

4a.

This scenario may encode bias against people of a certain race. The higher false positive rate may be due to discriminatory factors, and not underlying likelihood of defaulting on the loan. As such, the model is trained and optimized on biased data. Therefore, it encodes a bias against Black and male applications.

4b. This scenario may raise safety or security concerns for various anonymous authors. In many cases, authors may be speaking up against human rights' abuses in countries without freedom of speech. Governments could therefore use this AI tool to identify the authors of anti-government activists, and cause them harm.

4c. I believe that this does not violate any ethical conduct. It is expected that if you take photos and put them on the internet, others can view them and include them in a dataset. With celebrities, this is even less ambiguous as they intentionally pursued a career in the public eye. Similarly, it is not an ethical issue to record people in public.

HOWEVER, this is only true because this is a research group. If they were to use this data to make money, then this may infringe on laws. When filming in public, you typically have to get consent to use the footage of someone to make money.

4d. No ethical issues. The users all consented, and the images are only used for the exact purposes that the users consented to.