Learning Cross-Validation Techniques for Model Evaluation in R

Authored by

Mohammed looti

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In the fields of statistics and data science, the construction of a statistical or machine learning model usually pursues two fundamental goals. First, we seek to understand the underlying mechanisms and inherent relationships within the data. Second, and often more critically, we aim to build a robust tool capable of forecasting outcomes for new, unobserved data points.

To achieve a deep understanding of the inherent relationship between a set of **predictor variables** (or independent variables) and the target **response variable** (or dependent variable).
To utilize the derived model for accurate predictive modeling, ensuring reliable forecasts of future, unseen observations.

Ensuring the reliability and generalizability of the second objective--the ability to predict new outcomes accurately--is where the technique of Cross validation becomes absolutely indispensable. It provides a highly robust, systematic method for estimating the true predictive performance of a model on data it has never encountered during training. This process is crucial for preventing the model from simply memorizing the training data, a phenomenon known as overfitting.

Consider a practical application, such as constructing a multiple linear regression model designed to assess credit risk. This model might leverage input characteristics like an applicant's *age* and *income* as predictor variables to estimate their *loan default status* (the response variable). Our core mandate is to fit this model to our existing historical dataset and then confidently deploy it to predict the probability of default for any new applicant, based solely on their specific financial and demographic profile. Without a rigorous evaluation method, we risk deploying a model that performs well on historical data but fails dramatically in a production environment.

To genuinely determine if a model possesses strong, usable predictive ability, we must systematically test its performance on data instances that were explicitly withheld from its initial training phase. This rigorous testing process is the only way to obtain an unbiased and accurate estimate of the model's true generalization capacity and, consequently, its expected prediction error when faced with real-world data.

The Necessity of Cross-Validation for Estimating Prediction Error

The methodology of **Cross validation** is foundational in modern machine learning, encompassing a diverse set of techniques engineered specifically to quantify the expected prediction error of any statistical or machine learning model. Unlike simple in-sample metrics, these cross-validation methods systematically partition the available data to mimic the challenging conditions of a real-world deployment where completely new data points are continually introduced. This simulation process is vital because it guards against overly optimistic performance estimates that arise when testing a model on the same data used for training.

Although specific implementations vary--such as the number of folds or repeats used--the core philosophy underlying all forms of cross-validation adheres to a strict, standardized operational procedure designed to isolate training and testing phases:

A designated portion of the observations within the complete dataset is deliberately sequestered and set aside. This "hold-out" set, often comprising 15% to 25% of the total data, will serve as the unbiased test bed.
The model is rigorously fitted, or "trained," using only the remaining, larger subset of observations. This ensures the model parameters are estimated independently of the test data.
The fully trained model is then applied to generate predictions exclusively on the observations that were initially set aside (the test set).

By meticulously evaluating the discrepancy between the model's generated predictions and the true, actual values within the held-out test set, we derive an objective, quantifiable measure of the model's generalization capability. This metric serves as the best available proxy for how the model will perform once deployed to handle new, unseen data streams.

Essential Quantitative Metrics for Assessing Regression Model Accuracy

Once a model is trained and used to generate predictions on new observations, we rely on specific quantitative metrics to measure its overall accuracy, goodness-of-fit, and predictive quality. The selection of the most appropriate metric is critical and fundamentally depends on the nature of the task; for example, whether the model is performing classification (predicting categories) or regression (predicting continuous values). For the regression tasks demonstrated in this guide, three common metrics stand out:

Multiple R-squared: Often simply referred to as R^2, this metric serves as a key statistical indicator quantifying the proportion of the variance in the response variable that is predictable from the predictor variables. A perfect fit yields a value of 1, meaning the model explains 100% of the variance, while a value near 0 indicates a negligible linear relationship. Consequently, higher R-squared values strongly suggest that the chosen predictor variables are highly effective at explaining the variation observed in the outcome.
Root Mean Squared Error (RMSE): RMSE is arguably the most widely used metric for regression model evaluation. It calculates the average magnitude of the prediction error made by the model, expressed in the same units as the response variable. Mathematically, it is derived as the square root of the average of the squared differences between the true values and the predicted values. Because the errors are squared before averaging, RMSE inherently places a much greater penalty on large, isolated errors (outliers). For model selection, the objective is always to minimize the RMSE, as lower values signify a superior and more precise model fit.
Mean Absolute Error (MAE): MAE measures the average absolute difference between the true

observed value and the corresponding predicted value. A key distinction from RMSE is that MAE uses absolute differences rather than squared differences. This characteristic makes MAE inherently less sensitive to outliers and provides a clearer, linear interpretation of the average error magnitude. Similar to RMSE, lower values for MAE also signify better model performance.

Practical Implementation of Four Cross-Validation Techniques in R

To move from theory to practice, we will now meticulously examine the implementation of four distinct and progressively complex cross-validation techniques within the R programming environment. These methodologies differ primarily in how they structure the partitioning of the data and, consequently, how they derive the final, aggregated estimate of the model's prediction error. Understanding these variations is key to choosing an appropriate validation strategy for a given dataset size and computational budget.

The Validation Set Approach (Simple Hold-out)
Standard k-fold Cross Validation
Leave One Out Cross Validation (LOOCV)
Repeated k-fold Cross Validation (Enhanced Stability)

For demonstration purposes across all subsequent examples, we will utilize a specific, manageable subset of the widely known built-in R dataset, *mtcars*. This dataset provides key automotive metrics. We will focus on predicting miles per gallon (mpg) using three crucial predictors: engine displacement (disp), gross horsepower (hp), and rear axle ratio (drat). The initial setup of our working data frame is executed below:

```
#define dataset by selecting relevant columns
data <- mtcars

#view first six rows of new data for verification
head(data)

# mpg disp hp drat
#Mazda RX4 21.0 160 110 3.90
#Mazda RX4 Wag 21.0 160 110 3.90
#Datsun 710 22.8 108 93 3.85
#Hornet 4 Drive 21.4 258 110 3.08
#Hornet Sportabout 18.7 360 175 3.15
#Valiant 18.1 225 105 2.76
```

Throughout these implementations, our objective remains consistent: to construct a multiple linear regression model where the variables *disp*, *hp*, and *drat* serve as the primary predictor variables,

and *mpg* is established as the designated response variable. We use cross-validation to assess the stability and accuracy of this relationship.

The Validation Set Approach: Simplicity and Bias

The **validation set approach** represents the most straightforward and computationally efficient method of model validation. This technique involves a single, definitive, random partitioning of the entire dataset into two mutually exclusive segments: the training set, used for fitting the model's parameters, and the validation or test set, reserved exclusively for performance assessment. This simple hold-out strategy provides a quick initial gauge of a model's performance outside its training environment.

The standard execution of the validation set approach follows a four-step sequence. Typically, 70% to 80% of the data is allocated for training, leaving the remaining 20% to 30% for testing. Once the partition is established, the statistical model is fitted solely on the training data. Subsequently, the derived model is employed to predict the outcomes for the unseen observations in the reserved test set. Finally, performance metrics like R-squared, RMSE, and MAE are calculated using the test set predictions to quantify model quality. When evaluating different candidate models, the one achieving the lowest prediction error metrics on the test set is generally preferred.

The chief advantage of this method is its computational efficiency, as the model is only required to be trained once. However, this simplicity introduces a significant drawback: the model is built using only a fraction of the total available data, which can lead to high variance in the estimated prediction error. If the random split happens to reserve a test set containing highly unique or unrepresentative data points, the resulting model evaluation may be biased, failing to accurately reflect the model's true generalization capacity across the entire population.

Example: Validation Set Implementation in R

This R example demonstrates the practical application of the validation set approach using the *mtcars* subset. We utilize functions from the *caret* library to ensure a controlled and reproducible split, partitioning 80% of the data for training and 20% for testing. We then fit the linear model, generate predictions on the hold-out test data, and evaluate the prediction quality using the critical regression metrics.

#load *dplyr* library used for data manipulation
library(dplyr)

#load *caret* library used for partitioning data into training and test set
library(caret)

```
#make this example reproducible
set.seed(0)

#define the dataset
data <- mtcars

#split the dataset into a training set (80%) and test set (20%). createDataPartition ensures stratified sampling on the response variable (mpg).
training_obs <- data$mpg %>% createDataPartition(p = 0.8, list = FALSE)

train <- data
test <- data

# Build the linear regression model on the training set
model <- lm(mpg ~ ., data = train)

# Use the fitted model to make predictions on the held-out test set
predictions <- model %>% predict(test)

#Examine R-squared, RMSE, and MAE of predictions
data.frame(R_squared = R2(predictions, test$mpg),
RMSE = RMSE(predictions, test$mpg),
MAE = MAE(predictions, test$mpg))

# R_squared RMSE MAE
#1 0.9213066 1.876038 1.66614
```

k-fold Cross Validation: Reducing Bias and Variance Trade-offs

The inherent instability and reliance on a single, potentially unrepresentative split in the validation set approach are effectively mitigated by the **k-fold cross validation approach**. This technique is designed to maximize data utilization by systematically partitioning the entire dataset into multiple segments. Crucially, k-fold ensures that every single data point is utilized at least once as part of a testing set and utilized k-1 times as part of a training set, leading to a much more stable and reliable estimate of predictive performance.

The rigorous procedure for k-fold cross validation is systematic. First, the dataset is randomly segmented into k equally sized "folds" or subsets--commonly using k=5 or k=10. The iterative process then begins: in each of the k iterations, the model is trained on the combined data from k-1 folds, with one subset left out. This left-out subset serves as the validation fold for that iteration, where the trained model generates predictions. This entire sequence is repeated k times,

guaranteeing that every fold serves exactly once as the dedicated test set. The overall quality of the model is ultimately quantified by averaging the k individual test errors (RMSE, MAE, R-squared) obtained from all iterations, resulting in the final, aggregate **cross-validation error**.

The primary strength of the k-fold method is that by training the model multiple times using diverse data segments, it significantly reduces the potential bias associated with using a small training set, resulting in a less biased estimate of true performance. However, a crucial challenge remains: determining the optimal value for k. Lower k values, like k=3, result in higher bias but lower variability in error estimates, whereas higher k values (e.g., k=10 or more) result in lower bias but potentially increased variability due to highly similar training sets. Standard practice typically recommends setting k to 5 or 10, as this range generally provides the most effective balance between managing bias and variance while maintaining reasonable computational feasibility.

Example: k-fold Implementation in R

This example applies 5-fold cross validation to our *mtcars* subset using the powerful *caret* package, which simplifies the resampling process. We define a control object specifying the cross-validation method (method = "cv") and the number of folds (number = 5). The output summarizes the average performance metrics calculated across the five distinct iterations.

#load *dplyr* library used for data manipulation
library(dplyr)

#load *caret* library used for partitioning data into training and test set
library(caret)

#make this example reproducible
set.seed(0)

#define the dataset
data <- mtcars

#define the cross-validation parameters (5 folds)
train_control <- trainControl(method = "cv", number = 5)

#train the model
model <- train(mpg ~ ., data = data, method = "lm", trControl = train_control)

#Summarize the results, showing the cross-validated metrics
print(model)

#Linear Regression

```
#
#32 samples
# 3 predictor
#
#No pre-processing
#Resampling: Cross-Validated (5 fold)
#Summary of sample sizes: 26, 25, 26, 25, 26
#Resampling results:
#
# RMSE Rsquared MAE
# 3.095501 0.7661981 2.467427
#
#Tuning parameter 'intercept' was held constant at a value of TRUE
```

Leave One Out Cross Validation (LOOCV): Maximizing Training Data

The **Leave One Out Cross Validation (LOOCV) approach** represents an extreme, yet highly rigorous, manifestation of k-fold validation. In LOOCV, the number of folds (k) is set equal to N, the total number of observations in the dataset. This means that the model must be trained and fitted a total of N times, making it computationally intensive, especially for large datasets. However, this method ensures that the training set in each iteration is as large as possible (N-1 observations), leading to a highly unbiased estimate of the performance.

The procedure for LOOCV is defined by its meticulous execution: In each iteration, the model is built using every observation in the dataset except for one single observation, which is designated as the test set. The resulting model is then immediately used to predict the value of that single, missing observation, and the test error for that specific prediction is meticulously recorded. This entire process is repeated N times, iterating through every observation in the dataset. The final quality metric is then calculated by averaging all N individual prediction errors that were obtained.

While LOOCV significantly reduces potential bias in the error estimate by using nearly all available data for training, it suffers from a major statistical drawback: high variability. Because the training sets across the N iterations are almost identical (they differ by only one observation), the resulting prediction errors are highly correlated. This correlation can lead to high variance in the overall error estimation, potentially making it less stable than k-fold CV with k=5 or k=10. Furthermore, the necessity of fitting N separate models makes LOOCV highly computationally inefficient and impractical for any moderately sized or large dataset.

Example: LOOCV Implementation in R

Implementing LOOCV in the R programming environment is straightforward using the *caret* package, where we simply specify the method as "LOOCV" in the training control object. Note that since our *mtcars* subset contains 32 observations, the model is trained 32 distinct times.

```
#load dplyr library used for data manipulation
library(dplyr)

#load caret library used for partitioning data into training and test set
library(caret)

#make this example reproducible
set.seed(0)

#define the dataset
data <- mtcars

#specify that we want to use LOOCV
train_control <- trainControl(method = "LOOCV")

#train the model
model <- train(mpg ~ ., data = data, method = "lm", trControl = train_control)

#summarize the results
print(model)

#Linear Regression
#
#32 samples
# 3 predictor
#
#No pre-processing
#Resampling: Leave-One-Out Cross-Validation
#Summary of sample sizes: 31, 31, 31, 31, 31, 31, ...
#Resampling results:
#
# RMSE Rsquared MAE
# 3.168763 0.7170704 2.503544
#
#Tuning parameter 'intercept' was held constant at a value of TRUE
```

Repeated k-fold Cross Validation: Enhancing Stability

The **repeated k-fold cross validation** method is an advanced extension specifically engineered to mitigate the high variance and sensitivity to initial data partitions that occasionally compromise the standard k-fold approach. This technique significantly stabilizes the error estimate by executing the entire standard k-fold cross validation process multiple times (T repeats), using different random splits for each repeat. For instance, one might repeat 5-fold cross-validation four distinct times, resulting in 20 total model fits.

By introducing greater randomization into the data splitting across the T repeats, this method ensures that the final error estimate is far less dependent on the initial, arbitrary partitioning. The final, robust measure of model performance is then calculated as the overall mean error averaged across all T repeats and all k folds. This meticulous averaging provides a more reliable and stable assessment of the model's true generalization capacity, offering perhaps the most trustworthy estimate of the expected prediction error among the methods discussed.

The primary benefit of repeated k-fold validation is clear: it yields a much more stable and unbiased estimate of performance compared to a single run of k-fold CV. However, this stability comes at a direct cost to computational efficiency. Since the model-fitting process must be repeated T times multiplied by k folds, this is the most computationally intensive method presented here, demanding careful consideration when applied to very large datasets or complex, slow-to-train models.

Example: Repeated k-fold Implementation in R

The following R code demonstrates repeated k-fold CV by performing 5-fold cross validation, repeated 4 different times. In the `trainControl` function, we set `method = "repeatedcv"` and specify the number of repeats.

#load *dplyr* library used for data manipulation
library(dplyr)

#load *caret* library used for partitioning data into training and test set
library(caret)

#make this example reproducible
set.seed(0)

#define the dataset
data <- mtcars

#define the number of subsets to use and number of times to repeat k-fold CV

```
train_control <- trainControl(method = "repeatedcv", number = 5, repeats = 4)

#train the model
model <- train(mpg ~ ., data = data, method = "lm", trControl = train_control)

#summarize the results
print(model)

#Linear Regression
#
#32 samples
# 3 predictor
#
#No pre-processing
#Resampling: Cross-Validated (5 fold, repeated 4 times)
#Summary of sample sizes: 26, 25, 26, 25, 26, 25, ...
#Resampling results:
#
# RMSE Rsquared MAE
# 3.176339 0.7909337 2.559131
#
#Tuning parameter 'intercept' was held constant at a value of TRUE
```

Strategic Guidance on Selecting the Optimal Number of Folds (k)

One of the most nuanced and subjective decisions when implementing cross validation is the selection of the optimal number of folds, k. This choice is critical because it directly dictates the trade-off between the bias and variance of the resulting prediction error estimate. Bias is inversely related to the size of the training set; variance is related to the correlation between the error estimates from each fold.

Understanding this balance is key: A smaller number of folds (e.g., k=3) means that a larger portion of the data is reserved for testing relative to training, resulting in smaller training sets and thus higher bias in the model parameters. However, these larger test sets help reduce the variability of the final error estimate. Conversely, a higher number of folds (approaching LOOCV, where k=N) means larger training sets, which reduces bias but increases the correlation between the individual fold errors, leading to higher overall variability in the cross-validation error.

Beyond statistical considerations, computational time is a major practical constraint. Since a completely new model instance must be trained for every single fold, choosing a very high number

of folds drastically increases the required processing time, especially when working with models that are already complex or when managing massive datasets. Due to these combined factors of statistical efficacy and computational practicality, standard industry practice overwhelmingly favors performing k-fold cross validation with either 5 or 10 folds. This range consistently offers an effective, globally recognized balance for managing high variability while minimizing bias and ensuring the process remains feasible within typical project timelines.

Deploying the Production Model: The Final Training Step

It is critical to recognize that cross validation is purely an assessment and evaluation tool. Its primary function is to provide an objective estimate of a model's expected out-of-sample prediction error. It is invaluable when performing model selection, allowing data scientists to accurately compare two or more competing model architectures (e.g., linear regression versus random forest) by identifying which candidate consistently achieves the superior performance based on cross-validated metrics like RMSE or R-squared.

A common misconception is that one of the model instances trained during the cross-validation folds should be retained for deployment. This is incorrect. The intermediate models generated throughout the k-fold process are purely statistical instruments used for performance estimation; they are not the final product. Once cross validation has successfully identified the optimal model type and hyperparameter settings, the data scientist must then proceed to fit the chosen architecture one final time using **all** of the available data points.

For instance, if a 5-fold cross validation process confirms that a specific multiple linear regression model offers the best trade-off between bias and variance for our task, the definitive production model is then built by training it on the entirety of the dataset. We consciously avoid leaving out any final validation folds or retaining the intermediate models. This essential final training step maximizes the information captured by the model, ensuring the deployed version is as robust and accurate as possible before it is released for predictive modeling in a real-world environment.