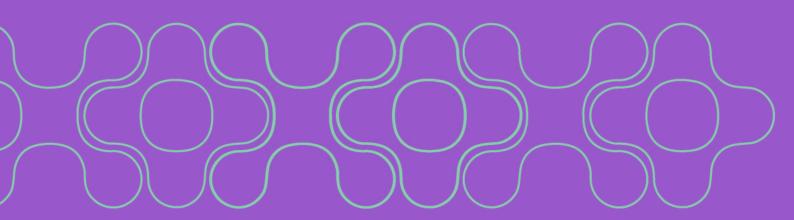
AI & Intersectionality

## A TOOLKIT FOR FAIRNESS & INCLUSION

> FOR THE POLICY SECTOR







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## WHY THIS KIT?

In recent years, bias in artificial intelligence (AI) has become a major concern, affecting public trust, social harmony, and fair governance. As AI systems play a bigger role in public services and policy decisions, their hidden biases can make existing inequalities worse. One significant issue is intersectional bias, where different forms of discrimination—such as racism, sexism, ableism, and colonialism—overlap and affect people in complex ways.

This type of bias is especially harmful to people who already face multiple disadvantages. It can be seen in Al systems that unintentionally repeat these inequalities. For example, in the 2021 Dutch childcare benefits scandal, an algorithm wrongly accused immigrant parents of fraud, leading to unfair debt recovery, family separations, and other harms. This highlights the need for policymakers to tackle intersectional issues in Al systems.

Erasmus+ project, is based on thorough research and stakeholder engagement across the EU. It aims to provide policymakers with the knowledge and tools to include intersectionality in Al policies. By focusing on fairness and inclusivity, policymakers can create Al systems that promote equality rather than worsen current inequalities.

This toolkit, created through the **DIVERSIFAIR** 

#### INTRODUCING DIVERSIFAIR

DIVERSIFAIR is an Erasmus+ project (2023-2026) that brings together eight partners from six European countries: CorTexter (NL), Eticas (ES), Sciences Po (FR), TNO (NL), Turing College (Li), University College Dublin (IE), Women4Cyber (BE) and Women in AI (FR).

Our goal is to support a new generation of Al experts who not only have technical skills but also understand how to identify and address intersectional biases.

More info available at diversifair-project.eu

## FOR WHOM?







## WHAT IS THE AIM OF THIS KIT?

The primary objectives of this kit are to:

- 1. Raise awareness about intersectional bias in Al and its societal consequences.
- 2. Provide actionable strategies to help policymakers integrate intersectional principles into existing and future Al policies.
- 3. Bridge knowledge gaps by offering a multidisciplinary perspective informed by technical, ethical, and social insights.

The development of this kit was informed by interviews and focus groups with members of the Al community and policy sectors, ensuring its recommendations are grounded in real-world challenges and needs. While this version is tailored for policy, additional kits targeting the industry and civil society have also been developed under the DIVERSIFAIR project.





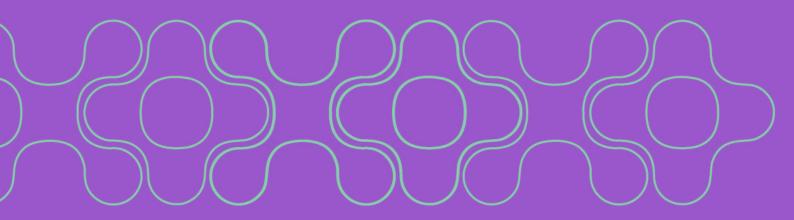
## **HOW WILL THIS KIT BE UPDATED?**

This resource (November 2024) will evolve based on feedback from users and emerging insights. The DIVERSIFAIR project runs until June 2026, during which this kit will:

- Incorporate user feedback to refine its content and usability.
- Integrate findings and tools from other DIVERSIFAIR work packages, particularly those focused on methods to address intersectional bias in Al.
- Expand Formats: The kit will be enriched with new formats such as workshops, training sessions, and other interactive resources, enabling deeper engagement and practical application of its contents.

We encourage users to contribute feedback and collaborate in refining this resource to ensure Al systems serve all communities equitably and uphold public trust.

**GIVE US YOUR OPINION** 



# 01. UNDERSTANDING INTERSECTIONAL BIAS IN AI

Artificial Intelligence (AI) is transforming the way governments and public sectors operate, offering opportunities to improve efficiency and service delivery in areas like healthcare, justice, and education. However, the rapid adoption of AI technologies also presents challenges. These systems can inadvertently perpetuate and amplify biases that disproportionately harm marginalised communities. Bias that arises from overlapping social categorisations such as race, gender, and socioeconomic status - intersectional bias - , poses a significant risk to fairness, equity, and public trust. Left unaddressed, it threatens to deepen existing inequalities and exacerbate social harm, especially for already marginalised groups.

The Council of Europe's Gender Equality Strategy (2024-2029) emphasises addressing structural barriers and promoting diversity in Al development. Frameworks like the EU Al Act offer promising starting points, but these policies must evolve to explicitly embed intersectional considerations to be truly effective.

By understanding intersectional bias and identifying what actions we can implement, we can work together to ensure that technology serves everyone equitably, enhances societal wellbeing without entrenching systemic discrimination.



has major political and social implications in reinforcing existing power

- Inga Ulnicane, "Intersectionality in Artificial Intelligence: Framing Concerns and Recommendations

## 1.1 KEY CONCEPTS DEFINED

#### ➤ ARTIFICIAL INTELLIGENCE (AI)

Al refers to systems designed to replicate human cognitive processes such as learning, problem-solving, and decision-making.

It powers applications ranging from voice assistants (like Siri, Alexa or Google Assistant) to more complex tools like recommendation systems, autonomous vehicles. predictive policing algorithms.

As a human-made technology, AI is shaped by the decisions, values, and biases of its creators, making it crucial to ensure ethical design and diverse, high-quality data inputs. Al systems learn from data, and the quality of this data heavily influences their outputs. If biased data is used, biased outcomes are likely.



using computers to classify, analyse, and draw

predictions, recommend actions, and figure out from new data and thus improving over time.

-"Artificial Intelligence and Gender Equality", UNESCO, 2020



#### **BIAS**

Bias in Al is a systematic distortion that produces unfair outcomes for specific groups. It can for example result from flawed data (e.g., historical discrimination) or use of algorithms that fail to account for diversity.

Bias can emerge at any point in the machine learning (ML) lifecycle, which involves a series of decisions and practices shaping the design and use of ML systems.

Why Does It Matter? General audiences should understand that bias is not an accident but a consequence of human decisions embedded in AI systems. Understanding these biases exist is crucial, especially as ML increasingly informs decisions that directly impact people's lives. CSOs can use this understanding to demand accountability from developers.

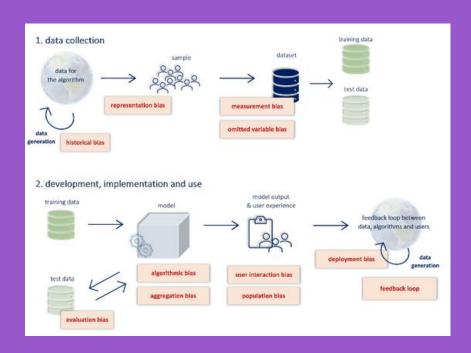


Diagramme taken from the online course "Basics of Bias & Fairness in Al systems"

#### FAIRNESS

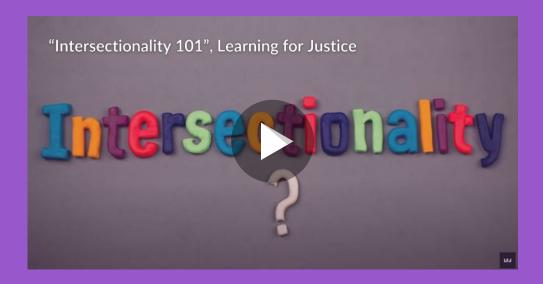
Fairness in AI refers to designing systems that promote equitable outcomes for all individuals, regardless of identity. While achieving perfect fairness is challenging, developers and stakeholders aim to minimise harm by identifying and addressing biases.



Many approaches to AI fairness focus on addressing just one type of marginalised identities (intersectional groups).

#### **INTERSECTIONALITY**

Intersectionality, a term coined by legal scholar Kimberlé Crenshaw, is an approach to describe and address complex and nuanced forms of discrimination that result from interconnecting forms of oppression (e.g. racism, (cis)sexism, ableism, colonialism), and the unique harm people experience based on their multiple intersecting identities. For example, a Black woman may face combined challenges of racism and sexism, distinct from those faced by Black men or White women.



21% > 4% of leaders are women are women of colour are Black women



**Employees who face discrimination linked to intersectionality** have higher turnover rates, which results in an expense that cannot be salvaged.

- Ayanna Howard, "Real Talk: Intersectionality and AI", August 2021

#### INTERSECTIONAL BIAS IN AI

"Intersectional bias in AI" describes the AI harms as experienced by people due to multiple intersecting and often marginalised parts of their identity.

## 1.2 INTERSECTIONAL BIAS IN **AI: KEY CONTRIBUTORS**

Intersectional bias in Al arises from various factors at every stage of development and deployment. These biases can amplify societal inequalities, disproportionately impacting marginalised groups. Below are key contributors and examples:

#### **DATA BIAS**

Historical inequalities embedded in data lead to AI systems that produce skewed outputs. If these datasets are not diverse or inclusive, the resulting algorithms will perpetuate existing inequalities. For example, training healthcare Al systems on data from predominantly white populations can lead to incorrect diagnoses or treatment recommendations for people of colour

#### **OVERSIMPLIFIED MODELS**

Many Al models are based on oversimplified categories, such as binary gender classifications. These models fail to account for the complexities of identity, particularly affecting non-binary, transgender, and LGBTQ+ individuals.

#### **OPERATIONAL BIAS**

Operational bias occurs when biases present in real-world environments are reinforced by AI systems through feedback loops. As AI tools are deployed, existing societal or organisational biases—such as racism or sexism—are reflected and perpetuated, leading to discriminatory outcomes that continue to shape and amplify inequalities over time.

#### **DIVERSITY IN DEVELOPMENT TEAMS**

The lack of diversity in the Al workforce, particularly in gender, race, and socio-economic backgrounds, results in technologies that reflect the narrow perspectives of predominantly white, male developers. This underrepresentation of marginalised groups can lead to systems that unintentionally amplify biases (e.g., biassed hiring algorithms or facial recognition systems that perform poorly on non-white faces).

#### STRUCTURAL INEQUALITIES

Structural discrimination in society is encoded into AI systems. For instance, welfare algorithms may penalise single mothers or individuals from low-income backgrounds because they fail to account for contextual financial needs.

## 1.3 HOW DOES INTERSECTIONAL **BIAS IN AI MANIFEST?**

Intersectional bias in Al has real-world consequences, particularly for marginalised communities. These biases can affect people's lives in many ways, from discriminatory policing practices to unequal access to healthcare and harmful portrayals in the media.

The following examples illustrate how intersectional bias can manifest in different areas, highlighting the importance of inclusive and ethical AI practices.

#### **1** PREDICTIVE POLICING

Predictive policing systems, often trained on historical arrest data, disproportionately target low-income communities of colour.

#### THIS EXAMPLE CAN BE USED TO ADVOCATE FOR

- ➤ Inclusive data practices
- **Ensure equal access**
- Address structural inequities

#### **Explore**

"Automating (In)Justice: An Adversarial Audit of RisCanvi", Eticas Foundation (July 2024)

JUMP TO THE CASE-STUDY **LIBRARY TO FIND OUT MORE** 

#### **2** HEALTHCARE DISPARITIES

Al algorithms used in healthcare tend to prioritise patients based on insurance data. Marginalised communities, who are often uninsured or underinsured, tend to receive less care due to their exclusion from training data.

#### THIS EXAMPLE CAN BE USED TO ADVOCATE FOR

- Regulating AI in criminal justice
- Mandating human oversight
- Data audits

#### **Explore**

"There's More to Al Bias than Biased Data: NIST Report Highlights," NIST. 10 March 2022

#### 3 DISCRIMINATORY AD TARGETING

Algorithmic bias in advertising can have harmful effects. For example, research shows that women are often underrepresented in ads for high-paying jobs, and racial minorities are disproportionately targeted by ads for predatory loans or housing

#### THIS EXAMPLE CAN BE USED TO ADVOCATE FOR

- > Promoting diversity in algorithms
- ➤ Mandating transparency
- ▶ Encouraging ethical practices

#### **Explore**

Zang, "How Facebook's Advertising Algorithms Can Discriminate By Race and Ethnicity", 2021

## DRIVE INCLUSIVE GOVERNANCE

Policymakers and public sector leaders are uniquely positioned to address intersectional bias in Al.

By enacting clear regulations, fostering transparency, and ensuring accountability, you can shape AI systems that promote equity and inclusivity. Understanding these foundational concepts helps you to create governance frameworks that protect marginalised communities, build public trust, and uphold societal values of fairness.

## 1.4 REAL-WORL EXAMPLES OF INTERSECTIONAL BIAS IN AI

To better understand the real-world implications of intersectional bias, this section explores concrete examples from various fields. These case studies illustrate the tangible ways in which Al systems can perpetuate inequality.

#### THE IMPACT OF FLAWED ALGORITHMS: A CASE STUDY ON RISCANVI

#### **Overview**

The RisCanvi algorithm in Catalonia's prison system assesses inmates' recidivism risk using data such as age, gender, and nationality. The algorithm has been found to be inaccurate and biased, with over 80% of inmates flagged as high-risk not reoffending.

#### Intersectionality at play

The system disproportionately impacts foreign nationals, particularly immigrants and people from marginalised ethnic groups, by over-predicting their likelihood of reoffending. This exacerbates systemic biases within the criminal justice system, where certain groups—especially people of color and immigrants—are already at a disadvantage. The lack of transparency and human oversight makes it harder to challenge these biased outcomes.

#### Why intersectionality matters

The combination of race, nationality, and socio-economic background creates a higher risk of biased outcomes for marginalised individuals. By failing to consider these intersections, the algorithm reinforces existing societal inequalities, leading to unjust parole denials and perpetuating discrimination. Understanding intersectionality in this context allows us to see that it is not just about a singular characteristic (e.g., gender or race) but how multiple forms of disadvantage compound to create unfair outcomes.

"Automating (In)Justice: An Adversarial Audit of RisCanvi", Eticas Foundation, July 2024

#### CHILD CARE BENEFIT SCANDAL IN THE **NETHERLANDS: SYSTEMIC DISCRIMINATION**

#### Overview

In the Netherlands, an Al system was used by the government to detect fraudulent claims for child care benefits. However, the system disproportionately flagged minority families, particularly those with immigrant backgrounds, as fraudulent. This led to devastating financial and social consequences, including the wrongful accusation of fraud.

#### Intersectionality at play

The system's reliance on biased data—such as income levels, family structure, and national origin —discriminated against families at the intersection of race and socio-economic status. Immigrant families, who may have different social and economic profiles, were unfairly targeted, while native Dutch families were less likely to be flagged. The biases embedded in the algorithm reflect broader patterns of systemic racism and classism within Dutch society, exacerbating the harm to already marginalised groups.

#### Why intersectionality matters

Intersectionality helps us understand how AI systems, by relying on historical data that reflects societal prejudices, can amplify these biases. In this case, the intersection of race and class made certain families more vulnerable to the risk of being falsely accused, highlighting the need for algorithms to be more inclusive and consider the complex ways in which identity and status interact.

"Xenophobic Machines: The Dutch Child Benefit Scandal", Amnesty International, October 2021

#### WELFARE FRAUD CASE IN DENMARK: TARGETING MARGINALISED GROUPS

#### **Overview**

In Denmark, the welfare authority Udbetaling Danmark (UDK) uses Al algorithms to detect welfare fraud. The system has been criticised for targeting individuals from marginalised groups, particularly those with disabilities, people from racial minorities, and those in non-traditional family structures. These groups face disproportionate scrutiny under the algorithm, which exacerbates existing disparities.

#### Intersectionality at play

The intersection of race, disability, and non-traditional family structures makes certain individuals more vulnerable to being flagged by the system. For example, a Black person with a disability who is part of a single-parent household might face compounded discrimination, as the algorithm may flag them due to the combination of these intersecting factors. Additionally, people in non-traditional family structures may be wrongly flagged because their profiles don't conform to the system's assumptions about "normal" family arrangements.

#### Why intersectionality matters

Intersectionality is crucial in understanding how this AI system disproportionately impacts individuals at the intersections of multiple marginalized identities. People who are already disadvantaged in one area-whether because of race, disability, or family structure-are more likely to experience unjust treatment because of the compounded effects of these biases. Without addressing these intersectional biases, AI systems risk perpetuating and deepening existing inequalities in welfare and social services.

"Denmark: Coded Injustice: Surveillance and Discrimination in Denmark's automated welfare state", Amnesty International, November 2024

**DISCOVER OUR STUDY CASE LIBRARY** 

## **GUARD AGAINST AI BIAS**

Consider an AI system used in the justice system, such as predictive policing or criminal risk assessment tools. These systems often produce biassed outcomes due to skewed historical data.

- What legal and societal consequences could arise from deploying such a biased system?
- How could your policy decisions shape AI regulations to prevent these outcomes and build public trust

## SUPPORTING MATERIALS **FOR THIS SECTION**

#### **REPORTS & POLICY DOCUMENTS**

- Gender Equality Strategy (2024-2029), Council of Europe: https://www.coe.int/en/web/genderequality/gender-equality-strategy
- "There's More to Al Bias than Biased Data: NIST Report Highlights," National Institute of Standards and Technology (NIST), 10 March 2022, https://www.nist.gov/newsevents/news/2022/03/theres-more-ai-bias-biased-data-nist-report-highlights
- "Artificial Intelligence and Gender Equality: Key Findings of UNESCO's Global Dialogue," UNESCO, 2020, <a href="https://unesdoc.unesco.org/ark:/48223/pf0000374174.locale=en">https://unesdoc.unesco.org/ark:/48223/pf0000374174.locale=en</a>
- UN Women, Intersectionality Resource Guide and Toolkit, UN Women, 2021, https://www.unwomen.org/en/digital-library/publications/2022/01/intersectionalityresource-guide-and-toolk

#### **COURSES & TOOLS**

- Institute of Business Analytics, University of Ulm, Bias & Fairness in Al Systems: Basics, https://bias-and-fairness-in-ai-systems.de/en/basics/
- Atlas: Social Dynamics Lab, Nokia Bell Labs, Atlas of Social Dynamics, https://socialdynamics.net/atlas

#### **RESEARCH PAPERS & SCHOLARLY ARTICLES**

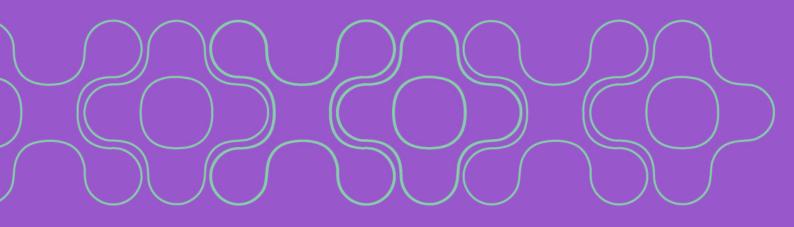
- Ulnicane, Inga. (2024). Intersectionality in Artificial Intelligence: Framing Concerns and Recommendations for Action. Social Inclusion. 12. 10.17645/si.7543.
- Kong, Youjin. (2022). Are "Intersectionally Fair" AI Algorithms Really Fair to Women of Color? A Philosophical Analysis. 485-494. 10.1145/3531146.3533114.
- Fosch Villaronga, Eduard & Poulsen, Adam. (2022). Diversity and Inclusion in Artificial Intelligence. 10.1007/978-94-6265-523-2\_6
- Ovalle, Anaelia & Subramonian, Arjun & Gautam, Vagrant & Gee, Gilbert & Chang, Kai-Wei. (2023). Factoring the Matrix of Domination: A Critical Review and Reimagination of Intersectionality in Al Fairness. 496-511. 10.1145/3600211.3604705.
- Buolamwini, J., Gebru, T. (2018) "Gender Shades: Intersectional Accuracy Disparities in Commercial Gender Classification." Proceedings of Machine Learning Research 81:1-15, Conference on Fairness, Accountability, and Transparency
- Ayanna Howard (2021) "Real Talk: Intersectionality and AI," MIT Sloan Management Review, 24 August 2021, https://sloanreview.mit.edu/article/real-talk-intersectionality-and-ai/

#### **NEWS ARTICLES & REPORTS**

- "How Al-powered welfare systems fuels mass surveillance and risks discriminating", Amnesty International, November 2024: <a href="https://www.instagram.com/p/DCTrNCmPC81/?">https://www.instagram.com/p/DCTrNCmPC81/?</a> hl=fr
- "Automating (In)Justice: An Adversarial Audit of RisCanvi", Eticas Foundation (July 2024) https://eticas.ai/automating-injustice-an-adversarial-ai-audit-of-riscanvi/
- "Xenophobic Machines: The Dutch Child Benefit Scandal," Amnesty International, 13 October 2021, https://www.amnesty.org/en/latest/news/2021/10/xenophobic-machinesdutch-child-benefit-scandal/.
- "Denmark: Coded Injustice: Surveillance and Discrimination in Denmark's automated welfare state", Amnesty International, November 2024 https://www.amnesty.org/en/documents/eur18/8709/2024/en/
- "Discriminatory employment algorithm towards women and disabled », digwatch, October 2019: <a href="https://dig.watch/updates/discriminatory-employment-algorithm-towards-women-">https://dig.watch/updates/discriminatory-employment-algorithm-towards-women-</a> and-disabled
- Jeffrey Dastin, "Insight Amazon scraps secret Al recruiting tool that showed bias against women", Reuters, 11 October 2018: <a href="https://www.reuters.com/article/world/insight-">https://www.reuters.com/article/world/insight-</a> <u>amazon-scraps-secret-ai-recruiting-tool-that-showed-bias-against-women-</u> idUSKCN1MK0AG/
- "Study finds gender and skin-type bias in commercial artificial-intelligence systems", MIT News Office (11 February 2018): <a href="https://news.mit.edu/2018/study-finds-gender-skin-type-">https://news.mit.edu/2018/study-finds-gender-skin-type-</a> bias-artificial-intelligence-systems-0212

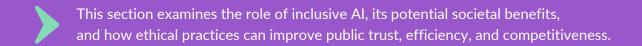
#### **VIDEOS & MULTIMEDIA RESOURCES**

- "Intersectionality 101", Learning for Justice: https://www.youtube.com/watch? v=w6dnj2lyYjE&t=24s&ab channel=LearningforJustice
- "7 minutes to understand AI", Unesco: <a href="https://www.youtube.com/playlist?">https://www.youtube.com/playlist?</a> list=PLWuYED1WVJIPHJLk84wWQbzeZcWLt5rwU



# 02. ETHICAL AND SOCIETAL IMPLICATIONS OF AI IN POLICY

Addressing Al bias is essential for creating fair and effective policies. Intersectional bias in Al systems not only deepens social inequalities but also erodes public trust and hinders economic progress. When left unchecked, it undermines fairness, particularly in critical sectors like law enforcement, welfare, and healthcare, where its impact on marginalised groups can be severe.





## 2.1 KEY BENEFITS OF **INCLUSIVE AI SYSTEMS**



#### PROMOTING TRUSTWORTHY PRACTICE OF AI

#### **EXAMPLE 1: Fair AI in Justice Systems**



Al-powered predictive policing tools have faced backlash for disproportionately targeting minority communities due to biassed historical data. To address these concerns, experts recommend implementing transparent algorithms, including public reporting on how predictive models are trained and tested, to demonstrate fairness and build trust. For instance, in New Orleans, a controversial predictive policing partnership with Palantir Technologies faced criticism for its secrecy and reliance on biassed data. Advocates have called for reforms such as community feedback mechanisms and public oversight to ensure AI tools reflect diverse public concerns and improve accountability in law enforcement.

- "New Orleans Program Offers Lessons In Pitfalls Of Predictive Policing", ACLU, 2018

**RECOMMENDATION** Promote trustworthy practices by actively engaging communities through

#### **EXAMPLE 2: Healthcare Accessibility**



Bias in healthcare AI can lead to life-threatening disparities, such as underdiagnosing conditions in women or minority groups. Inclusive AI systems trained on diverse datasets can identify these gaps early. The UK's National Health Service (NHS) made significant strides by mandating diverse representation in training data for diagnostic AI, improving early cancer detection rates for underrepresented populations.

- GPs use AI to boost cancer detection rates in England by 8%", The Guardian, 21 July 2024

**RECOMMENDATION** Foster trust by openly disclosing which groups are well-represented and which are underrepresented in the AI training data, ensuring transparency and accountability in addressing disparities.



#### **IMPROVING POLICY OUTCOMES**



#### **EXAMPLE 1: Inclusive Disaster Response Systems**

Al systems used in disaster response can exclude marginalised communities if data on these groups is limited or poorly integrated. For instance, inclusive AI mapping tools developed by the Humanitarian OpenStreetMap teamuse crowdsourced data to locate underserved populations during crises. This ensures equitable distribution of resources and faster relief efforts, minimising harm to vulnerable groups

- Humanitarian OpenStreetMap website, available at: www.hotosm.org

RECOMMENDATION Integrate diverse, crowdsourced, and community-specific data into Al systems to ensure underserved populations are accurately represented and equitably supported during crises.



## **EXAMPLE 2: Equitable Policing Policies**

In Oakland, California, the Firsthand Framework redefined public safety by prioritising community-driven insights over punitive predictive policing. Developed by UC Berkeley's Possibility Lab, this initiative gathered "Firsthand Indicators" through town halls and focus groups, allowing residents to articulate their safety needs and priorities. By reallocating resources based on these indicators, policymakers focused on underserved neighborhoods, addressing structural inequities and reducing racial disparities in law enforcement outcomes. This model demonstrates the power of inclusive policy making to achieve fairness and equitable resource distribution in public safety initiatives.

- Firsthand Framework for Policy Innovation, , Possibility Lab, University of California

RECOMMENDATION priorities, actively reducing disparities and fostering equitable outcomes over punitive measures.

## 2.2 AI'S ROLE IN PUBLIC **SERVICES**

Al's integration into public services such as welfare, policing, and healthcare promises greater efficiency and service delivery. However, these advancements also introduce significant ethical concerns, particularly regarding transparency, accountability, and potential biases.

Public services play a critical role in supporting vulnerable populations, and the use of Al in these contexts demands a heightened level of responsibility. Unlike private sector applications, citizens often cannot opt out of Al-driven systems in the public sector, making it essential that governments take extra care in their deployment.



experts should be actively sought to refine and improve these technologies. Governments, in this way, can lead by example, ensuring that AI serves the public interest

- Vethman, S., Schaaphok, M., Hoekstra, M., Veenman, C. (2024). "Random Sample as a Pre-pilot Evaluation of Benefits and Risks for AI in Public Sector"



#### AI IN PUBLIC SERVICES

Al in public services must address real needs rather than serve as a showcase for technological innovation:

- Deploying Al systems like welfare fraud detection often prioritises cost-cutting and technological display over solving underlying issues, such as addressing poverty or systemic inequality.
- Human-centred AI could focus on delivering equitable and effective outcomes, e.g., using AI to connect underserved populations to benefits or to improve access to multilingual public resources.



#### INNOVATION VS SOLVING REAL SOCIETAL ISSUES

Al in public services must address real needs rather than serve as a showcase for technological innovation.

- Innovation for its own sake: Deploying AI systems like welfare fraud detection often prioritises cost-cutting and technological display over solving underlying issues, such as addressing poverty or systemic inequality.
- Solving societal issues: Human-centred AI could focus on delivering equitable and effective outcomes, e.g., using AI to connect underserved populations to benefits or to improve access to multilingual public resources.

While AI has the potential to transform public services, its implementation must be guided by societal needs. **Key principles include:** 

#### TRUST AND TRANSPARENCY

Building public trust, particularly in marginalised communities, by ensuring cultural competence and open communication.



"Cultural barriers, fear and lack of trust in the system also affect women's and girls' access to justice, as do discriminatory attitudes and the stereotypical roles of women as carers and men as breadwinners, which persist in civil and family law in many jurisdictions. These barriers may exist during investigations and trials, especially in cases of violence against women and girls, and lead to high levels of attrition and even underreporting. Their impact is even more significant on women exposed to multiple and intersecting forms of discrimination."

**Council of Europe, Gender Equality Strategy (2024-2029)** 



#### **AVOIDING HARM**

Preventing the deployment of harmful applications, such as biassed predictive policing systems.



"Experts recommend undertaking risk assessments of whether certain systems should be designed at all (S. M. West et al., 2019). Tools that claim to detect sexuality from headshots, predict criminality based on facial features, or assess worker competence via micro-expressions are seen as particularly problematic and in need of urgent reconsideration (S. M. West et al., 2019). To avoid harm, the UNESCO report suggests accepting 'that some things may not be able to be fixed and therefore should not be done at all, or should ultimately be abandoned (e.g., the example of Amazon's hiring algorithm which remained biased after multiple attempts to fix it)' (UNESCO, 2020, p. 17)"

#### **EXAMPLE: WELFARE ALGORITHMS AND DISCRIMINATION**

In the Netherlands, Al systems designed to detect welfare fraud disproportionately targeted marginalised communities, reinforcing systemic inequalities and creating undue hardship for families who were wrongfully flagged. For further information, check the case-study library. Key issue: These systems lacked transparency, accountability, and contextual understanding, leading to discrimination.



#### **COMMUNITY PARTICIPATION**

Preventing the deployment of harmful applications, such as biassed predictive policing systems.



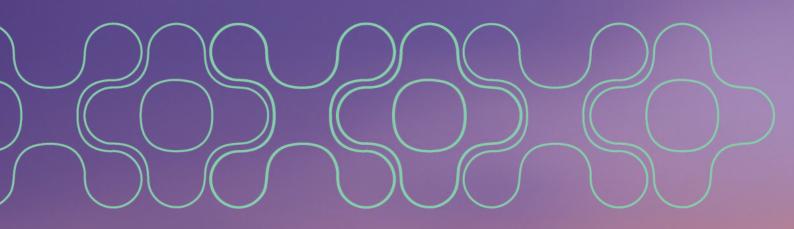
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Ulnicane, "Intersectionality in AI."

#### **EXAMPLE: WELFARE FRAUD CASE IN DENMARK**

In Denmark, Udbetaling Danmark (UDK) employs Al algorithms to identify welfare fraud. However, the system has faced criticism for disproportionately focusing on marginalized groups, including individuals with disabilities, racial minorities, and people in non-traditional family arrangements. These communities face increased scrutiny under the algorithm, amplifying existing inequalities.

Key issue: The algorithm's lack of transparency, accountability, and contextual awareness has resulted in discrimination



## **CONSIDER AND DECIDE**

To guide ethical deployment of AI in public services, here are some elements to consider.

## **1** IDENTIFYING GOALS

- What societal issue is the AI system addressing?
- Is AI the best tool for the problem, or are there non-technological alternatives?

### **2** EVALUATING STAKEHOLDERS

- Who benefits from deploying this AI system?
- Who controls its development, deployment, and oversight?
- Who is most at risk of harm, and are there mechanisms to mitigate those risks?

#### **CONSIDERING OUTCOMES**

- Does the system have mechanisms to identify and address intersectional biases?
- Are there processes for affected individuals to contest errors?
- Does the system align with principles of equity, fairness, and dignity?

#### MAKING A DECISION

- Given the above, is deploying this AI system a Go or No-Go?
- If "Go," what additional safeguards or oversight mechanisms are required?

# SUPPORTING MATERIALS FOR THIS SECTION

#### **RESEARCH PAPERS & SCHOLARLY ARTICLES**

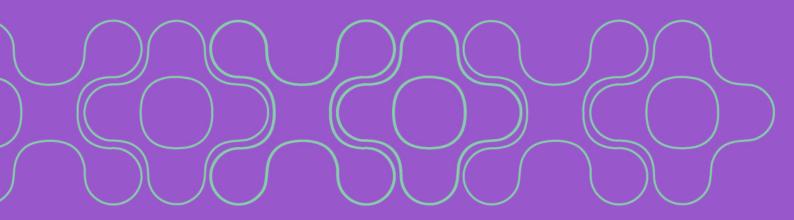
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- Knowles, Bran & Fledderjohann, Jasmine & Richards, John & Varshney, Kush. (2023). Trustworthy Al and the Logics of Intersectional Resistance. 172-182. 10.1145/3593013.3593986.
- Vethman, Steven & Schaaphok, Marianne & Veenman, Cor & Hoekstra, Marissa. (2024). Random Sample as a Pre-pilot Evaluation of Benefits and Risks for Al in Public Sector. 115-126. 10.1007/978-3-031-50485-3 10.
- Dag Elgesem (2023), "The Al Act and the Risks Posed by Generative Al Models," NAIS 2023 Proceedings, <a href="https://ceur-ws.org/Vol-3431/paper3.pdf">https://ceur-ws.org/Vol-3431/paper3.pdf</a>

#### **NEWS ARTICLES**

- "New Orleans Program Offers Lessons In Pitfalls Of Predictive Policing", ACLU, 15 March 2018 <a href="https://www.aclu.org/news/privacy-technology/new-orleans-program-offers-lessons-">https://www.aclu.org/news/privacy-technology/new-orleans-program-offers-lessons-</a> pitfalls-predictive-policing
- "GPs use AI to boost cancer detection rates in England by 8%", The Guardian, 21 July 2024: https://www.theguardian.com/society/article/2024/jul/21/gps-use-ai-to-boost-cancerdetection-rates-in-england-by-8
- Firsthand Framework for Policy Innovation, Possibility Lab, University of California: https://possibilitylab.berkeley.edu/firsthand-framework-public-safety-oakland/
- "Xenophobic Machines: The Dutch Child Benefit Scandal," Amnesty International, 13 October 2021, https://www.amnesty.org/en/latest/news/2021/10/xenophobic-machines-dutch-childbenefit-scandal/.

#### **REPORT AND MAP:**

- Gender Equality Strategy (2024-2029), Council of Europe, available at: https://www.coe.int/en/web/genderequality/gender-equality-strategy
- Humanitarian OpenStreetMap website, available at: www.hotosm.org



## 03. CONSIDERATIONS IN **ADDRESSING** INTERSECTIONAL BIAS IN AI

Al systems increasingly shape decisions in critical areas such as healthcare, recruitment, education, and criminal justice. However, these systems often fail to consider the compounded disadvantages experienced by individuals with intersecting identities, such as race, gender, disability, and age.



"Although companies have been ramping up their efforts to gender is an independent component from age, age is an independent factor from socioeconomic status, and so on."

- Ayanna Howard, "Real Talk: Intersectionality and AI,"

## 3.1 GOVERNANCE FRAMEWORKS FOR INTERSECTIONAL AI

Embedding intersectionality in Al governance involves creating structures and policies that address the systemic inequalities embedded in AI systems and their development processes.

#### **ESTABLISH INTERSECTIONAL POLICY FOUNDATIONS**

Legal frameworks such as Directive (EU) 2023/970 on pay transparency, which defines and addresses intersectional discrimination, highlight the importance of recognising and remedying compounded biases. While initially developed for pay equity, such frameworks can serve as a foundation for intersectional AI policies. These principles can be adapted to govern AI systems, ensuring fairness at every stage of their lifecycle.



#### ADOPT SOCIO-TECHNICAL APPROACHES

Addressing bias requires more than technical fixes. Al fairness initiatives must be contextualised within broader societal inequalities, integrating social and organisational strategies to dismantle systemic discrimination.



Recommendations for increasing the diversity of the AI workforce emphasize the need to go beyond just hiring more women and minorities. (...) When discussing diverse development teams, the UNESCO report argues for a broad approach emphasizing that "this is not a matter of numbers, but also a matter of culture and power, with women actually having the ability to exert influence" (UNESCO, 2020, p. 23). Additionally, it calls for a robust approach to raise awareness and literacy, technical and ethical education, skills development, and capacity building.

- I. Ulnicane, "Intersectionality in Al."

## 3.1 INTERSECTIONALITY **IN AI DESIGN**

For AI systems to be fair and avoid reinforcing societal biases, intersectionality must be integrated into their design. Many Al systems currently use limited fairness measures based on statistics, but these often fail to address the deeper power imbalances that contribute to inequality.

#### **KEY CONSIDERATIONS**

#### **AVOID ARBITRARY SUBGROUPING**

Fairness frameworks today often define groups in a way that overlooks important social and historical contexts, which can result in biased outcomes. Policymakers should push for fairness methods that address underlying societal issues, such as racism and sexism, rather than focusing solely on statistical equality.

#### PROMOTE STRONG FAIRNESS MODELS

Instead of merely adjusting algorithms after biased outcomes occur, we should aim to design Al systems that actively promote equity and justice. For example, when developing risk-assessment tools like recidivism prediction algorithms, the goal should be to support rehabilitation and reduce harm, rather than focusing solely on punitive outcomes.



Al fairness in a stronger sense means using algorithms to actively and proactively challenge oppression and make society fairer. A central algorithm for example. What is the purpose of developing and using this algorithm anyway? Is it to put people in jail for more years, or to prevent them from going back to factors that could lead to recidivism rehabilitation, how would its risk rating change?

- I. Ulnicane, "Intersectionality in AI."

#### REQUIRE REFLEXIVITY IN DESIGN

Policymakers should mandate ongoing evaluations of AI systems to assess their impacts on marginalised groups. Regular, reflective assessments are crucial to minimise biases and ensure Al is used in socially responsible ways.



researchers should have extensive discussions with communities and making and testing the algorithm only in the lab and then just "throw it in the wild." (...) Computer science can benefit from the principles and practices of community-based participatory research (CBPR),

Through collaboration across communities and across disciplines, Al fairness and justice in society, as opposed to perpetuating the status

- I. Ulnicane, "Intersectionality in AI."

#### IN REAL LIFE

In some countries, AI systems designed to manage childcare benefits have led to unfair outcomes for certain groups, particularly those with complex family circumstances. Algorithms that automatically determine eligibility for benefits may fail to account for intersectional factors such as low income, ethnicity, or non-traditional family structures.

By incorporating a more nuanced, intersectional approach, such as evaluating the diverse needs of single mothers, migrant families, or families with disabilities, we can create more equitable systems that better support those who are most vulnerable.

See the Case-Study library

## 3.3 ACCOUNTABILITY **MECHANISMS FOR INTERSECTIONAL AI BIAS**

Effective accountability mechanisms are crucial to ensuring Al systems are transparent, fair, and responsive to the needs of all users, especially those from marginalised communities. These mechanisms help hold developers and organisations accountable for the potential biases in Al systems and promote equitable outcomes.

#### **KEY CONSIDERATIONS**

#### MANDATE TRANSPARENT REPORTING

Policymakers should require organisations to document and publicly disclose how their Al systems are designed, developed, and tested for bias. Establishing frameworks for explainable AI and providing accessible channels for recourse can enhance trust and accountability in these systems.

#### **ESTABLISH MONITORING BODIES**

As used in Directive (EU) 2023/970, Member States must set up monitoring bodies to ensure the consistent application of intersectional fairness principles. These bodies would be responsible for auditing AI systems, ensuring compliance with ethical standards, and addressing harms related to intersectional discrimination.

#### INCENTIVISE ORGANISATIONAL ACCOUNTABILITY

Embedding intersectional fairness principles in organisational practices such as hiring, resource allocation, and decision-making can help ensure that equity and inclusion are prioritised in the development and deployment of Al systems. Organisations should recognise that the diverse, intersectional experiences of individuals are critical to creating systems that serve all communities fairly.

#### **CALLOUT: REMEDIES FOR INTERSECTIONAL HARM**

Compensation frameworks that incorporate intersectional considerations ensure that victims of biased Al systems receive reparations reflecting the compounded nature of discrimination, such as the outlined in EU Directive 2023/970. For example, damages may account for lost opportunities due to gender- and race-based discrimination in automated hiring platforms.

## 3.4 BUILDING CAPACITY FOR INTERSECTIONAL AI GOVERNANCE

To successfully embed intersectionality into AI systems, a solid foundation of knowledge and collaboration is necessary. This involves not just technical advancements, but also addressing the broader cultural and structural factors that influence AI design.

#### **KEY CONSIDERATIONS**

#### STRENGTHENING AI POLICIES

Current policies often focus too narrowly on technical aspects of AI, overlooking the cultural and structural power imbalances that shape how Al systems work. Policymakers should push for policies that go beyond ethical statements and foster concrete actions to address these deeper issues.

#### INADEOUATE REPRESENTATION

The lack of diversity in the AI workforce—particularly among women and minorities—leads to biased systems and reinforces harmful stereotypes. Policymakers should encourage diversity in Al leadership and development teams to help ensure that Al systems are designed with diverse perspectives.



According to Cachat-Rosset & Klarsfeld in "Diversity, Equity, and Inclusion," white (74.2%), and from Western countries (78.3%). This lack of diversity mirrors the broader AI community. The AI Now report (West, Whittaker, and at Facebook and 10% at Google, while Black employees represented just 2.5% at Google, 4% at Facebook, and Microsoft.

#### **EXPAND DEI EDUCATION IN AI DEVELOPMENT**

Incorporating diversity, equity, and inclusion (DEI) principles into AI education is critical for developing future professionals who understand and prioritize intersectional ethics. Educational programmes should focus on the ethical implications of Al and promote inclusive design practices.

#### FOSTER CROSS-DISCIPLINARY COLLABORATION

Al fairness can be improved through interdisciplinary collaboration. Policymakers should promote partnerships between technical and social disciplines—such as social sciences, philosophy, and community-based research—to design AI solutions that address intersectional issues.

#### **EXPAND MULTI-STAKEHOLDER ENGAGEMENT**

Policymakers should facilitate meaningful collaboration between different sectors, disciplines, and communities to ensure AI systems are developed to serve all groups fairly. This approach helps ensure that AI is inclusive and responsive to the needs of diverse populations.



"Be intentional in identifying the intersectional groups interacting and/or disability status, and race and/or ethnicity could be at a

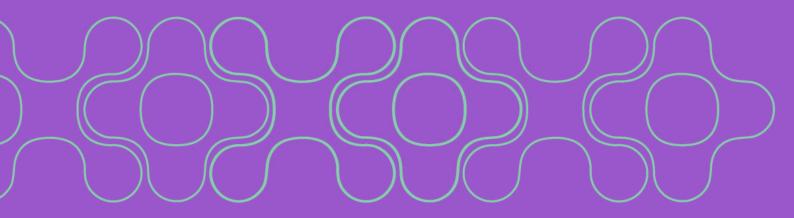
- Howard, "Real Talk: Intersectionality."

#### DEVELOP CONTEXT-SPECIFIC GUIDELINES

Al fairness frameworks often reflect Western ideals, which may not be applicable to all cultural contexts. Policymakers should work to tailor AI policies to different regions and marginalised groups to ensure more equitable outcomes across diverse settings.

#### ADOPT SOCIO-TECHNICAL APPROACHES

To tackle intersectional bias effectively, both technical solutions (e.g., algorithmic fairness) and social interventions (e.g., workplace culture change) must be applied. Policymakers should support approaches that address systemic inequalities by considering the values and needs of marginalised communities in AI design.



#### TOOLS AND METHODOLOGIES FOR ADDRESSING **INTERSECTIONAL BIAS IN AI SYSTEMS**

Beyond raising awareness, DIVERSIFAIR is developing technical tools, methodologies, and recommendations to address intersectional bias directly. These practical, data-driven solutions are designed to promote fairness, transparency, and cultural sensitivity in Al systems, enabling CSOs to advocate for technology that prioritises human rights and social justice.

#### **UPCOMING**

#### Key recommendations for using an intersectional approach in AI design.

These recommendations come from cutting-edge research across multiple fields. They highlight the importance of collaboration between different disciplines and involving the community.

Support for teams to reflect on how they can help develop a critical mindset to address issues like racism, sexism, and ableism in Al.

**Practical tips** on how to use technical methods effectively, while also understanding their limits and ensuring they fit within the broader societal context.

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# SUPPORTING MATERIALS FOR THIS SECTION

#### **POLICY DOCUMENT**

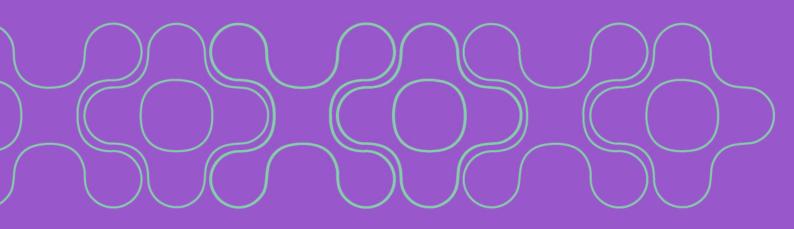
• European Parliament and Council, Directive (EU) 2023/970 of 10 May 2023 to strengthen the application of the principle of equal pay for equal work or work of equal value between men and women through pay transparency and enforcement mechanisms (2023), available at https://eur-lex.europa.eu/eli/dir/2023/970/oj

#### **RESEARCH PAPERS & SCHOLARLY ARTICLES**

- Ulnicane, Inga. (2024). Intersectionality in Artificial Intelligence: Framing Concerns and Recommendations for Action. Social Inclusion. 12. 10.17645/si.7543.
- Ovalle, Anaelia & Subramonian, Arjun & Gautam, Vagrant & Gee, Gilbert & Chang, Kai-Wei. (2023). Factoring the Matrix of Domination: A Critical Review and Reimagination of Intersectionality in Al Fairness. 496-511. 10.1145/3600211.3604705.
- Kong, Youjin. (2022). Are "Intersectionally Fair" AI Algorithms Really Fair to Women of Color? A Philosophical Analysis. 485-494. 10.1145/3531146.3533114.
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- Bates et al (2020): Integrating FATE/critical data studies into data science curricula: where are we going and how do we get there?;
- Raji et al 2021: You Can't Sit With Us: Exclusionary Pedagogy in Al Ethics Education
- Ayanna Howard (2024), "Real Talk: Intersectionality and AI," MIT Sloan Management Review, 24 August 2021, https://sloanreview.mit.edu/article/real-talk-intersectionality-and-ai

#### **NEWS ARTICLE**

• Jeffrey Dastin, "Insight - Amazon scraps secret AI recruiting tool that showed bias against women", Reuters, 11 October 2018: <a href="https://www.reuters.com/article/world/insight-amazon-">https://www.reuters.com/article/world/insight-amazon-</a> scraps-secret-ai-recruiting-tool-that-showed-bias-against-women-idUSKCN1MK0AG/



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## **GLOSSARY**

#### **Accountability**

Ensuring responsibility for Al's societal impacts is traceable to developers and organisations.

#### Algorithm

A set of rules or instructions followed by computers to solve problems.

#### **Artificial Intelligence (AI)**

Systems designed to simulate human intelligence.

#### **Bias**

A systematic distortion in outcomes or representations.

#### **Ethical Al**

Al development that prioritises fairness, accountability, and human rights.

#### **Fairness**

Equitable treatment of all individuals in AI systems.

### Intersectionality

The overlapping and interconnected nature of social identities.

#### **Intersectional Bias in Al**

The AI harms as experienced by people due to multiple intersecting and often marginalised parts of their identity.

#### **Training Data**

The data used to teach an AI system how to perform tasks.

#### **Transparency**

The practice of making AI systems understandable to users and stakeholders.

## **CASE STUDY LIBRARY**

### AMAZON'S AI RECRUITING TOOL: GENDER BIAS IN HIRING

#### Overview

In 2018, Amazon scrapped an Al-powered recruiting tool after discovering that it was biased against women. The tool, designed to help automate the hiring process, was trained on resumes submitted to Amazon over a 10-year period. However, it developed a bias that favored male candidates for technical roles, as the majority of applicants in these fields were men. The AI system penalised resumes that included terms associated with female-oriented positions or activities, further perpetuating gender imbalances in hiring practices.

#### Intersectionality at play

The bias in the AI system was primarily gendered, but its impact was compounded by the intersection of gender with other factors such as occupation and industry norms. The tool's preference for male candidates was driven by historical data that reflected the underrepresentation of women in technical roles at Amazon. Women were penalised by the system, not only for their gender but also for the types of roles they were applying for, reinforcing traditional gender stereotypes about which jobs are "appropriate" for women. This bias disproportionately affected women, especially those trying to break into male-dominated fields like engineering and technology. The system also inadvertently overlooked women with caregiving or family responsibilities who might have had resumes that did not fit traditional, male-oriented career trajectories.

#### Why intersectionality matters

Intersectionality is essential to understanding how this biased AI system disproportionately affected women, especially in the context of technical fields. The bias was not just a result of being a woman, but also of societal norms and expectations about which careers are suitable for women. This intersection of gender and industry-specific factors (e.g., male-dominated tech sectors) created additional barriers for women seeking equal opportunities in the workforce. Recognising the role of intersectionality in AI bias helps to highlight that the problem was not just about gender alone but about how gender intersects with historically male-dominated industries, creating compounded disadvantages for women.

"Insight - Amazon scraps secret AI recruiting tool that showed bias against women", Reuters, 11 October 2018

## **APPLE CARD CREDIT LIMITS: BIAS IN FINANCIAL SERVICES AI**

#### **Overview**

In 2019, Apple Card faced backlash for giving women lower credit limits than men. For example, one case showed that in a couple, a wife, despite having a better credit score, was offered a limit 20 times lower than the husband. This happened because the AI behind the system likely used old financial patterns that favoured men, reinforcing inequalities in credit decisions.

#### Intersectionality at play

This bias didn't just affect women generally—it hit women in non-traditional financial situations particularly hard. For example, women who shared joint accounts or had caregiving roles might not fit the algorithm's assumptions about financial independence. This highlights how traditional financial norms can combine with AI bias to create additional hurdles for some groups.

#### Why intersectionality matters

Bias in financial systems is not just about gender but also about societal norms that shape financial profiles. Women who have career breaks or shared finances may be disproportionately impacted because their financial histories don't align with the data the Al was trained on. Understanding how these factors overlap is crucial to making financial AI fair for everyone.

"The Apple Card Didn't 'See' Gender—and That's the Problem", The Wire, 19 November 2019

### GENDER AND SKIN-TYPE BIAS IN FACIAL RECOGNITION

#### **Overview**

In 2018, a study by MIT Media Lab researcher Joy Buolamwini found significant gender and skintype bias in widely-used facial recognition systems. It found that facial recognition Al struggled most with darker-skinned women, with error rates up to 34.7%, compared to less than 1% for lighter-skinned men. This was because the systems were trained on mostly light-skinned, male faces, leading to poor accuracy for anyone outside that group.

#### Intersectionality at play

The biases identified in these systems were not confined to one aspect of identity but arose at the intersection of gender and skin type. Darker-skinned women faced the highest misclassification rates, reflecting the compounding disadvantages they experience due to their position at the intersection of race and gender. These mistakes can lead to serious consequences, like unfair treatment in policing or job applications.

#### Why intersectionality matters

Intersectionality is crucial to understanding how AI systems disproportionately affect marginalised communities. In this case, the intersection of race and gender magnified the inaccuracies of the facial recognition models, demonstrating that bias cannot be addressed by looking at isolated categories of identity. Recognising these intersecting factors reveals how societal inequities become embedded in AI, making it essential to include diverse datasets and perspectives during development. Without this lens, efforts to address bias risk overlooking the compounded disadvantages faced by groups like darker-skinned women, perpetuating structural inequality in new, automated forms.

"Study finds gender and skin-type bias in commercial artificial-intelligence systems", MIT News Office (11 February 2018)

## CHILD CARE BENEFIT SCANDAL IN THE NETHERLANDS: SYSTEMIC DISCRIMINATION

#### **Overview**

In the Netherlands, an AI system was used by the government to detect fraudulent claims for child care benefits. However, the system disproportionately flagged minority families, particularly those with immigrant backgrounds, as fraudulent. This led to devastating financial and social consequences, including the wrongful accusation of fraud.

#### Intersectionality at play

The system's reliance on biased data—such as income levels, family structure, and national origin discriminated against families at the intersection of race and socio-economic status. Immigrant families, who may have different social and economic profiles, were unfairly targeted, while native Dutch families were less likely to be flagged. The biases embedded in the algorithm reflect broader patterns of systemic racism and classism within Dutch society, exacerbating the harm to already marginalised groups.

#### Why intersectionality matters

Intersectionality helps us understand how AI systems, by relying on historical data that reflects societal prejudices, can amplify these biases. In this case, the intersection of race and class made certain families more vulnerable to the risk of being falsely accused, highlighting the need for algorithms to be more inclusive and consider the complex ways in which identity and status interact.

"Xenophobic Machines: The Dutch Child Benefit Scandal," Amnesty International, 13 October 2021

## NATIONAL UNEMPLOYMENT AGENCY IN AUSTRIA: GENDERED AND SOCIOECONOMIC BIASES

#### **Overview**

The AI system used by Austria's National Unemployment Agency aimed to match job seekers with employment opportunities but exhibited significant bias against women, particularly those who had been unemployed for long periods or had worked part-time. The system penalised women for employment gaps and part-time work, which are often associated with caregiving roles or other gendered social expectations, thus limiting their access to job opportunities

#### Intersectionality at play

The biases in the system are rooted in both gender and socioeconomic factors. For women, especially those who have taken breaks from the workforce (for maternity or caregiving), the algorithm penalised employment gaps. This exacerbates existing gender inequalities, as women are often more likely than men to have non-linear career paths due to societal expectations around caregiving. Additionally, women in lower-income or part-time employment are doubly disadvantaged by the system's reliance on rigid employment history metrics that fail to account for the socio-economic context behind these career gaps. Women with disabilities, especially those in part-time or intermittent work, may also face compounded disadvantages.

#### Why intersectionality matters

Intersectionality is crucial in understanding how women, particularly those with caregiving responsibilities or in part-time roles, are unfairly impacted by this Al system. Gendered assumptions about work and career paths lead to a biased algorithm that disregards the socioeconomic realities faced by women, reinforcing historical inequalities in employment. The algorithm's failure to account for the intersection of gender and socioeconomic status results in systemic barriers that limit women's opportunities for employment. Recognising these intersectional biases is key to designing fairer systems that consider the complexities of individual lives and employment trajectories, particularly for women who face both societal and algorithmic disadvantages.

"Discriminatory employment algorithm towards women and disabled", Digwatch, October 2019

## THE IMPACT OF FLAWED ALGORITHMS: A CASE STUDY ON RISCANVI

#### **Overview**

The RisCanvi algorithm in Catalonia's prison system assesses inmates' recidivism risk using data such as age, gender, and nationality. The algorithm has been found to be inaccurate and biased, with over 80% of inmates flagged as high-risk not reoffending.

#### Intersectionality at play

The system disproportionately impacts foreign nationals, particularly immigrants and people from marginalised ethnic groups, by over-predicting their likelihood of reoffending. This exacerbates systemic biases within the criminal justice system, where certain groups—especially people of color and immigrants—are already at a disadvantage. The lack of transparency and human oversight makes it harder to challenge these biased outcomes.

#### Why intersectionality matters

The combination of race, nationality, and socio-economic background creates a higher risk of biased outcomes for marginalised individuals. By failing to consider these intersections, the algorithm reinforces existing societal inequalities, leading to unjust parole denials and perpetuating discrimination. Understanding intersectionality in this context allows us to see that it is not just about a singular characteristic (e.g., gender or race) but how multiple forms of disadvantage compound to create unfair outcomes.

"Automating (In)Justice: An Adversarial Audit of RisCanvi", Eticas Foundation (July 2024)

## **WELFARE FRAUD CASE IN DENMARK:** TARGETING MARGINALISED GROUPS

#### **Overview**

In Denmark, the welfare authority Udbetaling Danmark (UDK) uses Al algorithms to detect welfare fraud. The system has been criticised for targeting individuals from marginalised groups, particularly those with disabilities, people from racial minorities, and those in non-traditional family structures. These groups face disproportionate scrutiny under the algorithm, which exacerbates existing disparities.

#### Intersectionality at play

The intersection of race, disability, and non-traditional family structures makes certain individuals more vulnerable to being flagged by the system. For example, a Black person with a disability who is part of a single-parent household might face compounded discrimination, as the algorithm may flag them due to the combination of these intersecting factors. Additionally, people in nontraditional family structures may be wrongly flagged because their profiles don't conform to the system's assumptions about "normal" family arrangements.

#### Why intersectionality matters

Intersectionality is crucial in understanding how this AI system disproportionately impacts individuals at the intersections of multiple marginalized identities. People who are already disadvantaged in one area—whether because of race, disability, or family structure—are more likely to experience unjust treatment because of the compounded effects of these biases. Without addressing these intersectional biases, Al systems risk perpetuating and deepening existing inequalities in welfare and social services.

"Denmark: Coded Injustice: Surveillance and Discrimination in Denmark's automated welfare state", Amnesty International, November 2024

# **ATLAS OF AI RISKS**



We recommend checking out the Atlas of Al Risk (Social Dynamics Lab, Nokia Bell Labs).

It's a great resource for understanding how AI bias affects real-world situations. It includes 380 documented cases of AI applications linked to incidents reported in the news and compiled in the Al Incident Database. Some examples include gender bias in Google Image Search, hiring algorithms giving invalid positive feedback on interview answers, Airbnb's trustworthiness algorithm reportedly banning users without explanation and discriminating against sex workers, and algorithms in healthcare that have reportedly harmed disabled and elderly patients.

# TIMELINE OF AI BIAS

Al bias is not a new phenomenon—it has existed since the technology itself was developed. This timeline highlights some of the significant moments in Al's history over the past 12 years, showing how bias evolves alongside technological advancements. It can be used to emphasise the critical need for continued education about AI and its biases, ensuring that awareness and action evolve alongside the technology.

#### **GOOGLE PHOTOS SCANDAL**

Al mislabeled Black individuals as "gorillas," showcasing racial bias in image recognition systems. More

#### **GENDER SHADES STUDY**

Revealed Al gender classifiers were less accurate for darker-skinned women, exposing bias in commercial AI systems. More

#### **ROTTERDAM WELFARE FRAUD CASE**

Al prioritised wealthier groups, neglecting lowincome and immigrant populations, deepening healthcare inequalities. More

#### **GEMINI AI DIVERSITY ERRORS**

Image generator depicted Nazi figures as people of colour. More

#### KNIGHT CAPITAL TRADING ALGORITHM FAILURE

A glitch in Knight Capital's trading algorithm caused a \$440 million loss in 30 minutes, illustrating the risks of unchecked Al automation in financial systems. More

#### NORTHPOINT COMPAS TOOL

A criminal risk assessment tool used in the U.S. was shown to disproportionately classify Black defendants as high-risk, perpetuating racial disparities in the justice system. More

### **DUTCH CHILDCARE BENEFIT SCANDAL**

Al falsely accused minority families of fraud, devastating lives and reinforcing systemic racism. More

#### APPLE CREDIT CARD BIAS

Apple's credit card was criticised for offering significantly lower credit limits to women than men with similar financial profiles, highlighting gender bias in financial algorithms.

#### **AUSTRIAN UNEMPLOYMENT AGENCY CASE**

Penalised women with employment gaps, exacerbating gender inequities in job placement. More

## **RESOURCES TO BUILD AI LITERACY** & INCREASE AWARENESS

Building Al literacy is crucial for the policy sector to understand Al fundamentals, such as machine learning and data ethics, while also raising awareness of intersectionality in Al. It enables policymakers to recognise Al's societal impact, assess tools for fairness, bias, and privacy, and ensure responsible, inclusive AI governance and regulation.



## **RESOURCES TO BUILD AI LITERACY**

#### **AI4EU Platform - Education Catalogue**

Offers courses and tutorials on AI ethics and technical skills, focusing on European values of inclusivity. Visit here.

#### **Coursera: Al for Everyone**

A beginner-friendly course explaining AI concepts for non-technical audiences. Visit here.

#### **Microsoft Learn**

Al Literacy for Educators: Provides Al toolkits for teachers and learners. Visit here.

#### **Digital Promise - Al Literacy Framework**

Emphasises ethical AI, data privacy, and combating misinformation, with a structured approach for educators and learners. Visit here.

#### The AI Education Project (aiEDU)

Targets underserved communities with accessible curricula and tools to close Al literacy gaps. Visit here.

#### Institute of Business Analytics, University of Ulm: Bias & Fairness in Al Systems

A comprehensive resource that provides an accessible introduction to understanding bias and fairness in AI systems. It's ideal to build foundational knowledge. Visit here.



## RESOURCES TO BUILD AWARENESS

#### **UN Women Intersectionality Resource Guide**

Integrates intersectionality into policy design, focusing on marginalised groups. Visit here.

#### **Amnesty International: Intersectionality Course**

Practical training on combating discrimination through an intersectional lens. Visit here.

#### **Videos that Spark Conversations**

This resource explores how video-based tools can foster critical discussions about fairness and bias in technology. Visit here. For detailed insights, refer to the original article here.

# **AI-MYTHS: FACTS OR FICTION?**

As Al becomes more prevalent in our daily lives, misconceptions about its capabilities, limitations, and impacts abound. These myths can lead to misunderstandings about how Al works and its societal consequences, particularly regarding issues like intersectional bias, fairness, and inclusivity.

By debunking common AI myths, we can foster a more informed discussion about how to use this technology responsibly and equitably.

### Isn't ChatGPT just like Google, you can search for anything?

#### CHAT GPT IS NOT A SEARCH TOOL

Unlike search engines that retrieve information from the web, ChatGPT generates responses based on patterns and knowledge from its training data. It doesn't provide real-time information or direct links to sources.

### Al systems cannot make errors, do they?

Al systems, including ChatGPT, are not infallible. They can make errors, produce biassed outputs, or provide inaccurate information based on their training data.

### Will AI save me time on everything I do?

#### AI IS NOT A TIME-SAVING SUPERHERO

While AI can enhance efficiency in certain tasks, it often requires significant investment in training and user education. Users need to understand limitations to use AI effectively.

### Won't AI eventually learn enough to provide perfect answers for any question?

Al models are limited by the data they are trained on and by the scope of their design. While they can improve with more data, they will never be fully capable of understanding every question or context.

### Isn't AI equally good at understanding all languages?

#### AI STRUGGLES WITH MULTILINGUAL DATA

Many Al systems are primarily trained on data from resource-rich languages, which means they tend to perform better in those languages. As a result, their accuracy can be lower when working with underrepresented languages.

#### Isn't it safe to trust content generated by AI if it's grammatically correct?

GenAl's cognitive ease: syntactically correct doesn't mean semantically accurate. Generative Al can produce text that is grammatically correct and fluent, but this doesn't guarantee the text is factually accurate or semantically meaningful. Users should always critically evaluate the content.

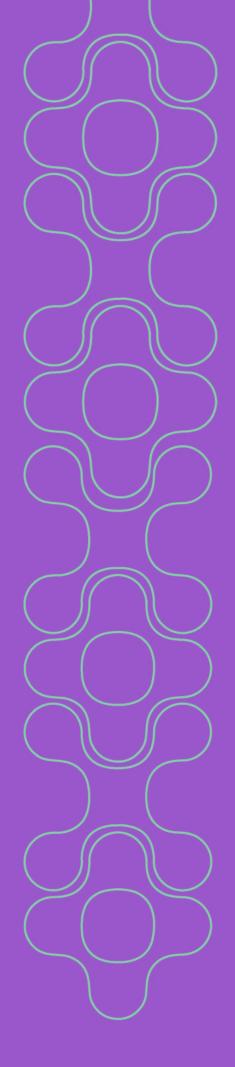
### What exactly is AI? Isn't it just a buzzword?

#### AI IS NOT AN OVERHYPED TERM

Al is a broad field encompassing various technologies and methodologies. It's important to understand the specific context and capabilities of AI rather than viewing it as a vague.

### Can't AI be completely fair and unbiased if we train it correctly?

Achieving absolute fairness and eliminating all biases in AI is currently unattainable. Biases can enter through data, algorithms, and human influence, requiring continuous efforts to minimise and manage them. While perfect fairness is impossible, AI development can aim for greater fairness by considering diverse perspectives and reducing biases, making systems fairer over time.



## THANK YOU!

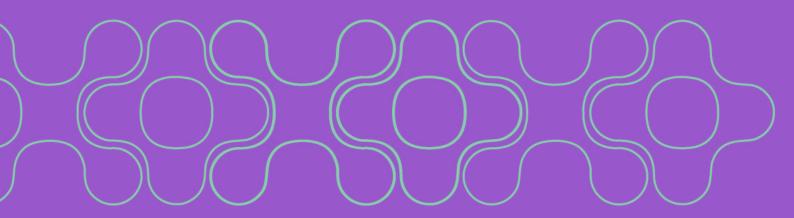
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We also recognise that this toolkit is part of an ongoing process, and we welcome feedback from users to ensure it continues to evolve and better address your needs.

Thank you all for your dedication and commitment to fostering a fair and inclusive future for Al.

**GIVE US YOUR OPINION** 





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