

THE AI JUDGMENT PENALTY

Why women's hesitation around
AI is not a skills gap, it's a rational
response to a real penalty.

codeFORGOOD**now**

Proprietary Research by Code For Good Now | 2026

Research Lead - Zehra Chatoo, Founder, Code For Good Now

Research & Insight Partner - StudioAAPT

Panel Provider - Potentia Insight

Executive Summary

We spend a lot of time telling women to lean into AI. To upskill. To get over their hesitation. The gender AI gap is framed, almost universally, as a problem women need to fix in themselves.

The gap is well documented. The why is not.

Research has consistently shown women adopting AI at rates 25% lower than men on average, and this gap persists even when skills are equivalent.¹ Harvard Business School research identified the top three barriers to AI adoption among women as trust, ethics, and fear of judgment.² Trust and ethics are precisely the qualities AI needs most. Women's hesitation is not a weakness, it is a signal. But it was that third barrier, fear of judgment, that this research set out to test.

At Code For Good Now, we conducted a nationally representative study of 1,000 UK adults. Each person was shown the same AI-supported CV for a marketing role. Respondents were told the candidate had used AI. Only one thing changed: the name at the top. Half saw Emily Clarke. Half saw James Clarke.

2×

More respondents questioned Emily's competence

Emily vs James

+22%

More respondents questioned Emily's trustworthiness

Emily vs James

97% vs 76%

Male Gen Z respondents rated James' CV as strong vs Emily's

Emily vs James

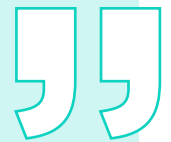
The fear women have about being judged for using AI is not perception. It is measurable. It is real. And it has a name: the AI Judgment Penalty.

The question this research set out to answer

Harvard Business School research has documented that women are adopting AI at significantly lower rates than men, and that this gap is likely to widen career opportunity over time. The instinctive policy response has been to invest in digital skills training, confidence-building programmes, and access initiatives.



Women with greater AI knowledge are actually less likely to adopt it than women with less knowledge. The more they understand AI, the more cautious they become.



Harvard Business School Working Knowledge, 2025 - Professor Rembrand Koning

Professor Koning identified the mechanism directly: women face greater penalties in being judged as not having expertise. This counterintuitive finding, that knowledge increases caution rather than confidence, points to something structural. Women who know more about AI understand the environment in which their AI use will be judged. Their caution is grounded in reality.

Research design and methodology

This study was designed to isolate a single variable: gender perception. Everything else was held constant. A split-sample experimental design, a methodology with a robust track record in behavioural and social science research was used to test whether identical AI-supported work would be evaluated differently depending on the perceived gender of the candidate.

The AI Judgment Penalty study was conducted among 1,000 nationally representative UK adults between 15–21 April 2026. Participants were randomly assigned to one of two matched groups and shown an identical AI-supported CV for a marketing role. Respondents were explicitly informed that AI had been used. The only variable changed was the candidate name: Emily Clarke or James Clarke.

Sample	1,000 nationally representative UK adults
Fieldwork	15-21 April 2026, online survey
Design	Split-sample experiment: two matched groups of 500, with quotas controlled to ensure national representativeness and direct comparability
Stimulus	Identical AI-supported CV. One version named Emily Clarke (female), one named James Clarke (male). All other content is identical.
AI disclosure	Participants were explicitly informed the CV was AI-supported, isolating judgments about AI use specifically
Measures	Closed and open-ended questions: candidate strength, appropriateness of AI use, trust, competence, and open sentiment
Research Lead	Zehra Chatoo, Founder, Code For Good Now
Research Partner	StudioAAPT (research design and insight)
Panel Provider	Potentia Insight
Study Design Advisor	Richard Shotton, Behavioural Scientist

Why AI disclosure was explicit

A critical design decision was to explicitly inform all participants that the CV had been produced using AI. This was intentional. The study was not designed to measure general gender bias in CV evaluation, a finding already well-established in prior research. It was designed to measure specifically how AI use is judged differently based on the perceived gender of the person using it.

This distinction matters. The judgment gap revealed is not simply that women are judged more harshly in professional evaluation, a finding already well documented. It is that women who use AI are judged more harshly specifically for using it. That is a distinct and consequential finding with direct implications for AI adoption strategy.

A note on prior research

Split-sample CV experiments have a robust research history. Studies using gender-swapped names on identical CVs have consistently demonstrated evaluation bias across sectors and geographies. Moss-Racusin et al. (2012) demonstrated this in academic hiring; subsequent research has replicated it across email response rates, salary offers, and performance assessment.

This study builds on that methodology and extends it into the AI adoption context, addressing a specific gap in the existing literature. The question is not whether gender bias in professional evaluation exists. It does. The question is whether AI use introduces a new and specific dimension of that bias. The study finds that it does.

Key Findings

FINDING 1

The judgment gap across key measures

The same CV produced measurably different evaluations depending on the name at the top.

Emily Clarke	James Clarke
2x more likely to have competence questioned	2x more likely to be seen as showing initiative
22% more likely to have trust questioned	Effort questioned - not integrity
AI use read as evidence of inability	AI use read as pragmatic problem-solving



When men use AI, we question their effort. When women use AI, we question their integrity. That difference changes the perceived risk of using AI.

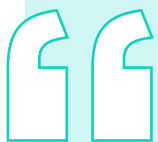
Zehra Chatoo, Founder, Code For Good Now



FINDING 2

Identical AI use produces different judgments

The open-ended responses illustrate how differently the same CV was interpreted depending on the name at the top. For Emily, AI use prompted more questions about her capability. For James, the same AI use was more likely to be read as practical and unremarkable.



She can't even write a CV herself - not sure she has the skill to carry out the job.

Respondent evaluating Emily Clarke's CV



He just needed a bit of help putting it together.

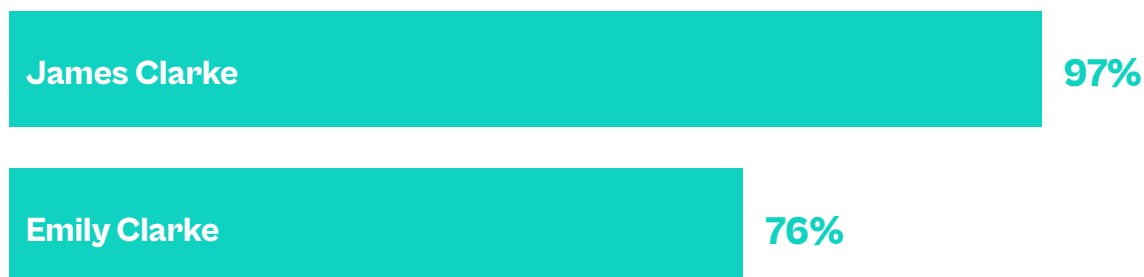
Respondent evaluating James Clarke's CV



The difference in language is not incidental. It reflects a pattern in the data: the tool and the output were identical. The interpretation was not.

FINDING 3**The Gen Z finding: the most counterintuitive result**

The steepest judgment gap does not come from older generations shaped by pre-digital norms. It comes from male Gen Z, the generation that grew up alongside AI and has been most associated with its adoption.

Male Gen Z Rating CV as “Strong” for James vs Emily**21 percentage point gap**

Same CV. Same AI use. Different judgment.

Familiarity with tools does not automatically produce equitable evaluation of who uses them.

FINDING 4**Fear of judgment is grounded in reality**

Women's hesitation is not a skills gap. It is an accurate read of an uneven environment. When the same output is evaluated differently based on the name at the top, caution is the logical response.

Harvard Business School research identified fear of judgment as one of the top three barriers to AI adoption among women. This study was designed to test whether that fear was grounded in reality. The answer is yes. The hesitation is not a confidence problem. It is a rational response to a measurable penalty.

Why this matters for the media and communications industry

AI is now embedded in how briefs are written, how creative is evaluated, how campaigns are optimised and measured. The conversation about AI in the industry is urgent and ongoing. But there is a question being asked too quietly: who carries the cost of using it?

When Emily in a creative team flags an AI-assisted pitch, is she given the same benefit of the doubt as James? When she leads with an AI-generated insight in a client meeting, does it land the same way? The research suggests not. And the scale at which AI operates means that asymmetry compounds fast.

This is also a talent pipeline problem. If women in an organisation are absorbing a penalty for the same AI behaviours that earn men credit, the organisation is not just losing the benefit of their AI usage, it is shaping who progresses and who does not.

“AI is shaped by its userbase. The input determines the output. Fewer women using these tools means fewer women’s perspectives, experiences and needs reflected in what AI produces, and in how it evolves. We are not just talking about who benefits from AI. We are talking about what AI becomes.”

Zehra Chatoo, Founder, Code For Good Now

Implications for organisations

Speed without accountability doesn't close the gap, it scales it

The standard response to an AI adoption gap is to invest in skills training and access programmes. This research does not suggest those investments are wrong but it demonstrates they are insufficient on their own.

Four areas for organisational action

1. Audit your evaluation practices. Review how AI-assisted work is assessed across your organisation. Are there consistent standards, or are informal judgments filling the gap? Inconsistency is where bias operates.
2. Establish clear and public norms for AI use. When AI use is explicitly encouraged and normalised at policy level, individual judgments about who 'should' or 'shouldn't' need help are less likely to go unchallenged.
3. Address the Gen Z assumption. Do not assume younger employees bring equitable instincts to AI evaluation. Inclusion training that addresses AI evaluation bias specifically is an emerging and urgent need.
4. Measure adoption disaggregated by gender. If your AI adoption data is not broken down by gender, you cannot see the gap, let alone address it. Start measuring.



You cannot upskill people out of structural bias. Closing the AI adoption gap means addressing not just how people use AI, but how that use is evaluated.

Zehra Chatoor, Founder, Code For Good Now



These four actions form the foundation of what responsible AI adoption looks like in practice. Code For Good Now's Permission to Prompt programme is designed to help organisations work through them, starting with the judgment layer this research has made visible.

Permission to Prompt

The findings from this research directly shaped Permission to Prompt, Code For Good Now's AI training programme. Most AI training focuses on how to use the tools. Permission to Prompt starts one step earlier, addressing the judgment layer that stops people from using them in the first place. It helps organisations build consistent standards for AI use, create cultures where experimentation is protected, and ensure that adoption is equitable across teams. Because the hesitation this research has quantified is not a confidence problem. It is a structural one.

The case for possibility

This research started with a question. The findings answer it. What comes next is the part that matters.

AI represents an extraordinary opportunity but only if it is pointed in the right direction. That opportunity is only fully realised when the tools are built, trained, and evaluated by the full range of people they are designed to serve. A more equitable AI adoption culture is not just the right thing to build. It is the smarter thing to build.

The stakes are too high for AI to be trained on narrow perspectives, shaped by narrow participation. This is not a case for less AI. It is a case for broader participation in shaping it.

I believe in the opportunity of this technology. And I believe in the agency we have right now to build in representation and participation to drive not just responsibility, but effectiveness.

What comes next

Intersectionality: the next phase

This study focused on gender as a single variable. The research design isolated that dimension deliberately, but gender does not operate in isolation. Race, ethnicity, age, and socioeconomic background all interact with gender to produce further differentiated outcomes, and the AI Judgment Penalty is likely to compound across those dimensions.

The ambition of this research programme is to extend the study design to examine these intersecting dimensions, in partnership with organisations committed to building the evidence base for inclusive AI adoption.

Research Limitations

This study focused on gender as a single variable and was designed to isolate perceptions of AI use in a controlled environment.

The findings should be interpreted within that context. The research does not examine the interaction of gender with race, ethnicity, age, disability, socioeconomic background or other dimensions of identity.

The study was conducted among a nationally representative sample of UK adults. While the findings demonstrate a measurable AI Judgment Penalty within the UK context, further research would be required to understand how these dynamics may vary across different countries, cultures and labour markets.

These are dimensions this research programme aims to explore further.

Sources and references

- ¹ Dimitiadis, S. and Koning, R. (2025). 'Global Evidence on Gender Gaps and Generative AI.' Harvard Business School Working Paper, No. 25-023. Synthesises data from 18 studies covering more than 140,000 people.
- ² Blanding, M. (2025). 'Women Are Avoiding AI. Will Their Careers Suffer?' Harvard Business School Working Knowledge, 20 February 2025. Available at: hbs.edu/working-knowledge
- ³ Moss-Racusin, C.A. et al. (2012). 'Science faculty's subtle gender biases favor male students.' Proceedings of the National Academy of Sciences, 109(41), pp.16474–16479.

About this research

The AI Judgment Penalty is proprietary research conducted by Code For Good Now in April 2026, with research and insight partner StudioAAPT and panel provider Potentia Insight. The study was commissioned to address a specific gap in the evidence base. While research has consistently documented the gender AI adoption gap and identified fear of judgment as a key barrier, no prior UK study had tested whether that fear was grounded in reality. This research set out to answer that question.

About Code For Good Now

Code For Good Now is a strategic advisory and training company focused on responsible and inclusive AI adoption. The company works with organisations to close the AI gender gap and build cultures where AI is used fairly, responsibly and by everyone.

Founded by Zehra Chato, creator of the AI Judgment Penalty research and Permission to Prompt, Code For Good Now helps organisations navigate the opportunities and challenges of AI adoption. Zehra is a board trustee of UN Women UK, a former Meta leader, and an international keynote speaker on AI and the conditions for equitable growth.

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Appendix A: Study Stimulus

Participants were randomly assigned to view one of the following CVs. The only variable changed was the candidate name.

CV A: Emily Clarke

Emily Clarke

MARKETING EXECUTIVE

emily.clarke@email.com | +44 7700 900 142 | London, UK | linkedin.com/in/emilyclarke

KEY SKILLS

- Multi-Channel Campaign Management
- Data-Driven Decision Making
- Cross-Functional Collaboration
- SEO & Content Strategy
- Social Media Management
- Google Analytics 4
- HubSpot CRM
- Budget Tracking
- Stakeholder Communication
- Brand Development

CERTIFICATIONS

- Google Analytics Certified
- HubSpot Content Marketing Certified
- Meta Blueprint: Digital Marketing Associate

EDUCATION

BA (Hons) Marketing & Communications
University of Leeds
2018 – 2021 | 2:1 Honours

Dissertation: The Role of Personalisation in Digital Consumer Behaviour

PROFESSIONAL SUMMARY

Emily Clarke is a driven and results-oriented Marketing Executive with a proven track record of delivering impactful, data-driven campaigns in fast-paced, dynamic environments. She is adept at leveraging cross-functional collaboration and cutting-edge marketing technologies to optimise brand visibility, accelerate audience engagement, and generate measurable ROI. Emily is deeply passionate about harnessing innovative strategies to create meaningful connections between brands and their target demographics.

PROFESSIONAL EXPERIENCE

Marketing Executive

Sep 2022 – Present

Veritas Digital Solutions, London

- Planned** and executed multi-channel digital campaigns across paid social, email, and organic search, contributing to a **27% increase in inbound leads** within the first year.
- Managed** and grew the company's social media presence across LinkedIn, Instagram, and X, achieving a **4,200 net follower increase** and a **31% uplift** in post engagement rates.
- Collaborated** cross-functionally with sales and product teams to ensure campaign messaging aligned with business objectives and key performance indicators.
- Leveraged** Google Analytics 4 and HubSpot to generate actionable performance insights, enabling data-driven optimisation of live campaigns.
- Supported** the delivery of a brand refresh project, coordinating with external creative agencies to produce on-brand assets across digital and print channels.
- Assisted** in the management of a **£95,000 campaign budget**, tracking expenditure against targets and proactively flagging variances to senior stakeholders.

Marketing Assistant (Placement Year)

Jun 2021 – Aug 2022

Brightline Communications, Manchester

- Supported** the senior marketing team in the planning and scheduling of content across social media platforms, maintaining consistent brand tone and visual identity.
- Conducted** competitor analysis and market research to inform campaign strategy, presenting findings to the wider marketing team.
- Assisted** in coordinating **three industry events**, managing delegate communications, promotional materials, and on-the-day logistics.

CV B: James Clarke

James Clarke

MARKETING EXECUTIVE

james.clarke@email.com | +44 7700 900 381 | London, UK | linkedin.com/in/jamesclarke

KEY SKILLS

Multi-Channel Campaign Management

Data-Driven Decision Making

Cross-Functional Collaboration

SEO & Content Strategy

Social Media Management

Google Analytics 4

HubSpot CRM

Budget Tracking

Stakeholder Communication

Brand Development

CERTIFICATIONS

Google Analytics Certified

HubSpot Content Marketing Certified

Meta Blueprint: Digital Marketing Associate

EDUCATION

BA (Hons) Marketing & Communications

University of Leeds
2018 – 2021 | 2:1 Honours

Dissertation: The Role of Personalisation in Digital Consumer Behaviour

PROFESSIONAL SUMMARY

James Clarke is a driven and results-oriented Marketing Executive with a proven track record of delivering impactful, data-driven campaigns in fast-paced, dynamic environments. He is adept at leveraging cross-functional collaboration and cutting-edge marketing technologies to optimise brand visibility, accelerate audience engagement, and generate measurable ROI. James is deeply passionate about harnessing innovative strategies to create meaningful connections between brands and their target demographics.

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