide 39"
```

```
library(openintro)
```

```
## Loading required package: airports
```

```
## Loading required package: cherryblossom
```

```
## Loading required package: usdata
```

```
glimpse(loans_full_schema)
```

```
## Rows: 10,000
## Columns: 55
## $ emp_title                    <chr> "global config engineer ", "warehouse~
## $ emp_length                   <dbl> 3, 10, 3, 1, 10, NA, 10, 10, 10, 3, 1~
## $ state                        <fct> NJ, HI, WI, PA, CA, KY, MI, AZ, NV, I~
## $ homeownership                <fct> MORTGAGE, RENT, RENT, RENT, RENT, OWN~
## $ annual_income                <dbl> 90000, 40000, 40000, 30000, 35000, 34~
## $ verified_income              <fct> Verified, Not Verified, Source Verifi~
## $ debt_to_income               <dbl> 18.01, 5.04, 21.15, 10.16, 57.96, 6.4~
```

```
## $ annual_income_joint              <dbl> NA, NA, NA, NA, 57000, NA, 155000, NA~
## $ verification_income_joint        <fct> , , , , Verified, , Not Verified, , ,~
## $ debt_to_income_joint             <dbl> NA, NA, NA, NA, 37.66, NA, 13.12, NA,~
## $ delinq_2y                        <int> 0, 0, 0, 0, 0, 1, 0, 1, 1, 0, 0, 0, 0~
## $ months_since_last_delinq         <int> 38, NA, 28, NA, NA, 3, NA, 19, 18, NA~
## $ earliest_credit_line             <dbl> 2001, 1996, 2006, 2007, 2008, 1990, 2~
## $ inquiries_last_12m               <int> 6, 1, 4, 0, 7, 6, 1, 1, 3, 0, 4, 4, 8~
## $ total_credit_lines               <int> 28, 30, 31, 4, 22, 32, 12, 30, 35, 9,~
## $ open_credit_lines                <int> 10, 14, 10, 4, 16, 12, 10, 15, 21, 6,~
## $ total_credit_limit               <int> 70795, 28800, 24193, 25400, 69839, 42~
## $ total_credit_utilized            <int> 38767, 4321, 16000, 4997, 52722, 3898~
## $ num_collections_last_12m         <int> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0~
## $ num_historical_failed_to_pay     <int> 0, 1, 0, 1, 0, 0, 0, 0, 0, 0, 1, 0, 0~
## $ months_since_90d_late            <int> 38, NA, 28, NA, NA, 60, NA, 71, 18, N~
## $ current_accounts_delinq          <int> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0~
## $ total_collection_amount_ever     <int> 1250, 0, 432, 0, 0, 0, 0, 0, 0, 0, 0,~
## $ current_installment_accounts     <int> 2, 0, 1, 1, 1, 0, 2, 2, 6, 1, 2, 1, 2~
## $ accounts_opened_24m              <int> 5, 11, 13, 1, 6, 2, 1, 4, 10, 5, 6, 7~
## $ months_since_last_credit_inquiry <int> 5, 8, 7, 15, 4, 5, 9, 7, 4, 17, 3, 4,~
## $ num_satisfactory_accounts        <int> 10, 14, 10, 4, 16, 12, 10, 15, 21, 6,~
## $ num_accounts_120d_past_due       <int> 0, 0, 0, 0, 0, 0, 0, NA, 0, 0, 0, 0, ~
## $ num_accounts_30d_past_due        <int> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0~
## $ num_active_debit_accounts        <int> 2, 3, 3, 2, 10, 1, 3, 5, 11, 3, 2, 2,~
## $ total_debit_limit                <int> 11100, 16500, 4300, 19400, 32700, 272~
## $ num_total_cc_accounts            <int> 14, 24, 14, 3, 20, 27, 8, 16, 19, 7, ~
## $ num_open_cc_accounts             <int> 8, 14, 8, 3, 15, 12, 7, 12, 14, 5, 8,~
## $ num_cc_carrying_balance          <int> 6, 4, 6, 2, 13, 5, 6, 10, 14, 3, 5, 3~
## $ num_mort_accounts                <int> 1, 0, 0, 0, 0, 3, 2, 7, 2, 0, 2, 3, 3~
## $ account_never_delinq_percent     <dbl> 92.9, 100.0, 93.5, 100.0, 100.0, 78.1~
## $ tax_liens                        <int> 0, 0, 0, 1, 0, 0, 0, 0, 0, 0, 0, 0, 0~
## $ public_record_bankrupt           <int> 0, 1, 0, 0, 0, 0, 0, 0, 0, 0, 1, 0, 0~
## $ loan_purpose                     <fct> moving, debt_consolidation, other, de~
## $ application_type                 <fct> individual, individual, individual, i~
## $ loan_amount                      <int> 28000, 5000, 2000, 21600, 23000, 5000~
## $ term                             <dbl> 60, 36, 36, 36, 36, 36, 60, 60, 36, 3~
## $ interest_rate                    <dbl> 14.07, 12.61, 17.09, 6.72, 14.07, 6.7~
## $ installment                      <dbl> 652.53, 167.54, 71.40, 664.19, 786.87~
## $ grade                            <fct> C, C, D, A, C, A, C, B, C, A, C, B, C~
## $ sub_grade                        <fct> C3, C1, D1, A3, C3, A3, C2, B5, C2, A~
## $ issue_month                      <fct> Mar-2018, Feb-2018, Feb-2018, Jan-201~
## $ loan_status                      <fct> Current, Current, Current, Current, C~
## $ initial_listing_status           <fct> whole, whole, fractional, whole, whol~
## $ disbursement_method              <fct> Cash, Cash, Cash, Cash, Cash, Cash, C~
## $ balance                          <dbl> 27015.86, 4651.37, 1824.63, 18853.26,~
## $ paid_total                       <dbl> 1999.330, 499.120, 281.800, 3312.890,~
## $ paid_principal                   <dbl> 984.14, 348.63, 175.37, 2746.74, 1569~
## $ paid_interest                    <dbl> 1015.19, 150.49, 106.43, 566.15, 754.~
## $ paid_late_fees                   <dbl> 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0, 0~
```

```
"slide 40"
```

```
## [1] "slide 40"
```

```
loans <- loans_full_schema %>%
  select(loan_amount, interest_rate, term, grade,
         state, annual_income, homeownership, debt_to_income)
glimpse(loans)
```

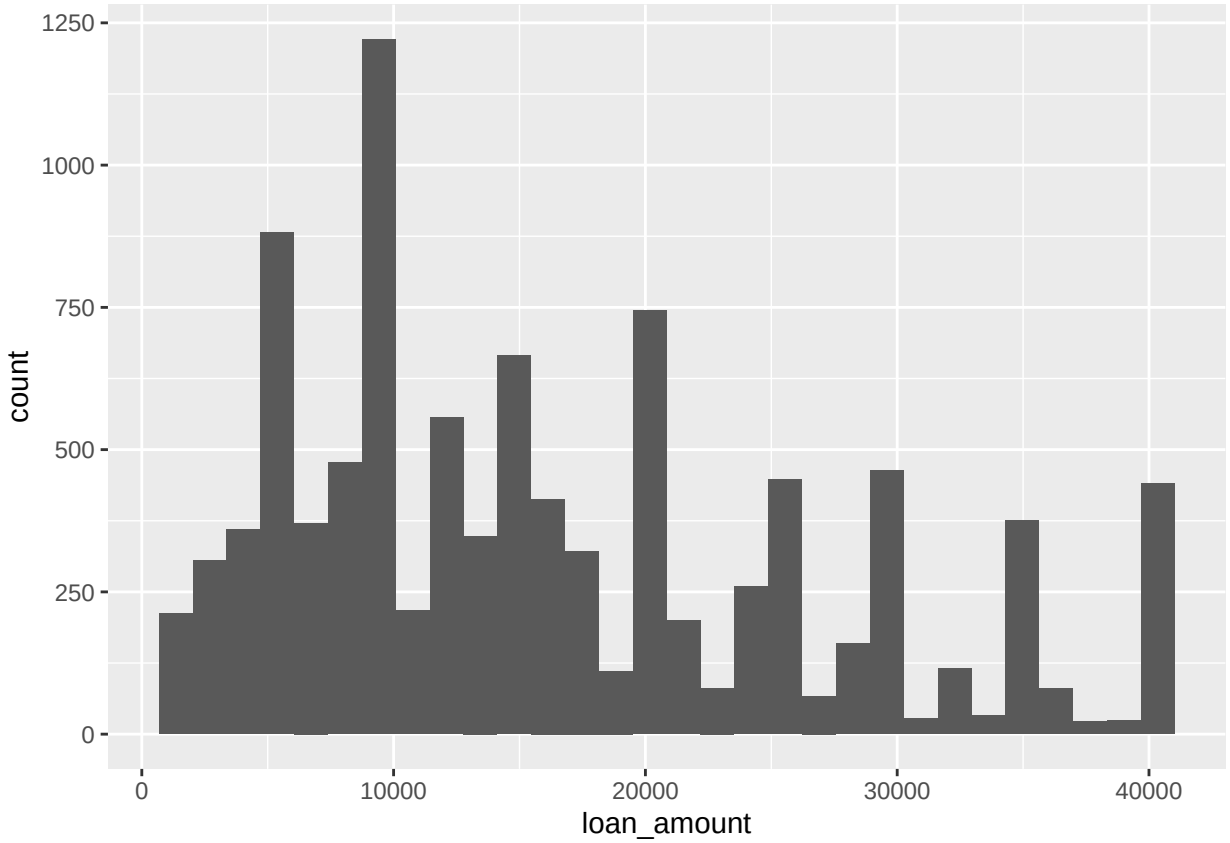
```
## Rows: 10,000
## Columns: 8
## $ loan_amount    <int> 28000, 5000, 2000, 21600, 23000, 5000, 24000, 20000, 20~
## $ interest_rate  <dbl> 14.07, 12.61, 17.09, 6.72, 14.07, 6.72, 13.59, 11.99, 1~
## $ term           <dbl> 60, 36, 36, 36, 36, 36, 60, 60, 36, 36, 60, 60, 36, 60,~
## $ grade          <fct> C, C, D, A, C, A, C, B, C, A, C, B, C, B, D, D, D, F, E~
## $ state          <fct> NJ, HI, WI, PA, CA, KY, MI, AZ, NV, IL, IL, FL, SC, CO,~
## $ annual_income  <dbl> 90000, 40000, 40000, 30000, 35000, 34000, 35000, 110000~
## $ homeownership  <fct> MORTGAGE, RENT, RENT, RENT, RENT, OWN, MORTGAGE, MORTGA~
## $ debt_to_income <dbl> 18.01, 5.04, 21.15, 10.16, 57.96, 6.46, 23.66, 16.19, 3~
```

```
"slide 46"
```

```
## [1] "slide 46"
```

```
ggplot(loans) + aes(x = loan_amount) +
  geom_histogram()
```

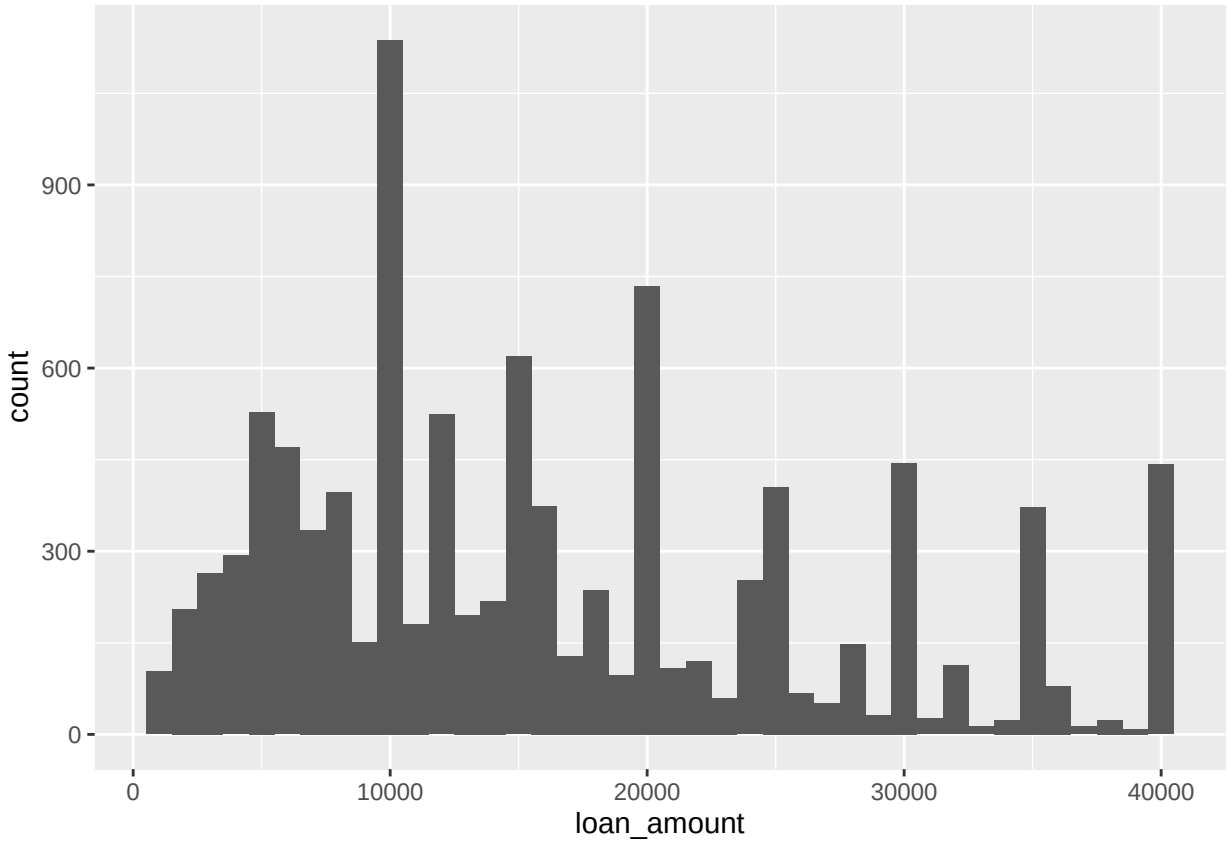
```
## `stat_bin()` using `bins = 30`. Pick better value with `binwidth`.
```



```
"slide 47"
```

```
## [1] "slide 47"
```

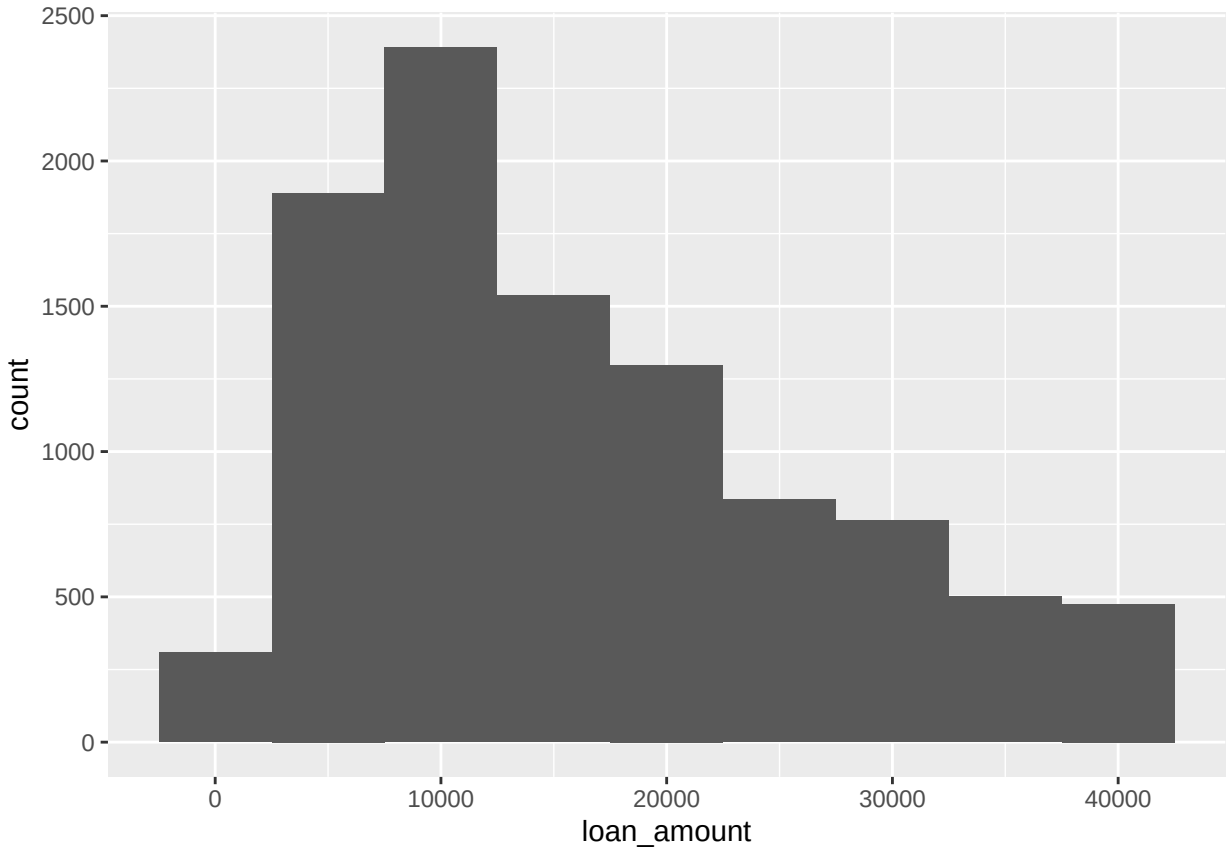
```
ggplot(loans, aes(x = loan_amount)) +
  geom_histogram(binwidth = 1000)
```




```
"slide 48"
```

```
## [1] "slide 48"
```

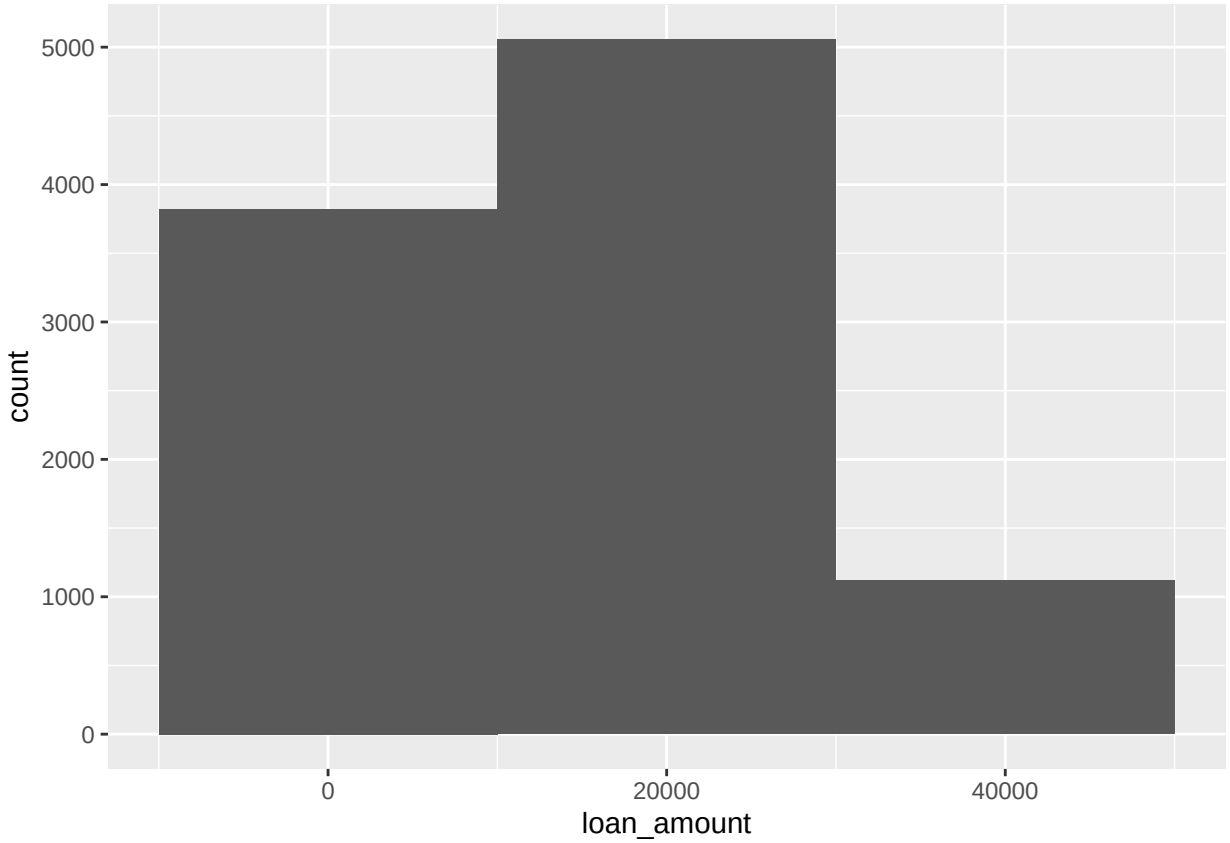
```
ggplot(loans, aes(x = loan_amount)) +
  geom_histogram(binwidth = 5000)
```




```
"slide 49"
```

```
## [1] "slide 49"
```

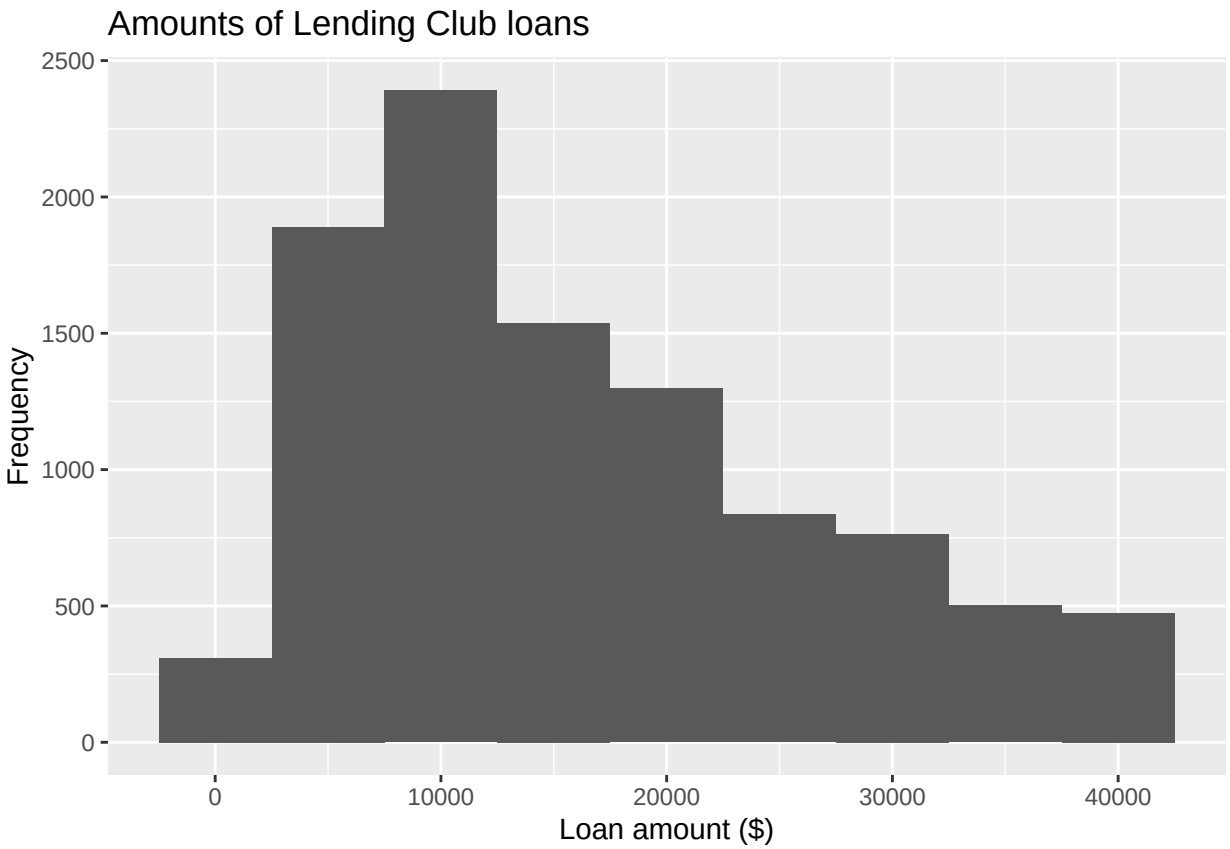
```
ggplot(loans, aes(x = loan_amount)) +
  geom_histogram(binwidth = 20000)
```




```
"slide 50"
```

```
## [1] "slide 50"
```

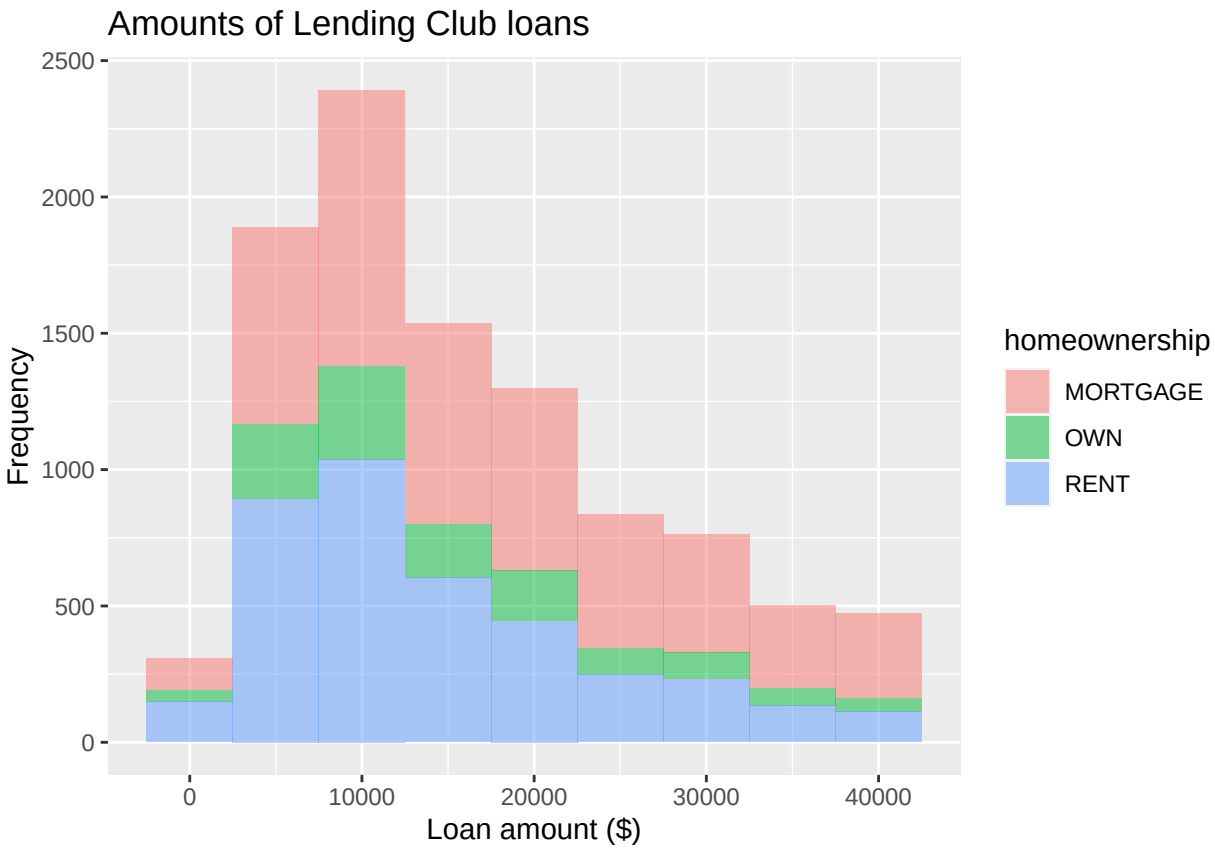
```
ggplot(loans, aes(x = loan_amount)) + geom_histogram(binwidth = 5000) +
  labs(x = "Loan amount ($)", y = "Frequency", title = "Amounts of Lending Club loans" )
```




```
"slide 51"
```

```
## [1] "slide 51"
```

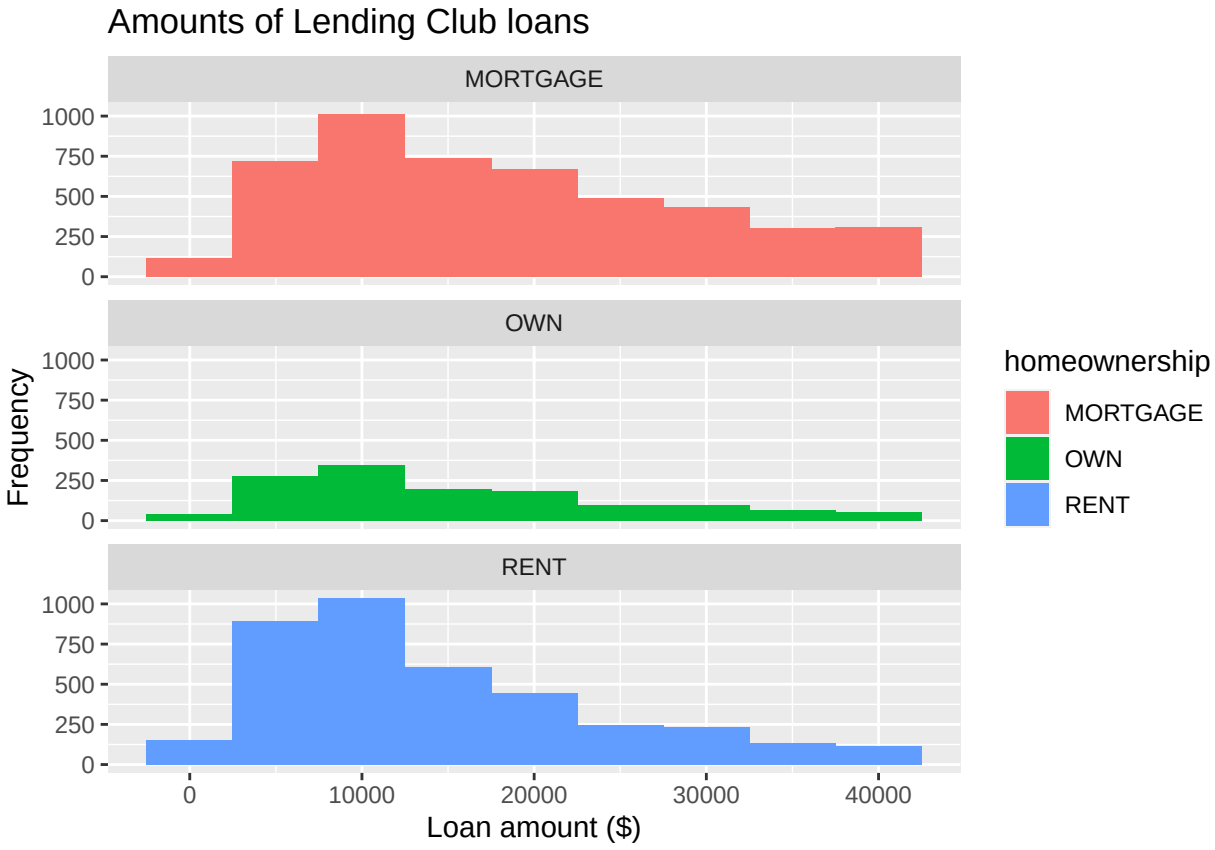
```
ggplot(loans, aes(x = loan_amount, fill = homeownership)) +
  geom_histogram(binwidth = 5000, alpha = 0.5) +
labs(x = "Loan amount ($)",y = "Frequency",title = "Amounts of Lending Club loans")
```




```
"slide 52"
```

```
## [1] "slide 52"
```

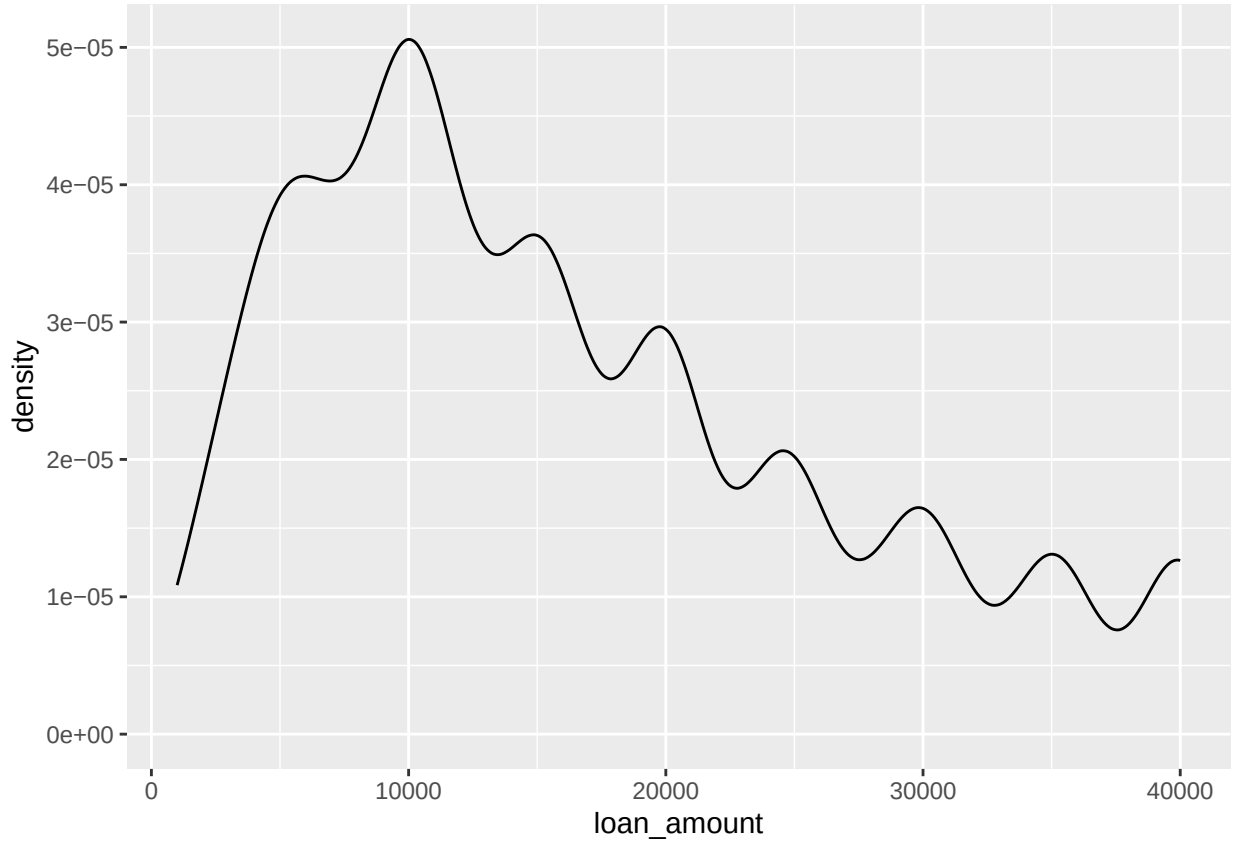
```
ggplot(loans, aes(x = loan_amount, fill = homeownership)) + geom_histogram(binwidth = 5000) +
  labs(x = "Loan amount ($)",y = "Frequency",title = "Amounts of Lending Club loans") +
  facet_wrap(~ homeownership, nrow = 3)
```




```
"slide 53"
```

```
## [1] "slide 53"
```

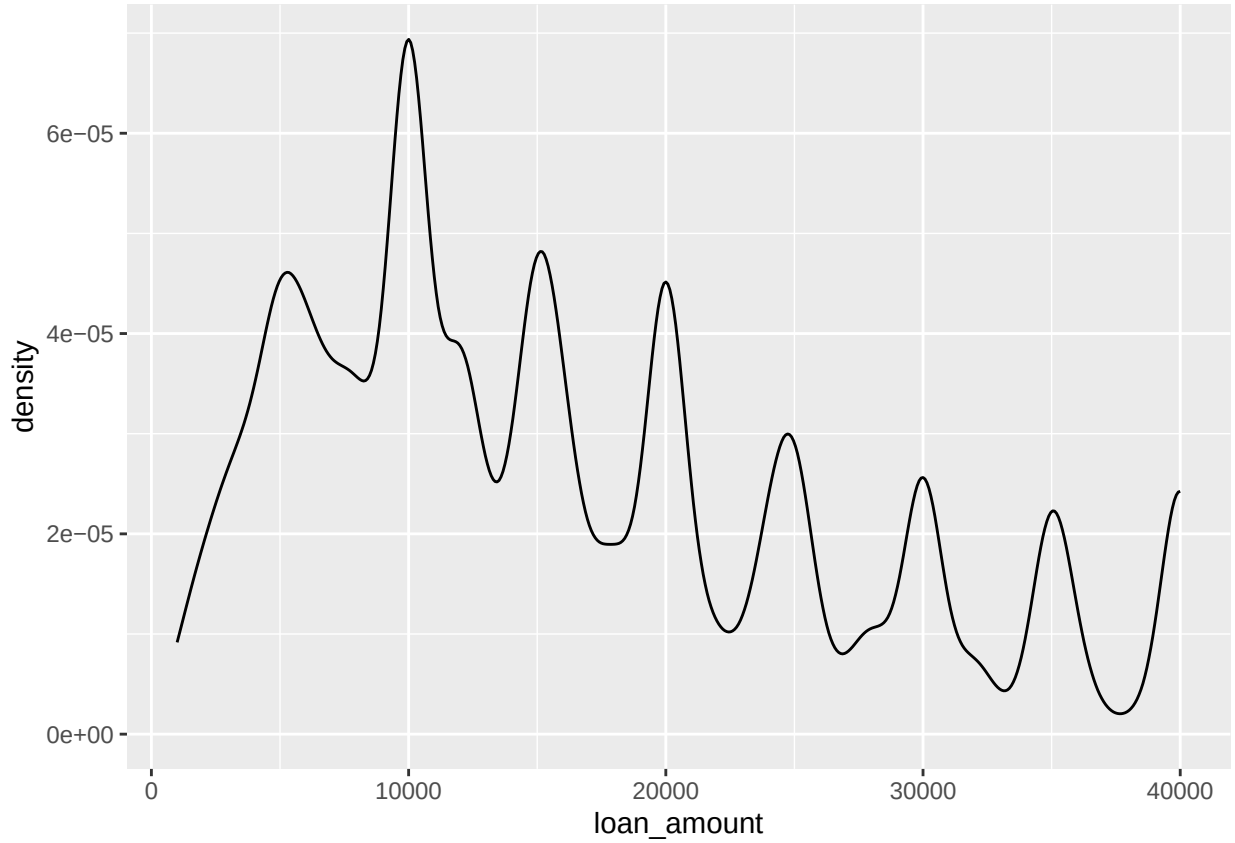
```
ggplot(loans, aes(x = loan_amount)) +
  geom_density()
```




```
"slide 54"
```

```
## [1] "slide 54"
```

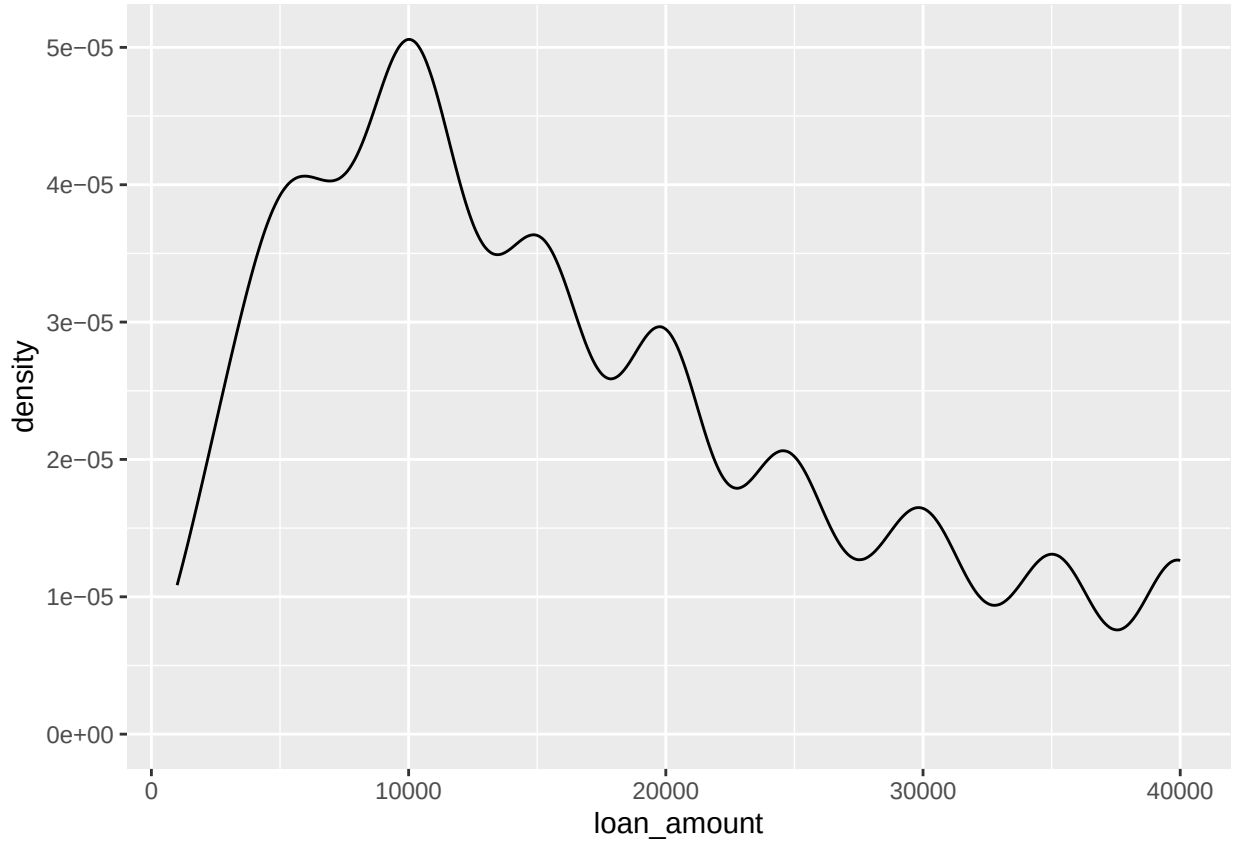
```
ggplot(loans, aes(x = loan_amount)) +
  geom_density(adjust = 0.5)
```




```
"slide 55"
```

```
## [1] "slide 55"
```

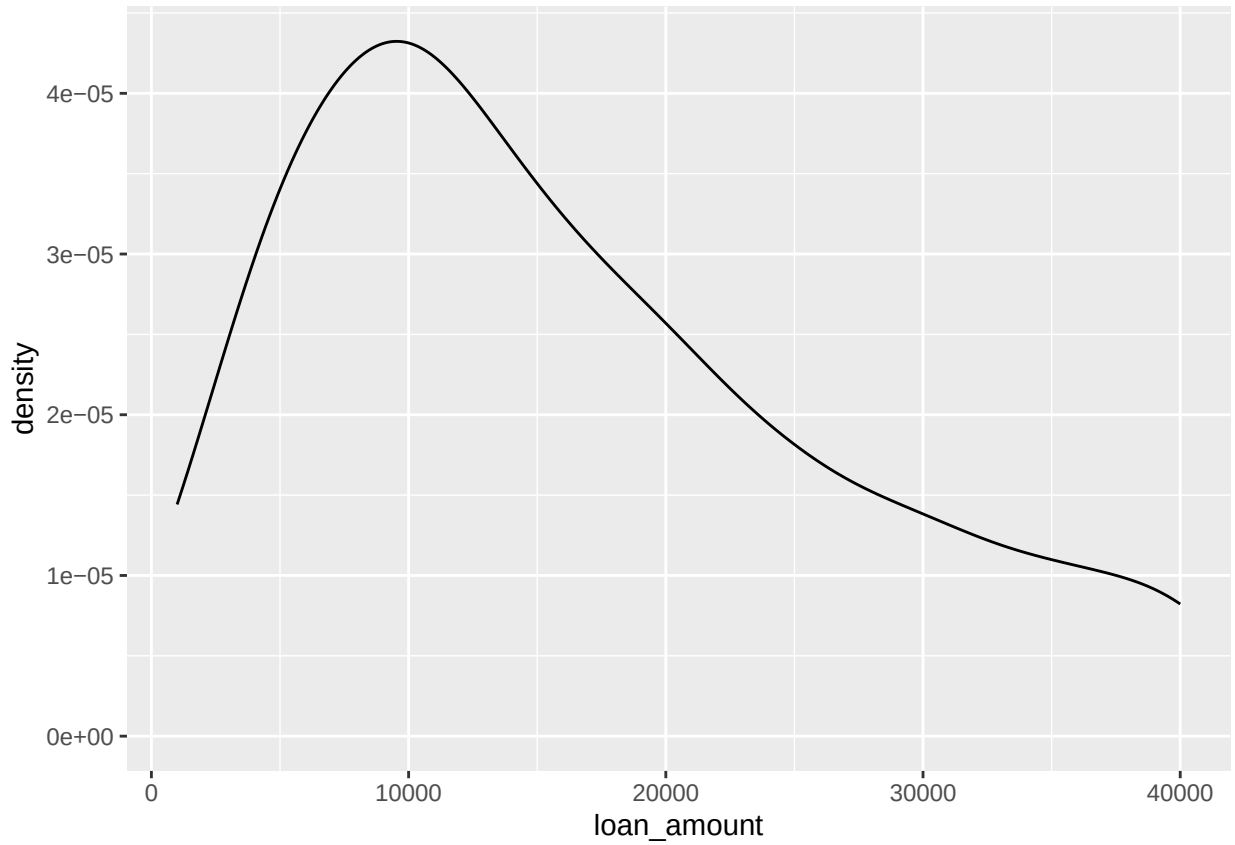
```
  ggplot(loans, aes(x = loan_amount)) + geom_density(adjust = 1)
```




```
"slide 56"
```

```
## [1] "slide 56"
```

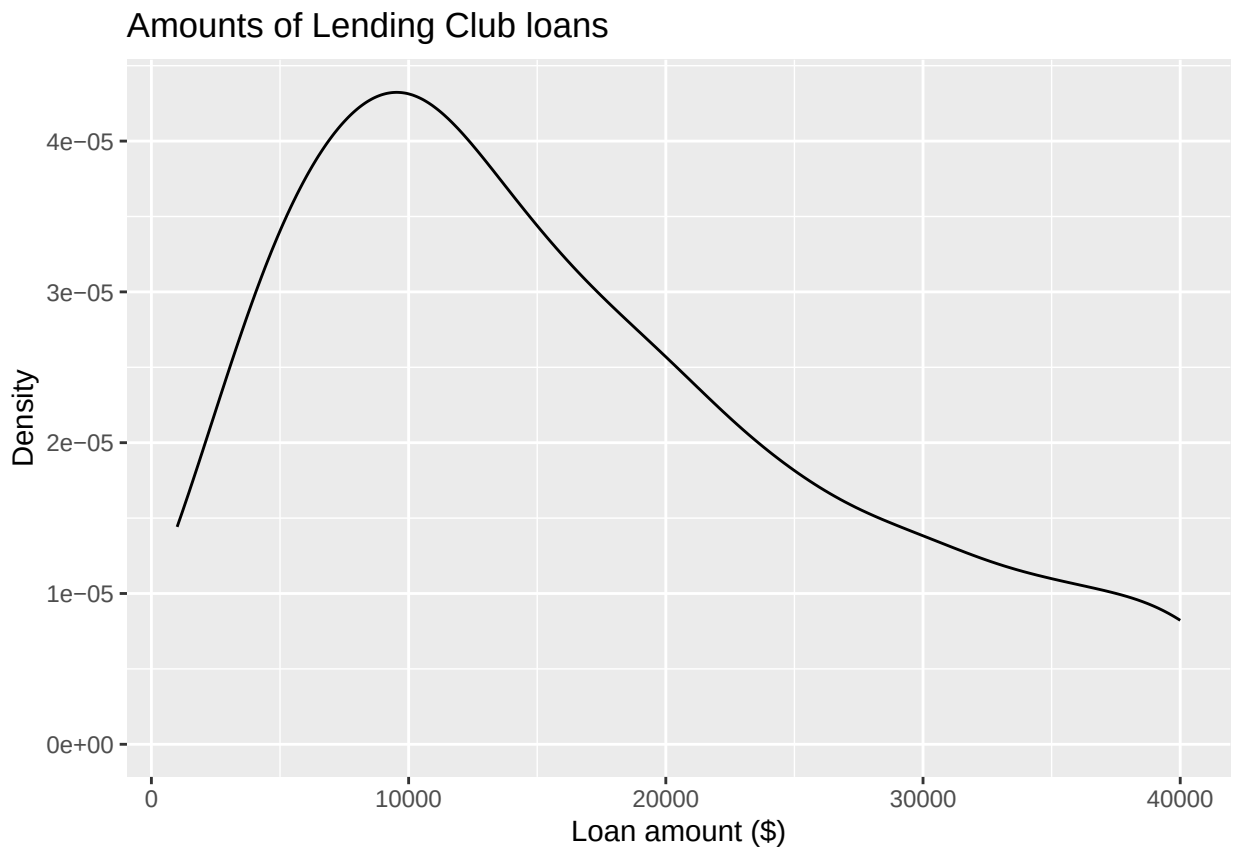
```
ggplot(loans, aes(x = loan_amount)) +
 geom_density(adjust = 2)
```




```
"slide 57"
```

```
## [1] "slide 57"
```

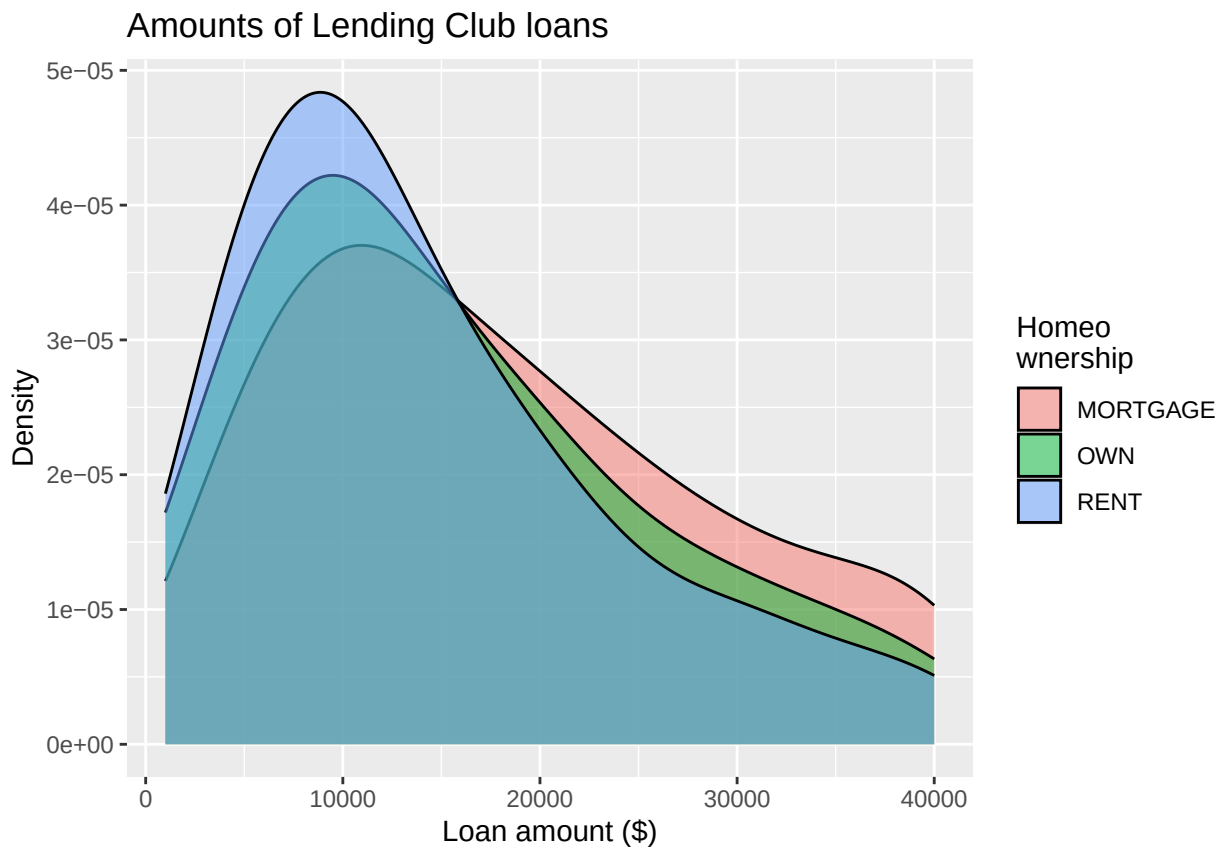
```
ggplot(loans, aes(x = loan_amount)) +
 geom_density(adjust = 2) +
 labs( x = "Loan amount ($)", y = "Density", title = "Amounts of Lending Club loans" )
```




```
"slide 58"
```

```
## [1] "slide 58"
```

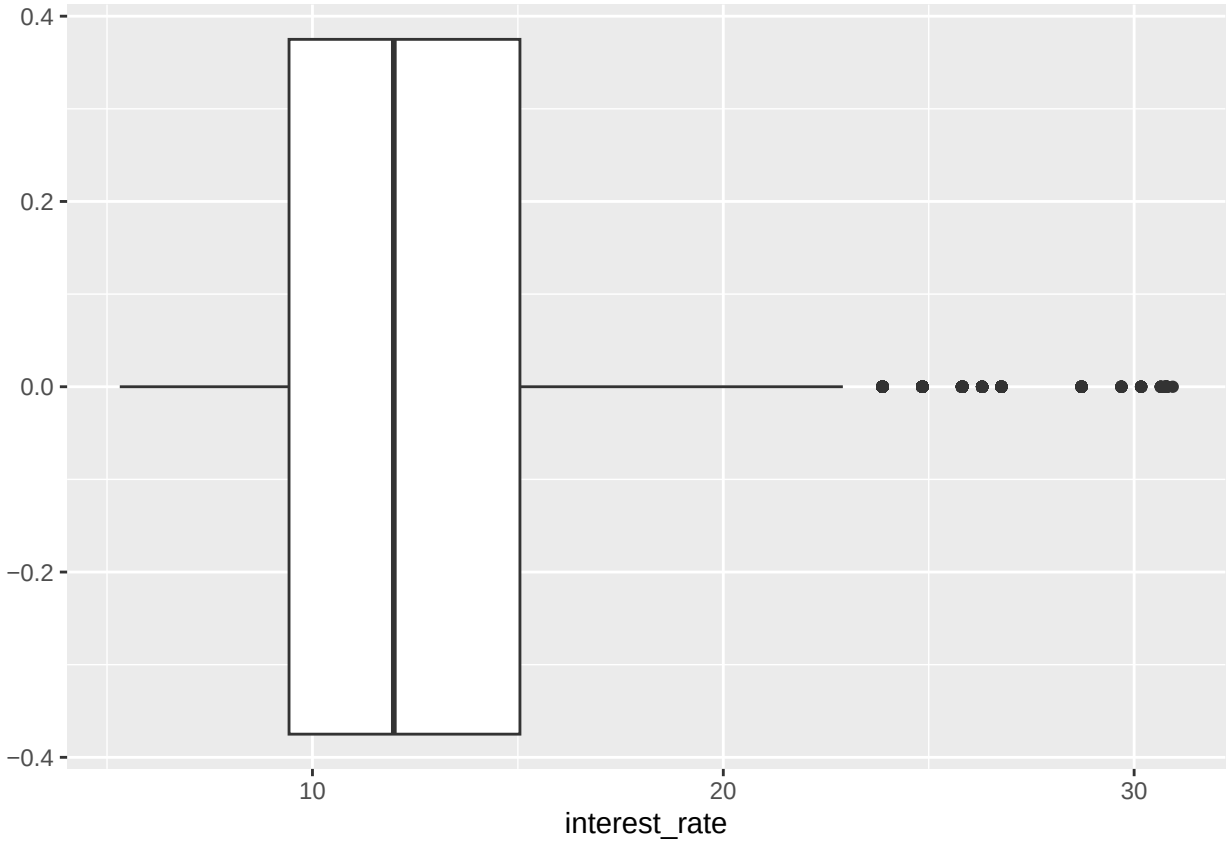
```
ggplot(loans, aes(x = loan_amount, fill = homeownership)) +
  geom_density(adjust = 2, alpha = 0.5) +
  labs(x = "Loan amount ($)",y = "Density",title = "Amounts of Lending Club loans", fill = "Homeo
wnership")
```




```
"slide 59"
```

```
## [1] "slide 59"
```

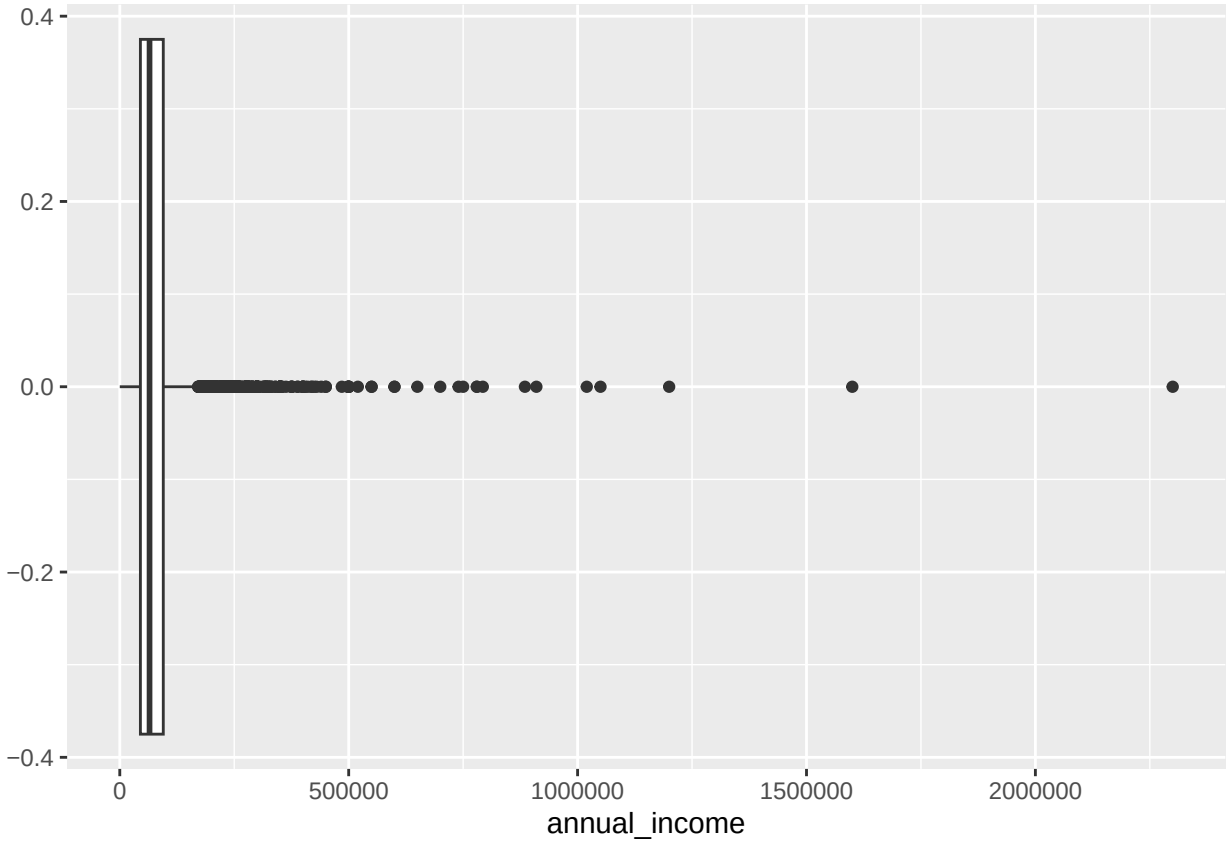
```
ggplot(loans, aes(x = interest_rate)) +
  geom_boxplot()
```




```
"slide 60"
```

```
## [1] "slide 60"
```

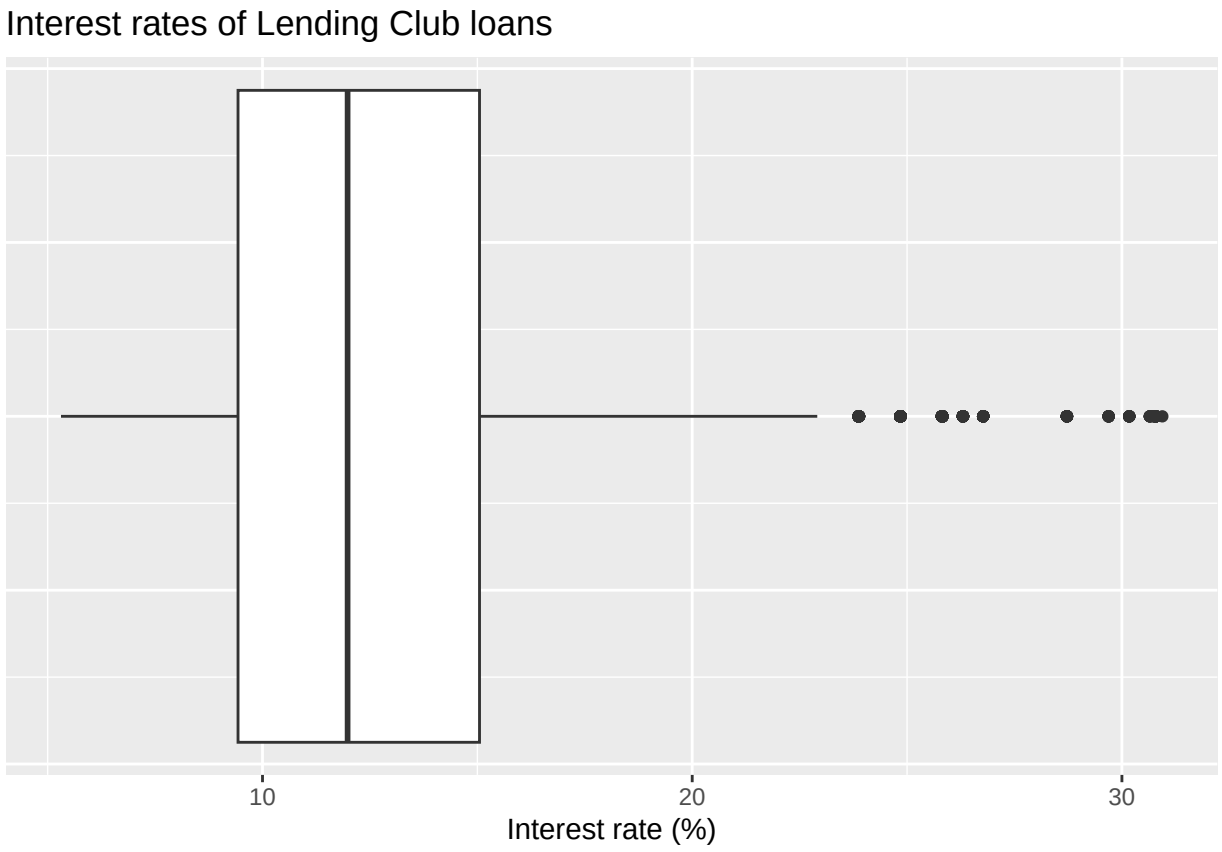
```
ggplot(loans, aes(x = annual_income)) +
  geom_boxplot()
```




```
"slide 61"
```

```
## [1] "slide 61"
```

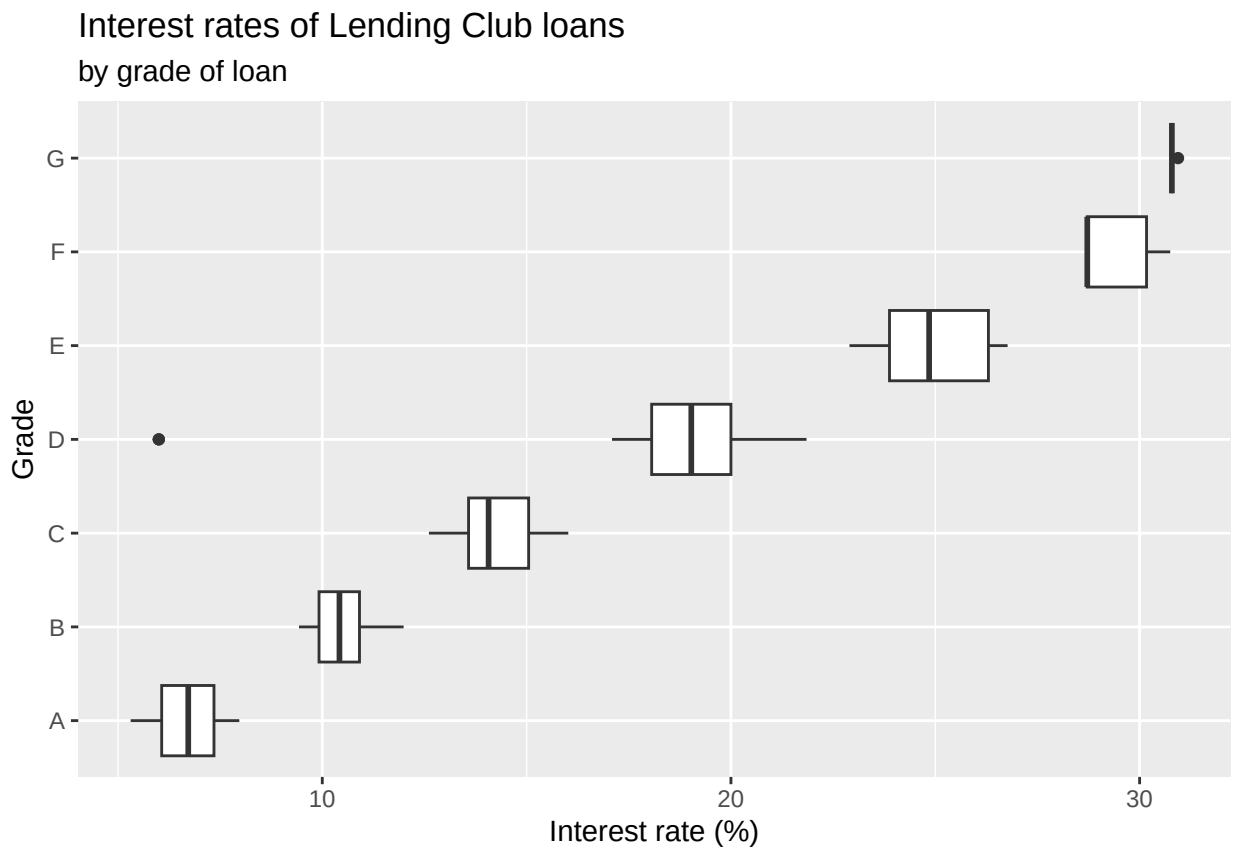
```
ggplot(loans, aes(x = interest_rate)) +geom_boxplot() +labs(x = "Interest rate (%)",y = NULL,
    title = "Interest rates of Lending Club loans") +
  theme( axis.ticks.y = element_blank(), axis.text.y = element_blank() )
```




```
"slide 62"
```

```
## [1] "slide 62"
```

```
ggplot(loans, aes(x = interest_rate,
y = grade)) +
  geom_boxplot() +
  labs(x = "Interest rate (%)",y = "Grade",title = "Interest rates of Lending Club loans",subtitle="by
```

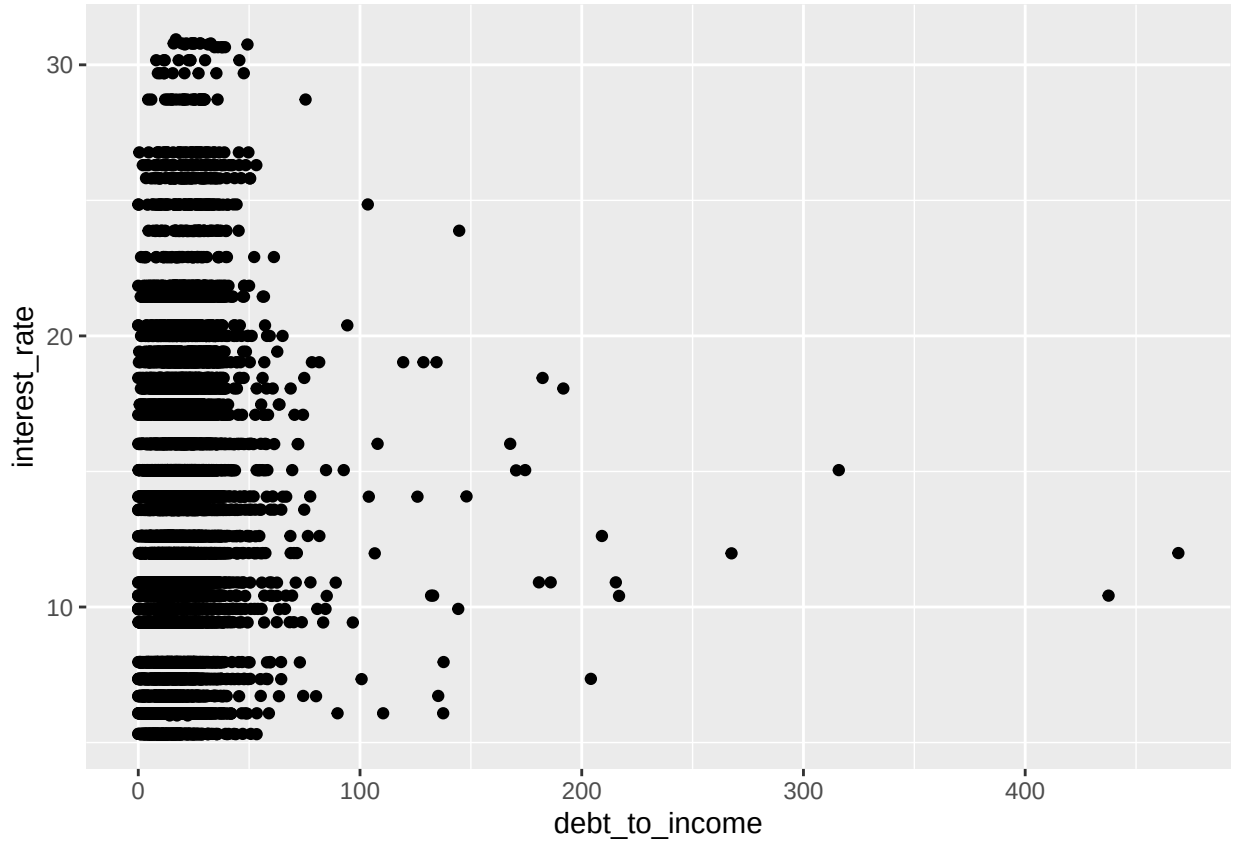



```
"slide 63"
```

```
## [1] "slide 63"
```

```
ggplot(loans, aes(x = debt_to_income, y = interest_rate)) +
  geom_point()
```

```
## Warning: Removed 24 rows containing missing values (`geom_point()`).
```

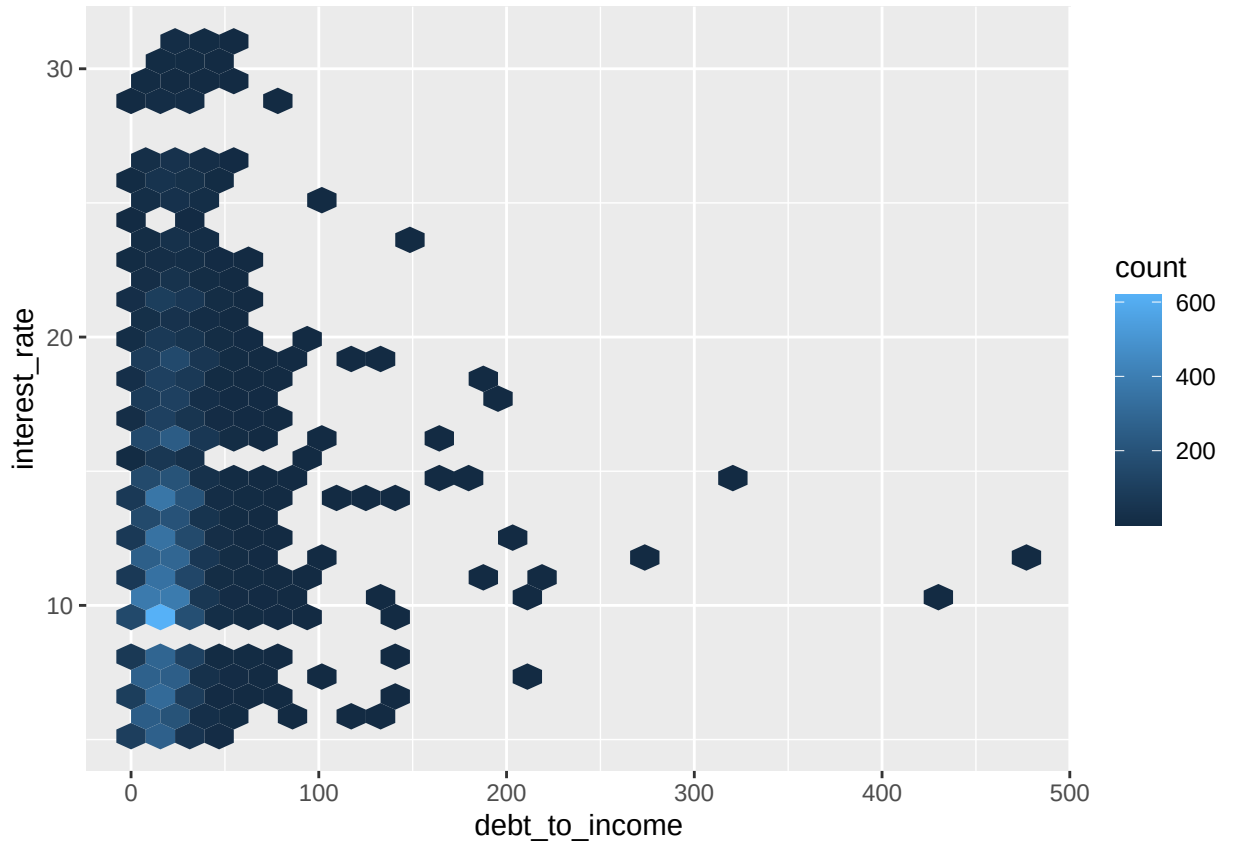



```
"slide 64"
```

```
## [1] "slide 64"
```

```
ggplot(loans, aes(x = debt_to_income, y = interest_rate)) +
  geom_hex()
```

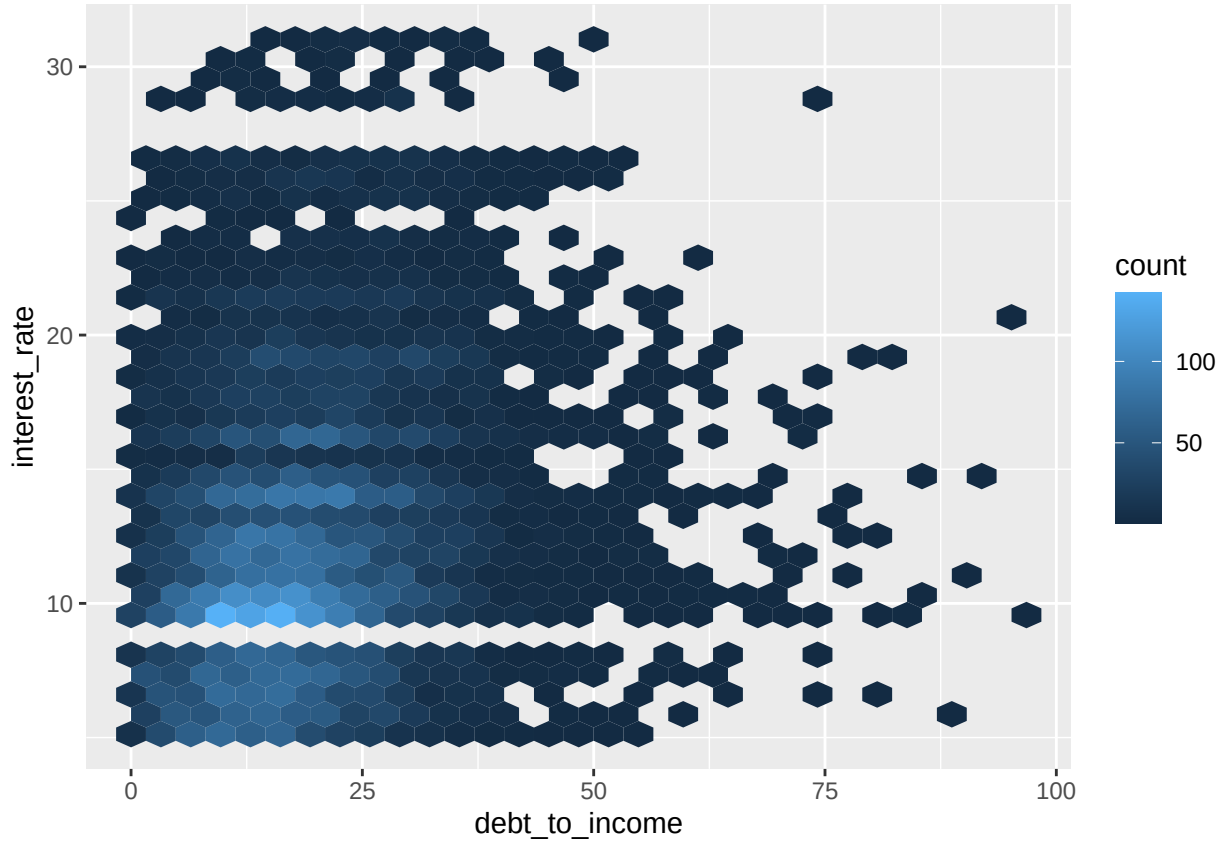
```
## Warning: Removed 24 rows containing non-finite values (‘stat_binhex()‘).
```




```
"slide 65"
```

```
## [1] "slide 65"
```

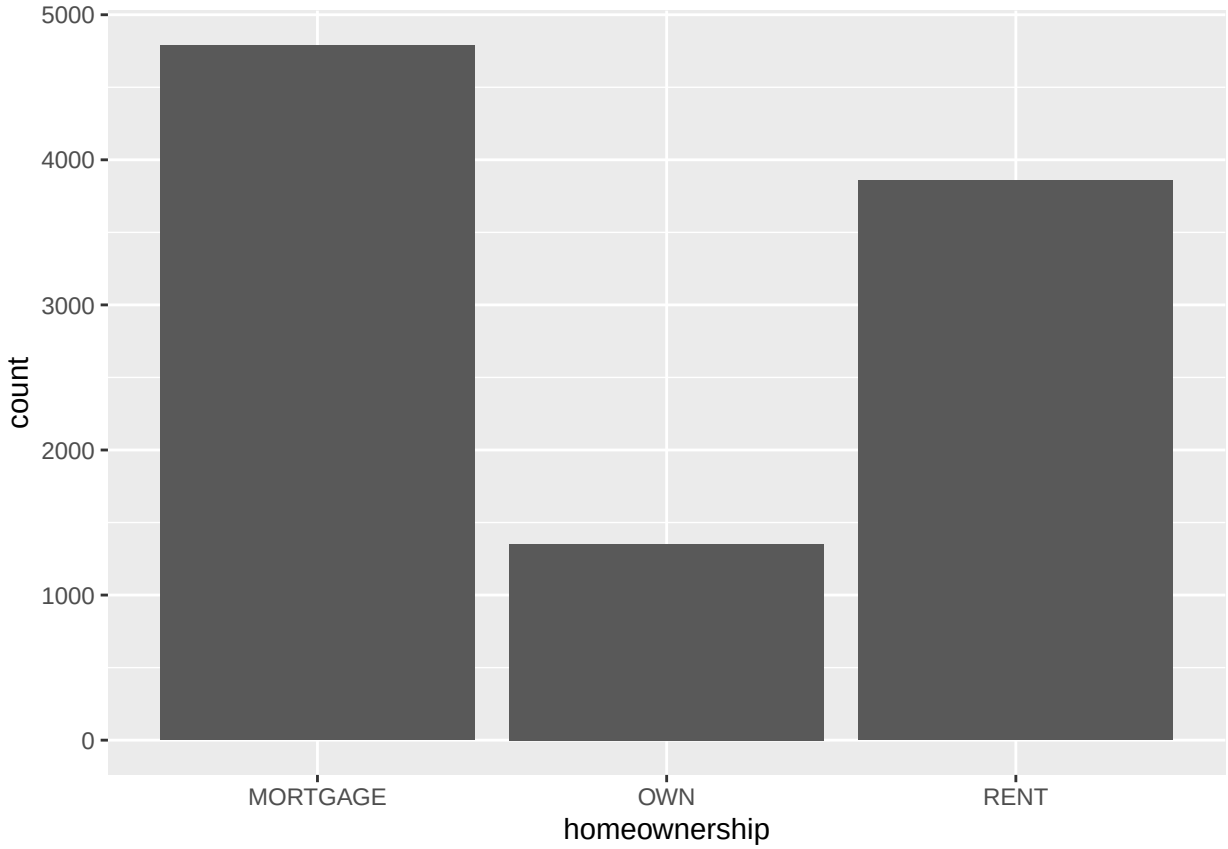
```
ggplot(loans %>% filter(debt_to_income < 100),
       aes(x = debt_to_income, y = interest_rate)) +
geom_hex()
```




```
"slide 67"
```

```
## [1] "slide 67"
```

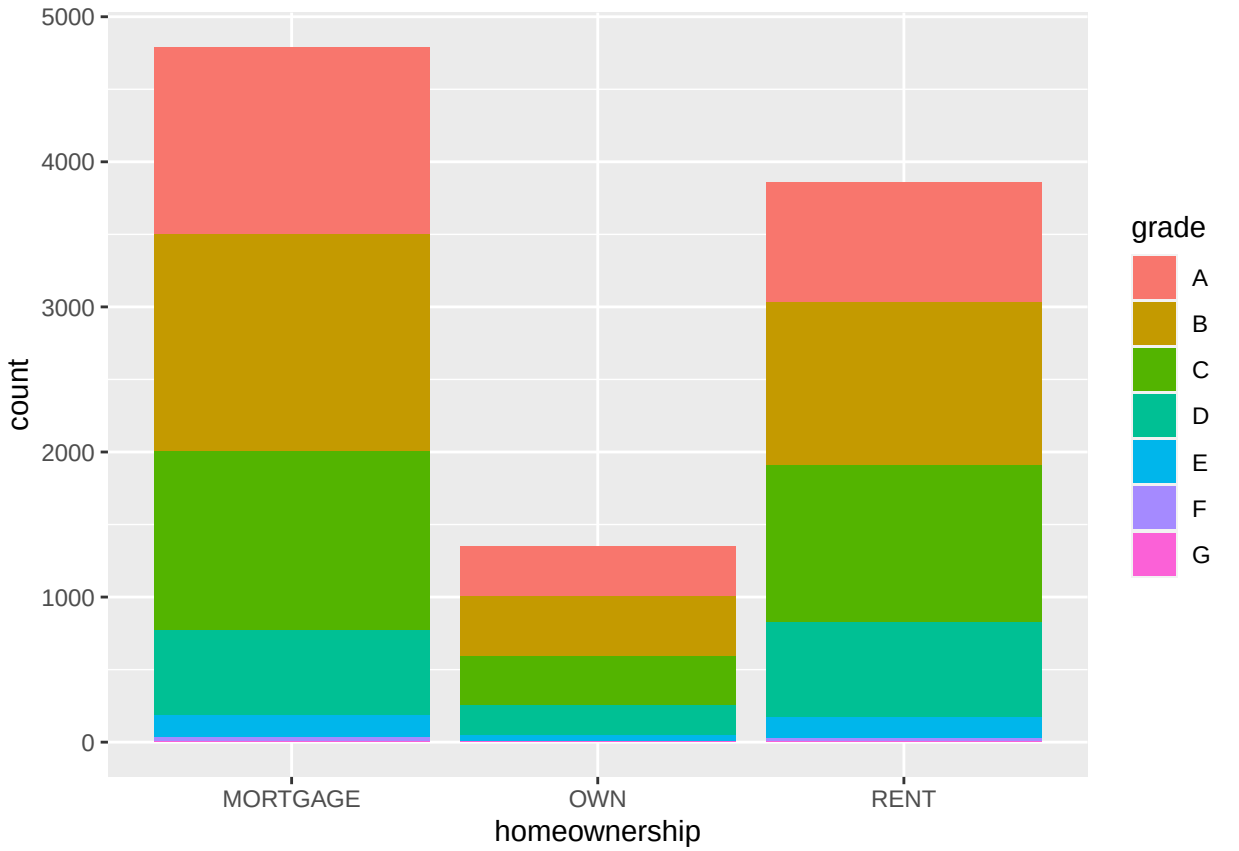
```
ggplot(loans, aes(x = homeownership)) +
  geom_bar()
```




```
"slide 68"
```

```
## [1] "slide 68"
```

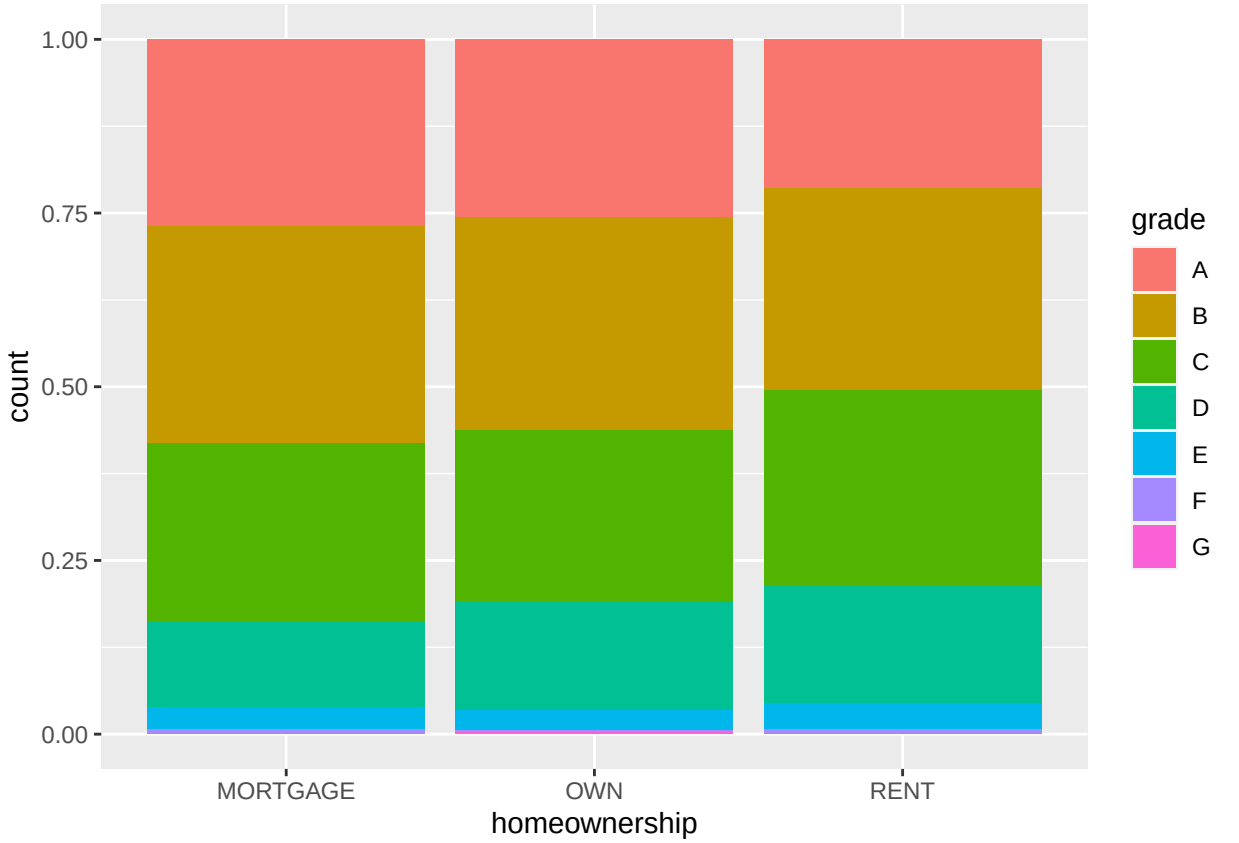
```
ggplot(loans, aes(x = homeownership,
fill = grade)) +
geom_bar()
```




```
"slide 69"
```

```
## [1] "slide 69"
```

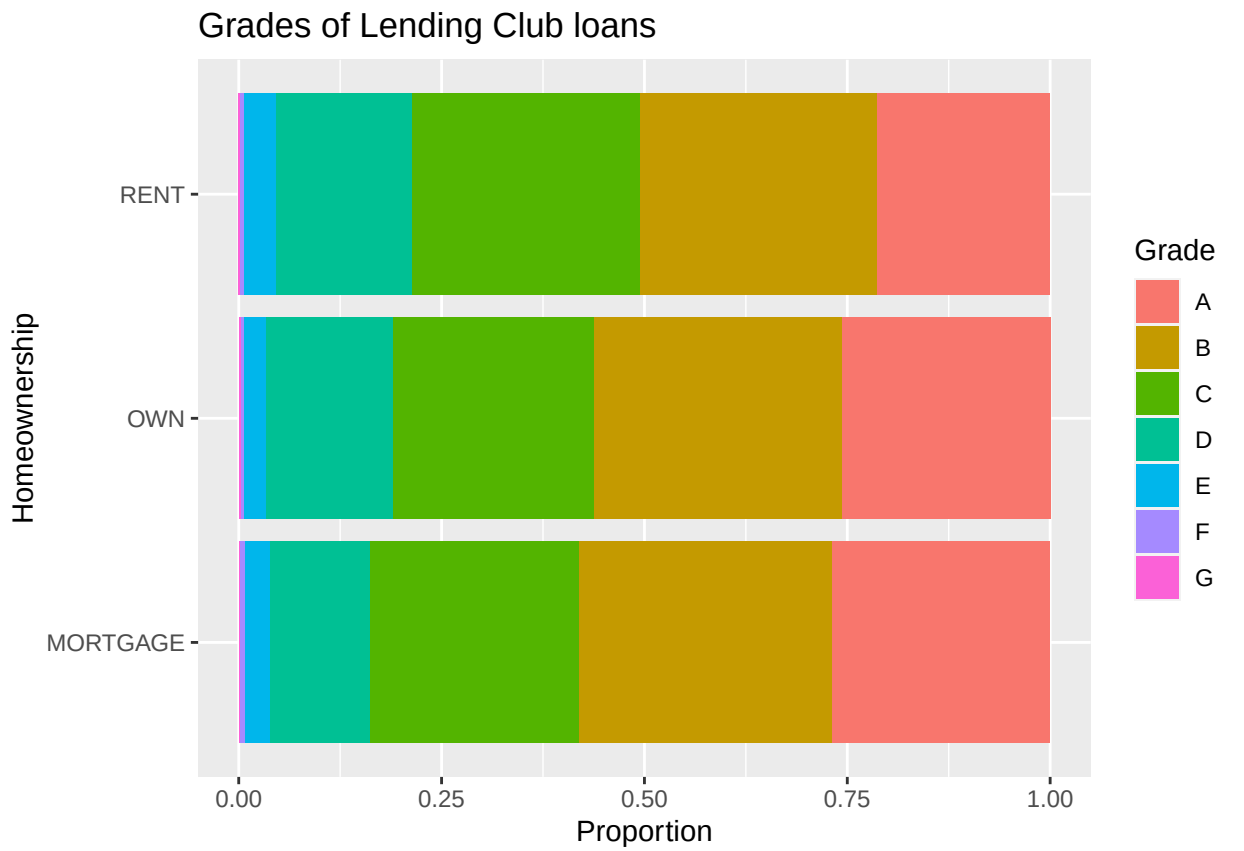
```
ggplot(loans, aes(x = homeownership, fill = grade)) +
  geom_bar(position = "fill")
```




```
"slide 71"
```

```
## [1] "slide 71"
```

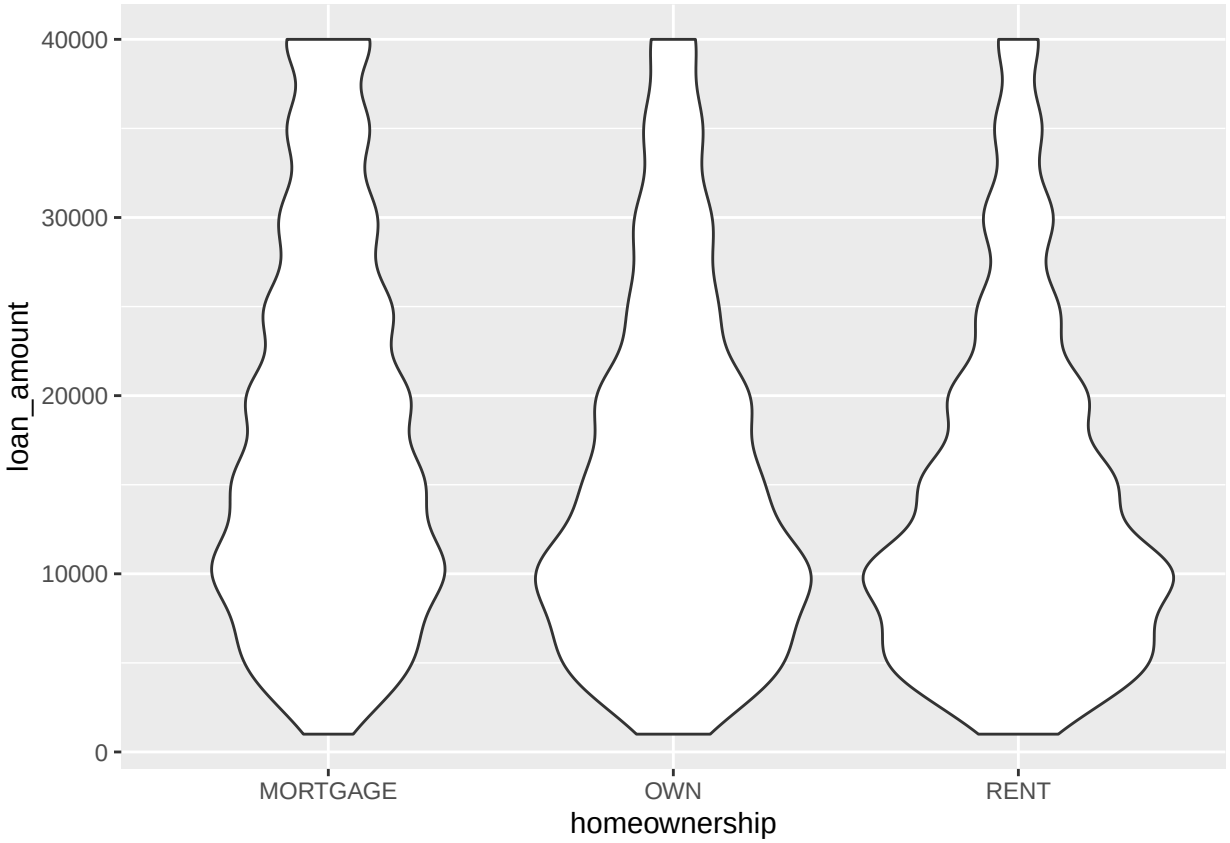
```
ggplot(loans, aes(y = homeownership, fill = grade)) + geom_bar(position = "fill") +
labs( x = "Proportion", y = "Homeownership", fill = "Grade", title = "Grades of Lending Club loans")
```




```
"slide 73"
```

```
## [1] "slide 73"
```

```
ggplot(loans, aes(x = homeownership, y = loan_amount)) +
  geom_violin()
```

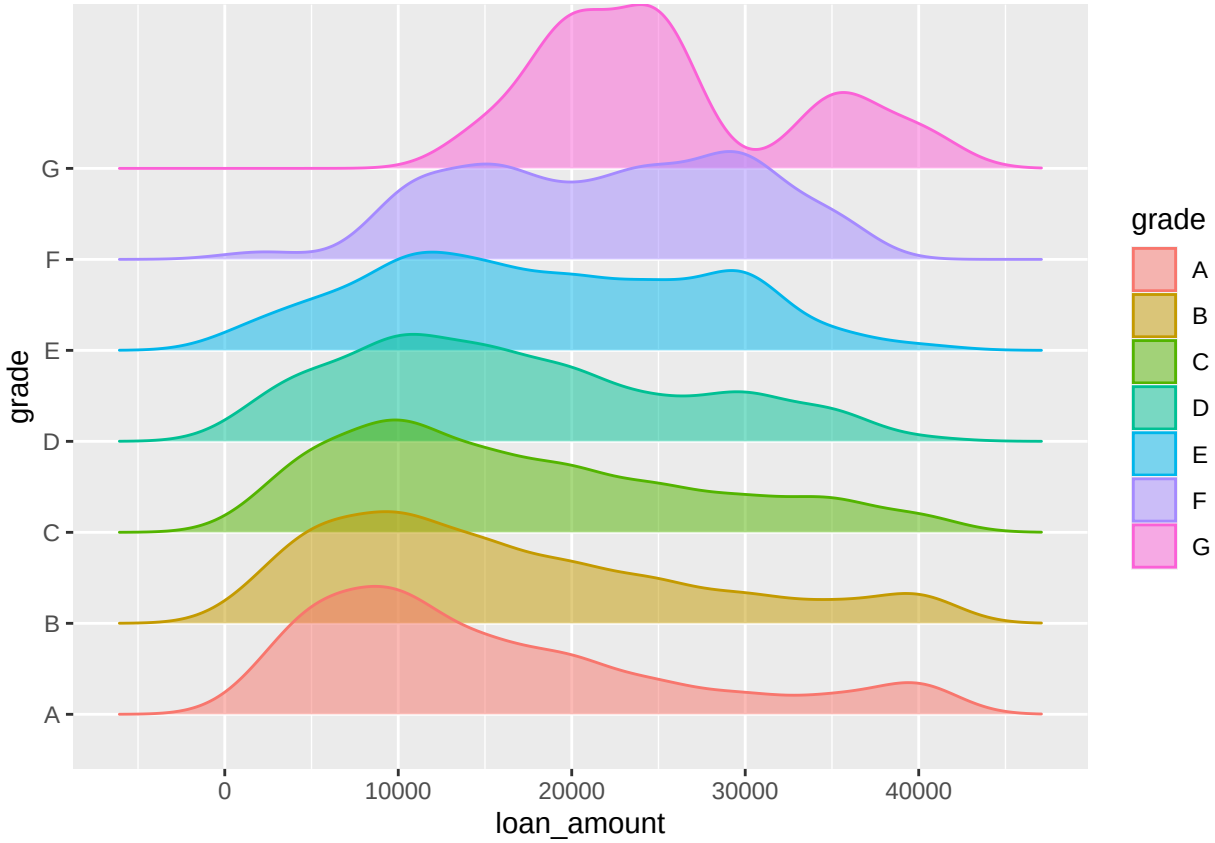



```
"slide 74"
```

```
## [1] "slide 74"
```

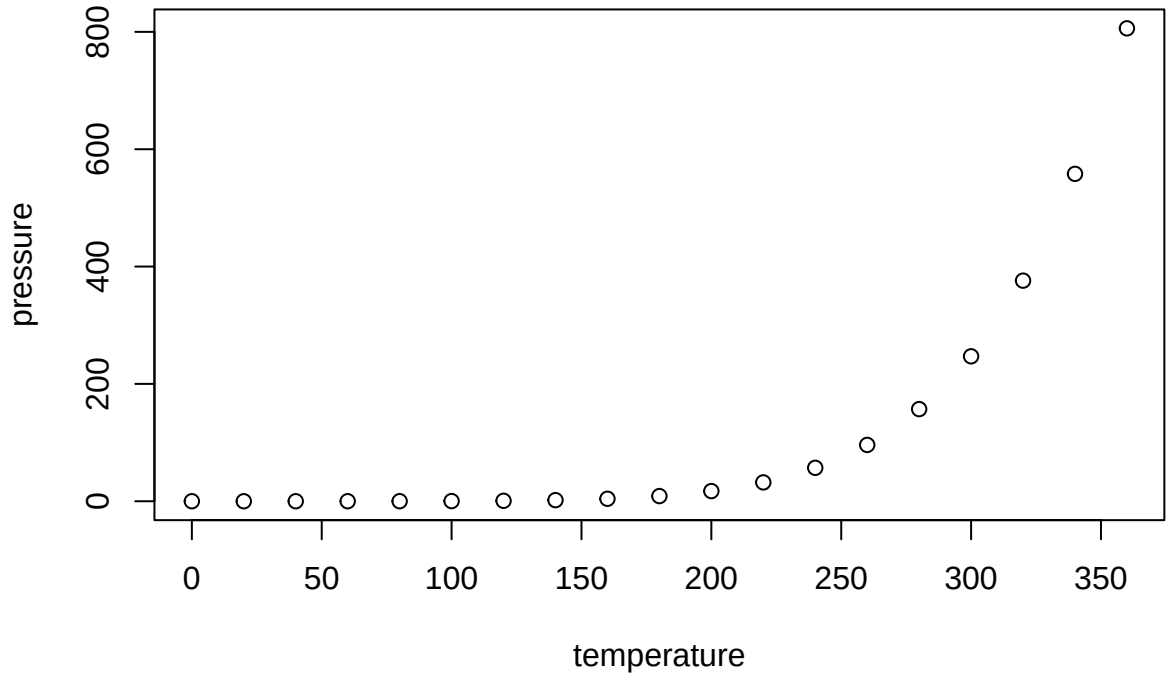
```
library(ggridges)
ggplot(loans, aes(x = loan_amount, y = grade, fill = grade, color = grade)) +
  geom_density_ridges(alpha = 0.5)
```

```
## Picking joint bandwidth of 2360
```



Including Plots

You can also embed plots, for example:



Note that the `echo = FALSE` parameter was added to the code chunk to prevent printing of the R code that generated the plot.