

Bias Detection Report

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Bias Type: Correlation

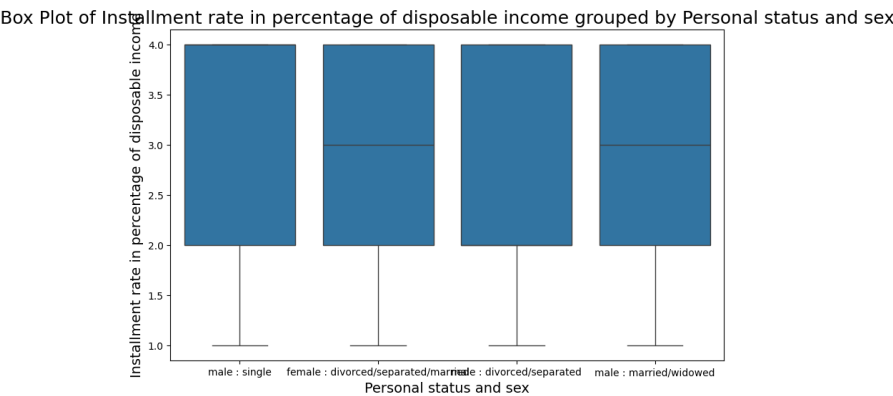
Relevant Features:

- Installment rate in percentage of disposable income (Numerical)
- Personal status and sex (Categorical)

Bias Level: Level 1 (No Bias)

HSIC Analysis:

The Hilbert-Schmidt Independence Criterion (HSIC) value was calculated to be approximately 6.89×10^{-9} , indicating no substantial correlation bias between the two features.



Conclusion:

Based on the HSIC calculation and visual analysis, there is no significant correlation bias between "Installment rate in percentage of disposable income" and "Personal status and sex". The dataset appears unbiased in the context of loan structuring related to these features.

Recommendations:

Given the absence of bias, the dataset can be confidently used for further analysis related to loan structuring without concerns of bias in these specific features.