Bias Detection Report

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1. Bias Type: Distribution

2. Relevant Feature(s): Installment rate in percentage of disposable income

3. Bias Level: Skewness - Level 2 (Low bias)

4. Additional Explanation: The skewness value of -0.5313 indicates a slight left skew, suggesting

that lower installment rates are slightly more common than higher ones, but the bias is low. The

kurtosis value of -1.2105 indicates a platykurtic distribution, meaning the data is more evenly spread

with fewer extreme values, supporting the low bias level.

Overall Bias Level: Level 2 (Low bias)