Bias Detection Report

Bias Detection Report for 'Installment rate in percentage of disposable income'

Bias Type: Distribution Bias

Relevant Feature: Installment rate in percentage of disposable income

Skewness Analysis: Value: -0.5313, Bias Level: Level 2 (Minimal Bias). The data is slightly left-skewed, indicating that a few data points extend towards lower values, but overall, the skewness is not significant.

Kurtosis Analysis: Value: -1.2105, Bias Level: Level 5 (Extreme Bias). The platykurtic nature suggests a distribution with lighter tails and a flatter peak, indicating less variability in the data compared to a normal distribution.

Outlier Detection: Outlier Percentage: 0.0%, Bias Level: Level 1 (No Bias). There are no significant outliers, indicating that extreme values are not present in the dataset.

Overall Bias Level: Moderate Bias due to the significant flatness of the distribution, as indicated by the kurtosis value.

Recommendations: Consider investigating the causes of the flat distribution and explore potential adjustments to ensure a more balanced distribution.