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<https://hbr.org/2022/04/how-to-use-correlation-to-make-predictions>

# How Not to Be Fooled by Data, in the Harvard Business Review



IPA founder [Dean Karlan](#), with researcher [Michael Luca](#), writes in the *Harvard Business Review* about how not to be led astray in reasoning by correlations. In their practical guide, they draw on IPA's work evaluating credit building loans in the U.S., along with other studies, to show why causal impact is critical to assess.

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