Testimony to the House Economic Matters Committee
HB 1068: Commission on Responsible Artificial Intelligence in Maryland
Position: Favorable

March 8, 2022

The Honorable Joseline Pena-Melnyk, Chair
Health and Government Operations Committee
Room 241, House Office Building
Annapolis, Maryland 21401
Cc: Members, HGO Committee

Honorable Chair Pena Melnyk and Members of the Committee:

Economic Action Maryland (formerly the Maryland Consumer Rights Coalition) is a people-centered movement to expand economic rights, housing justice, and community reinvestment for working families, low-income communities, and communities of color. Economic Action Maryland provides direct assistance today while passing legislation and regulations to create systemic change in the future.

We are here today in strong support of HB 1068 and thank Delegate Kaiser for introducing the legislation.

HB 1068 establishes a two-year commission staffed by DLS and composed of a diverse group of stakeholders to study Artificial Intelligence (AI) to determine the opportunities and challenges AI presents, examine best practices from other states and what kinds of regulations may be needed to provide the appropriate balance between innovation and consumer protection.

AI may provide promising approaches to expand access to credit and banking services for underserved communities but concerns about algorithmic bias, bias and errors in datasets used to train AI systems may reflect and amplify existing inequalities. The results may limit access to employment, credit, housing, and healthcare for groups that today experience discrimination based on race, ethnicity, gender, and other reasons.

We are honored to be named to the commission and will be pleased to serve on the Commission.

For all of these reasons, we support HB 1068 and urge a favorable report.

Best,

Marceline White
Executive Director

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