Bias Detection Report

Based on the results from the HSIC and Cohen's d calculations, it appears that there is no significant correlation bias between the 'Credit risk (Good/Bad)' and 'foreign worker' features in the dataset.

The HSIC value of 4.800952380952356e-10 is very close to 0, indicating no significant correlation bias.

The Cohen's d value of 0.435866851651725 indicates a small to medium effect size, suggesting that there may be some difference in the mean credit risk between foreign workers and non-foreign workers, but it is not statistically significant.

Therefore, I conclude that the bias level is Level 1, indicating no significant bias.