

Yeshiva University, Cardozo School of Law

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Event Invitations 2023

Event Invitations

1-25-2023

Automating Bias: Cardozo Law Review 2023 Symposium

Cardozo Law Review

Floersheimer Center for Constitutional Democracy

Heyman Center on Corporate Law and Governance

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)