

SURVEY ANSWERS

Data Science Meetup 12 Nov 2020

What Do You Think? (Slide 7)

Given that women earn less, what is fair?

- i. We use income alone to determine credit limits. On average, women get lower limits.
- ii. We use shopping patterns in our model, and these are a proxy for income. On average, women get lower limits
- iii. We use shopping patterns in our model, and these are a proxy for gender. On average, women are less creditworthy, and so women wind up with lower limits.

Survey Results (N=18)

How do you feel about each scenario?



Focus & Burden (Slide 62)

	Pop % denied a loan who would have repaid		Pop % issued a loan who will default	
	M	F	M	F
Model B	24%	45%	7%	5%
Model B - female	26%	30%	7%	9%

Focus	Best model	Who carries the burden?
Make sure as many “deserving” women as possible get loans	Model B - female	<ul style="list-style-type: none"> Women who are given loans they can’t afford (lower income women)
Prevent defaults among vulnerable women	Model B	<ul style="list-style-type: none"> Women who would have paid their loans but are denied (higher income women)

Survey Results (N=16)

1. Which model do you think is preferable?



2. Do you think it's ethical to deploy either model?



3. Would you support deliberate redistribution of male predictions disadvantaged as females (via thresholding, tuning, etc.)?

