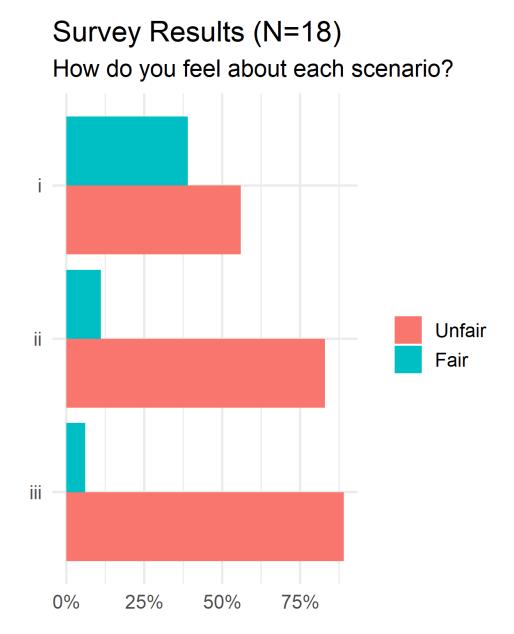
SURVEY ANSWERS

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.



Focus & Burden (Slide 62)

	Pop % denied a loan who would have repaid		Pop % issued a loan who will default	
	М	F	М	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	 Women who are given loans they can't afford (lower income women)
Prevent defaults among vulnerable women	Model B	 Women who would have paid their loans but are denied (higher income women)

