

Individual Harms		Collective / Societal Harms
Illegal	Unfair	
Loss of Opportunity		
<b>Employment Discrimination</b> E.g. Filtering job candidates by race or genetic/health information	E.g. Filtering candidates by work proximity leads to excluding minorities	Differential Access to Job Opportunities
<b>Insurance &amp; Social Benefit Discrimination</b> E.g. Higher termination rate for benefit eligibility by religious group	E.g. Increasing auto insurance prices for night-shift workers	Differential Access to Insurance & Benefits
<b>Housing Discrimination</b> E.g. Landlord relies on search results suggesting criminal history by race	E.g. Matching algorithm less likely to provide suitable housing for minorities	Differential Access to Housing
<b>Education Discrimination</b> E.g. Denial of opportunity for a student in a certain ability category	E.g. Presenting only ads on for-profit colleges to low-income individuals	Differential Access to Education
Economic Loss		
<b>Credit Discrimination</b> E.g. Denying credit to all residents in specified neighborhoods ("redlining")	E.g. Not presenting certain credit offers to members of certain groups	Differential Access to Credit
<b>Differential Pricing of Goods and Services</b> E.g. Raising online prices based on membership in a protected class	E.g. Presenting product discounts based on "ethnic affinity"	Differential Access to Goods and Services
	<b>Narrowing of Choice</b> E.g. Presenting ads based solely on past "clicks"	Narrowing of Choice for Groups
Social Detriment		
	<b>Network Bubbles</b> E.g. Varied exposure to opportunity or evaluation based on "who you know"	<b>Filter Bubbles</b> E.g. Algorithms that promote only familiar news and information
	<b>Dignitary Harms</b> E.g. Emotional distress due to bias or a decision based on incorrect data	<b>Stereotype Reinforcement</b> E.g. Assumption that computed decisions are inherently unbiased
	<b>Constraints of Bias</b> E.g. Constrained conceptions of career prospects based on search results	<b>Confirmation Bias</b> E.g. All-male image search results for "CEO," all-female results for "teacher"
Loss of Liberty		
	<b>Constraints of Suspicion</b> E.g. Emotional, dignitary, and social impacts of increased surveillance	<b>Increased Surveillance</b> E.g. Use of "predictive policing" to police minority neighborhoods more
<b>Individual Incarceration</b> E.g. Use of "recidivism scores" to determine prison sentence length (legal status uncertain)		<b>Disproportionate Incarceration</b> E.g. Incarceration of groups at higher rates based on historic policing data