



**HB 1068 - Commission on Responsible Artificial Intelligence in Maryland
House Health and Government Operations Committee**

March 8th, 2023

SUPPORT

Chairwoman Pena-Melnyk, Vice-Chair and members of the committee, thank you for the opportunity to submit testimony in support of House Bill 1068. This bill would establish a commission to study artificial intelligence (AI) use in Maryland.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

AI is becoming more commonplace in many industries like the financial service industry. They are being used to detect fraud, task automation, and in the underwriting process. AI can help businesses increase their productivity and improve their efficiency. However, AI can contribute to the discrimination of marginalized groups through bias programmed into its algorithm.

Many AI programs address concerns around discrimination by not collecting or using certain demographic information in the decision process. However, AI programs can be biased against marginalized groups even if they do not directly collect that demographic information. This is because there are many factors that correlate with gender, race, and socio-economic status that are called proxies. An example of this is home addresses or zip codes can become a proxy for race. The stores someone shops at can become a proxy for gender.

HB 1068 will ensure that AI used in Maryland will be safe and responsible by creating a commission that will examine what AI is being used in Maryland and research what regulations or oversight is needed to protect individuals.

Bias in AI can create discrimination in financial, education, criminal justice, and health care systems. Maryland needs to investigate ways to safely integrate AI into these systems so that patterns of discrimination do not repeat.

Thus, we encourage you to return a favorable report for HB 1068.

Creating Assets, Savings and Hope