# Equifax hack

- In September 2017, credit reporting giant Equifax stated that they had been hacked, and the sensitive personal information of 143 million US citizens had been compromised
- Very sensitive information of these people like names, age, birth dates,
  Social Security numbers, all gone in an unprecedented heist.
- o How did/do the following data topics impact people?
  - It has hurt many people in the United States by allowing their data to be used or stolen by other people.
- How do algorithms associated with the topics cause them to be used negatively?
  - They failed to install protection software on their database.
- What can be done to address these inequities?
  - By making sure every company's data that is dealing with sensitive information has the correct protection things.

### Cambridge Analytica

- It was found that Facebook breached data protection laws by failing to keep users' personal information secure, allowing **Cambridge Analytica** to harvest the data of up to 87 million people without their consent worldwide.
- o How did/do the following data topics impact people?
  - They did not keep their users data secure.
- How do algorithms associated with the topics cause them to be used negatively?
  - They failed to install protection software on their database.
- What can be done to address these inequities?
  - By making sure every company's data that is dealing with sensitive information has the correct protection things.

#### Banjo (software)

- Banjo is a software application and framework for structure learning of static and dynamic Bayesian networks
- A Bayesian network is a compact, flexible and interpretable representation of a joint probability distribution.
- A Bayesian network could represent the probabilistic relationships between diseases and symptoms.
- In May, the company experienced backlash and suspending of contracts after Patton's membership in the Ku Klux Klan and participation in a drive-by terrorist attack on a synagogue was revealed.
- o How did/do the following data topics impact people?

- It allowed people to lose trust in the banjo app as its founder or leadership position had ties with the Ku Klux Klan and participated in actions with that clan.
- How do algorithms associated with the topics cause them to be used negatively?
  - The banjo app is a news outlet site for news around the world so they could tweak news or not show some news at all if it hurts a certain group of people.
- What can be done to address these inequities?
  - Making sure that their app does not have algorithms that disregard news if it is in correlation with a certain group.
- dataminr/palantir/endeca
  - Dataminr is an artificial intelligence company
    - Dataminr Pulse, is used by corporations to monitor real-time events, and to aid with crisis response by providing playbooks, messaging tools and post-event documentation.
  - Palantir is a public American software company that specializes in big data analytics.
  - Endeca is a hybrid search-analytical database and it can be used as a search engine
  - o How did/do the following data topics impact people?
    - These large databases and software companies allow the public to get lots of information from their database as it acts like an internet search engine.
  - How do algorithms associated with the topics cause them to be used negatively?
    - Some of the data was used against US protests and then sent to china.
  - What can be done to address these inequities?
    - Making sure that every database is only allowing the correct people to get access to its information.

# Credit ratings

- Credit rating is a professional judgment about the likelihood that someone or organization will fulfill their financial obligation as at when due.
- In other words it is a fugue of how trustworthy you are with other people's money.
- How did/do the following data topics impact people?
  - They palace a number over someone's head that tells what their credibility is.

- How do algorithms associated with the topics cause them to be used negatively?
  - Algorithms that discriminate against people based on their credit score or data that is correlated.
- What can be done to address these inequities?
  - Making sure that copones are not allied to weed out people just based on data from their portfolio.

### Redlining

- Redlining is a discriminatory practice that consists of the systematic denial of services such as mortgages, insurance loans, and other financial services to residents of certain areas, based on their race or ethnicity.
- o Practically discrimination
- o How did/do the following data topics impact people?
  - It discriminates against some people who want mortgages and financial things.
- How do algorithms associated with the topics cause them to be used negatively?
  - It is an algorithm that discriminates against people based on age, race, ethnicity, economic class and location.
- What can be done to address these inequities?
  - Not allowing these algorithms to discriminate based on race, ethnicity, location etc. Everyone should have a fair chance.
- Congressional Districts creation
  - Congressional districts are fixed areas of the United States where they can vote for their spot in the house and/or senate.
  - The land area is based on population
  - How did/do the following data topics impact people?
    - It can group a certain group of people together to get a desired outcome.
  - How do algorithms associated with the topics cause them to be used negatively?
    - These algorithms will find the ideas of a group of people and gerrymander the location so it favors a candidate and thus nobody really gets a fair vote.
  - What can be done to address these inequities?
    - Making sure that there is no gerrymandering based on things like race, religion etc and that the boundaries are not irregular.