MIT Technology Review writes in the wake of Goldman Sach's AppleCard scandal, in which the company's algorithm for lending was criticized for being significantly biased against women, about the potential benefits of gender-differentiated lending practices. The article points to research in the Dominican Republic evaluating a program with women-specific credit scoring found that credit scores improved for 93% of women had higher credit scores using the separate models for men and women than when they were grouped together.

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