

Yeshiva University, Cardozo School of Law

## LARC @ Cardozo Law

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Event Invitations 2023

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1-25-2023

### Automating Bias: Cardozo Law Review 2023 Symposium

Cardozo Law Review

Floersheimer Center for Constitutional Democracy

Heyman Center on Corporate Governance  
heymancenter@yu.edu

Jacob Burns Center for Ethics in the Practice of Law

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*The Cardozo Law Review Invites You To:*

## **Automating Bias: *Cardozo Law Review* 2023 Symposium**

**Wednesday, January 25 at 9:30 a.m.  
Jacob Burns Moot Court Room and via Zoom**

**This symposium will explore the use of artificial intelligence (AI) in consumer credit markets and the legal and policy issues surrounding these practices.**

This event will be hybrid, with an in-person and online component. Visitors must provide proof that they are fully vaccinated (2 doses of the vaccine and 1 booster shot), 24 hours prior to their arrival, to enter the building. A Zoom link will be sent out closer to the event.

Co-sponsors for this event include The Samuel & Ronnie Heyman Center on Corporate Governance, The Floersheimer Center for Constitutional Democracy and the Jacob Burns Center for Ethics in the Practice of Law.

**9:30-9:35 a.m. - Welcome - Dean Melanie Leslie (Cardozo School of Law) and Sarika Andavolu, Editor-in-Chief of *Cardozo Law Review***

**9:35-9:55 a.m. - Introductory Remarks - Matthew Adam Bruckner (Howard University School of Law)**

### **9:55-11:10 a.m. - Panel 1: Scoping Credit Discrimination in the Age of AI**

This panel will examine how the rise of AI in consumer credit markets expands the meaning of discrimination and fairness in lending.

**Moderator:** David Carlson (Cardozo School of Law)

#### **Panelists:**

- Talia Gillis (Columbia Law School) - “Price Discrimination” Discrimination
- Ted Janger (Brooklyn Law School) - Badges of Predation
- Mike Pierce (Student Borrower Protection Center) - Re-Coding Bias: Exploring the Role of Robust Regulatory Action in Tackling Algorithmic Bias

### **11:10-11:20 a.m. - Break**

### **11:20 am-12:50 p.m. - Panel 2: Programming Fairness**

This panel will examine technical solutions for mitigating discrimination risks in consumer credit markets arising from the use of AI.

**Moderator:** Pamela Foohey (Cardozo School of Law)

#### **Panelists:**

- Dan Björkegren (Brown University) - Welfare Credit Scoring
- Nat Hoopes (Upstart) - Fairness and Inclusion with AI Models
- Melissa Koide (FinReg Lab) - Machine Learning Explainability and Fairness: Insights from Consumer Lending
- Nizan Packin (Baruch College/CUNY) - Decentralized Credit Scores

### **12:50-1:00 p.m. - Break**

### **1:00-2:30 p.m. - Lunch and Keynote: Fair Lending and the CFPB**

Patrice Ficklin, Fair Lending Director, CFPB, and Carol Evans, Deputy Fair Lending Director, CFPB

### **2:30-2:40 p.m. - Break**

### **2:40-4:10 p.m. - Panel 3: Regulating Fair Lending**

This panel will explore regulatory responses to the discrimination and fairness risks generated by the increasing use of AI in consumer credit markets.

**Moderator:** Creola Johnson (Ohio State College of Law)

**Panelists:**

- Kathleen Engel (Suffolk University Law School) - Can Competition Help Solve the Problem of Algorithmic Bias?
- Cassandra Havard (University of South Carolina School of Law) - Digital Footprints
- Colin Hector (FTC) - Machine Learning, Dark Patterns, and Discriminatory Pricing
- Vijay Raghavan (Brooklyn Law School) - Benchmarking Discrimination

**4:10-4:40 p.m. - Closing Remarks - Nikita Aggarwal (UCLA School of Law)**