

Article

Responsible Machine Learning Techniques

Interpretable Models, Post-hoc Explanation, and Discrimination Testing

Navdeep Gill ^{1,†}, Patrick Hall ^{1,3,t,*}, Kim Montgomery ^{1,†}, and Nicholas Schmidt ^{2,†}

¹ H2O.ai

² BLDS, LLC

³ George Washington University

* Correspondence: phall@h2o.ai; nschmidt@bldslc.com

† All authors contributed equally to this work.

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Abstract: This manuscript outlines a viable approach for training and evaluating machine learning (ML) systems for high-stakes, human-centered, or regulated applications using common Python programming tools. The accuracy and intrinsic interpretability of two types of constrained models, monotonic gradient boosting machines (MGBM) and explainable neural networks (XNN), a deep learning architecture well-suited for structured data, are assessed on simulated data with known feature importance and discrimination characteristics and on publicly available mortgage data. For maximum transparency and the potential generation of personalized adverse action notices, the constrained models are analyzed using post-hoc explanation techniques including plots of partial dependence (PD) and individual conditional expectation (ICE) and global and local Shapley feature importance. The constrained model predictions are also tested for disparate impact (DI) and other types of discrimination using adverse impact ratio (AIR), standardized mean difference (SMD), and additional straightforward group fairness measures. By combining interpretable models, post-hoc explanation, and discrimination testing with accessible software tools, this text aims to provide a template workflow for important ML applications that require high accuracy and interpretability and minimal discrimination.

Keywords: Machine Learning; Neural Network; Gradient Boosting Machine; Interpretable; Explanation; Fairness; Disparate Impact; Python

0. Introduction

Responsible artificial intelligence (AI) has been variously conceptualized as AI-based products or projects that use transparent technical mechanisms, that create appealable decisions or outcomes, that perform reliably and in a trustworthy manner over time, that exhibit minimal social discrimination, and that are designed by humans with diverse experiences, both in terms of demographics and professional backgrounds, i.e. ethics, social sciences, and technology.¹ Although responsible AI is today a somewhat broad and amorphous notion, at least one aspect is crystal clear: ML models, a common application of AI, have problems that responsible practitioners should likely attempt to remediate. ML models can be inaccurate and unappealable black-boxes, even with the application of newer post-hoc explanation techniques [1].² ML models can perpetuate and exacerbate discrimination

¹ See: [Responsible Artificial Intelligence](#), [Responsible AI: A Framework for Building Trust in Your AI Solutions](#), PwC's Responsible AI, Responsible AI Practices

² See: "When a Computer Program Keeps You in Jail".

[2], [3], [4]. ML models can be hacked, resulting in manipulated model outcomes or the exposure of proprietary intellectual property or sensitive training data [5], [6], [7], [8]. While this manuscript makes no claim that the interdependent issues of opaqueness, discrimination, or security vulnerabilities in ML have been solved (even as singular entities, much less as complex intersectional phenomena), Sections 1, 2, and 3 do propose some specific technical countermeasures, in the form of interpretable models, post-hoc explanation, and DI and discrimination testing implemented in widely available, free, and open source Python tools, to address a subset of these vexing problems for high-stakes, human-centered, or regulated ML applications.^{3,4}

Section 1 describes methods and materials, including simulated and collected training datasets, interpretable and constrained model architectures, post-hoc explanations used to create an appealable decision-making framework, tests for DI and other social discrimination, and public and open source software resources. In Section 2, interpretable and constrained modeling results are compared to less interpretable and unconstrained models and post-hoc explanation and discrimination testing results are also presented for interpretable models. Section 3 then discusses some nuances of the outlined modeling, explanation, and discrimination testing methods and results. Section 4 closes this manuscript with a brief summary of the outlined methods, materials, results, and discussion.

1. Materials and Methods

Detailed descriptions of notation, training data, ML models, post-hoc explanation techniques, discrimination testing methods, and software resources are organized in Section 1 as follows:

- **Notation:** spaces, datasets, & models – §1.1
- **Training data:** simulated data & collected mortgage data – §1.2 and §1.3
- **ML models:** constrained, interpretable MGBM & XNN models – §1.4 and §1.5
- **Post-hoc explanation techniques:** PD, ICE, & Shapley values – §1.6 and §1.7
- **Discrimination testing methods:** AIR, SMD, and other group fairness metrics – §1.8
- **Software resources:** GitHub repository associated with Sections 1 and 2 – §1.9

To provide a sense of accuracy differences, performance of more interpretable constrained ML models and less interpretable unconstrained ML models is compared on simulated data and collected mortgage data. The simulated data, based on the well-known Friedman datasets and with known feature importance and discrimination characteristics, is used to gauge the validity of interpretable modeling, post-hoc explanation, and discrimination testing techniques [10]. The mortgage data is sourced from the Home Mortgage Disclosure Act (HMDA) database.⁵ Because unconstrained ML models, like gradient boosting machines (GBMs) (e.g. [11], [12]) and artificial neural networks (ANNs) (e.g. [13], [14], [15], [16]), can be difficult to understand, trust, and appeal, even after the application of post-hoc explanation techniques, explanation analysis and discrimination testing are applied only to the constrained interpretable ML models [1], [17], [18]. Here, MGBMs⁶ and XNNs ([19] [20]) will serve as those more interpretable models for subsequent explanatory and discrimination analysis.

Post-hoc explanation and discrimination testing techniques are applied to constrained, interpretable models trained on the mortgage data to provide a more realistic template workflow for future users of similar methods and tools. Presented explanation techniques include PD, ICE, and

³ This text and associated software are not, and should not be construed as, legal advice or requirements for regulatory compliance.

⁴ In the United States (US), interpretable models, explanations, DI testing, and the model documentation they enable may be required under the Civil Rights Acts of 1964 and 1991, the Americans with Disabilities Act, the Genetic Information Nondiscrimination Act, the Health Insurance Portability and Accountability Act, the Equal Credit Opportunity Act (ECOA), the Fair Credit Reporting Act (FCRA), the Fair Housing Act, Federal Reserve SR 11-7, and the European Union (EU) Greater Data Privacy Regulation (GDPR) Article 22 [9].

⁵ See: [Mortgage data \(HMDA\)](#).

⁶ As implemented in [XGBoost](#) or [h2o](#).

⁶⁷ Shapley values [12], [21], [22], [23]. PD, ICE, and Shapley values provide direct, global, and local
⁶⁸ summaries and descriptions of constrained models without resorting to the use of intermediary and
⁶⁹ approximate surrogate models. Discussed discrimination testing methods include measures of DI
⁷⁰ with marginal effects, AIR and SMD [2], [24], [25].⁷ Accuracy and other confusion matrix metrics are
⁷¹ also reported by demographic segment [26]. All outlined materials and methods are implemented in
⁷² open source Python code, and are made available in the software resources associated delineated in
⁷³ Subsection 1.9.

⁷⁴ 1.1. Notation

⁷⁵ To facilitate descriptions of data and modeling, explanatory, and discrimination testing techniques,
⁷⁶ notation for input and output spaces, datasets, and models is defined.

⁷⁷ 1.1.1. Spaces

- ⁷⁸ • Input features come from the set \mathcal{X} contained in a P -dimensional input space, $\mathcal{X} \subset \mathbb{R}^P$. An
⁷⁹ arbitrary, potentially unobserved, or future instance of \mathcal{X} is denoted $\mathbf{x}, \mathbf{x} \in \mathcal{X}$.
- ⁸⁰ • Labels corresponding to instances of \mathcal{X} come from the set \mathcal{Y} .
- ⁸¹ • Learned output responses of models are contained in the set $\hat{\mathcal{Y}}$.

⁸² 1.1.2. Datasets

- ⁸³ • The input dataset \mathbf{X} is composed of observed instances of the set \mathcal{X} with a corresponding dataset
⁸⁴ of labels \mathbf{Y} , observed instances of the set \mathcal{Y} .
- ⁸⁵ • Each i -th observation of \mathbf{X} is denoted as $\mathbf{x}^{(i)} = [x_0^{(i)}, x_1^{(i)}, \dots, x_{P-1}^{(i)}]$, with corresponding i -th labels
⁸⁶ in $\mathbf{Y}, \mathbf{y}^{(i)}$, and corresponding predictions in $\hat{\mathbf{Y}}, \hat{\mathbf{y}}^{(i)}$.
- ⁸⁷ • \mathbf{X} and \mathbf{Y} consist of N tuples of observations: $[(\mathbf{x}^{(0)}, \mathbf{y}^{(0)}), (\mathbf{x}^{(1)}, \mathbf{y}^{(1)}), \dots, (\mathbf{x}^{(N-1)}, \mathbf{y}^{(N-1)})]$.
- ⁸⁸ • Each j -th input column vector of \mathbf{X} is denoted as $X_j = [x_j^{(0)}, x_j^{(1)}, \dots, x_j^{(N-1)}]^T$.

⁸⁹ 1.1.3. Models

- ⁹⁰ • A type of ML model g , selected from a hypothesis set \mathcal{H} , is trained to represent an unknown
⁹¹ signal-generating function f observed as \mathbf{X} with labels \mathbf{Y} using a training algorithm $\mathcal{A}: \mathbf{X}, \mathbf{Y} \xrightarrow{\mathcal{A}} g$,
⁹² such that $g \approx f$.
- ⁹³ • g generates learned output responses on the input dataset $g(\mathbf{X}) = \hat{\mathbf{Y}}$, and on the general input
⁹⁴ space $g(\mathcal{X}) = \hat{\mathcal{Y}}$.
- ⁹⁵ • The model to be explained and tested for discrimination is denoted as g .

⁹⁶ 1.2. Simulated Data

⁹⁷ 1.3. Mortgage Data

⁹⁸ The training data contains 33 total features and 144,000 rows, each representing a unique loan, and
⁹⁹ a fold identifier to ensure consistent 5-fold cross-validation accuracy and error measurements across
¹⁰⁰ different types of models. Consumer finance and loan descriptors are used for training. Demographic
¹⁰¹ features are not used in model training. The mortgage test data contains 36,000 loans.

¹⁰² 1.4. Monotonic Gradient Boosting Machine

¹⁰³ MGBMs constrain typical GBM training to consider only tree splits that obey user-defined positive
¹⁰⁴ and negative monotonicity constraints, with respect to each X_j and y independently. The MGBM

⁷ Part 1607 - Uniform Guidelines on Employee Selection Procedures (1978) §1607.4.

¹⁰⁵ remains an additive combination of B trees trained by gradient boosting, T_b , and each tree learns a set
¹⁰⁶ of splitting rules that respect monotonicity constraints, Θ_b^{mono} .

$$g^{\text{MGBM}}(\mathbf{x}) = \sum_{b=1}^B T_b(\mathbf{x}; \Theta_b^{\text{mono}}) \quad (1)$$

¹⁰⁷ As in unconstrained GBM, Θ_b^{mono} is selected in a greedy, additive fashion by minimizing a regularized
¹⁰⁸ loss function that considers known target labels, \mathbf{y} , the predictions of all subsequently trained trees in
¹⁰⁹ the MGBM, $g_{b-1}^{\text{MGBM}}(\mathbf{X})$, and a regularization term that penalizes complexity in the current tree, $\Omega(T_b)$.
¹¹⁰ For the b -th iteration, the loss function, \mathcal{L}_b , can generally be defined as:

$$\mathcal{L}_b = \sum_{i=0}^{N-1} l(y^{(i)}, g_{b-1}^{\text{MGBM}}(\mathbf{x}^{(i)}), T_b(\mathbf{x}^{(i)}; \Theta_b^{\text{mono}})) + \Omega(T_b) \quad (2)$$

¹¹¹ In addition to \mathcal{L}_b , g^{MGBM} training is characterized by additional splitting rules and constraints on
¹¹² tree node weights. Each binary splitting rule, $\theta_{b,j,k} \in \Theta_b$, is associated with a feature, X_j , is the
¹¹³ k -th split associated with X_j in T_b , and results in left and right child nodes with a numeric weights,
¹¹⁴ $\{w_{b,j,k,L}, w_{b,j,k,R}\}$. For terminal nodes, $\{w_{b,j,k,L}, w_{b,j,k,R}\}$ can be direct numeric components of some
¹¹⁵ g^{MGBM} prediction. For two values of some feature X_j , $x_j^\alpha \leq x_j^\beta$, g^{MGBM} is positive monotonic with
¹¹⁶ respect to some X_j if $g^{\text{MGBM}}(x_j^\alpha) \leq g^{\text{MGBM}}(x_j^\beta) \forall x_j^\alpha \leq x_j^\beta \in X_j$. The following rules and constraints
¹¹⁷ ensure positive monotonicity in Θ_b , where the prediction for each value results in $T_b(x_j^\alpha; \Theta_b) = w_\alpha$
¹¹⁸ and $T_b(x_j^\beta; \Theta_b) = w_\beta$.

- ¹¹⁹ 1. For the first and highest split in T_b involving X_j , any $\theta_{b,j,0}$ resulting in the left child weight being
¹²⁰ greater than the right child weight, $T(x_j; \theta_{b,j,0}) = \{w_{b,j,0,L}, w_{b,j,0,R}\}$ where $w_{b,j,0,L} > w_{b,j,0,R}$, is not
¹²¹ considered.
- ¹²² 2. For any subsequent left child node involving X_j , any $\theta_{b,j,k \geq 1}$ resulting in $T(x_j; \theta_{b,j,k \geq 1}) =$
¹²³ $\{w_{b,j,k \geq 1,L}, w_{b,j,k \geq 1,R}\}$ where $w_{b,j,k \geq 1,L} > w_{b,j,k \geq 1,R}$, is not considered.
- ¹²⁴ 3. Moreover, for any subsequent left child node involving X_j , $T(x_j; \theta_{b,j,k \geq 1}) = \{w_{b,j,k \geq 1,L}, w_{b,j,k \geq 1,R}\}$,
¹²⁵ $\{w_{b,j,k \geq 1,L}, w_{b,j,k \geq 1,R}\}$ are bound by the associated $\theta_{b,j,k-1}$ set of node weights,
¹²⁶ $\{w_{b,j,k-1,L}, w_{b,j,k-1,R}\}$, such that $\{w_{b,j,k \geq 1,L}, w_{b,j,k \geq 1,R}\} < \frac{w_{b,j,k-1,L} + w_{b,j,k-1,R}}{2}$.
- ¹²⁷ 4. (1) and (2) are also applied to all right child nodes, except that for right child nodes $w_{b,j,k,L} \leq$
¹²⁸ $w_{b,j,k,R}$ and $\{w_{b,j,k \geq 1,L}, w_{b,j,k \geq 1,R}\} \geq \frac{w_{b,j,k-1,L} + w_{b,j,k-1,R}}{2}$.

¹²⁹ Note that for any one X_j and $T_b \in g^{\text{MGBM}}$ left subtrees will always produce lower predictions than
¹³⁰ right subtrees, and that any $g^{\text{MGBM}}(\mathbf{x})$ is an addition of each T_b output, with the application of
¹³¹ a monotonic logit or softmax link function for classification problems. Moreover, each tree's root
¹³² node corresponds to some constant node weight that by definition obeys monotonicity constraints,
¹³³ $T(x_j^\alpha; \theta_{b,0}) = T(x_j^\beta; \theta_{b,0}) = w_{b,0}$. Together these additional splitting rules and node weight constraints
¹³⁴ ensure that $g^{\text{MGBM}}(x_j^\alpha) \leq g^{\text{MGBM}}(x_j^\beta) \forall x_j^\alpha \leq x_j^\beta \in X_j$. For a negative monotonic constraint, i.e.
¹³⁵ $g^{\text{MGBM}}(x_j^\alpha) \geq g^{\text{MGBM}}(x_j^\beta) \forall x_j^\alpha \leq x_j^\beta \in X_j$, left and right splitting rules and node weight constraints are
¹³⁶ switched. Also consider that MGBM models with independent monotonicity constraints between some
¹³⁷ X_j and \mathbf{y} likely restrict non-monotonic interactions between multiple X_j . Moreover, if monotonicity
¹³⁸ constraints are not applied to all $X_j \in \mathbf{X}$, any strong non-monotonic signal in training data associated
¹³⁹ with some important X_j may be forced onto some other arbitrary unconstrained X_j under some g^{MGBM}
¹⁴⁰ models, compromising the end goal of interpretability.

¹⁴¹ Herein, two g^{MGBM} models are trained. One on the simulated data and one on the mortgage
¹⁴² data. In both cases, positive and negative monotonic constraints for each X_j are selected using domain
¹⁴³ knowledge, random grid search is used to determine other hyperparameters, and five-fold cross
¹⁴⁴ validation and test partitions are used for model assessment. For exact parameterization of the two
¹⁴⁵ g^{MGBM} models, see the software resources referenced in Subsection 1.9.

¹⁴⁶ 1.5. Explainable Neural Network

¹⁴⁷ XNNs are an alternative formulation of additive index models in which the ridge functions are
¹⁴⁸ neural networks [19]. XNNs also bear a strong resemblance to generalized additive models (GAMs)
¹⁴⁹ and so-called explainable boosting machines (EBMs or GA²M), i.e. GAMs which consider main
¹⁵⁰ effects and a small number of 2-way interactions and may also incorporate boosting into their training
¹⁵¹ [12], [27]. Hence, XNNs enable users to tailor interpretable neural network architectures to a given
¹⁵² prediction problem and to visualize model behavior by plotting ridge functions. XNNs are composed
¹⁵³ of a global bias term, μ_0 , K individually specified neural networks, n_k with scale parameters γ_k , and
¹⁵⁴ the inputs to each n_k are themselves a linear combination of modeling inputs, $\sum_j \beta_{k,j} x_j$.

$$g^{\text{XNN}}(\mathbf{x}) = \mu_0 + \sum_{k=0}^{K-1} \gamma_k n_k \left(\sum_{j=0}^{J=\mathcal{P}-1} \beta_{k,j} x_j \right) \quad (3)$$

¹⁵⁵ g^{XNN} is comprised of 3 meta-layers:

- ¹⁵⁶ 1. The first and deepest meta-layer, composed of K linear $\sum_j \beta_{k,j} x_j$ hidden units, is known as the
¹⁵⁷ *projection layer* and is fully connected to each input feature, X_j . Each hidden unit in the projection
¹⁵⁸ layer may optionally include a bias term.
- ¹⁵⁹ 2. The second meta-layer contains K hidden and separate n_k ridge functions, or *subnetworks*. Each
¹⁶⁰ n_k is a neural network, which can be parameterized to suit a given modeling task. To facilitate
¹⁶¹ direct interpretation and visualization, the input to each subnetwork is the 1-dimensional output
¹⁶² of its associated projection layer hidden unit, $\sum_j \beta_{k,j} x_j$. Each n_k can contain several bias terms.
- ¹⁶³ 3. The output meta-layer, called the *combination layer*, is another linear unit comprised of a global bias
¹⁶⁴ term, μ_0 , and the K weighted 1-dimensional outputs of each subnetwork, $\gamma_k n_k (\sum_j \beta_{k,j} x_j)$. Again,
¹⁶⁵ subnetwork output is restricted to 1-dimension for interpretation and visualization purposes.

¹⁶⁶ Here, each g^{XNN} is trained by mini-batch stochastic gradient descent (SGD) on the simulated
¹⁶⁷ data and mortgage data. Each g^{XNN} is assessed in five training folds and in a test data partition.
¹⁶⁸ L_1 regularization is applied to both the projection and combination layers to induce a sparse and
¹⁶⁹ interpretable model, where each n_k subnetwork and corresponding combination layer γ_k are ideally
¹⁷⁰ associated with an important X_j or combination thereof. The g^{XNN} models appear highly sensitive to
¹⁷¹ weight initialization and batch size. Be aware that g^{XNN} model architectures may require manual and
¹⁷² judicious feature selection due to long training times. For more details regarding g^{XNN} training, see
¹⁷³ the software resources in Subsection 1.9.

¹⁷⁴ 1.6. Partial Dependence and Individual Conditional Expectation

¹⁷⁵ PD plots are a widely-used method for describing and plotting the average predictions of a
¹⁷⁶ complex model g across some partition of data \mathbf{X} for some interesting input feature X_j [12]. ICE plots
¹⁷⁷ are a newer method that describes the local behavior of g for a single instance $\mathbf{x} \in \mathcal{X}$ [21]. PD and ICE
¹⁷⁸ can be overlaid in the same plot to compensate for known weaknesses of PD (e.g. inaccuracy in the
¹⁷⁹ presence of strong interactions and correlations [21], [28]), to identify interactions modeled by g , and
¹⁸⁰ to create a holistic global and local portrait of the predictions for some g and X_j [21].

¹⁸¹ Following Friedman *et al.* [12] a single feature $X_j \in \mathbf{X}$ and its complement set $\mathbf{X}_{\mathcal{P} \setminus j} \in \mathbf{X}$ (where
¹⁸² $X_j \cup \mathbf{X}_{\mathcal{P} \setminus j} = \mathbf{X}$) is considered. $\text{PD}(X_j, g)$ for a given feature X_j is estimated as the average output of
¹⁸³ the learned function $g(\mathbf{X})$ when all the observations of X_j are set to a constant $x \in \mathcal{X}$ and $\mathbf{X}_{\mathcal{P} \setminus j}$ is left
¹⁸⁴ unchanged. $\text{ICE}(x_j, \mathbf{x}, g)$ for a given instance \mathbf{x} and feature x_j is estimated as the output of $g(\mathbf{x})$ when
¹⁸⁵ x_j is set to a constant $x \in \mathcal{X}$ and all other features $\mathbf{x} \in \mathbf{X}_{\mathcal{P} \setminus j}$ are left untouched. PD and ICE curves are
¹⁸⁶ usually plotted over some set of constants $x \in \mathcal{X}$, as displayed in Section 2. Due to known problems
¹⁸⁷ for PD in the presence of strong correlation and interactions, PD should not be used alone. PD should
¹⁸⁸ always be paired with ICE or be replaced with accumulated local effect (ALE) plots [21], [28].

189 1.7. *Shapley Values*

190 Shapley explanations are a class of additive, locally accurate feature contribution measures with
191 long-standing theoretical support [22], [29]. Shapley explanations are the only possible locally accurate
192 and globally consistent feature contribution values, meaning that Shapley explanation values for
193 input features always sum to $g(\mathbf{x})$ for some $\mathbf{x} \in \mathcal{X}$ and that Shapley explanation values should never
194 decrease in magnitude for some x_j when g is changed such that x_j truly makes a stronger contribution
195 to $g(\mathbf{x})$ [22], [23]. For some instance $\mathbf{x} \in \mathcal{X}$, Shapley explanations take the form:

$$g(\mathbf{x}) = \phi_0 + \sum_{j=0}^{j=\mathcal{P}-1} \phi_j \mathbf{z}_j \quad (4)$$

196 In Equation 4, $\mathbf{z} \in \{0, 1\}^{\mathcal{P}}$ is a binary representation of \mathbf{x} where 0 indicates missingness. Each ϕ_j is the
197 local feature contribution value associated with x_j and ϕ_0 is the average of $g(\mathbf{X})$. Each ϕ_j is a weighted
198 combination of model scores, $g_x(\mathbf{x})$, with x_j , $g_x(S \cup \{j\})$, and the model scores without x_j , $g_x(S)$, for
199 every subset of features S not including j , $S \subseteq \mathcal{P} \setminus \{j\}$, where g_x incorporates the mapping between \mathbf{x}
200 and the binary vector \mathbf{z} .

$$\phi_j = \sum_{S \subseteq \mathcal{P} \setminus \{j\}} \frac{|S|!(\mathcal{P} - |S| - 1)!}{\mathcal{P}!} [g_x(S \cup \{j\}) - g_x(S)] \quad (5)$$

201 Local, per-instance explanations using Shapley values tend to involve ranking x_j by ϕ_j values or
202 delineating a set of the X_j names associated with the k -largest ϕ_j values for some \mathbf{x} , where k is some
203 small positive integer, say 5. Global explanations are typically the absolute mean of the ϕ_j associated
204 with a given X_j across all of the observations in some set \mathbf{X} .

205 Shapley values can be estimated in different ways, many of which are intractable for datasets
206 with large \mathcal{P} . Tree SHAP is a specific implementation of Shapley explanations that relies on traversing
207 internal decision tree structures to efficiently estimate the contribution of each x_j for some $g(\mathbf{x})$ [23].
208 Tree SHAP (SHapley Additive exPlanations) has been implemented efficiently in popular gradient
209 boosting libraries such as `h2o`, `LightGBM`, and `XGBoost`, and Tree SHAP is used to calculate accurate
210 and consistent global and local feature importance for MGBM models in Sections 1 and 2. Deep SHAP
211 is an approximate Shapley value technique that creates SHAP values for ANNs [22]. Deep SHAP
212 is implemented in the `shap` package and is used to generate SHAP values for the two g^{XNN} models
213 discussed in Sections 1 and 2.

214 1.8. *Discrimination Metrics and Test Description*

215 1.9. *Software Resources*

216 Python code to reproduce discussed results is available at: <https://github.com/h2oai/article-information-2019>. The primary Python packages employed are: `numpy` and `pandas` for data
217 manipulation, `h2o`, `keras`, `shap`, and `tensorflow` for modeling, explanation, and discrimination
218 testing, and `matplotlib` and `seaborn` for plotting.

220 2. **Results**

221 Results are laid out for the simulated and mortgage datasets. Accuracy is compared for
222 unconstrained, less interpretable g^{GBM} and g^{ANN} models and constrained, more interpretable g^{MGBM}
223 and g^{XNN} models. Then, for the g^{MGBM} and g^{XNN} models, intrinsic interpretability, post-hoc
224 explanation, and discrimination testing results are presented.

²²⁵ 2.1. Simulated Data Results

²²⁶ 2.1.1. Constrained vs. Unconstrained Model Fit Assessment

Table 1. Fit metrics for g^{GBM} , g^{MGBM} , g^{ANN} , and g^{XNN} on the simulated test data. Accuracy is measured at the best F1 threshold for each model.

Model	Accuracy	AUC	Logloss	RMSE
g^{GBM}	0.775	0.857	0.474	0.394
g^{MGBM}	0.763	0.846	0.498	0.405
g^{ANN}	0.757	0.850	0.480	0.398
g^{XNN}	0.758	0.851	0.479	0.397

²²⁷ 2.1.2. Interpretability and Post-hoc Explanation Results

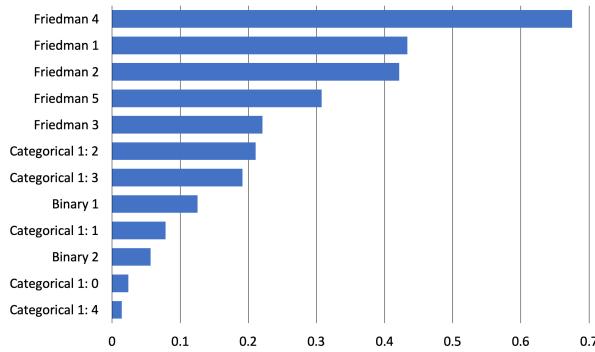


Figure 1. Global mean Tree SHAP feature importance for g^{MGBM} on the simulated test data. Tree SHAP values are reported in the margin space, prior to the application of the logit link function.

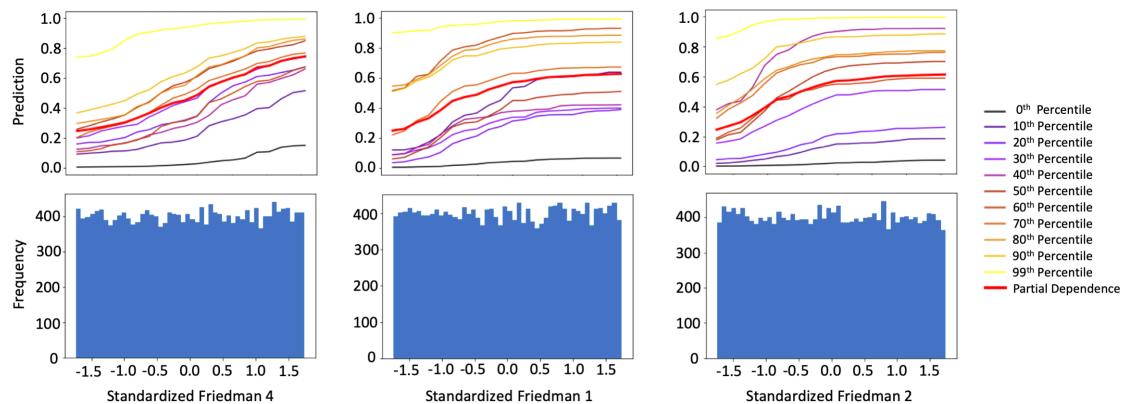


Figure 2. PD, ICE for 10 observations across selected percentiles of $g^{\text{MGBM}}(\mathbf{X})$, and histograms for the three most important input features of g^{MGBM} on the simulated test data.

Figure 3. Mean Tree SHAP values across quintiles for the three most important input features for g^{MGBM} on the simulated test data.

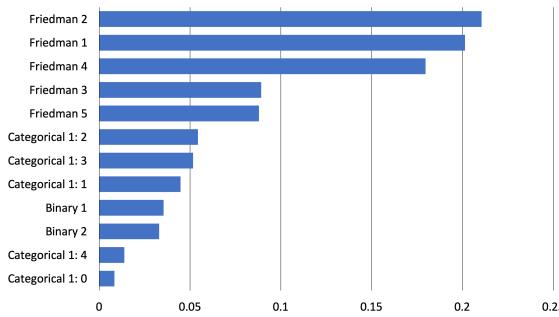


Figure 4. Global mean Deep SHAP feature importance for g^{XNN} on the simulated test data.

Figure 5. Ridge functions for the three most important input features for g^{XNN} on the simulated test data.

Figure 6. Mean Deep SHAP values across quintiles for the three most important input features for g^{XNN} on the simulated test data.

228 2.1.3. Discrimination Testing Results

229 2.2. Mortgage Data Results

230 2.2.1. Constrained vs. Unconstrained Model Fit Assessment

Table 2. Fit metrics for g^{GBM} , g^{MGBM} , g^{ANN} , and g^{XNN} on the mortgage test data. Accuracy is measured at the best F1 threshold for each model.

Model	Accuracy	AUC	Logloss	RMSE
g^{GBM}	0.795	0.828	0.252	0.276
g^{MGBM}	0.765	0.814	0.259	0.278
g^{ANN}	0.860	0.872	0.230	0.262
g^{XNN}	0.869	0.868	0.233	0.263

231 2.2.2. Interpretability and Post-hoc Explanation Results

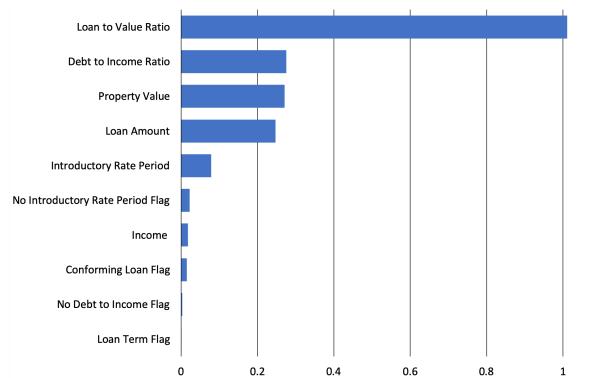


Figure 7. Global mean absolute Tree SHAP feature importance for g^{MGBM} on the mortgage test data. Tree SHAP values are reported in the margin space, prior to the application of the logit link function.

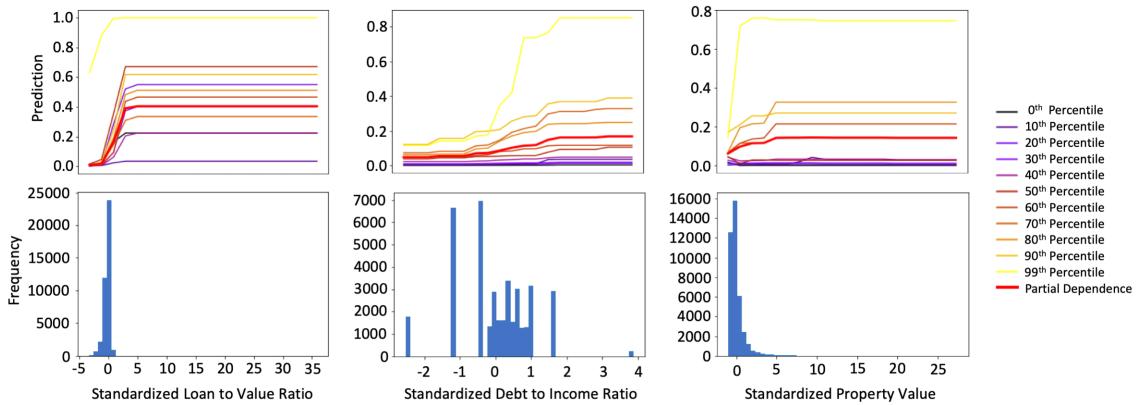


Figure 8. PD, ICE for 10 individuals across selected percentiles of $g^{\text{MGBM}}(\mathbf{X})$, and histograms for the three most important input features of g^{MGBM} on the mortgage test data.

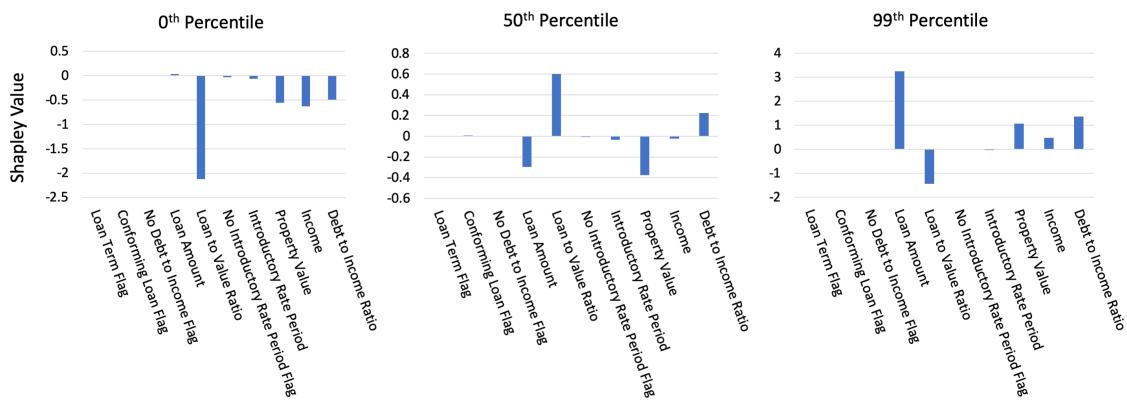


Figure 9. Tree SHAP values for three individuals across selected percentiles of $g^{\text{MGBM}}(\mathbf{X})$ for the mortgage test data. Tree SHAP values are reported in the margin space, prior to the application of the logit link function.

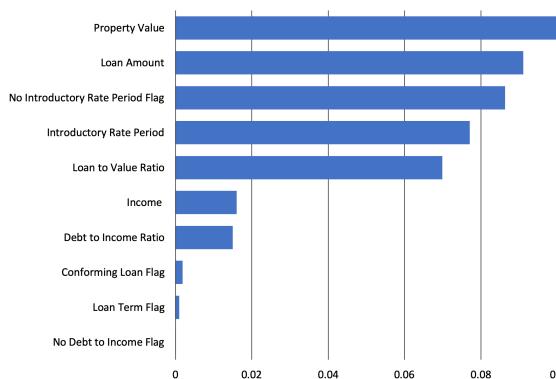


Figure 10. Global mean absolute Deep SHAP feature importance for g^{XNN} on the mortgage test data. Deep SHAP values are reported in the probability space, after the application of the logit link function.

Figure 11. Ridge functions for the three most important input features for g^{XNN} on the mortgage test data.

Figure 12. Mean Deep SHAP values across quintiles for the three most important input features for g^{XNN} on the mortgage test data.

²³² 2.2.3. Discrimination Testing Results

²³³ 3. Discussion

²³⁴ 3.1. The Burgeoning Python Ecosystem for Responsible Machine Learning

²³⁵ MGBM and XNN interpretable model architectures were selected for this text because they are
²³⁶ straightforward variants of popular unconstrained ML models. If practitioners are working with GBM
²³⁷ and ANN models, it should be relatively uncomplicated for them to evaluate the constrained versions
²³⁸ of these models. The same can be said of the presented explanation methods and discrimination tests.
²³⁹ Due to their post-hoc nature, they can often be shoe-horned into existing ML work flows and pipelines.
²⁴⁰ While these approaches are promising responses to the black-box and discrimination problems in ML,
²⁴¹ they are just a small part of a burgeoning ecosystem of research and Python tools for responsible ML.
²⁴² Figure 13 is a work flow blueprint that illustrates some of the additional steps that may be required
²⁴³ to build a fully understandable and trustworthy ML system.⁸ While all the methods mentioned in
²⁴⁴ Figure 13 play an important role in increasing human trust and understanding of ML, a few pertinent
²⁴⁵ references and Python resources are highlighted below as further reading.

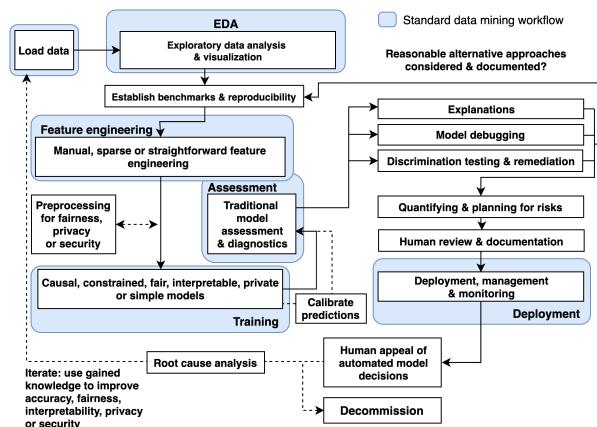


Figure 13. A diagram of a proposed holistic ML work flow in which interpretable models, post-hoc explanations, discrimination testing and remediation techniques, and other review and appeal mechanisms can create an understandable and trustworthy ML system.

²⁴⁶ Any discussion of interpretable ML models would be incomplete without references to the seminal
²⁴⁷ work of the Rudin group at Duke University and EBM or GA²M models, pioneered by researchers at
²⁴⁸ Microsoft and Cornell. In keeping with a major theme of this manuscript, models from these leading
²⁴⁹ researchers and several other kinds of interpretable ML models are now available as open source
²⁵⁰ Python packages. Among others, practitioners can now evaluate EBM in the `interpret` package,
²⁵¹ optimal sparse decision trees, GAMs in the `pyGAM` package, a variant of Friedman's RuleFit in the
²⁵² `skope-rules` package, monotonic calibrated interpolated lookup tables in `tensorflow/lattice`, and
²⁵³ *this looks like that* interpretable deep learning [30], [31], [32], [33].^{9,10} Additional, relevant references
²⁵⁴ and Python functionality include:

- ²⁵⁵ • **Exploratory data analysis (EDA):** H2OAggregatorEstimator in `h2o` [34].
- ²⁵⁶ • **Sparse feature extraction:** H2OGeneralizedLowRankEstimator in `h2o` [35].

⁸ See: https://github.com/jphall1663/hc_ml for details regarding the work flow in Figure 13.

⁹ Optimal sparse decision trees: <https://github.com/xiyanghu/OSDT>.

¹⁰ *This looks like that* interpretable deep learning: <https://github.com/cfchen-duke/ProtoPNet>.

- **Privacy preprocessing and private models:** differential privacy and private models in `diffprivlib` and `tensorflow/privacy` [36], [37], [38], [39].
- **Post-hoc explanation:** structured data explanations with `alibi` and `PDPbox`, image classification explanations with `DeepExplain`, and natural language explanations with `allenlp` [40], [41], [42].
- **Discrimination testing:** with `aequitas` and `Themis`.
- **Discrimination remediation:** Reweighting, adversarial de-biasing, learning fair representations, and reject option classification with `AIF360` [43], [44], [45], [46].
- **Model debugging:** with `foolbox`, `SALib`, `tensorflow/cleverhans`, and `tensorflow/model-analysis` [47], [48], [49], [50].
- **Model documentation:** models cards [51], e.g. https://github.com/openai/gpt-2/blob/master/model_card.md, <https://modelcards.withgoogle.com/object-detection>.

See: <https://github.com/jphall1663/awesome-machine-learning-interpretability> for a longer, curated list of related software packages and resources.

3.2. Interpretability, Explainability, Appeal, and Compliance

Interpretable model architectures and post-hoc explanations play an important role in increasing transparency into model mechanisms and predictions. As seen in Sections 1 and 2, interpretable models often enable users to enforce domain knowledge-based constraints on model behavior, to ensure that models obey reasonable expectations, and to gain data-derived insights into the modeled problem domain. Post-hoc explanations generally help describe and summarize mechanisms and decisions, potentially yielding an even clearer understanding of ML models. Together they can allow for human learning from ML, certain types of regulatory compliance, and crucially, human appeal or override of automated model decisions [52]. Interpretable models and post-hoc explanations are likely good candidates for ML uses cases under the FCRA, ECOA, GDPR and other regulations that may require explanations of model decisions, and they are already used in the financial services industry today for model validation and other purposes.^{11,12} Writ large, transparency in ML also facilitates additional responsible AI processes such as model debugging, model documentation, and logical appeal and override processes, some which may also be required by applicable regulations.¹³ Among these, appeal may deserve the most attention. ML models are often wrong.¹⁴ For high-stakes, human-centered, or regulated applications that are trusted with mission- or life-critical decisions, the ability to appeal or override inevitable wrong decisions is not only a possible prerequisite for regulatory compliance, but also an important failsafe procedure for those affected by ML decisions.

3.3. Impact of Discrimination Testing on Model Use and Adoption

3.4. Viable Discrimination Remediation Approaches

3.5. Intersectionality of Interpretability, Explainability, Discrimination, and Security in ML

The black-box nature of ML, the perpetuation or exacerbation of discrimination by ML, or the security vulnerabilities inherent in ML are each serious and difficult problems on their own. However, evidence is mounting that these harms can also manifest as complex intersectional challenges, e.g. the

¹¹ See: [Deep Insights into Explainability and Interpretability of Machine Learning Algorithms and Applications to Risk Management](#).

¹² Unfortunately, many non-consistent explanation methods can result in drastically different global and local feature importance values across different models trained on the same data or even for refreshing a model with augmented training data [53]. Consistency and accuracy guarantees are perhaps a factor in the growing momentum behind Shapley values as a candidate technique for generating consumer-specific adverse action notices for explaining and appealing automated ML-based decisions in highly-regulated settings such as credit lending [54].

¹³ E.g.: [US Federal Reserve Bank Supervision and Regulation \(SR\) Letter 11-7: Guidance on Model Risk Management](#).

¹⁴ "All models are wrong, but some are useful." – George Box, Statistician (1919 - 2013)

²⁹⁴ *fairwashing* or *scaffolding* of biased models with ML explanations, the privacy harms of ML explanations,
²⁹⁵ or the adversarial poisoning of ML models to become discriminatory [8], [17], [18].^{15,16,17} Again, this
²⁹⁶ text makes no claims that the opacity, discrimination, or security problems in ML have been solved,
²⁹⁷ even treated as independent problems. Instead, this text aims to highlight these issues as both singular
²⁹⁸ entities and non-static intersectional phenomena. Practitioners should of course consider the discussed
²⁹⁹ interpretable modeling, post-hoc explanation, and discrimination testing approaches as at least partial
³⁰⁰ remedies to the black-box and discrimination issues in ML. However, they should also consider that
³⁰¹ explanations can ease model stealing, data extraction, and membership inference attacks and that
³⁰² explanations can mask ML discrimination. Additionally, high-stakes, human-centered, or regulated
³⁰³ ML systems should generally be built and tested with robustness to adversarial attacks as a primary
³⁰⁴ design consideration, and specifically to prevent ML models from being poisoned or otherwise altered
³⁰⁵ to become discriminatory. Accuracy, discrimination, and security characteristics of a system can change
³⁰⁶ over time as well. Simply testing for these problems at training time, as presented in Sections 1 and 2,
³⁰⁷ is not adequate for high-stakes, human-centered, or regulated ML systems. Accuracy, discrimination,
³⁰⁸ and security should be monitored in real-time and over time, as long as a model is deployed.

³⁰⁹ 4. Conclusion

³¹⁰ This text puts forward results on simulated data to provide a rough validation of constrained ML
³¹¹ models, post-hoc explanation techniques, and discrimination testing methods. These same modeling,
³¹² explanation, and discrimination testing approaches are then applied to more realistic mortgage data
³¹³ to provide an example of a responsible ML work flow for high-stakes, human-centered, or regulated
³¹⁴ ML applications. The discussed methodologies are solid steps toward interpretability, explanation,
³¹⁵ and minimal discrimination for ML decisions, which should ultimately enable increased fairness
³¹⁶ and logical appeal processes for ML decision subjects. Of course there is more to the responsible
³¹⁷ practice of ML than interpretable models, post-hoc explanation, and discrimination testing, even from
³¹⁸ a technology perspective, and Section 3 also points out numerous additional references and open
³¹⁹ source Python software assets that are available to researchers and practitioners today to increase
³²⁰ human trust and understanding in ML systems. While the messy, complex, and human problems of
³²¹ racism, sexism, privacy violations, and cyber crime can probably not be solved by technology alone,
³²² this work (and many, many others) illustrate numerous ways for ML practitioners to become part of
³²³ the solution to these problems, instead of perpetuating and exacerbating them.

³²⁴ **Author Contributions:** NG, data cleaning, GBM and MGBM assessment and results; PH, primary author; KM,
³²⁵ ANN and XNN implementation, assessment, and results; NS, secondary author, data simulation and collection,
³²⁶ and discrimination testing.

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³²⁹ around ML transparency, model debugging, and the transparency paradox.

³³⁰ **Conflicts of Interest:** XNN was first made public by the corporate model validation team at Wells Fargo bank.
³³¹ Wells Fargo is a customer of, and investor in, H2O.ai and a customer of BLDS, LLC.

³³² Abbreviations

³³³ The following abbreviations are used in this text: AI – artificial intelligence, AIR - adverse impact ratio, ALE -
³³⁴ accumulated local effect, ANN – artificial neural network, DI – disparate impact, EBM or GA²M – explainable

¹⁵ See: [Tay, Microsoft's AI chatbot, gets a crash course in racism from Twitter](#).

¹⁶ While the focus of this paper is not ML security, proposed best-practices from that field do point to transparency of ML systems as a mitigating factor for some ML attacks and hacks [50]. High system complexity is sometimes considered a mitigating influence as well [55]. This is sometimes known as the *transparency paradox* in data privacy and security, and it likely applies to ML security as well, especially in the context of interpretable ML models and post-hoc explanation.¹⁷

¹⁷ See: [Andrew Burt HBR article - upcoming](#).

335 boosting machine, i.e. variants GAMs that consider two-way interactions and may incorporate boosting into
336 training, ECOA - Equal Credit Opportunity Act, EDA – exploratory data analysis, EU – European Union, FCRA
337 – Fair Credit Reporting Act, GAM – generalized additive model, GBM – gradient boosting machine, GDPR –
338 General Data Protection Regulation, HMDA – Home Mortgage Disclosure Act ICE – individual conditional
339 expectation, MGBM – monotonic gradient boosting machine, ML – machine learning, PD – partial dependence,
340 SGD – stochastic gradient descent, SHAP – Shapley additive explanation, SMD - standardized mean difference,
341 SR – supervision and regulation, US – United States, XNN – explainable neural network.

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