

ABSTRACT

Some of our current uses of AI perpetuate racism. This is not because the AI itself is racist, rather because of how and where it operates. AI is goal oriented and performs tasks in a hyperefficient way, that is why we build them. As AI is programmed with the same goals that already disproportionately hurt Latinx and Black People (LBP), the hyper-efficiency *further* marginalizes them. Solving this problem will require resources including money, time, and possibly new legislation. These resources are worth a more just society.



BANKING

UC Berkeley's study entitled "Consumer-Lending Discrimination in the Era of FinTech" found that AI charges LBP an average of 7.5 basis points higher interest rates than white people with the same FICO score.

AI is goal oriented and performs tasks in a hyper-efficient way. Since bankers are underwriting AI with the same goal they have without AI, which is to give the most expensive loans possible, AI will find ways to do that at even higher efficiency than currently done by bankers. And factoring in all the ways LBP are institutionally disadvantaged, AI finds them to be the path of least resistance.



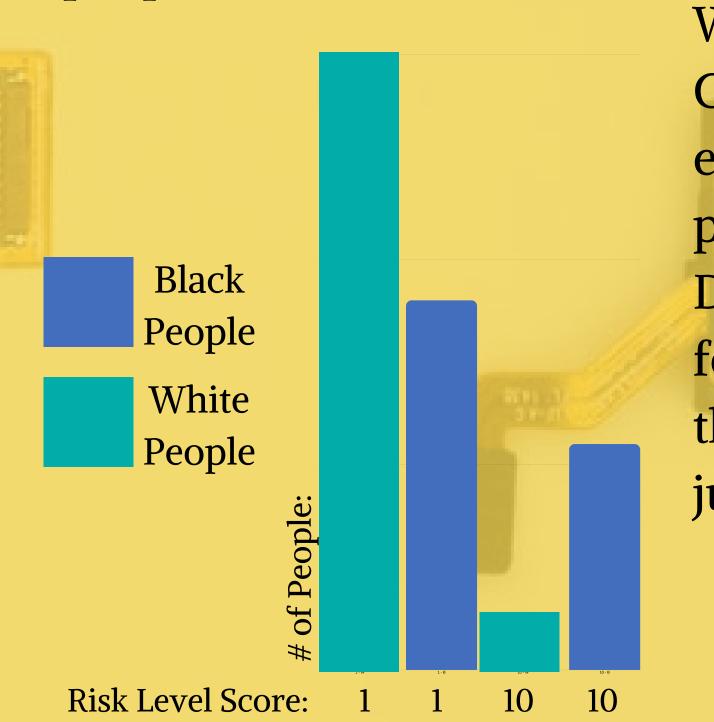
AI AND RACISM ****************

SOLUTIONS

- PROPORTIONAL REPRESENTATION OF LBP IN TECH
- DATA SAMPLES DRAWN FROM PROPRTIONAL DATA
- FROM ALL RACES AND ETHNICITIES
- RIGOROUSLY TEST AI BEFORE IMPLEMENTATION AND
- **NOT ASSUME ITS FUNCTIONALITY**
- LIMIT DISPARITIES IN THE TREATMENT/CHARGING OF
- **DIFFERENT IDENTITIES IN ECONOMIC SETTINGS**

LAW ENFORCEMENT

There is compelling evidence that shows Correctional **Offender Management Profiling for Alternative Sanctions** (COMPAS) misinterprets black people as high risk reoffenders twice as often as white people and misinterpret white people as low risk reoffenders twice as often as black people.



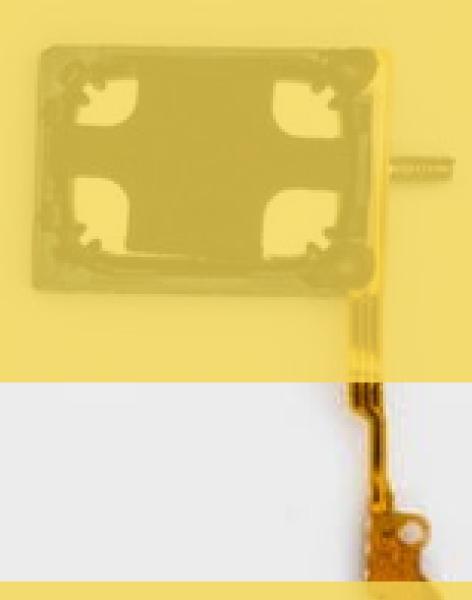
When advised to research COMPAS' accuracy, law enforcement did nothing. This prompted a study from Dartmouth University that found COMPAS was no better than internet volunteers at judging recidivism.

Progress is worth the administration of some harm to a minority of people. The fruits of our advancement in AI will outweigh the costs it will incur. For example, AI cars can drive more accurately and will likely save lives by reducing car accidents. We should use all our resources for accelerating this advancement and not slow the process by correcting every issue.

CURRENT USE OF AI -> MAXIMIZED PROGRESS

This argument only observes consequences and therefore cannot account for how and why harm is distributed. In the case of AI, the harm is unfairly distributed to a particular demographic *because* of their being that demographic. The consequential argument cannot capture this injustice and is therefore inadequate at assessing the morality of our decisions.

Progress implies movement towards some goal, in this case that goal is most likely an ideal society. Our metric for which we judge progress should be the standing of those furthest from the goal as opposed to those in front. This gives us a more accurate representation of "where we are" and allows us to strategize advnacement accordingly.



OBJECTION

RESPONSE