To earn full credit for Journal 13, you must choose one of the following two options.

Option 1

Read "The AppleCard Didn't 'See' Gender—and That's the Problem" article from Wired (link and PDF available on Moodle). Apple uses an algorithm to offer lines of credit to applicants. Think of this algorithm as a multiple linear regression model (it isn't exactly, but we can treat it like one for the purposes of this problem).

1. What is the response variable of the algorithm?
2. Goldman Sachs stated that gender is not an algorithm input., a.k.a., a predictor variable. What is one of the predictor variables for creditworthiness mentioned in this article? What are other predictor variables not mentioned that might help us decide how creditworthy, or likely to pay their credit cards on time, an applicant is?
3. The article gives several examples of correlated predictor variables. What is a variable that might be strongly correlated with gender that could be included in the algorithm?

Option 2

Find a news article that relates to a topic we discussed in class and write a brief paragraph on why you think it relates to this week's material.