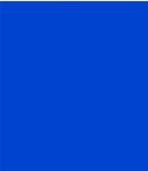


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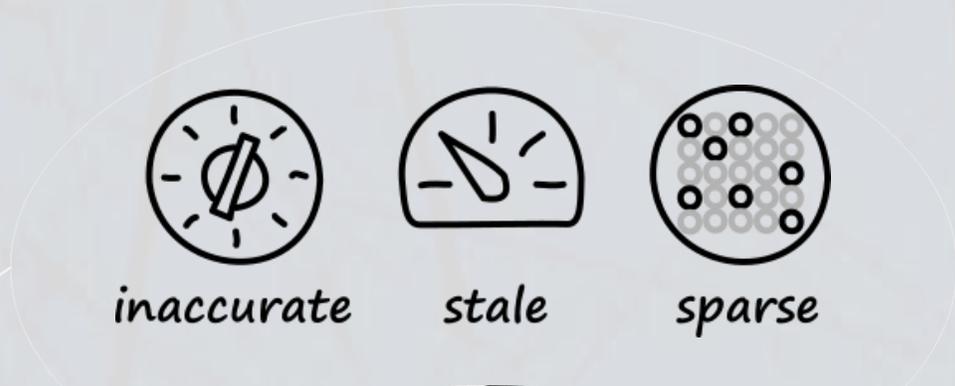
FOUNDER & CEO



- Managing Director and Head of Securitization, Credit Derivatives and XVA at Scotiabank
- Credit correlation trading and managing the equity derivatives trading desk
- PhD in Physics from Imperial College

Problem

POOR SITUATIONAL AWARENESS

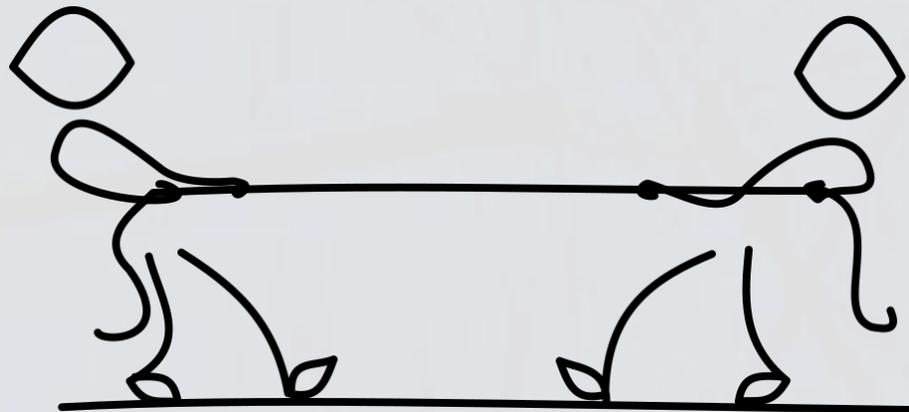


■ Why Do We Need Models?

- Valuation (new deals and reporting)
- Risk monitoring
- Hedging
- Stress testing
- Capital
- XVA

■ Characteristics of a Good Model

- Richness (accurately describes market)
- Reasonable underlying assumptions
- Parsimonious representation
- Interpretable
- Fast to compute



Consider Black-Scholes

- Single global parameter
- Analytic solution

But then ...

"All the News That's Fit to Print"

The New York Times

Late Edition
New York: Today, increasing clouds. High 62-63. Tonight, cloudy, breezy, showers likely. Low 51-57. Tomorrow, showers ending. High 58-63. Yesterday: High 68, low 48. Details on page B5.

VOL. CXXXVII ... No. 47,298 Copyright © 1987 The New York Times NEW YORK, TUESDAY, OCTOBER 20, 1987 30 CENTS

STOCKS PLUNGE 508 POINTS, A DROP OF 22.6%; 604 MILLION VOLUME NEARLY DOUBLES RECORD

U.S. Ships Shell Iran Installation In Gulf Reprisal

Offshore Target Tamed a Base for Gunboats

By STEVEN V. ROBERTS

WASHINGTON, Oct. 19 — United States naval forces struck back at Iran today for attacks on American-registered vessels and other Persian Gulf shipping by shelling two connected offshore platforms that American officials said were a base for Iranian gunboats.

A few hours later, a naval minesweeper detachment boarded a third platform five miles away and destroyed radar and communications equipment, Pentagon officials said.

In the action, which occurred 120 miles east of Bahrain at about 2 P.M. (7 A.M., Eastern daylight time), a 20-Missile Warning

American officials said the attacking force took pains to avoid killing Iranians, giving the crew on the first two platforms a 20-minute warning before four destroyers, stationed about three miles away, began the shelling.

At the United Nations, an Iranian delegate said "several innocent people" had been killed in the attack, but the assertion could not be confirmed.

With the bombardment, the Administration intended to send a message to Iran. The United States had chosen to

A Huge Blow to the Five-Year Bull Market

The Dow Jones industrial average, which has been marching up since August 1982, began a dramatic fall last week that continued through yesterday when it closed at 1,735.74. Shown: Weekly close of the Dow.

Source: Knight-Ridder Information

Does 1987 Equal 1929?

By ERIC GELMAN

Moore, director of the Center for International Business Cycle Research at Columbia University.

To be sure, there are some unsettling similarities between the current era and the pre-Depression years. Like the Roaring Twenties, the 1980's have seen an astonishing boom Wall Street. Now as then, individual and corporate debt are high, and some sectors of the economy are extremely weak. Trade relations are strained, with protectionist sentiment growing.

But today's economy is better equipped to handle financial shocks. "I don't see this decline in the stock mar-

WORLDWIDE IMPACT

Frenzied Trading Raises Fears of Recession — Tape 2 Hours Late

By LAWRENCE J. De MARIA

Stock market prices plunged in a tumultuous wave of selling yesterday, giving Wall Street its worst day in history and raising fears of a recession.

The Dow Jones industrial average, considered a benchmark of the market's health, plummeted a record 508 points, to 1,735.74, based on preliminary calculations. That 22.6 percent decline was the worst since World War I and far greater than the 12.82 percent drop on Oct. 28, 1929, that along with the next day's 11.7 percent decline preceded the Great Depression.

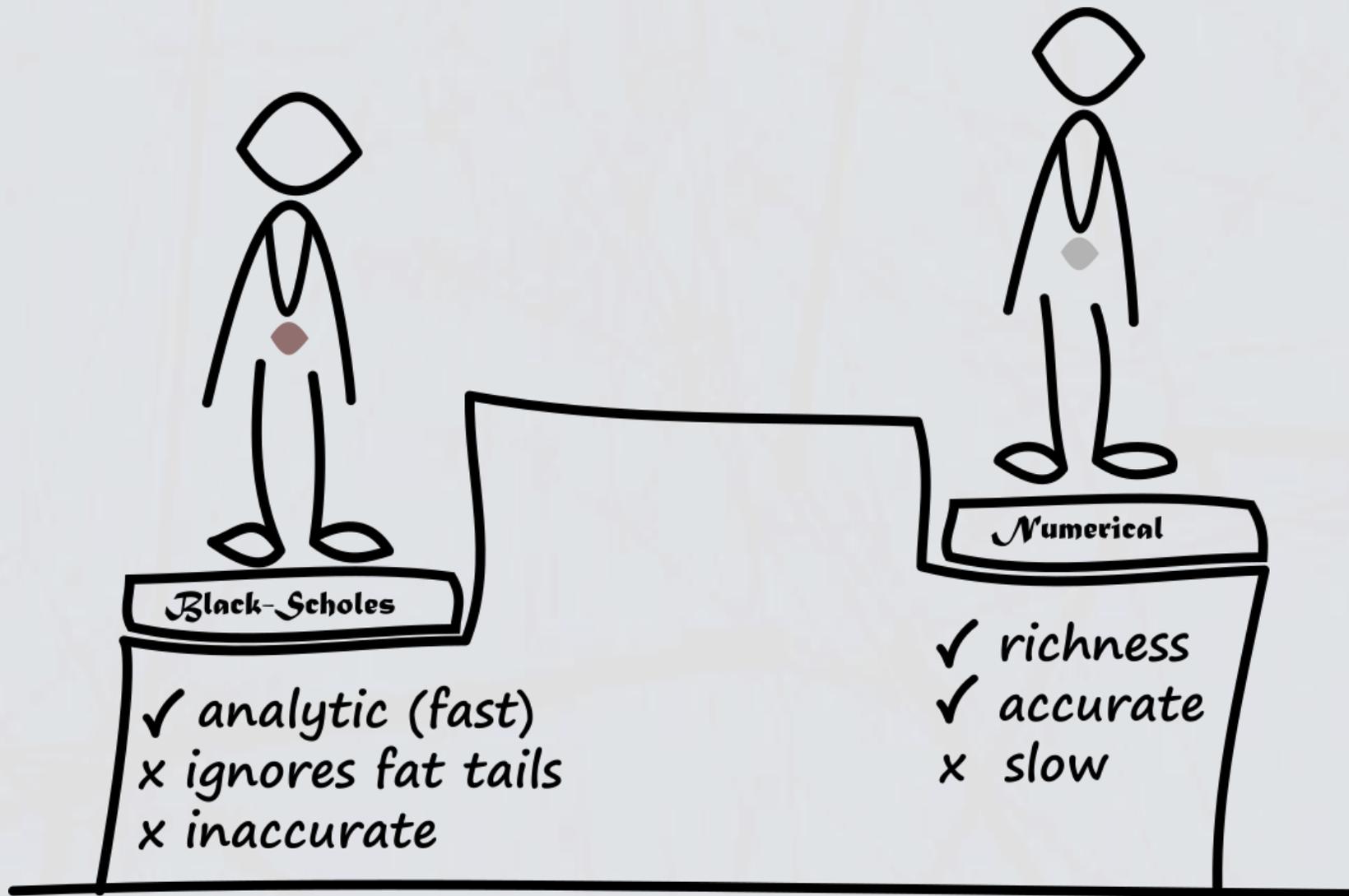
Since hitting a record 3,722.42 on Aug. 25, the Dow has fallen almost 1,600 points, or 36 percent, putting the blue-chip indicator 157.5 points below the level at which it started the year. With Friday's plunge of 108.35 points, the Dow has fallen more than 20 percent in the last two sessions.

Unprecedented Trading

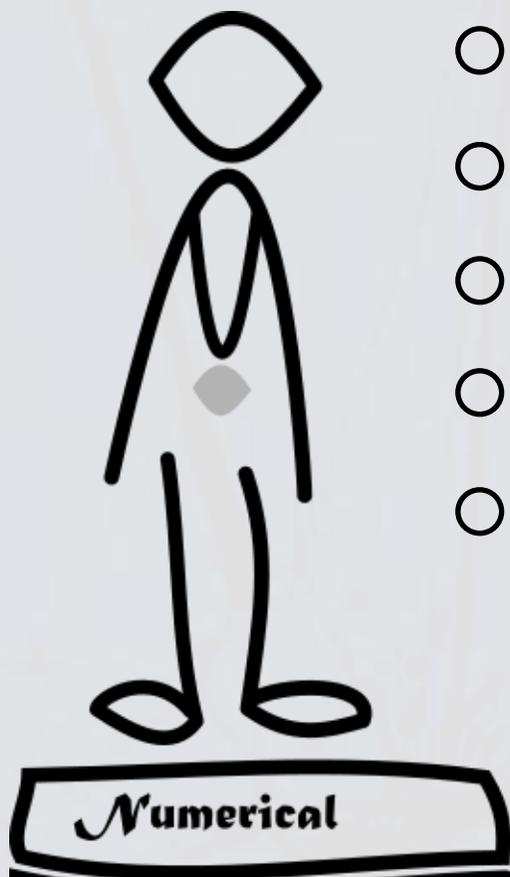
Yesterday's frenzied trading on the nation's stock exchanges lifted volume to unheard-of levels. On the New York Stock Exchange, an estimated 604.3 million shares changed hands, almost double the previous record of 338.5 million shares set just last Friday.

With the tremendous volume, reports of brokers' trades on the New York

The Quantitative Arms Race

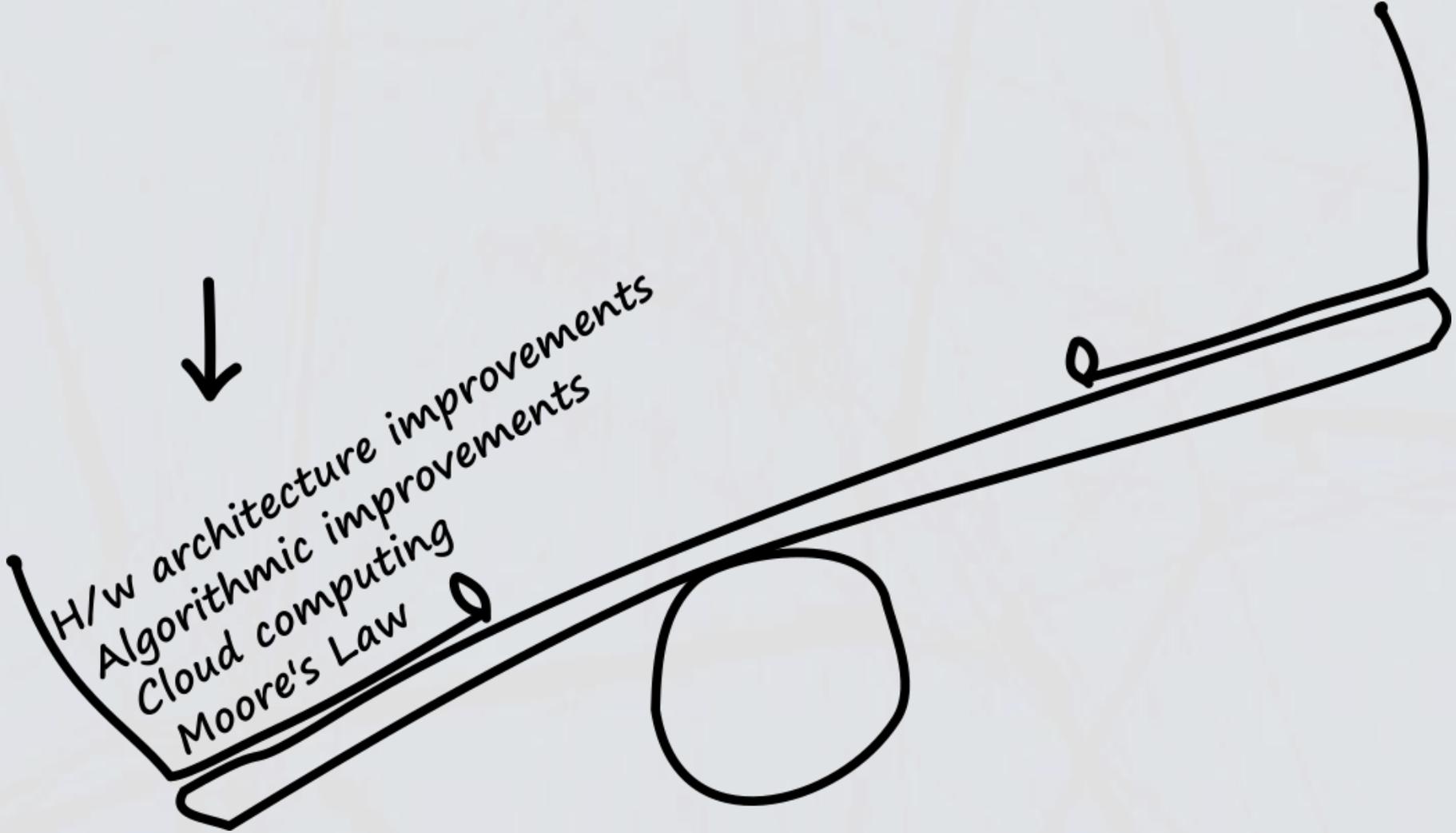


■ The Quantitative Analyst's Toolbox

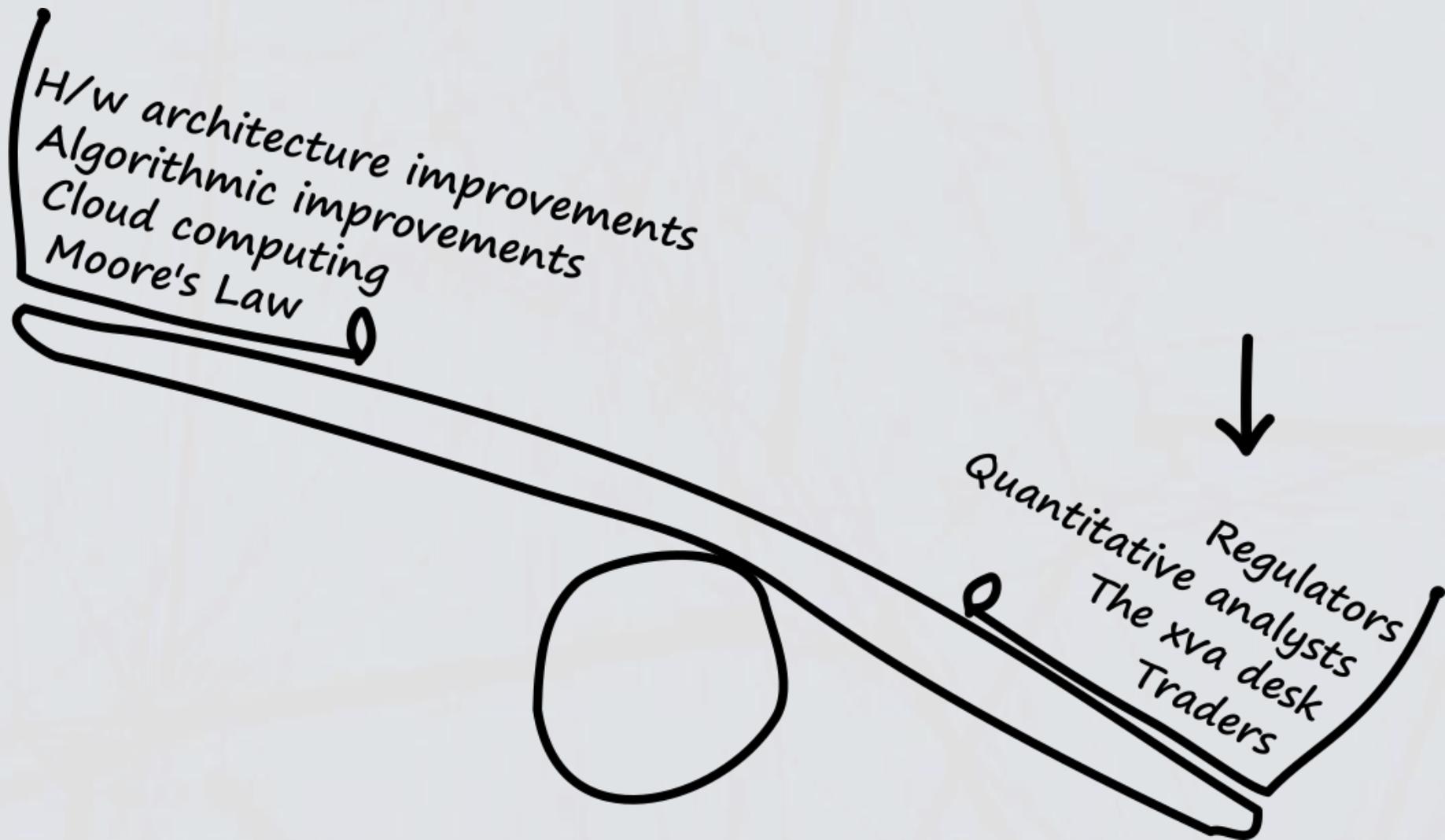


- Applied Math: MC variance reduction
- Hardware: Moore's Law and GPUs
- Algorithms: Automatic Differentiation
- Manipulating Space & Time: Cloud & Interpolation
- "Hacks"

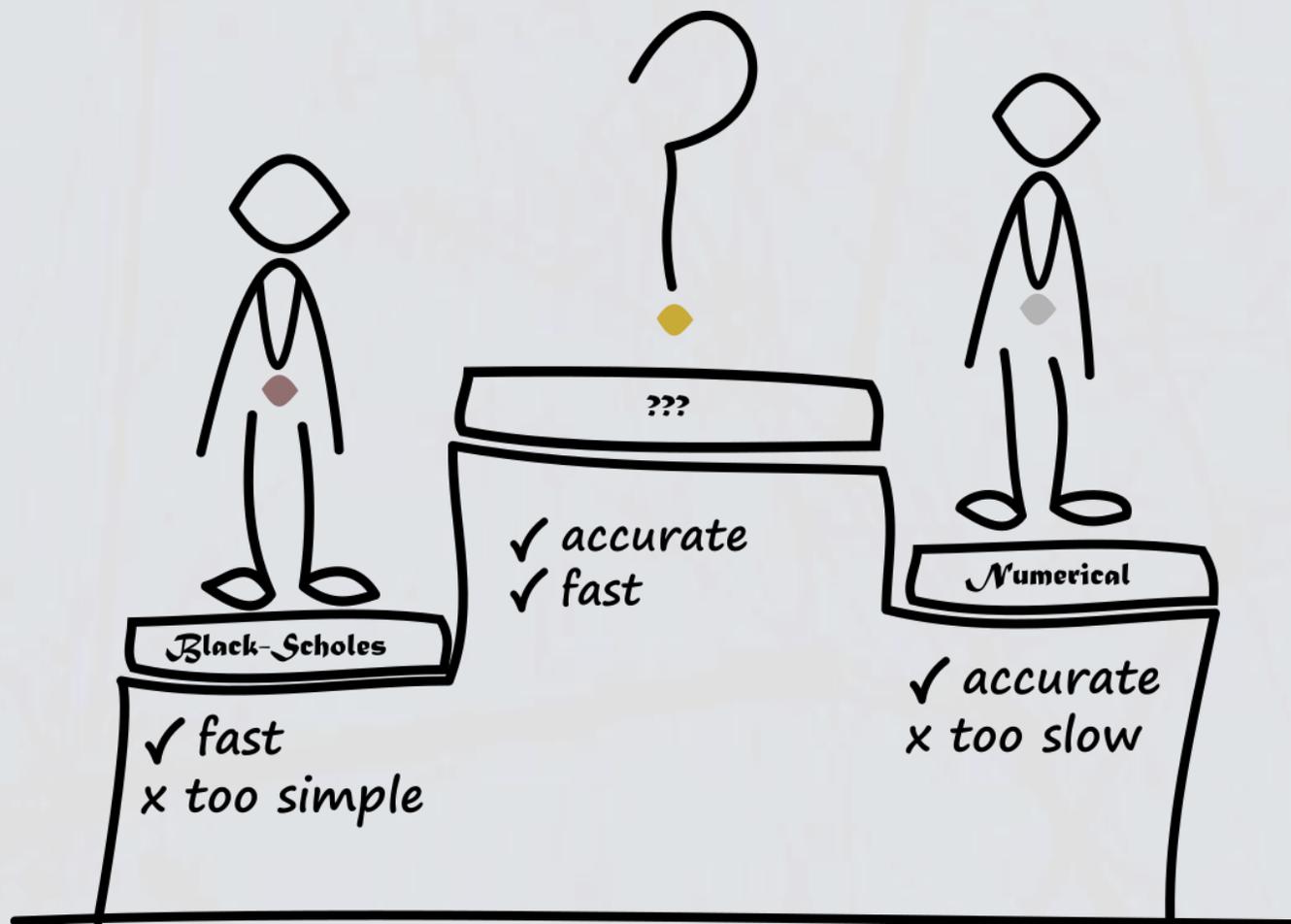
■ The Quantitative Arms Race



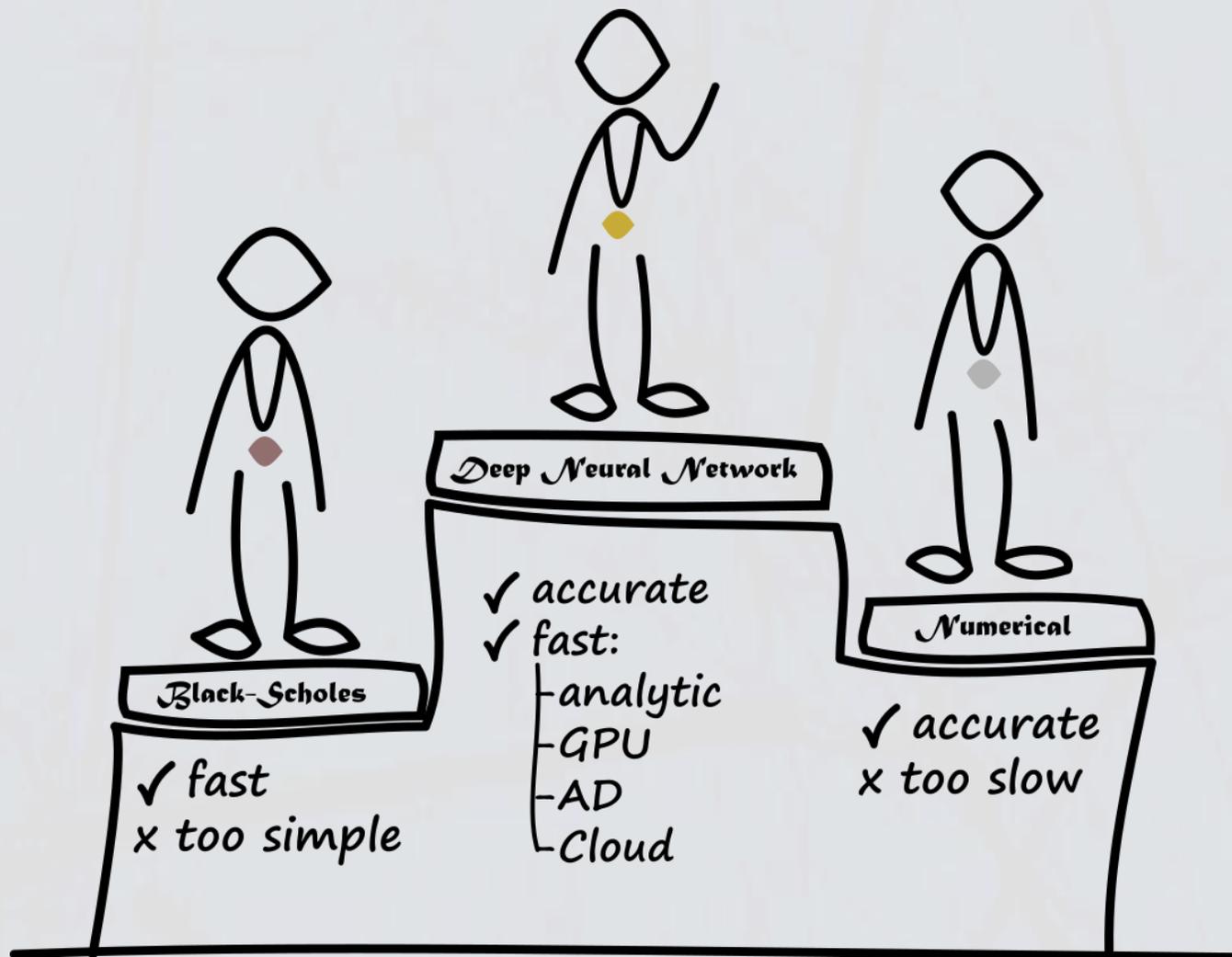
The Quantitative Arms Race



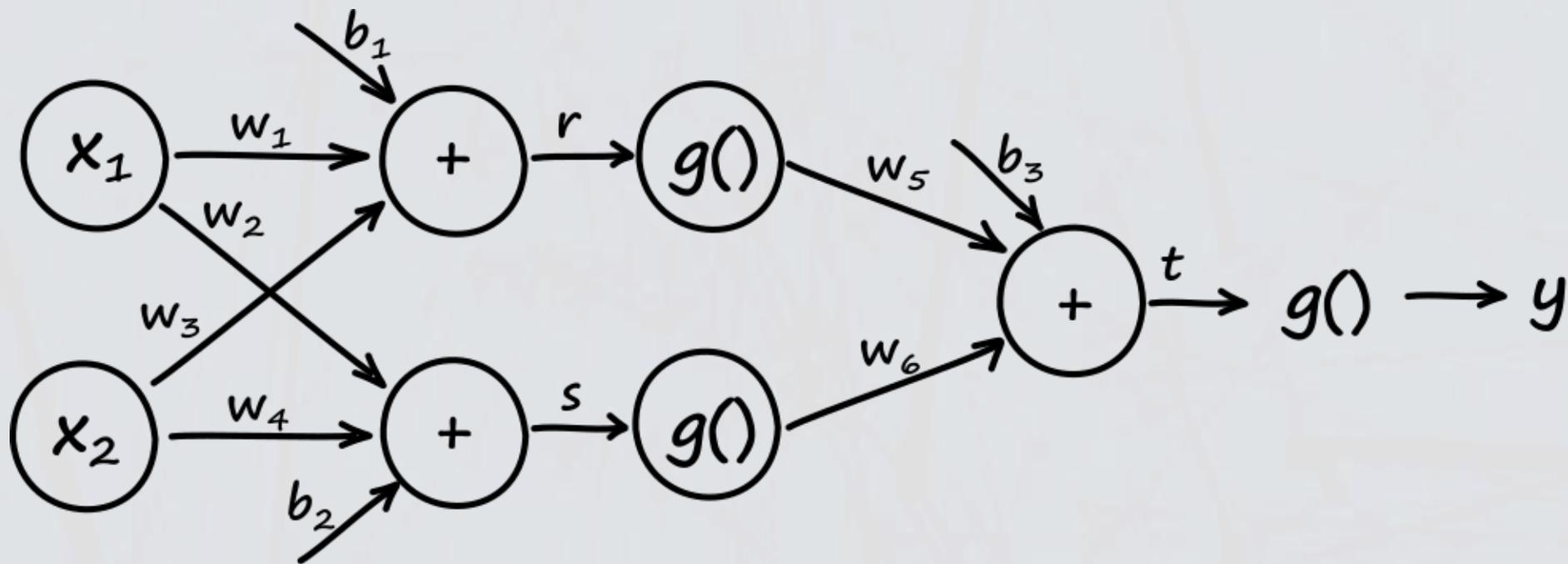
Finding the Best of Both Worlds



Finding the Best of Both Worlds



A Simple Neural Network

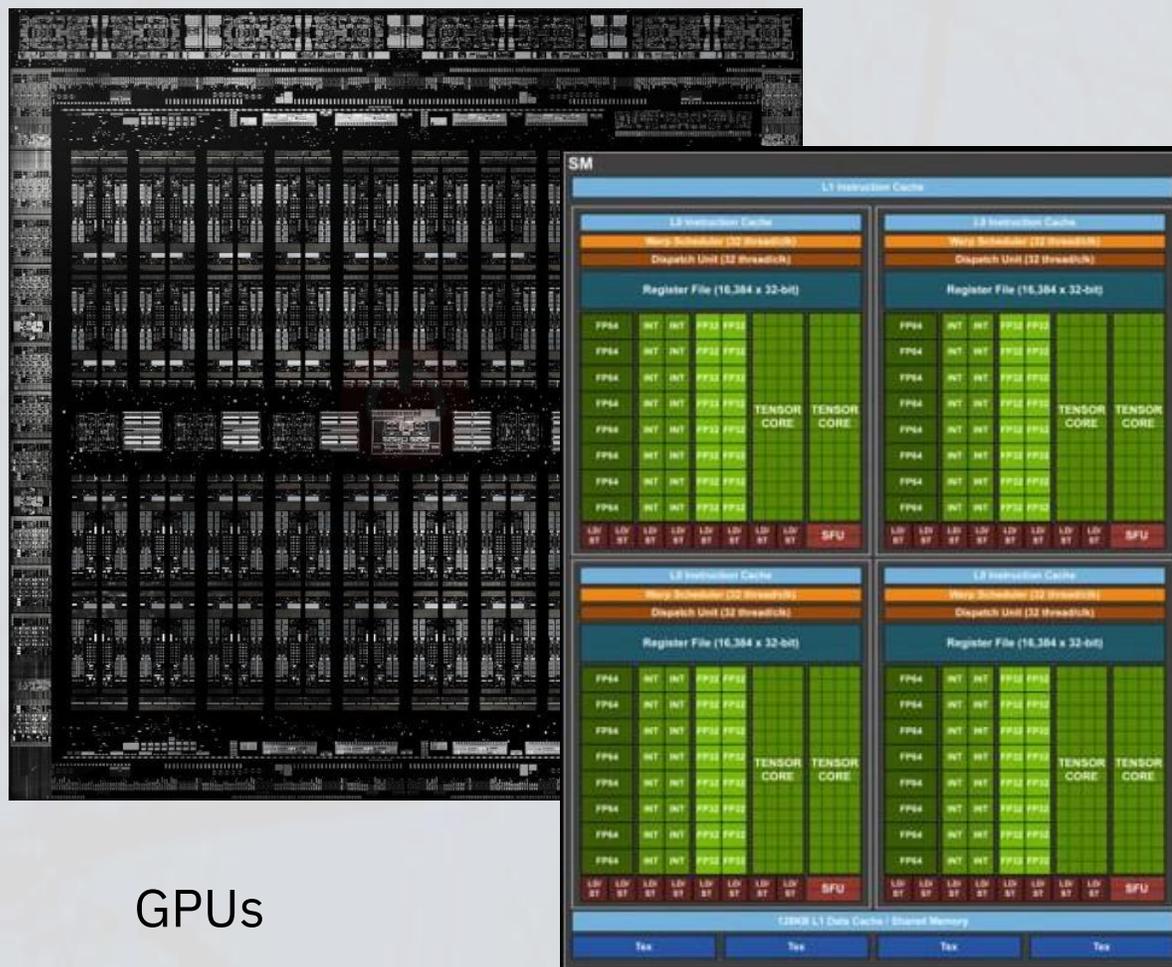


$$y = g(w_5 * g(w_1 x_1 + w_3 x_2 + b_1) + w_6 * g(w_2 x_1 + w_4 x_2 + b_2) + b_3)$$

analytic!

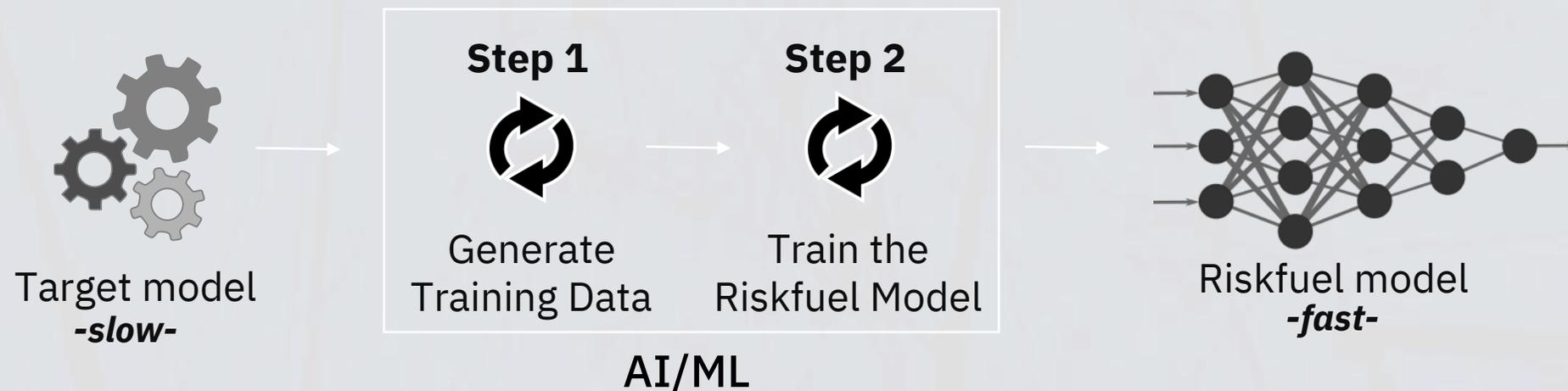
Modern Hardware and DNNs

A Perfect Match



GPUs

Behind the Scenes



- If numerical models are too slow ...
- ➔ Find an analytic representation!

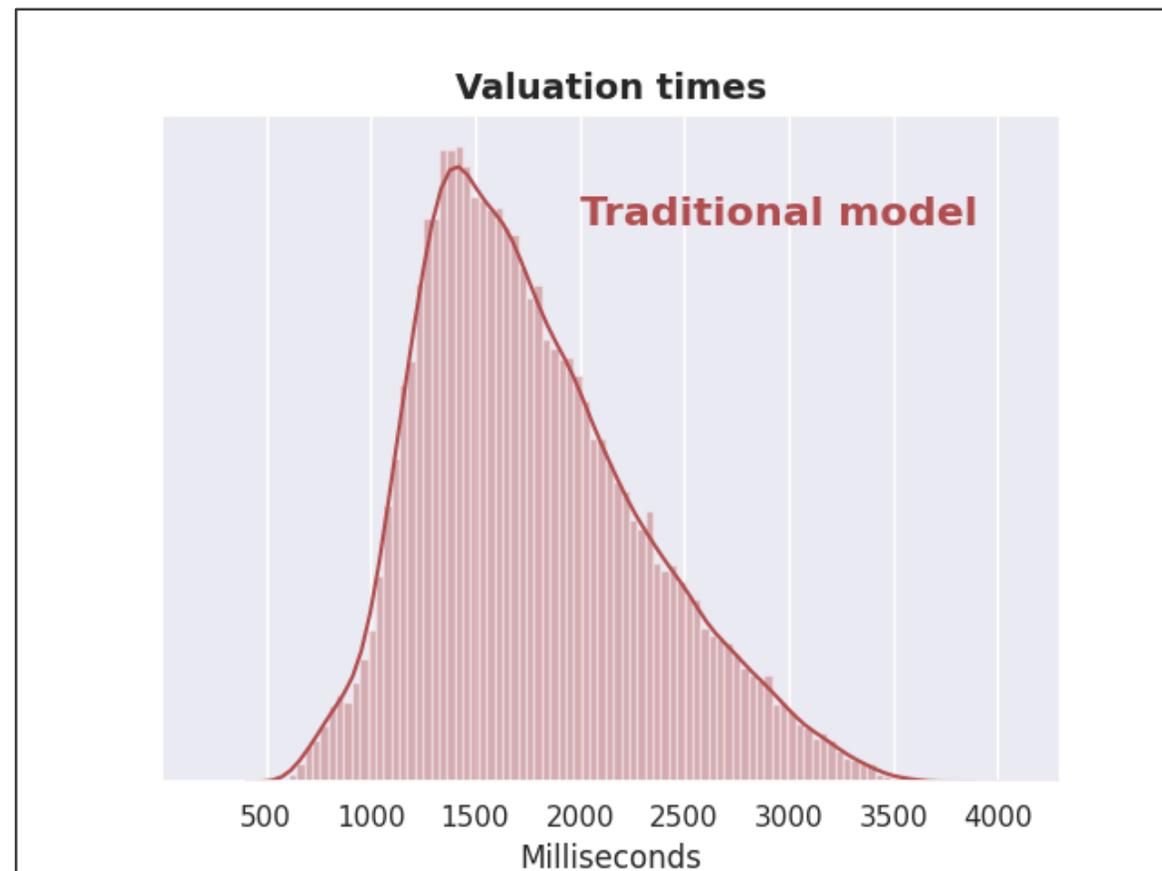
Does It Work?

Microsoft Azure Study

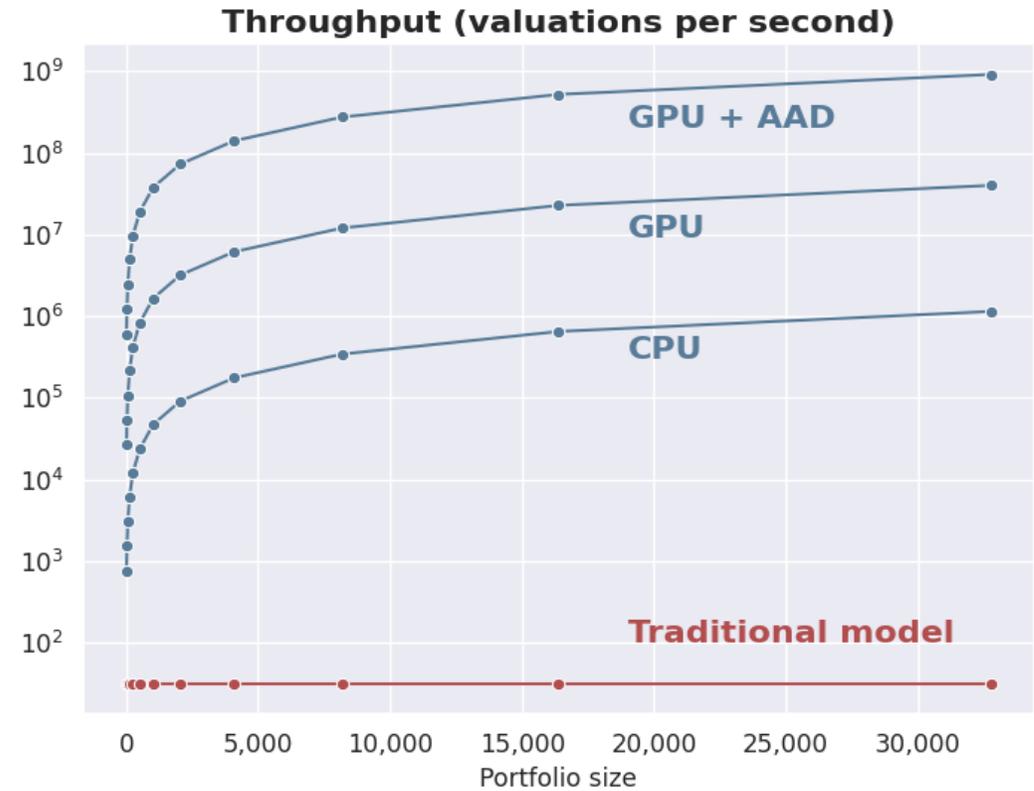
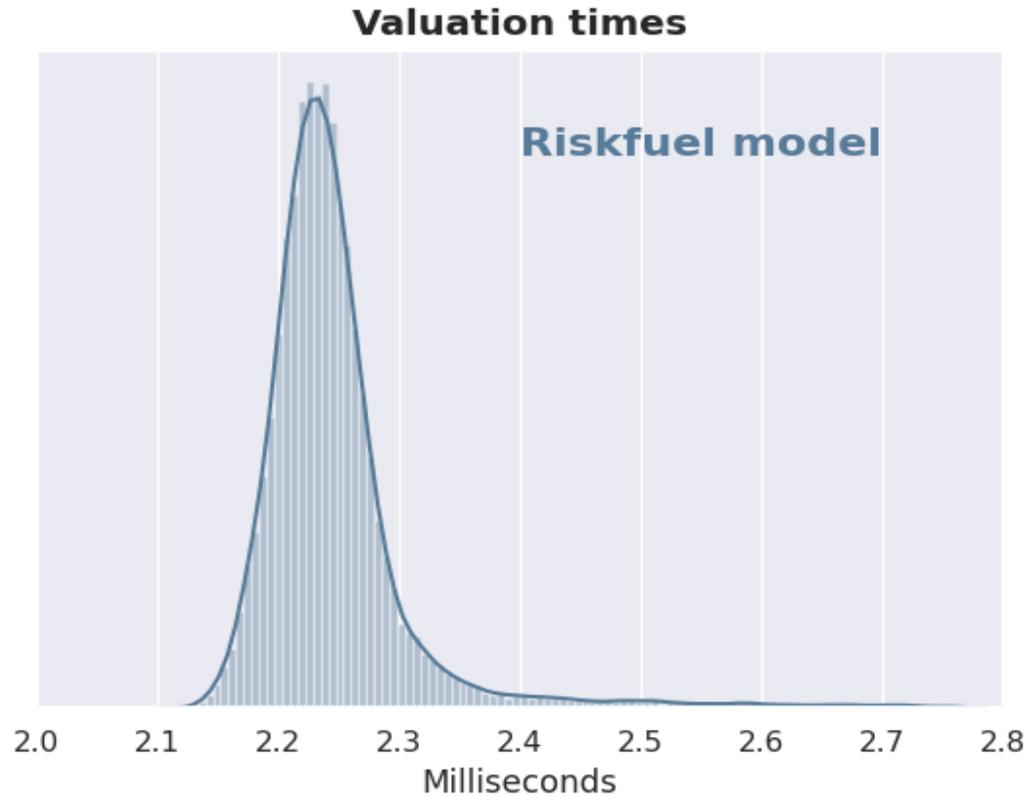
FX Barrier Option

- 81 input dimensions
- Full FX volatility surface (5 x 12)
- 2 IR curves (domestic and foreign currency)
- Trade specific details (barrier levels, barrier start dates, time to maturity, etc)
- Large domain of approximation suitable for XVA

<https://aka.ms/HPCRiskAnalytics>



Performance



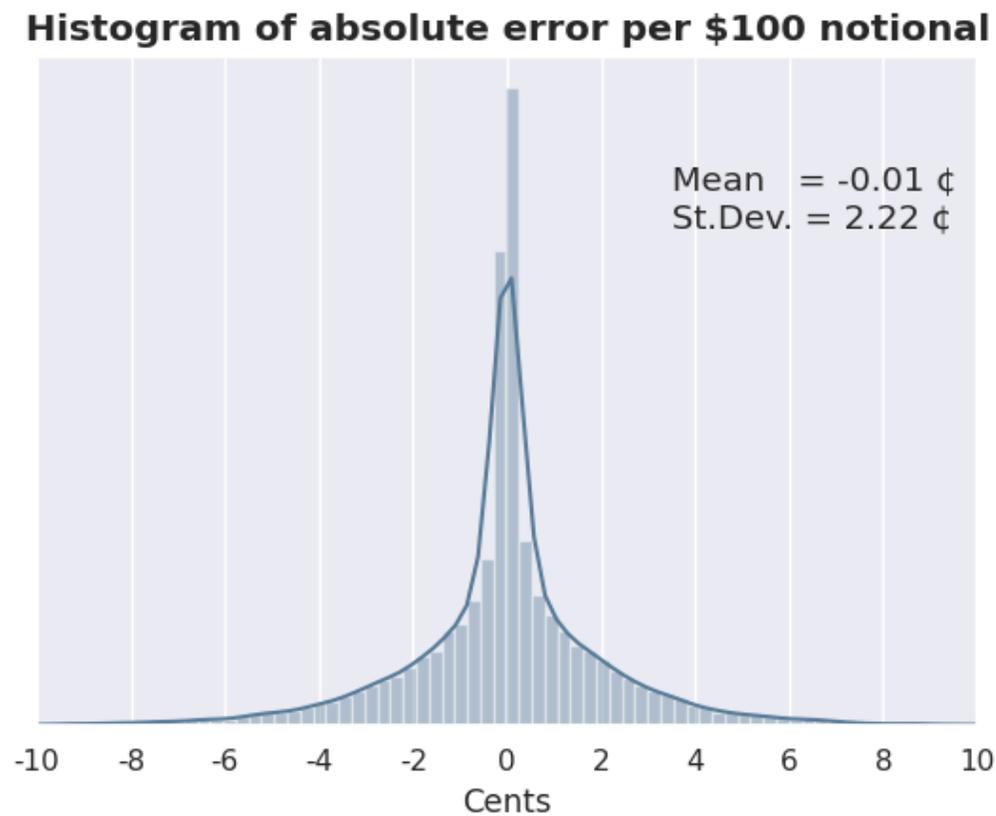
Simulation → Analytical | CPU → GPU | Bump & Reval → AAD

①

②

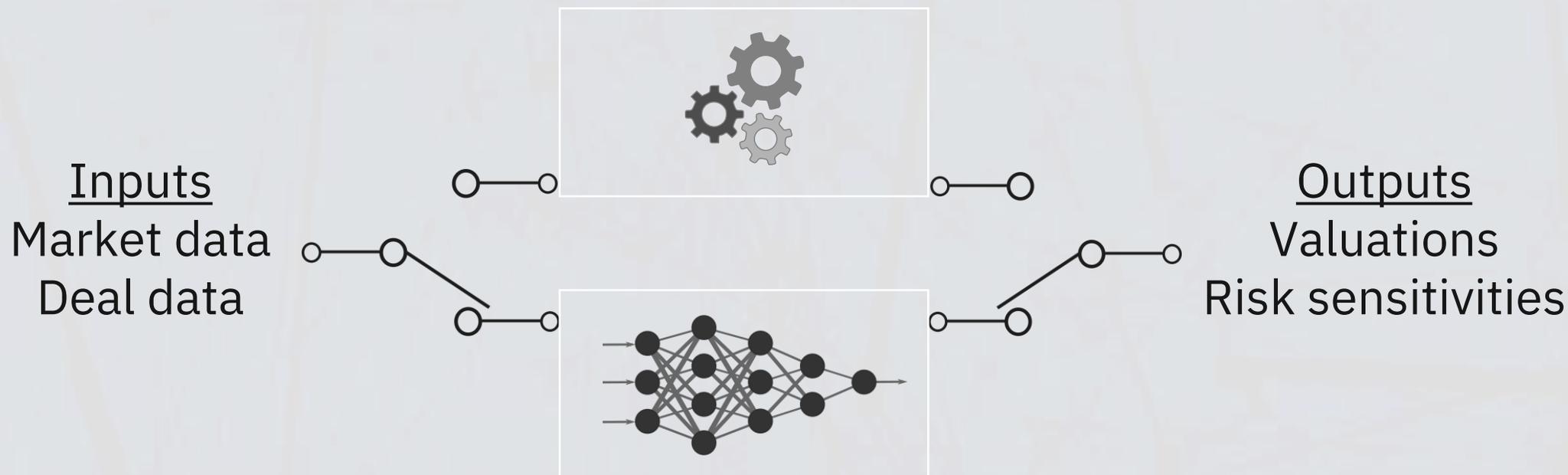
③

Accuracy



On target!

Accelerate and Re-Deploy



Plug 'n Play

Real-Time Pricing



Black-Scholes



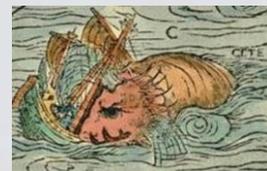
Swaps

hic sunt dracones

Bermudan Swaptions 150+ dimensions



FX Barriers 80+ dimensions



Autocallables 400+ dimensions



Traction

2022



2021



Best sell-side newcomer
Trading, Pricing & Analytics
WatersTechnology 2022

In Production

2020

Best sell-side newcomer
Trading, Pricing & Analytics
WatersTechnology 2021



Founded

2019



Risk Awards
2021 Winner
*Scotiabank

Riskfuel

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Thank you!

NIST Special Publication 1270

**Towards a Standard for Identifying and
Managing Bias in Artificial Intelligence**

Reva Schwartz
Apostol Vassilev
Kristen Greene
Lori Perine
Andrew Burt
Patrick Hall

This publication is available free of charge from:
<https://doi.org/10.6028/NIST.SP.1270>

NIST
National Institute of
Standards and Technology
U.S. Department of Commerce

NIST Special Publication 1270

Towards a Standard for Identifying and Managing Bias in Artificial Intelligence

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*National Institute of Standards and Technology
Information Technology Laboratory*

Apostol Vassilev

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Information Technology Laboratory
Computer Security Division*

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BNH.AI

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March 2022



U.S. Department of Commerce
Gina M. Raimondo, Secretary

National Institute of Standards and Technology
*James K. Olthoff, Performing the Non-Exclusive Functions and Duties of the Under Secretary of Commerce
for Standards and Technology & Director, National Institute of Standards and Technology*

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National Institute of Standards and Technology Special Publication 1270
Natl. Inst. Stand. Technol. Spec. Publ. 1270, 86 pages (March 2022)
CODEN: NSPUE2

This publication is available free of charge from:
<https://doi.org/10.6028/NIST.SP.1270>

Executive Summary

As individuals and communities interact in and with an environment that is increasingly virtual, they are often vulnerable to the commodification of their digital footprint. Concepts and behavior that are ambiguous in nature are captured in this environment, quantified, and used to categorize, sort, recommend, or make decisions about people's lives. While many organizations seek to utilize this information in a responsible manner, biases remain endemic across technology processes and can lead to harmful impacts regardless of intent. These harmful outcomes, even if inadvertent, create significant challenges for cultivating public trust in artificial intelligence (AI).

While there are many approaches for ensuring the technology we use every day is safe and secure, there are factors specific to AI that require new perspectives. AI systems are often placed in contexts where they can have the most impact. Whether that impact is helpful or harmful is a fundamental question in the area of Trustworthy and Responsible AI. Harmful impacts stemming from AI are not just at the individual or enterprise level, but are able to ripple into the broader society. The scale of damage, and the speed at which it can be perpetrated by AI applications or through the extension of large machine learning MODELS across domains and industries requires concerted effort.

Current attempts for addressing the harmful effects of AI bias remain focused on computational factors such as representativeness of datasets and fairness of machine learning algorithms. These remedies are vital for mitigating bias, and more work remains. Yet, as illustrated in Fig. 1, human and systemic institutional and societal factors are significant sources of AI bias as well, and are currently overlooked. Successfully meeting this challenge will require taking all forms of bias into account. This means expanding our perspective beyond the machine learning pipeline to recognize and investigate how this technology is both created within and impacts our society.

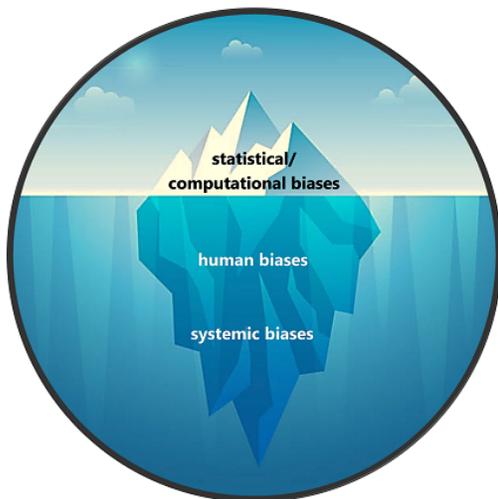


Fig. 1. The challenge of managing AI bias

Trustworthy and Responsible AI is not just about whether a given AI system is biased, fair or ethical, but whether it does what is claimed. Many practices exist for responsibly producing AI. The importance of transparency, datasets, and test, evaluation, validation, and verification (TEVV) cannot be overstated. Human factors such as participatory design techniques and multi-stakeholder approaches, and a human-in-the-loop are also important for mitigating risks related to AI bias. However none of these practices individually or in

concert are a panacea against bias and each brings its own set of pitfalls. What is missing from current remedies is guidance from a broader SOCIO-TECHNICAL perspective that connects these practices to societal values. Experts in the area of Trustworthy and Responsible AI counsel that to successfully manage the risks of AI bias we must operationalize these values and create new norms around how AI is built and deployed. This document, and work by the National Institute of Standards and Technology (NIST) in the area of AI bias, is based on a socio-technical perspective.

The intent of this document is to surface the salient issues in the challenging area of AI bias, and to provide a first step on the roadmap for developing detailed socio-technical guidance for identifying and managing AI bias. Specifically, this special publication:

- describes the stakes and challenge of bias in artificial intelligence and provides examples of how and why it can chip away at public trust;
- identifies three categories of bias in AI — systemic, statistical, and human — and describes how and where they contribute to harms;
- describes three broad challenges for mitigating bias — datasets, testing and evaluation, and human factors — and introduces preliminary guidance for addressing them.

Bias is neither new nor unique to AI and it is not possible to achieve zero risk of bias in an AI system. NIST intends to develop methods for increasing assurance, GOVERNANCE and practice improvements for identifying, understanding, measuring, managing, and reducing bias. To reach this goal, techniques are needed that are flexible, can be applied across contexts regardless of industry, and are easily communicated to different stakeholder groups. To contribute to the growth of this burgeoning topic area, NIST will continue its work in measuring and evaluating computational biases, and seeks to create a hub for evaluating socio-technical factors. This will include development of formal guidance and standards, supporting standards development activities such as workshops and public comment periods for draft documents, and ongoing discussion of these topics with the stakeholder community.

Key words

bias, trustworthiness, AI safety, AI lifecycle, AI development

Acknowledgments

The authors wish to thank everyone who responded to our call and submitted comments to the draft version of this paper. The received comments and suggested references were essential for improving the paper and the future direction of this work. We also want to thank the many people who assisted with the updating of the document, including our NIST colleagues, and other reviewers who took the time to provide their constructive feedback. We thank Kyle Fox for his insightful comments, discussions, and invaluable input.

Audience

The intended primary audience for this document includes individuals and groups who are responsible for designing, developing, deploying, evaluating, and governing AI systems. The document is informed and motivated by segments of the public who experience potential harm or inequities due to bias in AI systems, or are affected by biases that are newly introduced or amplified by AI systems.

Background

This document is a result of an extensive literature review, conversations with experts from the areas of AI bias, fairness, and socio-technical systems, a workshop on AI bias,¹ and public comments on the draft version.² Insights derived from the public comments have been integrated throughout this document. An overview and analysis of themes from the public comments will be posted.³ Intermediate follow-on work to this publication will include development of formal guidance for assessing and managing the risks of AI bias, and a series of public workshops to discuss these topics with the stakeholder community and build consensus.

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The National Institute of Standards and Technology (NIST) promotes U.S. innovation and industrial competitiveness by advancing measurement science, standards, and technology in ways that enhance economic security and improve our quality of life. Among its broad range of activities, NIST contributes to the research, standards, evaluations, and data required to advance the development, use, and assurance of trustworthy artificial intelligence (AI).

¹For more information about this workshop see <https://www.nist.gov/news-events/events/2020/08/bias-ai-workshop>.

²Public comments are available at <https://www.nist.gov/artificial-intelligence/comments-received-proposal-identifying-and-managing-bias-artificial>.

³Updated information for all of these resources can be found on the NIST AI Bias webpage, located at <https://www.nist.gov/artificial-intelligence/ai-fundamental-research-free-bias>.

The Information Technology Laboratory (ITL) at NIST develops tests, test methods, reference data, proof of concept implementations, and technical analyses to advance the development and productive use of information technology. ITL's responsibilities include the development of management, administrative, technical, and physical standards and guidelines.

This special publication focuses on addressing and managing risks associated with bias in the design, development, and use of AI. It is one of a series of documents and workshops related to the NIST AI Risk Management Framework (AI RMF) and is intended to advance the trustworthiness of AI technologies. As with other documents in the AI RMF series, this publication provides reference information and technical guidance on terminology, processes and procedures, and test and evaluation, validation, and verification (TEVV). While practical guidance⁴ published by NIST may serve as an informative reference, this guidance remains voluntary.

The content of this document reflects recommended practices. This document is not intended to serve as or supersede existing regulations, laws, or other mandatory guidance.

⁴The term 'practice guide,' 'guide,' 'guidance' or the like, in the context of this paper, is a consensus-created, informative reference intended for voluntary use; it should not be interpreted as equal to the use of the term 'guidance' in a legal or regulatory context." This document does not establish any legal standard or any other legal requirement or defense under any law, nor have the force or effect of law.

How to read this document

Section 1 lays out the purpose and scope of NIST’s work in AI bias. Section 2 describes three categories of bias and how they may occur in the commission, design, development, and deployment of AI technologies that can be used to generate predictions, recommendations, or decisions (such as the use of algorithmic decision systems), and how AI systems may impact individuals and communities or create broader societal harms. Section 3 describes the challenge of bias related to three core areas: datasets; test, evaluation, validation and verification; and human factors, and provides general guidance for managing AI bias in each of those areas.

This document uses terms such as AI technology, AI system, and AI applications interchangeably. Terms related to the machine learning pipeline, such as AI model or algorithm are also used in this document interchangeably. Depending on context, when the term “system” is used it may refer to the broader organizational and/or social ecosystem within which the technology was designed, developed, deployed, and used, instead of the more traditional use related to computational hardware or software.

Important reading notes:

- The document includes a series of vignettes, shown in red callout boxes, to help exemplify how and why AI bias can reduce public trust. Interesting nuances/aspects are highlighted in blue callout boxes, important takeaways are shown as framed text.
- Terms that are displayed as small caps in the text are defined in the GLOSSARY. Clicking on a word shown in small caps, e.g. MODEL, takes the reader directly to the definition of that term in the Glossary. From there, one may click on a page number shown at the end of the definition to return.
- March 24, 2022 update: the following changes are introduced with respect to the original version of this document published on March 15, 2022:
 - Fixed typos in the text of Fig. 5 and Fig. 7.
 - Removed duplicates and fixed poorly formatted entries in the **References**.
 - Corrected a statement in the text of VIGNETTE on p.7 regarding the work cited in [36].

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1. Purpose and Scope

In August 2019, fulfilling an assignment in an Executive Order on AI,⁵ NIST released “A Plan for Federal Engagement in Developing Technical Standards and Related Tools” [1]. Based on broad public and private sector input, this plan recommended a deeper, more consistent, and long-term engagement in AI standards “to help the United States to speed the pace of reliable, robust, and trustworthy AI technology development.” NIST research in AI continues along this path to focus on how to measure, evaluate, and enhance the trustworthiness of AI systems and the responsible practices for designing, developing, and deploying such systems. Working with the AI community, NIST has identified the following technical and socio-technical characteristics needed to cultivate trust in AI systems: accuracy, explainability and interpretability, privacy, reliability, robustness, safety, and security resilience—and that harmful biases are mitigated or controlled.

While AI has significant potential as a transformative technology, it also poses inherent risks. Since trust and risk are closely related, NIST’s work in the area of trustworthy and responsible AI centers around development of a voluntary Risk Management Framework (RMF). The unique challenges of AI require a deeper understanding of how AI risks differ from other domains. The NIST AI RMF is intended to address risks in the design, development, use, and evaluation of AI products, services, and systems for such tasks as recommendation, diagnosis, pattern recognition, and automated planning and decision-making. The framework is intended to enable the development and use of AI in ways that will increase trustworthiness, advance usefulness, and address potential harms. NIST is leveraging a multi-stakeholder approach to creating and maintaining actionable practice guides via the RMF that is broadly adoptable.

AI risk management

AI risk management seeks to minimize anticipated and emergent negative impacts of AI systems, including threats to civil liberties and rights. One of those risks is bias. Bias exists in many forms, is omnipresent in society, and can become ingrained in the automated systems that help make decisions about our lives. While bias is not always a negative phenomenon, certain biases exhibited in AI models and systems can perpetuate and amplify negative impacts on individuals, organizations, and society. These biases can also indirectly reduce public trust in AI. There is no shortage of examples where bias in some aspect of AI technology and its use has caused harm and negatively impacted lives, such as in hiring, [2–7] health care, [8–17] and criminal justice [18–30]. Indeed, there are many instances in which the deployment of AI technologies have been accompanied by concerns about whether and how societal biases are being perpetuated or amplified [31–46].

Public perspectives

Depending on the application, most Americans are likely to be unaware of when they are

⁵Exec. Order No. 13,859, 84 Fed. Reg. 3,967 (Feb. 11, 2019), <https://www.federalregister.gov/documents/2019/02/14/2019-02544/maintaining-american-leadership-in-artificial-intelligence>.

interacting with AI enabled technology [47]. However, there is a general view that there needs to be a “higher ethical standard” for AI than for other forms of technology [48]. This mainly stems from the perceptions and fears about loss of control and privacy [46, 49–51].

Bias is tightly associated with the concepts of transparency and fairness in society. For much of the public, the assumptions underlying algorithms are rarely transparent. The complex web of code and decisions that went into the design, development, and deployment of AI rarely is easily accessible or understandable to non-technical audiences. Nevertheless, many people are affected by—or their data is used as inputs for—AI technologies and systems without their consent, such as when they apply to college, [52] for a new apartment, [53] or search the internet. When individuals feel that they are not being fairly judged when applying for jobs [2–5, 7, 54–56] or loans [57–59] it can reduce public trust in AI technology [60, 61].

When an end user is presented with information online that stigmatizes them based on their race, age, or gender, or doesn’t accurately perceive their identity, it causes harm [34, 36, 37, 41]. Consumers can be impacted by price gouging practices resulting from an AI application, even when it is not used to make decisions directly affecting that individual [43].

2. AI Bias: Context and Terminology

For purposes of this publication, the term Artificial Intelligence (AI) refers to a large class of software-based systems that receive signals from the environment and take actions that affect that environment by generating outputs such as content, predictions, recommendations, classifications, or decisions influencing the environments they interact with, among other outputs [62]. Machine learning (ML) refers more specifically to the “field of study that gives computers the ability to learn without being explicitly programmed,” [63] or to computer programs that utilize data to learn and apply patterns or discern statistical relationships. Common ML approaches include, but are not limited to, regression, random forests, support vector machines, and artificial neural networks. ML programs may or may not be used to make predictions of future events. ML programs also may be used to create input for additional ML programs. AI includes ML within its scope.

While AI holds great promise, the convenience of automated classification and discovery within large datasets can come with significant downsides to individuals and society through the amplification of existing biases. Bias can be introduced purposefully or inadvertently into an AI system, or it can emerge as the AI is used in an application. Some types of AI bias are purposeful and beneficial. For example, the ML systems that underlie AI applications often model our implicit biases with the intent of creating positive experiences for online shopping or identifying content of interest [64, 65]. The proliferation of recommender systems and other modeling and predictive approaches has also helped to expose the many negative social biases baked into these processes, which can reduce public trust [66–69].

AI is neither built nor deployed in a vacuum, sealed off from societal realities of discrimination or unfair practices. Understanding AI as a socio-technical system acknowledges that the processes used to develop technology are more than their mathematical and computational constructs. A socio-technical approach to AI takes into account the values and behavior modeled from the datasets, the humans who interact with them, and the complex organizational factors that go into their commission, design, development, and ultimate deployment.

2.1 Characterizing AI bias

2.1.1 Contexts for addressing AI bias

Statistical context

In technical systems, bias is most commonly understood and treated as a statistical phenomenon. Bias is an effect that deprives a statistical result of representativeness by systematically distorting it, as distinct from a random error, which may distort on any one occasion but balances out on the average [70]. The International Organization for Standardization (ISO) defines bias more generally as: “the degree to which a reference value deviates from the truth”[71]. In this context, an AI system is said to be biased when it exhibits systematically inaccurate behavior. This statistical perspective does not sufficiently encompass or

communicate the full spectrum of risks posed by bias in AI systems.

Legal context

This section was developed in response to public comments. Stakeholder feedback noted that the discussion of bias in AI could not be divorced from the treatment of bias in the U.S. legal system and how it relates to laws and regulations addressing discrimination and fairness, especially in the areas of consumer finance, housing, and employment.^{6,7} There currently is no uniformly applied approach among the regulators and courts to measuring impermissible bias in all such areas. Impermissible discriminatory bias generally is defined by the courts as either consisting of disparate treatment, broadly defined as a decision that treats an individual less favorably than similarly situated individuals because of a protected characteristic such as race, sex, or other trait, or as disparate impact, which is broadly defined as a facially neutral policy or practice that disproportionately harms a group based on a protected trait.⁸



This section is presented not as legal guidance, rather as a reminder for developers, deployers, and users of AI that they must be cognizant of legal considerations in their work, particularly with regard to bias testing. This section provides basic background understanding of some of the many ways bias is treated in some federal laws.

As it relates to disparate impact, courts and regulators have utilized or considered as acceptable various statistical tests to evaluate evidence of disparate impact. Traditional methods of statistical bias testing look at differences in predictions across protected classes, such as race or sex. In particular, courts have looked to statistical significance testing to assess whether the challenged practice likely caused the disparity and was not the result of chance or a nondiscriminatory factor.⁹

⁶Many laws, at the federal, state and even municipal levels focus on preventing discrimination in a host of areas. *See e.g.* Title VII of the Civil Rights Act, regarding discrimination on the basis of sex, religion, race, color, or national origin in employment, the Equal Credit Opportunity Act, focused, broadly, on discrimination in finance, the Fair Housing Act, focused on discrimination in housing, and the Americans with Disabilities Act, focused on discrimination related to disabilities, among others. Other federal agencies, including the U.S. Equal Employment Opportunity Commission, the Federal Trade Commission, the U.S. Department of Justice, and the Office Federal Contract Compliance Programs are responsible for enforcement and interpretation of these laws.

⁷Note that the analysis in this section is not intended to serve as a fully comprehensive discussion of the law, how it has been interpreted by the courts, or how it is enforced by regulatory agencies, but rather to provide an initial high-level overview.

⁸*See* 42 U.S.C. 2000e-2(a) (2018) and 42 U.S.C. 2000e-2(k) (2018), respectively.

⁹The Uniform Guidelines on Employment Selection Procedures (UGESP) state “[a] selection rate for any race, sex, or ethnic group which is less than four-fifths (4/5ths) (or eighty percent) of the rate for the group

It is important to note, however, that the tests used to measure bias are not applied uniformly within the legal context. In particular, federal circuit courts are split on whether to require a plaintiff to demonstrate both statistical and practical significance to make out a case of disparate impact. Some decisions have expressly rejected practical significance tests in recent years while others have continued to endorse their utility. This split illustrates that while the legal context provides several examples of how bias and fairness has been quantified and adjudicated over the last several decades, the relevant standards are still evolving.

It is also important to note that critical differences exist between traditional disparate impact analyses described above and illegal discrimination as it relates to people with disabilities, particularly under the Americans with Disabilities Act (ADA). Claims under the ADA are frequently construed as “screen out” rather than as “disparate impact” claims. “Screen out” may occur when an individual with a disability performs poorly on an evaluation or assessment, or is otherwise unable to meet an employer’s job requirements, because of a disability and the individual loses a job opportunity as a result. In addition, the ADA’s prohibition against denial of reasonable accommodation, for example, may require an employer to change processes or procedures to enable a particular individual with a disability to apply for a job, perform a job, or enjoy the benefits and privileges of employment. Such disability-related protections are particularly important to AI systems because testing an algorithm for bias by determining whether such groups perform equally well may fail to detect certain kinds of bias. Likewise, eliminating group discrepancies will not necessarily prevent screen out or the need for reasonable accommodation in such systems.

Cognitive and societal context

The teams involved in AI system design and development bring their cognitive biases, both individual and group, into the process [72]. Bias is prevalent in the assumptions about which data should be used, what AI models should be developed, where the AI system should be placed — or if AI is required at all. There are systemic biases at the institutional level that affect how organizations and teams are structured and who controls the decision making processes, and individual and group heuristics and cognitive/perceptual biases throughout the AI lifecycle (as described in Section 2.4). Decisions made by end users, downstream decision makers, and policy makers are also impacted by these biases, can reflect limited points of view and lead to biased outcomes [73–78]. Biases impacting human decision making are usually implicit and unconscious, and therefore unable to be easily controlled or mitigated [79]. Any assumption that biases can be remedied by human control or awareness is not a recipe for success.

with the highest rate will generally be regarded by the Federal enforcement agencies as evidence of adverse impact.” 29 C.F.R. § 1607.4(D)

2.1.2 Categories of AI bias

Based on previous academic work to classify AI bias [80–90] and discussions with thought leaders in the field, it is possible to identify three dominant categories of AI bias. This three-way categorization helps to expand our understanding of AI bias beyond the computational realm. By defining and describing how systemic and human biases present within AI, we can build new approaches for analyzing, managing, and mitigating bias and begin to understand how these biases interact with each other. Correspondingly, Fig. 2 presents three categories of AI bias. Definitions for these terms are found in the GLOSSARY.¹⁰ This list of biases, while not exhaustive, constitutes prominent risks and vulnerabilities to consider when designing, developing, deploying, evaluating, using, or auditing AI applications.

Systemic

Systemic biases result from procedures and practices of particular institutions that operate in ways which result in certain social groups being advantaged or favored and others being disadvantaged or devalued. This need not be the result of any conscious prejudice or discrimination but rather of the majority following existing rules or norms. Institutional racism and sexism are the most common examples [91]. Other systemic bias occurs when infrastructures for daily living are not developed using universal design principles, thus limiting or hindering accessibility for persons with disabilities. Systemic bias is also referred to as institutional or historical bias. These biases are present in the datasets used in AI, and the institutional norms, practices, and processes across the AI lifecycle and in broader culture and society. See VIGNETTE for more examples.

¹⁰Definitions for each category of bias were often selected based on either recently published papers on the topic, or seminal work within the domain the term is most associated with. When multiple definitions were identified, the most relevant definition was selected or adapted. The references provided are not intended to indicate specific endorsement or to assign originator credit.

Systemic bias in gender identification

Beyond personal identity, human faces encode a number of conspicuous traits such as nonverbal expression, indicators of sexual attraction and selection, and emotion. Facial recognition technology (FRT) is used in many types of applications including gender identification, which compares morphological distances between faces to classify human faces by gender. The degree of sexual dimorphism between men and women appears to vary with age and ethnic group. As a consequence, accuracy of FRT gender identification can vary with respect to the age and ethnic group [92]. Prepubescent male faces are frequently misclassified as female, and older female faces are progressively misclassified as male [92]. Studies have highlighted that human preferences for sexually dimorphic faces may be evolutionarily novel [93, 94]. One study found differing levels of facial sexual dimorphism in samples taken from countries located in Europe, South America, and Africa [95]. Buolamwini and Gebru examined the suitability of using skin types as a proxy for demographic classifications of ethnicity or race and found that skin type is not an adequate proxy for such classifications. Multiple ethnicities can be represented by a given skin type, and skin type can vary widely within a racial or ethnic category. For example, the skin types of individuals identifying as Black in the U.S. can represent many hues, which also can be represented in ethnic Hispanic, Asian, Pacific Islander and American indigenous groups. Moreover, racial and ethnic categories tend to vary across geographies and over time [36]. While training data based on a limited or non-representative sample of a group results in lower accuracy in categorizing members of that group, the degree of sexual monomorphism or dimorphism within that group also affects accuracy. Additional biases can occur due to a lack of awareness about the multiplicity of gender [96].

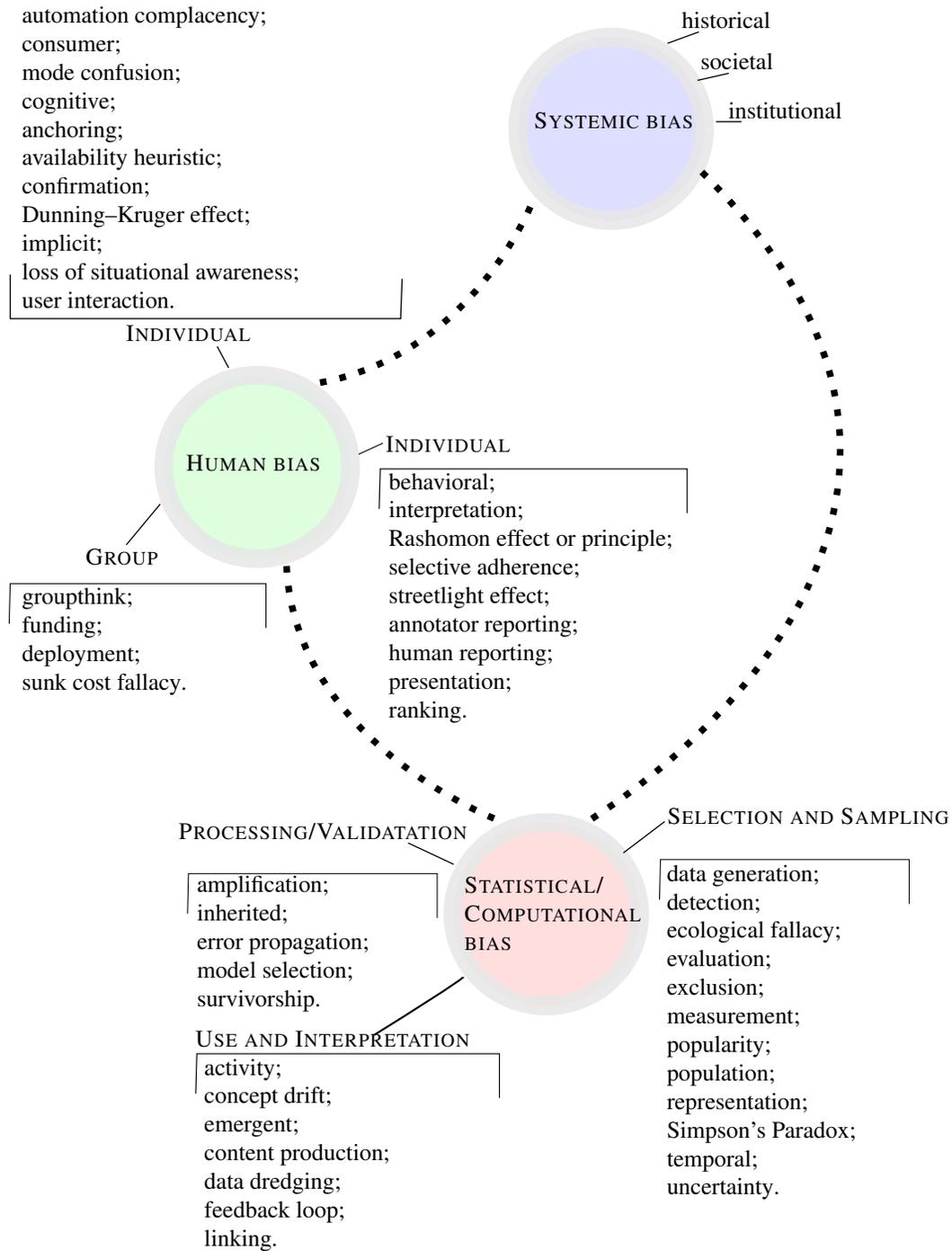


Fig. 2. Categories of AI Bias. The leaf node terms in each subcategory in the picture are hyperlinked to the GLOSSARY. Clicking them will bring up the definition in the Glossary. To return, click on the current page number (8) printed right after the glossary definition.

Statistical and Computational

Statistical and computational biases stem from errors that result when the sample is not representative of the population. These biases arise from systematic as opposed to random error and can occur in the absence of prejudice, partiality, or discriminatory intent [97]. In AI systems, these biases are present in the datasets and algorithmic processes used in the development of AI applications, and often arise when algorithms are trained on one type of data and cannot extrapolate beyond those data. The error may be due to heterogeneous data, representation of complex data in simpler mathematical representations, wrong data, and algorithmic biases such as over- and under-fitting, the treatment of outliers, and data cleaning and imputation factors.

Human

Human biases reflect systematic errors in human thought based on a limited number of heuristic principles and predicting values to simpler judgmental operations [98]. These biases are often implicit and tend to relate to how an individual or group perceives information (such as automated AI output) to make a decision or fill in missing or unknown information. These biases are omnipresent in the institutional, group, and individual decision making processes across the AI lifecycle, and in the use of AI applications once deployed. There is a wide variety of human biases. Cognitive and perceptual biases show themselves in all domains and are not unique to human interactions with AI. Rather, they are a fundamental part of the human mind. There is an entire field of study centered around biases and heuristics in thinking, decision-making, and behavioral economics for example [98]. Such research investigates phenomena such as ANCHORING BIAS, availability heuristic or bias, CONFIRMATION BIAS, and framing effects, among many others. It should be noted that heuristics are adaptive mental shortcuts that can be helpful, allowing complexity reduction in tasks of judgement and choice, yet can also lead to cognitive biases [98]. Human heuristics and biases are implicit; as such, simply increasing awareness of bias does not ensure control over it. Here we focus on broader examples of human bias in the AI space.

2.2 How AI bias contributes to harms

Technology based on AI has tighter connections to and broader impacts on society than traditional software. Applications that utilize AI are often deployed across sectors and contexts for decision-support and decision-making. In this role, they can replace humans and human processes for high-impact decisions. For example, AI-based hiring technologies and the models that underlie them replace people-oriented hiring processes and are implemented in any sector that seeks to automate their recruiting and employment pipeline [99–101]. Yet, ML models tend to exhibit “unexpectedly poor behavior when deployed in real world domains” without domain-specific constraints supplied by human operators [102]. These contradictions are a cause for considerable concern with large language models (or so-called foundation models) due to their considerable EPISTEMIC and ALEATORIC

uncertainty[103] (as described in Section 3.2.1)—among other factors. Methods for capturing the poor performance, harmful impacts and other results of these models currently are imprecise and non-comprehensive.

Values

While ML systems are able to model complex phenomena, whether they are capable of learning and operating in line with our societal values remains an area of considerable research and concern [55, 60, 104–109]. Systemic and implicit biases such as racism and other forms of discrimination can inadvertently manifest in AI through the data used in training, as well as through the institutional policies and practices underlying how AI is commissioned, developed, deployed, and used. Statistical/algorithmic and human cognitive and perceptual biases enter the engineering and modeling processes themselves, and an inability to properly validate model performance leaves these biases exposed during deployment [61, 102, 110, 111]. These biases collide with the cognitive biases of the individuals interacting with the AI systems as users, experts in the loop, or other decision makers. Teams that develop and deploy AI often have inaccurate expectations of how the technology will be used and what human oversight can accomplish, especially when deployed outside of its original intent [112, 113]. Left unaddressed, these biases and accompanying contextual factors can combine into a complex and pernicious mixture. These biases can negatively impact individuals and society by amplifying and reinforcing discrimination at a speed and scale far beyond the traditional discriminatory practices that can result from implicit human or institutional biases such as racism, sexism, ageism or ableism.

2.3 A Socio-technical Systems Approach

Likely due to expectations based on techno-solutionism and a lack of mature AI process governance, organizations often default to overly technical solutions for AI bias issues. Yet, these mathematical and computational approaches do not adequately capture the societal impact of AI systems [61, 73, 75, 111]. The limitations of a computational-only perspective for addressing bias have become evident as AI systems increasingly expand into our lives.

The reviewed literature suggests that the expansion of AI into many aspects of public life requires extending our view from a mainly technical perspective to one that is socio-technical in nature, and considers AI within the larger social system in which it operates [7, 19, 31, 37, 74, 75, 78, 114–119]. Using a socio-technical approach to AI bias makes it possible to evaluate dynamic systems of bias and understand how they impact each other and under what conditions these biases are attenuated or amplified. Adopting a socio-technical perspective can enable a broader understanding of AI impacts and the key decisions that happen throughout, and beyond, the AI lifecycle—such as whether technology is even a solution to a given task or problem [3, 108]. Reframing AI-related factors such as datasets, TEVV, participatory design, and human-in-the-loop practices through a socio-technical lens means understanding how they are both functions of society and, through the power of AI, can impact society. A socio-technical approach also enables analytic

approaches that take into account the needs of individuals, groups and society.

Techno-solutionism

As computational technologies have evolved, there has been an increasing tendency to believe that technical solutions alone are sufficient for addressing complex problems that may have social, political, ecological, economic, and/or ethical dimensions. This approach to problem-solving, often termed techno-solutionism,[120] assumes that the “right” code or algorithm can be applied to any problem and ignores or minimizes the relevance of human, organizational, and societal values and behaviors that inform design, deployment, and use of technology.

In the context of socio-technical AI systems, techno-solutionism promotes a viewpoint that is too narrow to effectively address bias risks. One control, for example, used in model risk management to mitigate against techno-solutionism and other anti-patterns, is to establish, document, and review the anticipated real-world value of an AI system.

Socio-technical approaches in AI are an emerging area, and identifying measurement techniques to take these factors into consideration will require a broad set of disciplines and stakeholders. Identifying contextual requirements for evaluating socio-technical systems is necessary. Developing scientifically supportable guidelines to meet socio-technical requirements will be a core focus.

AI bias extends beyond computational algorithms and models, and the datasets upon which they are built. The assumptions and decisions made within the processes used to develop technology are key factors, as well as how AI technology is used and interpreted once deployed. The idea that quantitative measures are better and more objective than other observations is known as the MCNAMARA FALLACY. This fallacy, and the related concept TECHNOCHAUVINISM [35], are at the center of many of the issues related to algorithmic bias. Traditional ML approaches attempt to turn ambiguity, context, human subjectivity, and categorical observations into objectively measurable quantities based on numerical mathematical models of their representations. This well-intentioned process enables data-driven modeling but it also inadvertently creates new challenges for socio-technical systems. Representing these complex human phenomena with mathematical models comes at the cost of disentangling the context necessary for understanding individual and societal impact and contributes to a fallacy of objectivity [121]. Science has made great strides in understanding the limitations of human cognition, including how humans perceive, learn, and store visual, aural, and textual information, and make decisions under risk. Yet, significant gaps remain. Thus, any mathematical attempt to model such human traits is limited and incomplete. This is a key challenge in model causality and predicting human interpretation of model output. And without proper governance, excising context and flattening the categories into numerical constructs makes traceability more difficult [122].

Finding approaches in TEVV to compensate for these limitations in the underlying modeling technology and bringing back the necessary context is an *important area of study*.

2.4 An Updated AI Lifecycle

Improving trust in AI by mitigating and managing bias starts with identifying a structure for how it presents within AI systems and uses. Organizations that design and develop AI technology use the AI lifecycle to keep track of their processes and ensure delivery of high-performing functional technology—but not necessarily to identify harms or manage them. This document has adapted a four-stage AI lifecycle from other stakeholder versions.¹¹ The intent is to enable AI designers, developers, evaluators and deployers to relate

¹¹AI lifecycles utilized as key guidance in the development of the four-stage approach are: Centers of Excellence (CoE) at the U.S. General Services Administration [70] [IT Modernization CoE. (n.d.)], the Organisation for Economic Co-operation and Development [106] [Organisation for Economic Co-operation and Development. (2019).]. Another model of the AI lifecycle is currently under development with the Joint Technical Committee of the International Organization for Standardization (ISO) and the International Electrotechnical Commission (IEC). *See* Information technology — Artificial intelligence — AI system life cycle processes, ISO/IEC CD 5338 (under development, 1st ed.), <https://www.iso.org/standard/81118.html>.

lifecycle processes with AI bias categories and effectively facilitate its identification and management. The academic literature and best practice guidelines strongly encourage a multi-stakeholder approach to developing AI applications using a lifecycle. Guidance for how organizations can enable this approach is described in Section 3.3.2 and focuses on participatory design methods such as human-centered design.

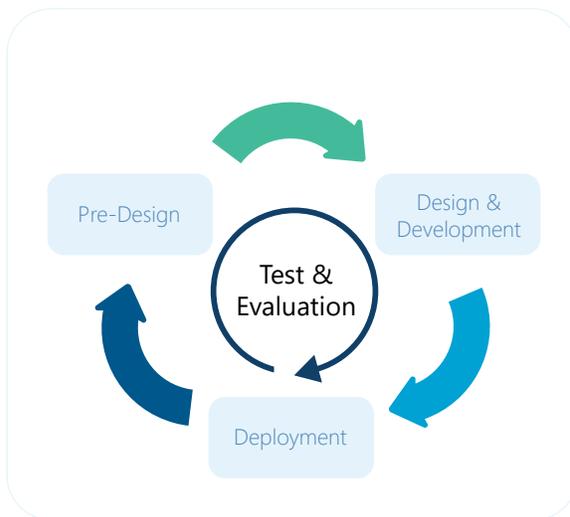


Fig. 3. The AI Development Lifecycle

datasets selected within pre-design. All of these biases can affect later stages and decisions in complex ways, and lead to biased outcomes [3, 74–78].

The **Design and Development** stage typically starts with analysis of the requirements and the available data. Based on this, a model is designed or selected. A compatibility analysis should be performed to ensure that potential sources of bias are identified and plans for mitigation are put into place. As model implementation progresses and is trained on selected data, the effectiveness of bias mitigation should be evaluated and adjusted. During development the organization should periodically assess the completeness of bias identification processes as well as the effectiveness of mitigation. Finally, at the end of the development stage, and before deployment, a thorough assessment of bias mitigation is necessary to ensure the system stays within pre-specified limits. The overall model specification must include the identified sources of bias, the implemented mitigation techniques and related performance assessments before the model can be released for deployment.

The **Deployment stage** is when the AI system is released and used. Once humans begin to interact with the AI system the performance of the system must be monitored and reassessed to ensure proper function. Teams should engage in continuous monitoring and have detailed policies and procedures for how to handle system output and behavior. System retraining may be necessary to correct adverse events, or decommissioning may be necessary. Since the lifecycle is iterative there are numerous opportunities for technology development teams to carry out multi-stakeholder consultation and ensure their applications

AI Lifecycles are iterative, and begin in the **Pre-Design** stage, where planning, problem specification, background research, and identification of data take place. Decisions here include how to frame the problem, the purpose of the AI component, and the general notion that there is a problem requiring or benefiting from AI. Central to these decisions is who (individuals or groups) makes them and which individuals or teams have the most power or control over them. These early decisions and who makes them can reflect systemic biases within organizational settings, individual and group heuristics, and limited points of view. Systemic biases are also reflected in the

are not causing unintended effects or harms. Specific guidance for governing systems under these conditions is the subject of Section 3.4.1.

The **Test and Evaluation** stage is continuous throughout the entire AI Development Lifecycle. Organizations are encouraged to perform continuous testing and evaluation of all AI system components and features where bias can contribute to harmful impacts. For example, if during deployment the model is retrained with new data for a specific context, the model deployer should work with the model producer to assess actual performance for bias evaluation. Multi-stakeholder engagement is encouraged to ensure that the assessment is balanced and comprehensive. If deviations from desired goals are observed, the findings should feed into the model **Pre-Design** stage to ensure appropriate adjustments are made in data curation and problem formulation. Any proposed changes to the design of the model should then be evaluated together with the new data and requirements to ensure compatibility and identification of any potential new sources of bias. Then another round of design and implementation commences to formulate corresponding requirements for the new model capabilities and features and for additional datasets. During this stage, the model developer should perform continuous testing and evaluation to ensure that bias mitigation maintains effectiveness in the new setting, as the model is optimized and tested for performance. Once released, the deploying organization should use documented model specifications to test and evaluate bias characteristics during deployment in the specific context. Ideally, this evaluation should be performed together with other stakeholders to ensure all previously identified problems are resolved to everyone's satisfaction.



The most accurate model is not necessarily the one with the least harmful impact [123].

3. AI Bias: Challenges and Guidance

Through a review of the literature, and various multi-stakeholder processes, including public comments, workshops, and listening sessions, NIST has identified three broad areas that present challenges for addressing AI bias. The first challenge relates to **dataset** factors such as availability, representativeness, and baked-in societal biases. The second relates to issues of measurement and metrics to support testing and evaluation, validation, and verification (**TEVV**). The third area broadly comprises issues related to **human factors**, including societal and historic biases within individuals and organizations, as well as challenges related to implementing human-in-the-loop. This section outlines some key challenges associated with each of these three areas, along with recommended guidance.

It must be noted that TEVV does not amount to a full application of the scientific method. TEVV is an engineering construct that seeks to detect and remediate problems in a post-hoc fashion. The scientific method compels more holistic design thinking through

rigorous experimental design, hypothesis generation, and hypothesis testing. In particular, anecdotal evidence and the frequency of publicly-recorded AI bias incidents indicate that solid experimental design techniques that focus on structured data collection and selection and minimization of CONFIRMATION BIAS are being downplayed in many AI projects. CONSTRUCT VALIDITY is particularly important in AI system development. AI development teams should be able to demonstrate that the application is measuring the concept it intends to measure. It is important for all stakeholders, including AI development teams, to know how to evaluate scientific claims. That said, all the bias mitigants and governance processes outlined in this document do show promise. Interestingly, they are often borrowed from practices outside of core AI and ML — even technical guidance related to improved experimental design and more rigorous application of the scientific method. None are a panacea. All have pitfalls. NIST plans to work with the trustworthy and responsible AI communities to explore the proposed mitigants and governance processes, and build associated formal technical guidance over the coming years in concert with these communities.



The challenge of bias in AI is complex and multi-faceted. While there are many approaches for mitigating this challenge there is no quick fix. The recommendations in this document include a sampling of potentially promising techniques. These approaches, individually or in concert, are not a panacea against bias and each brings its own strengths and weaknesses.

3.1 Who is Counted? Datasets in AI Bias

3.1.1 Dataset Challenges

AI design and development practices rely on large scale datasets to drive ML processes. This ever-present need can lead researchers, developers, and practitioners to first “go where the data is,” and adapt their questions accordingly [124]. This creates a culture focused more on which datasets are available or accessible, rather than what dataset might be most suitable [108]. As a result, the data used in these processes may not be fully representative of populations or the phenomena that are being modeled. The data that is collected can differ significantly from what occurs in the real world [76, 77, 117]. For example, sampling bias occurs when data is collected from responses to online questionnaires or is scraped from social media. The datasets which result are based on samples that are neither randomized nor representative of a population other than the users of a particular online platform. Such datasets are not generalizable, yet frequently are used to train ML applications which are deployed for use in broader socio-technical contexts, even though data representing certain societal groups may be excluded [116]. Systemic biases may also be manifested in the form of availability bias when datasets that are readily available but not

fully representative of the target population (including proxy data) are used and reused as training data. Disadvantaged groups including indigenous populations, women, and disabled people are consistently underrepresented [37, 116, 125, 126]. Similarly, datasets used in natural language processing (NLP) often differ significantly from their real-world applications, [127] which can lead to discrimination [128] and systematic gaps in performance. Other issues arise due to the common ML practice of reusing datasets. Under such practices, datasets may become disconnected from the social contexts and time periods of their creation. Scholars are beginning to examine the ethical and adverse impact implications of using data collected at a specific time for a specific purpose for uses that were not originally intended. Decontextualizing data raises questions related to privacy, consent, and internal validity of ML model results [129].

Even when datasets are representative, they may still exhibit entrenched historical and systemic biases, improperly utilize protected attributes, or utilize culturally or contextually unsuitable attributes. Developers sometimes exclude protected attributes, associated with social groups which have historically been discriminated against. However, this does not remedy the problem, since the information can be inadvertently inferred in other ways through proxy or latent variables. Latent variables such as gender can be inferred through browsing history, and race can be inferred through zip code. So models based on such variables can still negatively impact individuals or classes of individuals [73]. Thus, the proxies used in development may be both a poor fit for the concept or characteristic seeking to be measured, and reveal unintended information about persons and groups. There is also sensitivity related to attributes and inferences that do not receive protection under civil rights laws, but which may enable discrimination when inferred and used by an ML model, such as low income status. Alternately, when there is not sufficient knowledge or awareness of the socio-technical context of a process or phenomenon, the attributes that are collected for use in an ML application may not be universally applicable for modeling the different social groups or cultures who are analyzed using the application. For example, using (past) medical costs to predict the need for future health interventions leads to severe under-prediction of healthcare needs in groups that do not have sufficient access to health care, such as African Americans [14].



Protected attributes: A host of laws and regulations have been established to prohibit discrimination based on grounds such as race, sex, age, religious affiliation, national origin, and disability status, among others. Local laws can apply protections across a wide variety of groups and activities.

Once end users start to interact with an AI system, any early design and development decisions that were poorly or incompletely specified or based on narrow perspectives can be exposed, leaving the process vulnerable to additive statistical or human biases [77]. By not designing to compensate for activity biases, algorithmic models may be built on data from

only the most active users, likely creating downstream system activity that does not reflect the intended or real user population [130, 131] resulting in potentially harmful impacts. In one example, by considering that ads for jobs in Science, Technology, Engineering and Mathematics (STEM) might be seen most often by men due to how marketing algorithms optimize for cost in ad placement, the women who were the intended audience of the ads never saw them [132] cf., VIGNETTE for details. Furthermore, feedback loops can result in disparity amplification in which marginalized individuals or groups are less likely to use an AI system and the subsequent training data are based on the most frequent users. For example, non-native English speakers are less likely to use a voice-enabled personal assistant and people living in transit deserts are often dependent on ride-hailing services. So, the experiences of these groups do not match the intended purpose or operation of the AI system.

3.1.2 Dataset Guidance

A key question that must be asked for the development and deployment of an AI system is: *do datasets exist that are fit or suitable for the purpose of the various applications, domains and tasks for which the AI system is being developed and deployed?* Not only is the predictive behavior of the ML system determined by the data, but the data also largely defines the machine learning task itself [61]. The question of dataset fit or suitability requires attention to three factors: statistical methods for mitigating representation issues; processes to account for the socio-technical context in which the application is being deployed; and awareness of the interaction of human factors with the AI technical system at all stages of the AI lifecycle. When datasets are available, the set of metrics for demonstrating fairness are many, context-specific, and unable to be reduced to a concise mathematical definition [133].

Statistical Factors AI bias problems are exacerbated by the variety of statistical biases that are prevalent in the large scale datasets used in ML modeling. When these models are deployed for decision-based applications, often in high-risk settings and off-label uses, harms can be perpetuated and amplified.

A major trend for addressing AI bias is to focus on balanced statistical representation in the datasets used in modeling processes. Simple but effective techniques, such as class imbalance measures or label imbalance measures, or analysis using statistical phenomena such as SIMPSON’S PARADOX,[134] can be used to detect bias in datasets, and sometimes help mitigate it [85, 135–138]. Numerous studies and software libraries invoke data rebalancing processes (e.g., [139]). Causal models and graphs may also be used to detect direct discrimination in the data [61, 85].

Generalized linear models require that variables are independent with little multicollinearity and that residuals are normally distributed and homoscedastic. Furthermore, common algorithmic techniques such as L^1 and L^2 regularization in ML cost functions assume that the variables are unimodal. However, data is often heterogeneous and multimodal espe-

cially when populations are not disaggregated by gender, age, race, or income.

Thus, it is important to document and communicate the limitations of the applicability of AI outputs, whether a model is used for benchmarking, prediction, or classification. In many cases, practitioners train models on benchmark datasets and use them on real data in specific applications. However, it may not be possible to fully address mathematically the imbalances in representation and the heterogeneous nature of real-world heterogeneous datasets. A recent study highlighted serious errors in commonly used benchmark dataset [140]. Consequently, a model trained on biased and erroneous data may lead to biased and inaccurate predictions. Moreover, training a model on one dataset and using it to operate on another requires special care to account for potential differences in the distributions of the datasets that may further exacerbate the unfairness and errors of the model.

Accounting for Socio-technical Factors

While statistical methods are indeed necessary, they are not sufficient for addressing the AI bias challenges associated with datasets. Modeling processes have the intent of making contextual concepts measurable. Once the context has been removed, however, it is difficult to get it back, leading AI models to learn from inexact representations. Just as building codes are designed based on general principles, but designed to incorporate the specific geographic characteristics of a region, so too must the use of datasets in ML applications be adapted to take into the full spectrum of socio-technical factors of the context in which they are deployed.

Word embeddings represent text data as positions in a high-dimensional mathematical space. Such a representation allows arithmetic (measurable comparisons) to be performed on words [141]. However, when text data are simplified as mathematical objects, contextual information including homographs or idioms that do not fit neatly into the model may be lost. When asked to compute “doctor” - “father” + “mother” using this arithmetic, an AI system might respond with “nurse.” Is the AI system’s answer due to historical gender stereotypes in professions or due to the natural, close association of the gender-specific verb “nurse” with mother? In other scenarios, even when attempts are made to explicitly remove bias from training data, biases may still exist because of deep, complex connections within the text data [80, 142].

Attention to the socio-technical factors for an AI system is essential at all phases of the lifecycle, most importantly in design, development, and deployment. In the design phase, socio-technical analysis provides insights into social variations in the dynamics or characteristics of a phenomenon. This can help better frame questions for analysis and enable assessment of dataset fit. A socio-technical perspective in the development phase facilitates selection of data sources and attributes, and explicitly integrates impact assessment as a complement to algorithmic accuracy. Studies have shown how it is possible to mathematically address statistical bias in a dataset, then develop an algorithm which performs with

high accuracy, yet produce outcomes that are harmful to a social class and diametrically opposed to the intended purpose of the AI system [14]. The need for new ways to measure the impact of AI systems is a current theme in the literature and the trustworthy and responsible AI research community. The practice of deploying AI in off-label uses, that is AI systems being applied to a task or within a social or organizational context for which it was not designed, must be approached with caution, especially in high-risk settings. Socio-technical analysis can help determine if such use, with modification, is both ethically and technically feasible. In all cases, a socio-technical perspective implicates adopting processes that include involving stakeholders, examining cultural dynamics and norms, and assessing societal impacts.



AI technologies can be perfectly accurate and still contribute to harmful outcomes.

Interaction of human factors and datasets Systemic institutional biases are captured in the datasets used to build the models underlying AI applications. These biases are compounded by the decisions and assumptions made by AI design and development teams about which datasets to use [129]. These decisions affect who and what gets counted, and who and what does not get counted. The issue of “flattening” the societal and behavioral factors within the datasets themselves is problematic, but often overlooked [66, 129, 143, 144]. The problem is further exacerbated by the variety of statistical biases that are prevalent in the large scale datasets used in ML modeling.

Human biases, whether conditioned socially or unconscious cognitive bias, are factors in data selection, curation, preparation and analysis processes. A person who annotates training data (for example, for gesture recognition and sentiment analysis) may impart their own perception biases. A person who chooses which data sources and variables to leave in or take out may do so in a way that aligns with a held belief. Data typically needs to be cleaned in some way, removing outliers and spurious data. Missing data may be imputed (replacing the missing values with nearest neighbors or extrapolated values) or removed entirely. Missing data may be more frequent in marginalized populations. Furthermore, because of compounding collection biases, missing and spurious data is often not random. Data analysis decisions such as the cardinal treatment of ordinal data in a Likert-scale or rating-scale data may lead to a biased estimator [145]. Processes for documenting potential sources of human bias are essential but often overlooked elements for characterizing AI model transparency and explainability, in addition to addressing AI bias and fairness. As with statistical factors and socio-technical analysis, incorporating awareness and documentation in the AI lifecycle helps to define limitations and ensure ethically and socially appropriate uses that do not perpetuate or amplify harms. See Section 3.3 for a more thorough discussion of challenges and guidance related to human factors and AI bias.

3.2 How do we know what is right? TEVV Considerations for AI Bias

3.2.1 TEVV Challenges

Delegating decision-making to algorithms is appealing because ML systems produce more consistent decisions compared to humans [146]. However, AI systems do not work in a vacuum. Operational context, such as the jurisdiction and industry vertical in which a system operates, serves to frame fairness goals. Even the algorithm itself relies on data for training and performance tuning, which in turn can be assessed by a fairness metric. Therefore, when we consider the computational approaches to mitigating bias, we must take into consideration these three components together: algorithms, data, and fairness metrics.

AI systems regularly model concepts that are—at best—only partially observable or capturable by data. Without direct measures for these highly complex considerations, AI development teams use proxies, which can create many risks [147]. For example, for “criminality,” a measurable index or construct, might be created from other information, such as arrests and convictions, which are used as PROXY variables for predicting a certain outcome—in this case, whether a certain individual is likely to be a repeat offender. In algorithmic hiring, an AI system might be developed using input variables such as “length of time in prior employment,” “productivity,” and “number of lost hours” as measurable proxies in lieu of the not directly measurable concept of “employment suitability.” The algorithm might also include a predictor variable such as distance from the employment site [148] because it might correlate with employees quitting their job due to long commutes or bad traffic. However, since “distance from the employment site” might disadvantage candidates from certain neighborhoods, and “length of time in prior employment” might disadvantage candidates who are unable to find stable transportation (or relate to other socio-economic factors) the AI system will contribute to biased outcomes.

Epistemic and aleatoric uncertainty

ML distinguishes two types of predictive uncertainty: EPISTEMIC and ALEATORIC [149]. For example, models produced by deep learning ML systems exhibit epistemic uncertainty in the parameters of the computed model. The model parameters are typically computed as the result of a nonconvex minimization of an appropriately chosen cost function. It is well known from mathematics that such a formulation of the problem does not have a unique solution [150, 151]. While epistemic uncertainty can be reduced by increasing the amount of representative training data, it cannot be fully eliminated. This can impact the behavior of a deep learning system in deployment when used with real-world data, especially when there is a mismatch in the distributions of the real and training data [102]. This can lead to undesirable effects on many of the AI system’s critical attributes (e.g., robustness, resilience), including inducing harmful bias. Even convex problems (e.g., multiple linear regression) may suffer from epistemic uncertainty when a decision variable is not included in the model.

Another inherent type of uncertainty associated with machine learning is ALEATORIC.

It represents the uncertainty inherent in the data, e.g., the uncertainty in the label assigning process of the training dataset. Aleatoric uncertainty is the irreducible part of the predictive uncertainty. Since these two types of uncertainties (EPISTEMIC and ALEATORIC) are highly context-dependent, changing the context may blur the difference between them or even cause one to turn into the other. Thus, their characterization as reducible and irreducible is not absolute. For example, datasets containing overlapping samples with different attributes could be embedded into higher dimensions so that the samples are clearly separated, thus reducing aleatoric uncertainty at the expense of epistemic uncertainty - because the model would likely overfit the existing data in the larger space. Some of the difficulty in distinguishing epistemic and aleatoric uncertainty is that ML models are (implicit) mathematical representations of the data on which they are trained [152].

The growth of Large Language Models

Large LANGUAGE MODELS (LLMs) have become the dominant trend in deep learning today and are expected to continue to grow in importance [103, 153]. Although LLMs have been able to achieve impressive advances in performance on a number of important tasks, they come with significant risks that could potentially undermine public trust in the technology. LLMs create significant challenges for both EPISTEMIC and ALEATORIC uncertainty. Relying on large amounts of uncurated web data increases aleatoric uncertainty [154]. In-depth knowledge of the data and its statistical properties is critically important for detecting bias in the predictive output of ML models.



Identifying sources of bias is the first step in any bias mitigation strategy.

Epistemic uncertainty and large-scale AI models

With the availability of large and fast computing resources, massive artificial neural networks are becoming increasingly common. In particular, some language models now consist of trillion-dimensional parameter spaces trained on hundreds of gigabytes of data. The training data, often scraped from internet sources, commonly has known gender, racial, cultural, and socio-economic biases [154, 155]. Alternative approaches to large-sized language datasets have been proposed to mitigate harmful bias, but such an approach may introduce other human biases in the selection of values-targeted datasets. Beyond the systemic and selection biases, large language models also highlight EPISTEMIC UNCERTAINTY. Stochastic gradient descent (or other accelerated methods) methods [151] are used to find a set of parameters that minimize a cost function associated with the model, but deep neural networks exhibit complicated nonlinearities which result in many potential local minima. A trillion-dimensional manifold may have a huge, unknown number of minima [156]. Furthermore, to fit these parameters into computer memory, it is often necessary to use half-precision floating-point numbers [157], introducing rounding error which may undermine stability in the numerical methods [158]. As a result, the model may demonstrate unknown and erratic behavior and challenges for reproducibility and explainability [159].

In the quest for fitting larger and larger models into existing finite computational resources, LLMs rely on techniques, e.g., reduced-precision numerical representations of models, that further increase the epistemic uncertainty of deep learning models, [160] cf., VIGNETTE. Early practice has shown that concerns about the use of LLMs are indeed valid, with preliminary experimental results showing LLMs exhibit significant bias [154, 161, 162]. To reduce risks from the use of LLMs, future work in this area should move towards efforts to fully understand and characterize their behavior, and to devise effective mitigation measures against the biases they bring.

Processes

While datasets exhibit numerous biases that lead to harmful impacts, they feed directly into other system level processes that determine what is important to model. For AI systems to determine this importance, and effectively categorize and sort the firehose of data for downstream recommendations and decisions, contextual information is flattened and unobservable phenomena are quantified through the development of indices and use of proxies. The use of data attributes with names like “criminality,” “hireability,” “creditworthiness,” or similar can be indicative of experimental design problems that give rise to harmful bias.

The software designers and data scientists working in design and development are often highly focused on system performance and optimization. This focus can inadvertently be a source of bias in AI systems. For example, during model development and selection, modelers will almost always select the most accurate models. Yet, as Forde et al describe in their paper, [163] selecting models based solely on accuracy is not necessarily the best

approach for bias reduction. Furthermore, the choice of the model’s objective function, upon which a model’s definition of accuracy is based, can reflect bias. Not taking context into consideration during model selection can lead to biased results for sub-populations (for example, disparities in health care delivery). Relatedly, systems that are designed to use aggregated data about groups to make predictions about individual behavior—a practice initially meant to be a remedy for non-representative datasets[18]—can lead to biased outcomes. This bias, known as ECOLOGICAL FALLACY, occurs when an inference is made about an individual based on their membership within a group (for example, predicting college performance risk based on an individual’s race [52]). These unintentional weightings of certain factors can cause algorithmic results that exacerbate and reinforce societal inequities.

Natural language processing (NLP) is a powerful computational approach to allow machines to meaningfully understand human spoken and written languages. Powering activities such as algorithmic search, speech translation, and even conversational text generation, NLP is able to help us communicate with computer systems to carry out a variety of tasks. The set of harms that can arise from the use of NLP however has become a recent concern in the area of trustworthy AI [80, 90, 154, 164, 165]. Hovy and Prabhumoye describe five sources of bias in NLP and potential ways to counteract it [166].

Spurious Correlations

The speed and scope of machine learning processes can unfortunately expand the development of systems based on questionable scientific underpinnings that learn spurious correlations related to human characteristics. For example, the German public radio outlet BR24 examined a system that purportedly assessed tone of voice, language, gestures, and facial expressions to create a personality profile for use in hiring processes [6]. The analysis showed the AI system was easily manipulated by superficial changes to its inputs,

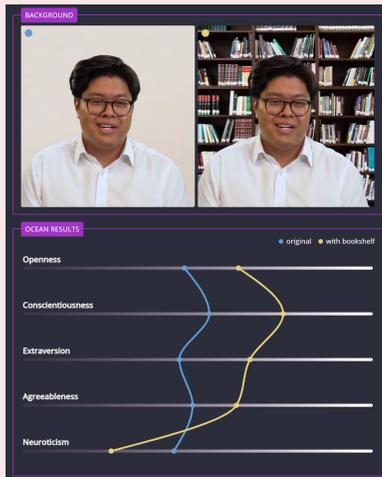


Fig. 4. The output of an AI system altered by background content.

awarding candidates higher scores when they wore glasses or when a bookshelf was in the background, diminishing claims that the system analyzed human expressions, and raising concerns about shortcut learning [167]. Indeed, many AI systems now attempt to make inferences about individuals based on their facial characteristics that are not scientifically supportable, such as their propensity for committing crimes or even their sexual orientation [121, 168–172]. The basis for drawing conclusions about emotional state from facial characteristics ranges from unscientific and debunked theories to emerging experimental studies [173], presenting concerning challenges to AI systems that claim to make such judgements. By mechanizing human characteristics these systems can obfuscate significant uncertainty and result in harmful biases. AI-based hiring systems that claim to glean information about candidates from audio and video have been shown to increase bias in outcome decisions and may present untenable trade-offs between bias mitigation and prediction accuracy [174]. AI systems marketed as making predictions based on facial expressions often generate decisions based on biased experimental design premises [168] or spurious patterns learned by the system (e.g., shortcut learning). These cases illustrate the risks associated with using AI systems for tasks like sentiment or affect analysis, along with using systems to infer spurious correlations more broadly, which can perpetuate biases across groups and, in several instances can be scientifically unsound [175]. AI systems in consequential or sensitive areas should not be built on the basis of spurious correlations. They can provide faux-objective justification for biased outcomes. A socio-technical perspective broadens awareness of these risky computational approaches.

The rise of predictive analytics as a mechanism for identifying patterns in human behavior is a recent example of a process that can produce biased outcomes and therefore

should be used carefully. These applications can be highly effective at identifying key insights in data that are unable to be gleaned by humans [176]. This technology is also often presented and perceived as a way to reduce human cognitive biases and make decisions more fair and objective [27, 177, 178]. In well defined and constrained settings these technologies can result in accurate and fair outcomes. However, the assumption that AI-based systems are more objective, especially in high stakes decision making, remains unclear. Categorizing unobservable behavior and phenomena leads to increased uncertainty in system performance. Measuring whether the patterns identified by these applications are real or a result of spurious correlations is difficult. Adding to the challenge is the reality that these systems are built and placed within organizational settings along with their accompanying — often unstated — policies and priorities, and used by subject matter experts and decision makers who have their own implicit heuristics and biases [179]. A fallacy of objectivity can often surround these processes, and may create conditions where technology’s capacity and capabilities are oversold [121]. See VIGNETTE for an example.

Algorithmic effects

Algorithmic complexity can vary greatly across AI models. The number of parameters, which mathematically encode the training data, may be as few as one and as many as one trillion. Simple models with fewer parameters are often used because they tend to be less expensive to build, more explainable and more transparent, and easier to implement. However, such models can exacerbate statistical biases because restrictive assumptions on the training data often do not hold with nuanced demographics. Furthermore, designers who must make decisions on what variables to include or exclude can impart their own cognitive biases into the model [110, 180]. Complex models are often used on nonlinear, multimodal data such as text and images. Such models may capture latent systemic bias in ways that are difficult to recognize and predict. Expert systems, another AI paradigm, may encode cognitive and perceptual biases in the knowledge accumulated by practitioners from which the system is designed to emulate.

Validity

Ultimately, AI systems should demonstrate that they perform accurately, but how do we know what constitutes a “right answer”? Validating performance is a difficult but necessary endeavor for any system being deployed to the public and effective management and mitigation of AI bias. Many difficulties and flaws can arise in system validation. A common challenge in system testing is a lack of ground truth, or noisy labeling and other annotation factors which make it difficult to know what is accurate. The use of proxy variables compounds this difficulty, since what is being measured isn’t directly observable. Performing system tests under optimal conditions — or conditions that are not close to the deployed state — is another challenging design flaw. System performance metrics are also difficult to generalize and can lead to issues with unintended use. Due to these challenges, subject matter experts should be relied upon during validation to create and oversee the most realistic possible validation processes [102]. Also the practice of “stratified perfor-

mance evaluations,” [102] where system performance is analyzed across segments in the training or test data, whether demographic segments or otherwise, is a basic consideration for understanding system validity across a population of users.

Validation and deployment

Validation also means ensuring that the system is not being used in unintended ways. DEPLOYMENT BIAS happens when an AI model is used in ways not intended by developers. Emergent bias happens where the model is used in unanticipated contexts. Developers of an algorithm used by major U.S. cities to assist in coordinating housing to homeless people began phasing it out after several cities inappropriately used the algorithm as an assessment tool rather than as the presecreening tool as it was designed [181]. In another instance, the Chicago Police Department decommissioned an algorithm designed to predict the risk that an individual might be involved in future gun violence, citing unintended use and misapplication of the model [182].

It is not uncommon for deployment to be used as system testing. Depending on the context, institutional review may not be required to carry out this type of testing [183]. Without system validation, an AI system could be released that is technically flawed or fails to establish appropriate underlying mechanisms for proper functioning [184–186]. A system could be deployed in a negligent manner, be based on pseudoscience or spurious correlations, prey on the user, or generally exaggerate claims. In such cases, the goal should not be to ensure applications are bias-free, but to reject the development outright in order to prevent disappointment or harm to the user as well as to the reputation of the provider. Such systems may also run afoul of existing legal frameworks that proscribe unfair, deceptive, and predatory practices (UDAP).¹² This type of scenario may reinforce public distrust of AI technology since untested or technically flawed systems can contribute to bias and other harmful outcomes.

AI systems as magic

A further validation challenge of AI systems stems from their accessibility and hype. Physicist Richard Feynman referred to practices that superficially resemble science but do not follow the scientific method as cargo cult science. A core tenet of the scientific method is that hypotheses should be testable, experiments should be interpretable, and models should be falsifiable or at least verifiable. Commentators have drawn similarities between AI and cargo cult science citing its black box interpretability, reproducibility problem, and trial-and-error processes [187, 188]. High-level machine learning libraries and reduced costs of cloud computing have made AI more affordable and easier to develop. As a result, AI development is becoming increasingly democratized. Still, AI itself remains largely opaque—deep neural networks and Bayesian inference require advanced mathematics to understand. The DUNNING–KRUGER EFFECT is a cognitive bias in which a person with limited knowledge in a domain may vastly overestimate their understanding of that domain.

¹²See, e.g., Federal Trade Commission Act, Section 5.



Even among experts, data-driven technologies can exacerbate CONFIRMATION BIAS, particularly when they are implicitly guided by expected outcomes. An analysis that examined hundreds of AI algorithms for identifying COVID found that few of them were effective [189].

The danger is that with enough tweaking of hyperparameters across many candidate AI models, one of them may appear to be highly accurate even when measured against standard performance datasets. DATA DREDGING (also known as p-hacking) is a statistical bias in which testing huge numbers of hypotheses of a dataset may appear to yield statistical significance even when the results are statistically nonsignificant.

Fig. 5 provides examples of how the three categories of bias — systemic, statistical and computational, and human - interact and contribute to harms within the data and processes used in AI applications, and the validation procedures for determining performance.

	Systemic Biases	Statistical and Computational Biases	Human Biases
 Datasets <i>Who is counted, and who is not counted?</i>	<ul style="list-style-type: none"> Issues with latent variables Underrepresentation of marginalized groups 	<ul style="list-style-type: none"> Sampling and selection bias Using proxy variables because they are easier to measure Automation bias 	<ul style="list-style-type: none"> Observational bias (streetlight effect) Availability bias (anchoring) McNamara fallacy
 Processes and Human Factors <i>What is important?</i>	<ul style="list-style-type: none"> Automation of inequalities Underrepresentation in determining utility function Processes that favor the majority/minority Cultural bias in the objective function (best for individuals vs best for the group) 	<ul style="list-style-type: none"> Likert scale (categorical to ordinal to cardinal) Nonlinear vs linear Ecological fallacy Minimizing the L1 vs. L2 norm General difficulty in quantifying contextual phenomena 	<ul style="list-style-type: none"> Groupthink leads to narrow choices Rashomon effect leads to subjective advocacy Difficulty in quantifying objectives may lead to McNamara fallacy
 TEVV <i>How do we know what is right?</i>	<ul style="list-style-type: none"> Reinforcement of inequalities (groups are impacted more with higher use of AI) Predictive policing more negatively impacted Widespread adoption of ridesharing/self-driving cars/etc. may change policies that impact population based on use 	<ul style="list-style-type: none"> Lack of adequate cross-validation Survivorship bias Difficulty with fairness 	<ul style="list-style-type: none"> Confirmation bias Automation bias

Fig. 5. How biases contribute to harms

3.2.2 TEVV Guidance

To mitigate the risks stemming from epistemic and aleatoric uncertainties, model developers should work closely with the organizations deploying them. Teams should work to ensure periodic model updates, and test and recalibrate model parameters on updated representative datasets to meet the business objectives while staying within desired performance targets and acceptable levels of bias. From a Bayesian inference perspective, this can be seen as updating the prior of the model to help avoid issues that may arise from using stale priors. Organizations are recommended to employ appropriate governance procedures to

adequately capture this cross-organizational need and ensure no negative impacts from using the AI technology.

Algorithms

In ML, it is not meaningful to assign bias to the model or algorithm itself without contextual information about the specific tasks on which they may be used. This links the model and algorithm to the dataset on which they are trained and tested (see VIGNETTE for how contextual factors can play a role in bias). The catchphrase “bias in, bias out” is widely used to describe the heavy dependence of the algorithmic behavior on the data. For example, in a natural language processing context, hate speech detection models use dialect markers as toxicity predictors, which can result in bias against minority groups [190]. In another context, an algorithm designed to deliver gender-neutral advertisements about jobs in STEM resulted in gender bias due to younger women being considered a valuable subgroup and more expensive as the targets for advertisements [85, 132].

Methods that help to reduce algorithmic bias are another helpful construct for understanding it. Specific methods for algorithmic mitigation of bias for many different machine learning tasks have been delineated or surveyed in recent studies [85, 191–194]. When considering approaches to mitigating algorithmic bias in a specific task context, recent literature categorizes debiasing methods into one of three categories [61, 85, 191, 194]:

1. **Pre-processing:** transforming the data so that the underlying discrimination is mitigated. This method can be used if a modeling pipeline is allowed to modify the training data.
2. **In-processing:** techniques that modify the algorithms in order to mitigate bias during model training. Model training processes could incorporate changes to the objective (cost) function or impose a new optimization constraint.
3. **Post-processing:** typically performed with the help of a holdout dataset (data not used in the training of the model). Here, the learned model is treated as a black box and its predictions are altered by a function during the post-processing phase. The function is deduced from the performance of the black box model on the holdout dataset. This technique may be useful in adapting a pre-trained large language model to a dataset and task of interest.

The limits of algorithmic transparency in eliminating bias

Automated decision-making is appealing but comes with risks that can result in discriminatory outcomes. Researchers investigated settings where ads are allocated by algorithm and found instances where historically–discriminated–against–groups are less likely to see desirable ads [132]. In this setting, a field test was performed with an ad that was intended to promote job opportunities and training in STEM. The STEM career ad campaign was motivated by widespread concern about a shortage of underrepresented groups in the STEM sector, particularly women. The assumption is that disseminating information about STEM careers to women and encouraging women to enter this field helps to address this problem. However, since women are far more likely to make decisions about household purchases, they are more valuable targets for advertising, creating pricing differentials for ad displays. The result of the ad campaign was that 20%+ more men than women viewed the ad, with the largest difference in the 25-54 year old age group.

The findings in this study help demonstrate the difficulty of evaluating algorithms for preventing discrimination, and the need for a socio-technical lens on the challenge. It is insufficient to look for bias in the algorithm alone. Relatedly, according to Lambrecht [132]:

“One popular policy prescription has been a focus on algorithmic transparency where algorithmic codes are made public. Such policies are gaining increasing momentum - for example, the Federal Trade Commission (FTC) launched a new unit focused on algorithmic transparency, ... however, that algorithmic transparency would not have helped regulators to foresee uneven outcomes. The reason is that an examination of the algorithmic code would likely have revealed an algorithm focused on minimizing ad costs for advertisers. Without appropriate knowledge about the economic context and how such cost-minimization might affect the distribution of advertising, such ‘transparency’ would not have been particularly helpful.”

While transparency into AI system mechanisms is rarely a direct bias mitigant, as explained above, transparency enables many critical AI governance functions. Transparency is very important, but should not be mistaken for fairness.

In sectors of the U.S. economy where the Equal Credit Opportunity Act,¹³ influential court cases,¹⁴ or other legal and regulatory matters invoke the legal doctrine of Disparate Treatment, debiasing efforts may be less likely to explicitly include pre-, in-, and post-processing approaches, and instead rely on alternative modeling approaches. In consumer

¹³CFPB Supervision & Examination Manual, pt. II, § C, Equal Credit Opportunity Act (Oct. 2015).

¹⁴e.g., Ricci v. DeStefano, 557 U.S. 557 (2009).

finance and employment litigation, where the practice of bias remediation, e.g., debiasing, has been pursued for decades, practitioners are more likely to consider adjustments to input variables or model hyperparameters to improve bias testing results or real-world outcomes. Demographic group membership, necessary for bias testing purposes, is often inferred using the Bayesian improved surname geocoding (BISG) process (see [195]).



Modeling algorithms or debiasing techniques that rely on demographic information, as most pre-, in-, and post-processing methods do, may pose higher risks in regulated environments where disparate treatment must be avoided [196].

Fairness metrics

From a computational standpoint, defining a fairness metric for ML requires developing a formal mathematical model to achieve desired predictive goals on a given dataset and associated task. Numerous fairness metrics are proposed in the literature [85, 191, 194, 197–199]. Much of the work in determining fairness criteria involves supervised learning, but the labeled data required for these tasks may not be readily available. This is particularly true for large language models, where the sheer scale of the datasets used for training is prohibitive for proper data labeling. This has a direct impact on both representativeness of the training data and, in turn, its impact on the representativeness of the generated model might exacerbate discriminatory outcomes, as large language models are adapted to specific datasets and tasks. Moreover, even if datasets are representative they may still exhibit biases or improperly utilize protected attributes, which in turn may lead to discrimination. Proxies may be used for hiding protected attributes and care should be taken to avoid discrimination resulting from badly chosen proxies [59, 136, 147, 200, 201]. And, even if proxies are used to hide protected attributes, they may still reveal sensitive information about individuals or groups [195, 202].

Recent literature [203] considers alternative learning tasks, e.g. unsupervised learning and reinforcement learning where only intermediate feedback is provided to the model, and tries to balance the effects of short- and long-term rewards. Several open questions still remain about the use and representativeness of synthetically generated data, in applications where little data is available. An emerging related line of research is to use simulations to evaluate the long-term impact of machine learning systems by incorporating elements of system level dynamics, feedback loops, and other long-term effects to make fair decisions in dynamic environments [204].

Another challenge, with serious social ramifications, is how to measure fairness in the emergent class of deployed generative models, such as large language models, computer vision systems, or deep fakes, whose outputs are free form text, audio or video [205].

While academic research into mathematical notions of fairness has blossomed in recent years, procedures for testing fairness in regulatory and litigation settings such as employment and consumer finance have been operational for decades, and reached a level of maturity before the recent increase in interest on the topic. In these areas, statistical tests can be applied to determine whether some automated decision-making system is acting outside the bounds of applicable law. t -tests, χ^2 -tests, analysis of regression coefficients, and other traditional statistical tests can be used to show a statistically significant difference between ML system outcomes across demographic groups. In some cases, measurements of differential validity are also used to ensure that applicants and employees receive roughly equal service from systems in employment, where system performance quality is evaluated across demographic groups.¹⁵



Credible attempts at bias mitigation should maintain alignment with acknowledged legal standards.

Generally, the majority of fairness metrics are observational as they can be expressed using probability statements involving the available random variables [61]. These metrics can be classified into many categories: fairness through unawareness, individual fairness, demographic parity, disparate impact, differential validity, proxy discrimination, equality of opportunity, etc. However, not all critically important lines of inquiry can be answered through observations alone. Moreover, depending on the relationship between a protected attribute and the data, certain observational definitions of fairness can increase discrimination. Hence, research to improve fairness metrics continues. For instance, a counterfactual fairness definition has been developed [199] to capture the intuition that a decision is fair towards an individual if it is the same in both the actual world and a counterfactual world—where the individual belongs to a different demographic group. Simulations can also be used to gain counterfactual information about how the data would have varied if a different data collection or decision-making policy had been in place [204]. As algorithmic discrimination can arise from the encoding of spurious correlations and noisy local dependencies into ML systems during training, there is currently great focus on causal tools [206] and how they can formally incorporate effects of hypothetical actions to solve a wide range of fairness modeling problems. Until causal methods are more widely available and adopted, minimizing the number of input variables, and ensuring that there is no strong correlation amongst them and a logical relationship to the prediction target, is a mitigation tactic for proxy discrimination and other AI risks.

¹⁵See, e.g., *U.S. v. Ga. Power Co.*, 474 F.2d 906 (5th Cir. 1973).



When deciding which fairness metric to adopt, it is important to recognize the impossibility of satisfying certain mathematical fairness constraints at once except in highly constrained special cases [207]. For example, there is an inherent incompatibility between two conditions: calibration and balancing the positive and negative classes. These conditions cannot be satisfied simultaneously unless under certain constraints [78]. While not all mathematical fairness desiderata can be achieved simultaneously, it is important to note that mitigated bias and good performance can be achieved simultaneously [208].

The plethora of fairness metric definitions illustrates that fairness cannot be reduced to a concise mathematical definition. Fairness is dynamic, social in nature, application and context specific, and not just an abstract or universal statistical problem. Therefore, it is important to adopt a socio-technical approach to fairness in order to have realistic fairness definitions for different contexts as well as task-specific datasets for machine learning model development and evaluation.

3.3 Who makes decisions and how do they make them? Human Factors in AI Bias

3.3.1 Human Factors Challenges

As ML algorithms have evolved in accuracy and precision, computational systems have moved from being used purely for decision support—or for explicit use by and under the control of a human operator—to automated decision making with limited input from humans. Computational decision support systems augment another, typically human, system in making decisions. Comparatively, for algorithmic decision systems there is less human involvement, with the AI system itself more in the “driver’s seat,” and able to produce outcomes with little human involvement to govern the impact. The growth and prevalence of algorithmic decision systems has helped to drive a decreased sense of trust in AI among the public [209]. This distrust is exacerbated by the reality that historical and social biases are baked-in to the data and assumptions used in the algorithmic models generating automated decisions. As a result, these algorithmic models have a higher probability of producing and amplifying unjust outcomes (e.g. for racial and ethnic minorities in areas such as criminal justice) [18–30, 210]. The systemic biases embedded in algorithmic models can also be exploited and used as a weapon at scale, causing catastrophic harm [211–214]. Organizations that deploy AI models and systems without assessing and managing these risks can not only harm their users but jeopardize their reputations.

Deployment Context of Use

AI systems are designed and developed to be used in specific real world settings, but are

often tested in idealized scenarios. Once deployed, the original intent, idea, or impact assessment can drift as the application is repurposed or used in unforeseen ways, and in settings or contexts for which it was not originally intended. Different deployment contexts means a new set of risks to be considered. Engaging with the broad set of stakeholder communities that may be impacted by the deployment of these technologies—before the decision is made to build the AI system—is an important consideration and strongly recommended. For more on context of use and what it encompasses from a human-centered design perspective, see subsequent Section 3.3.2.

One major purpose, and a significant benefit, of automated technology is that it can make sense of information more quickly and consistently than humans. AI systems are also often perceived as a way to make public interest decisions more fair, or to reduce (or eliminate) biased human decision making and bring about a more equitable society [27]. These perspectives have led to the deployment of automated and predictive modeling tools within trusted institutions and high-stakes settings such as hiring or criminal justice. In such settings, automated decisions that incorporate negative biases can perpetuate harms more quickly, extensively, and systematically than human and societal biases on their own.

Human-in-the-loop

Most algorithmic decision systems are socio-technical systems. They are inextricably tied to human social behavior, from the datasets used by ML processes and the decisions made by those who build them, to the interactions with the humans who provide the insight and oversight to make such systems actionable. The default assumption is that placing a human “in-the-loop” of such systems can ensure that adverse events do not occur. Current perceptions about the role and responsibility of the human-in-the-loop with AI are often implicit, and expectations about level of performance for these systems are often based on untested or outdated hypotheses. The bulk of academic literature available in this domain often relates to humans working with automated systems that pre-date the broad scale use of ML.

Some human-in-the-loop systems are deployed for use by subject matter experts. In this expert-driven scenario, professionals with expertise in a specific domain work in conjunction with an automated system towards a specific end goal—usually a consequential decision about another individual(s). Depending on the purpose of the system, the expert may interact with the ML model but is rarely part of the design or development of the system itself. These experts are not necessarily familiar with ML, data science, computer science, or other fields traditionally associated with AI design or development. For example, for AI systems that are deployed in the domain of medicine, the experts are the physicians and bring their expertise about medicine—not data science, data modeling and engineering, or other computational factors.

The perception that a human (expert or otherwise) can effectively and objectively oversee the use of algorithmic decision systems is a problematic assumption. More work needs to be done to understand the complex institutional and societal structures where these systems are developed and placed. Humans carry their own significant cognitive biases and HEURISTICS into the operation of AI systems and exactly how they can assist remains an understudied area. One challenge with human-in-the-loop scenarios is finding a configuration that enables a system to be used in a way that optimally leverages, instead of *replaces*, the subject matter expertise of the human. This is difficult since subject matter experts and AI developers often lack a common vernacular, which can contribute to miscommunication and misunderstood expectations and capabilities on both sides of the human-AI system.

Expert-system configurations are complex, even without the aid of a highly advanced AI. Experts and operators can often be placed into AI-based system settings without explicit declarations for governing authority over the specific task and outcome. With the promise of approaches that are more quantitative, subject matter experts may inadvertently activate the McNamara fallacy and leverage the AI system to take the pressure off of their often more subjective processes for the presumed objectivity of automation (this bias is often referred to as automation complacency). Expert users may also subconsciously find ways to leverage this perceived objectivity as cover, or even justification, for their implicit biases [215–217] and inadvertently make decisions that are inaccurate and harmful. Relatedly, AI developer communities may subconsciously presume that experts’ methods have been validated to a greater degree than is the case. These kinds of implicit individual and group actions may create conditions that indirectly encourage the use of technology that is not quite ready for use, especially in high-stakes settings [3, 78, 218]. Researchers recommend that AI development teams work in tighter conjunction with subject matter experts and practitioner end users, who in turn, must “consider a deliberate and modest approach” when utilizing automated output [219].

Expert-driven ML and human-in-the-loop practices are not intended to serve as a form of oversight on AI systems and accompanying results. Experts bring their particular subject matter knowledge to the process, and are not necessarily trained to govern the use of an AI system they played no role in developing. But current legal and governance structures actively rely on humans—either expert or otherwise—to serve as a mechanism for protecting society from faulty, mistaken, and/or dangerous algorithmic decisions. The fundamental assumption of such structures is that a human overseer, simply by virtue of being human, will be able to provide adequate governance for systems.¹⁶ The reality however is

¹⁶This is most frequently emphasized in governance frameworks that associate human-in-the-loop decisions as posing less risk, as opposed to fully automated decision making. See, for example, the role of general human intervention in minimizing risks for AI systems in the FDA’s “Good Machine Learning Practice for Medical Device Development: Guiding Principles,” <https://www.fda.gov/medical-devices/software-medical-device-samd/good-machine-learning-practice->

that without significant procedural and cultural support, optimistic expectations about how humans are able to serve in this administrative capacity are not borne out in practice. The literature provides a thorough review of the flaws of human oversight policies [112].

General public

The challenge of interpretable systems is also a factor for consumer or citizen use of AI applications. It is presumed that trust can improve if the public is able to interrogate and engage with AI systems in a more transparent manner. In their article on public trust in AI, Knowles and Richards state “. . . members of the public do not need to trust individual AIs at all; what they need instead is the sanction of authority provided by suitably expert auditors that AI can be trusted” [220]. Developing such an authority requires standard practices, metrics, and norms from a socio-technical perspective. The NIST AI Risk Management Framework will help create standard practices, metrics and norms in consensus with the AI community.



Reliance on various downstream professionals to act as a governor on automated processes in complex societal systems is not a viable approach.

3.3.2 Human Factors Guidance

Impact assessments

The decision to deploy AI technology is a function of organizational incentives. AI is designed and developed within a set of organizational norms and policies. One recent proposed approach for ensuring that technology is developed in an ethical and responsible manner is the algorithmic impact assessment. Identifying and addressing potential biases is an important step in the assessment process. There is currently momentum for AI researchers to include statements about potential societal impacts [221] when submitting their work to journals or conferences. Similar to privacy impact assessments, which are relied upon by data protection and privacy frameworks to gauge and respond to data privacy risks, such impact assessments provide a high-level structure that enables organizations to frame the risks of each algorithm or deployment while also accounting for the specifics of each use case. Engaging in impact assessment can also serve as a forcing mechanism for

medical-device-development-guiding-principles; NHTSA’s “Automated Driving Systems 2.0 Voluntary Guidance,” https://www.nhtsa.gov/sites/nhtsa.gov/files/documents/13069a-ads2.0_090617_v9a_tag.pdf.

In the military context, even more emphasis has been placed on human intervention, such as in “AI Principles: Recommendations on the Ethical Use of Artificial Intelligence,” Department of Defense Defense Innovation Board, https://media.defense.gov/2019/Oct/31/2002204458/-1/-1/0/DIB_AI_PRINCIPLES_PRIMARY_DOCUMENT.PDF; see also Brig. Gen. (ret.) Jean Michel Verney et al., “Human-On-the-Loop,” Joint Air & Space Power Conference 2021, <https://www.japcc.org/human-on-the-loop/>.

organizations to articulate any risks, and then to generate documentation of any mitigation activities in the event that any harms—and associated oversight—do arise¹⁷[222–226]. A misstep with impact assessments is to only apply them once at the beginning of a long and iterative process in which goals and outcomes can change over time. To overcome the challenge of the point-in-time nature of impact assessments, impact assessments must be applied at some reasonable cadence when used with iterative and evolving AI systems. Another concern with impact assessments is that the technology groups, or others who will be assessed, may have undue influence on building or using the assessment.

Multi-stakeholder engagement

The practice of technology development is also complicated by the role of power and decision making within the organizational structure [227]. A consistent theme from the literature is the benefit of engaging a variety of stakeholders and maintaining diversity along social lines where bias is a concern (racial diversity, gender diversity, age diversity, diversity of physical ability) [228, 229]. These kinds of practices can lead to broadening perspectives, and in turn, more thorough evaluation of the societal impacts of technology-based applications. Using the demographic traits of organizational personnel to identify problematic aspects within development culture and practice is not sufficient and may not be fair. Identifying downstream impacts may take time and require the involvement of end-users, practitioners, subject matter experts, and interdisciplinary professionals from the law and social science. Expertise matters, and these stakeholders can bring their varied experiences to bear on the core challenge of identifying harmful outcomes and context shifts within the specific setting the AI system will be deployed.

Technology or datasets that seem non-problematic to one group may be deemed disastrous by others. The manner in which different user groups can game certain applications may also not be so obvious to the teams charged with bringing an AI-based technology to market. These kinds of impacts can sometimes be identified in early testing stages, but are usually very specific to the contextual end-use and will change over time. Acquiring these types of resources for risk and associated impacts does not necessarily require a huge allocation, but it does require deliberate planning and guidance. This is also a place where innovation in approaching bias could improve practice. These factors are part of changing norms and creating an organizational risk culture where teams improve capacity for considering the impact of the technology they design and develop, and communicating about these impacts more broadly.

Diversity, Equity & Inclusion

Without prioritizing diversity, equity, and inclusion in the teams involved in training and deploying AI systems it is difficult to move beyond a focus on system optimization or to address design considerations and risks beyond a narrow subset of users. Consider for example how character limits impact some languages and cultures more so than others; in

¹⁷H.R. 2231, 116th Cong. (2019), <https://www.congress.gov/bill/116th-congress/house-bill/2231/text>.

recognition of this effect, Twitter increased its character limit from 140 to 280 characters [230]. In another example, a recent exercise by the same social media company found that AI used to filter image content disfavored people with white hair and memes written in non-latin scripts [231, 232].

As recent research has shown that developers with similar demographic backgrounds make similar misjudgements, [72] ensuring that individuals involved in training, testing, and deploying the system have a diversity of experience, expertise and backgrounds is a critical risk mitigant that can help organizations manage the potential harms of AI. The human heuristics and biases that lead to examples such as these are implicit; as such, simply increasing awareness of bias does not ensure control over it. As previously described in Section 3.3, heuristics are adaptive mental shortcuts that can often be beneficial to reduce complexity in tasks of judgement and choice, yet also lead to cognitive biases.

The concepts and reasoning behind diversity, equity, and inclusion in the workplace are closely tied to the need for broad multi-stakeholder engagement during all aspects of the AI lifecycle. Numerous studies have touted the benefits of increased diversity, equity, and inclusion in the workplace [233–236]. Yet, the AI field noticeably lacks diversity [237]. To extend the benefits of diversity, equity, and inclusion to both the users and developers of AI systems, commentators and experts now recommend that bias mitigation efforts should be multifaceted, empowering a diverse group of individuals who reflect a range of backgrounds, perspectives and expertise, which in turn can help to broaden the views of AI system designers and engineers [238, 239]. In particular, diversity, equity and inclusion efforts can help organizations better understand: how the system is likely to impact a wide variety of users, how such users might interact with the system in practice, the potential harms and benefits of systems across users and groups, whether troubleshooting efforts—such as the recourse channels described below—are likely to be effective in practice, as well as how the system might impact broader populations beyond direct users of the system, among others.

Practice Improvements

By taking a lifecycle approach it is possible to identify junctures where well-developed guidance, assurance, and governance processes can assist business units and data and social scientists to collaboratively integrate processes to reduce bias without being cumbersome or blocking progress. Several technology companies are developing or utilizing guidance to improve organizational decision making and make the practice of AI development more responsible by implementing processes such as striving to identify potential bias impacts of algorithmic models. One approach is to enumerate institutional assumptions when developing algorithmic decision systems and map these assumptions to the expectations of the groups impacted by the technology—which requires deliberate multi-stakeholder and community engagement. “Cultural effective challenge” is a practice that seeks to create an environment where technology developers can actively challenge and question steps in modeling and engineering to help root out statistical biases and the biases inherent in human decision making [240]. Requiring AI practitioners to defend their techniques, within

a demographically and professionally diverse setting, can incentivize new ways of thinking, stimulate improved practices, and help create change in approaches by individuals and organizations [227].

Human–AI configuration

AI systems are often deliberately placed into high-risk settings to counteract the known subjectivity and bias of humans. Yet considerable questions remain about how to optimally configure humans and automation. An approach to human-in-the-loop that takes into consideration the broad set of socio-technical factors is necessary, especially in the context of AI bias. The list of relevant sub-topics span fields such as human factors, psychology, organizational behavior, and human-AI interaction, and building bridges between these and the technology communities is still necessary. NIST seeks to develop formal guidance about how to implement human-in-the-loop processes that do not amplify or perpetuate the many human, systemic and computational biases that can degrade outcomes in this complex setting. Identifying system configurations and necessary qualifications for their components that result in outcomes that are accurate and trustworthy will be a key focus.

System and procedural transparency

A consistent finding in the literature is that AI systems need to be more explainable and interpretable. The proliferation of tools such as datasheets and model cards are intended to fill that gap [241, 242]. Bias intersects with transparency in complex ways. Groups who invent and produce technology have specific intentions for its use and are unlikely to be aware of all the ways a given application will be used and repurposed once deployed. Transparency tools are especially helpful for addressing the problem of unintended use, but even when AI systems are used as intended there are significant individual differences in how humans interpret AI model output. This issue becomes particularly relevant when deploying systems for use by subject matter experts, who are less interested in *how* a system works and more concerned with *why* a system provided a given output. When system designers do not take these perceptual differences into consideration it can lead to misinterpretation of output, which is especially problematic in high-risk settings [243, 244]. Coordinated guidance is necessary to ensure that transparency tools are effectively supporting the professionals who use them and not indirectly contributing to processes that could amplify bias.

There are techniques to flag factors in datasets and modeling processes that can produce biased outcomes or cause noncompliance with legal requirements. The intent here is that flagging information for somebody along the AI lifecycle or the end user will serve as a system check. Yet, flagging such information for downstream users does not always result in a directly positive outcome, and can in fact create the opposite [181, 245]. Developing guidance in this area will require more information about the settings under which human biases may amplify harmful outcomes, and where humans can work optimally with and complement an AI-based system. These questions, like those related to AI system design, are notably dependent on setting (e.g., aircraft, cyber-physical systems, public safety and forensics, manufacturing), operator (e.g., expert, trained, naive), and task (e.g., recognition,

event detection, forecasting, reasoning).

Keeping humans at the center of AI design

Human-centered design (HCD) is an approach to the design and development of a system or technology that aims to improve the ability of users to effectively and efficiently use a product. HCD seeks to improve the user experience of an entire system, involving all aspects of a technology, from hardware design to software design. HCD is a methodology that has been successfully applied to a myriad of important domains, and NIST itself has authored several HCD handbooks tailored for particular domains, e.g.: biometrics and public safety [246, 247].

HCD is an ongoing, iterative process in which project teams design, test, and continually refine a system, placing users at the core of the process. Humans and their needs drive the process, rather than having a techno-centric focus. HCD works as part of other development lifecycles, including waterfall, spiral and agile models. User-centered design, HCD, participatory design, co-design, and value-sensitive design all have key similarities; at the highest level, they seek to provide humans with designs that are ultimately beneficial to their lives. Furthermore, by placing humans at the center of such approaches, they naturally lend themselves to a deeper focus on larger societal considerations such as fairness, bias, values, and ethics. HCD works to create more usable products that meet the needs of its users. This, in turn, reduces the risk that the resulting system will under-deliver, pose risks to users, result in user harms, or fail.

The HCD process is illustrated in Fig. 6 below.

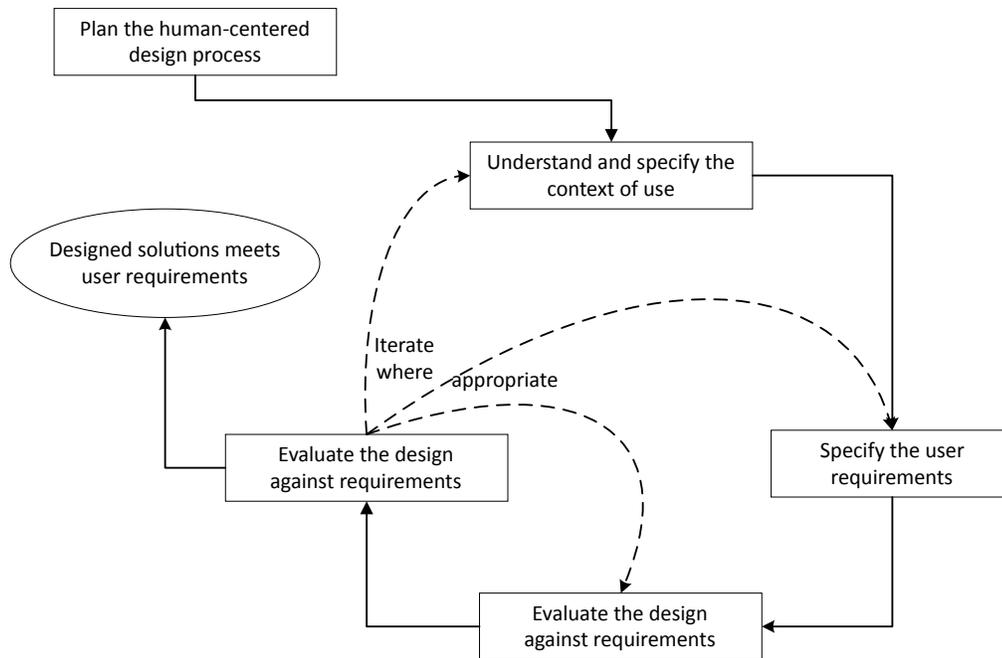


Fig. 6. Human-centered Design Process [ISO 9241-210:2019]

As defined in International Organization for Standardization (ISO) standard 9241-210:2019 [248], HCD involves:

- an explicit understanding of users, tasks and environments—the context of use;
- the involvement of users throughout design and development;
- a design driven and refined by human-centered evaluation;
- an iterative process whereby a prototype is designed, tested and modified;
- addressing the whole user experience;
- a design team including multidisciplinary skills and perspectives.

Based on the ISO standard, a HCD methodology for the development of AI systems could iteratively comprise the following, as shown in Fig. 7:

- Defining the Context of Use, including operational environment, user characteristics, tasks, and social environment;

- Determining the User & Organizational Requirements, including business requirements, user requirements, and technical requirements;
- Developing the Design Solution, including the system design, user interface, and training materials; and
- Conducting the Evaluation, including usability and conformance testing.

Although all components of HCD are critical, the context of use has key socio-technical considerations for AI systems. The socio-technical dynamics and conditions under which an AI system is used must be considered at the front end of any project to ensure that the design of the system will meet the needs of users, the objectives of the organization, and larger societal needs once the system is implemented in a real-world environment.

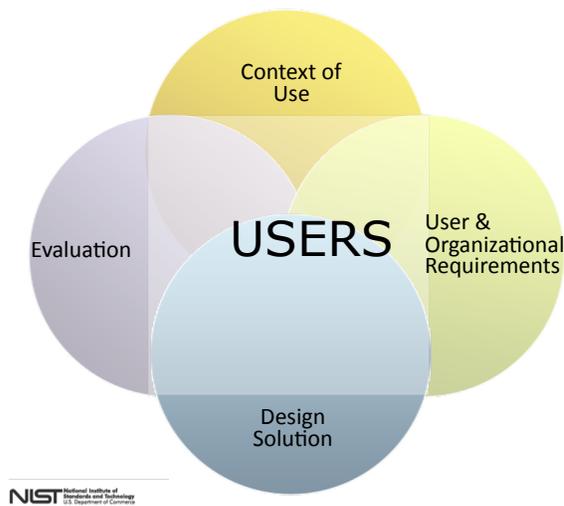


Fig. 7. Human-centered Design Process for AI Systems

A deep understanding of contextual factors is important throughout the AI life-cycle. Context of use does not simply involve the users’ context of use, it involves a much broader view of context: the organizational environment in which the AI system is being developed (including existing systems and products); the operational environment in which the system will be used; and the larger societal environment in which the system will be implemented. For example, some intended users of AI systems may not have consistent or reliable access to fundamental internet technologies (a phenomenon widely described as the “digital divide” [249, 250]), leading to biases in how different communities access a system.

Similarly, those with disabilities may experience difficulties interacting with AI systems. Crucially, such difficulties often cannot be mitigated by mathematical or software de-biasing approaches, and failure to address these important design issues may pose legal risks, for example in employment related activities affecting persons with disabilities.¹⁸

¹⁸Congress has recognized that objects, systems, and processes often are not designed with individuals with disabilities in mind. By ensuring that these protections apply at the individual rather than group level, Congress further recognized that the means of placing an individual with disabilities on equal footing with others may require an individualized solution—one person with a disability may require a reasonable accommodation, and a different individual with a disability may require a different accommodation or no accommodation at all. Some disabilities are so heterogeneous that even two individuals with the same disability may need different accommodations. In the employment context, an algorithm may screen out a particular individual, and therefore may violate the Americans with Disabilities Act, regardless of whether broadly defined groups of individuals with disabilities tend to be assessed highly by a given algorithm.

A growing number of researchers have pointed out the benefits of socio-technical approaches. For example, Ferrer et al [251] note: “This challenge could be addressed through a socio-technical approach which can consider both the technical dimensions and the complex social contexts in which these systems are deployed. Building public confidence and greater democratic participation in AI systems requires ongoing development of not just explainable AI but of better Human-AI interaction methods and socio-technical platforms, tools and public engagement to increase critical public understanding and agency.”

Research to integrate HCD with the standard design, development, evaluation, and deployment processes of today’s AI systems is relatively recent. In their chapter on HCD of AI in the Handbook of Human Factors and Ergonomics, Margetis et al state that “A core concept of HCD is that of actively involving end-users and appropriate stakeholders in the process. In the context of AI, this means placing humans in the loop, not only through meaningful human control [252], but also through their active participation in the preparation, learning, and decision-making phases of AI [253].” Human-centered AI (HCAI) is an emerging area of scholarship that reconceptualizes HCD in the context of AI, providing human-centered AI design metaphors and suggested governance structures to develop reliable, safe, and trustworthy AI systems [254]. Schneiderman envisages HCAI as “bridg[ing] the gap between ethics and practice with specific recommendations for making successful technologies that augment, amplify, empower, and enhance humans rather than replace them. This shift in thinking could lead to a safer, more understandable, and more manageable future. An HCAI approach will reduce the prospects for out-of-control technologies, calm fears of robot-driven unemployment, and diminish the threats to privacy and security. A human-centered future will also support human values, respect human dignity, and raise appreciation for the human capacities that bring creative discoveries and inventions.”

3.4 How do we manage and provide oversight? Governance and AI Bias

Governance processes impact nearly every aspect of managing AI bias. For that reason, it is essential to view governance as a holistic implementation tier, socio-technical in nature, and informing each phase of the bias management process. It is also important to note that governance does not simply focus on technical artifacts, such as AI systems alone, but also on organizational processes and cultural competencies that directly impact the individuals involved in training, deploying and monitoring such systems. While there are a number of components to effective governance for managing bias in AI systems, we focus here on organizational measures and culture.

3.4.1 Governance Guidance

Monitoring

AI systems may perform differently than expected once deployed, which can lead to differential treatment of individuals from different groups. A key measure to control this risk is to deploy additional systems that monitor for potential bias issues, which can alert the proper personnel when potential problems are detected. Without such monitoring in place,

it can be difficult to know if deployed system performance in the real world matches up to the measurements conducted in a laboratory environment, or whether newly collected data match the distribution of the training data. A key consideration for the success of live monitoring for bias is the collection of data from the active user population, especially data related to user demographics such as age and gender, to enable calculation of assessment measures. These type of data can have a variety of privacy implications and may be subject to legal restrictions on what types of data can be collected and under what conditions.

Recourse Channels

Availability of feedback channels allow system end users to flag incorrect or potentially harmful results, and seek recourse for errors or harms. A number of legal frameworks prioritize the ability of users to appeal and override unfavorable decisions, and are applied in a subset of algorithmic systems deployed in areas like consumer finance. Because appeal and override recourse often requires a logical description of the questionable ML decision, these processes are tightly connected to AI system explainability and interpretability. Though not without criticism [255], adverse action notices for negative consumer credit decisions, as mandated by the Equal Credit Opportunity Act and the Fair Credit Reporting Act, are an example of an explanation and appeal process¹⁹[256]. Additional appeal and override processes could include options for customers to interact with a human instead of an AI system or options to avoid similar AI-generated content in the future. Embedding such processes and technologies into AI systems allows users to appeal wrong decisions (or even suggestions) while also empowering technology development teams to remediate potential incidents at or near their inception point.

Policies and Procedures

In the context of AI systems, ensuring that written policies and procedures address key roles, responsibilities, and processes at all stages of the AI model lifecycle is critical to managing and detecting potential overall issues of AI system performance.²⁰ Policies and procedures can enable consistent development and testing practices, which in turn can help to ensure that results from AI systems are repeatable and that related risks are consistently mapped, measured and managed. Without such policies, the management of AI bias can easily become subjective and inconsistent across organizations, which can exacerbate risks over time rather than minimize them—if, for example, irreconcilably different metrics are used across systems. Policies may:

- define the key terms and concepts related to AI systems and the scope of their intended impact;
- address the use of sensitive or otherwise potentially risky data;

¹⁹See 15 U.S.C., § 1691(d).

²⁰Bd. Governors Fed. Rsrv. Sys., Supervisory Guidance on Model Risk Management, SR Letter 11-7 (Apr. 4, 2011).

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- detail standards for experimental design, data quality, and model training;
 - outline how the risks of bias should be mapped and measured, and according to what standards;
 - detail processes for model testing and validation;
 - detail the process of review by legal or risk functions;
 - set forth the periodicity and depth of ongoing auditing and review;
 - outline requirements for change management; and
 - detail any plans related to incident response for such systems, in the event that any significant risks do materialize during deployment.

Documentation

Clear documentation practices can help to systematically implement policies and procedures, standardizing how an organization's bias management processes are implemented and recorded at each stage. Standardized documentation can, in turn, help to ensure accountability, as described in further detail below. Model documents should contain interpretable descriptions of system mechanisms, enabling oversight personnel to make informed, risk-based decisions about the system's potential to perpetuate bias. Documentation also serves as a single repository for important information, supporting not only internal oversight of AI systems and related business processes, but also enhancing system maintenance, and serving as a valuable resource for any necessary corrective or debugging activities.²¹

Model documentation is especially important in the context of accountability. The use of documentation templates with specific requirements enables practitioners to walk through workflows as they are prescribed in written policies and procedures, or by other best practices. Omission of key documentation elements can indicate a lack of adherence to written policies and procedures on the part of system developers or testers. Some model documentation templates also include contact information for developers and stakeholders [241, 242]. The act of adding contact information to a document describing a work product can enable more efficient oversight and communications. This type of practice should also lead to greater concern and responsibility for the quality of the product, which in turn, can impact bias management efforts within an organization.

²¹Off. Comptroller Currency, Comptroller's Handbook: Model Risk Management (Aug. 2021), <https://www.occ.gov/publications-and-resources/publications/comptrollers-handbook/files/model-risk-management/index-model-risk-management.html>.

Accountability

Accountability plays a critical role in governance efforts [257]. Governance without accountability is, in practice, unlikely to be effective. Ensuring that a specific team, and often, a specific individual – such as a Chief Model Risk Officer, as is now common in large consumer finance organizations – is responsible for bias management in AI systems is a fundamental accountability mechanism.²² Ensuring individuals or teams bear responsibility for risks and associated harms provides a direct incentive for their mitigation. Put simply, when someone’s boss is accountable for bias issues, they too are accountable for bias issues—and this phenomenon promulgates down to front-line practitioners. Accountability for AI bias cannot lie on the shoulders of a single individual, which is why accountability mandates should also be embedded within and across the various teams involved in the training and deployment of AI systems. Existing technical and procedural frameworks for accountability related to AI include general governance procedures, and application of system monitoring, data quality measures, computer security countermeasures, and nondiscrimination mechanisms, among others [258, 259].

Fundamentally, accountability requires a clear assessment of the role of the AI system itself. For example, decision-support systems, which may be claimed not to result in direct decision-making and therefore pose less risks, can easily become overly relied upon by users, or misused or abused. In these cases, the AI system would generate similar harms as if it were engaging in decision-making directly. Model or algorithmic audits [260] can be used to assess and document such crucial accountability considerations. There are several notions of audits commonly discussed in the responsible and trustworthy AI communities. Audit may refer to a traditional internal audit function employed to track issues of model risk, as in traditional model governance. Audit may refer to a structured and principled application of lessons learned in financial audit practices to AI systems [261]. Alternatively, audit may refer to some general documentation and transparency approach. Audits can be an effective accountability, bias, and general risk mitigation mechanism. Indeed, laws are being passed that demand bias audits of AI-based systems used in employment [262]. However, audits currently exist in a wide range of forms with varying levels of quality and consensus [263]. Audits will be addressed in future NIST documents related to the AI risk management framework.

Culture & Practice

For AI governance to be effective, it needs to be embedded throughout the culture of an organization. While organizational culture and practice can be defined in a variety of ways, the central theme of most such definitions emphasize beliefs, norms and values - or, in other words, the behavior an organization prioritizes in practice, even if such behavior is not codified or written down [264]. Risk management culture and practices can be a powerful technique for identifying biases across the AI lifecycle and from a socio-technical system perspective.

²²Bd. Governors Fed. Rsrv. Sys., *supra* note 20.

Effective challenge The principal of effective challenge is a central component of model risk management frameworks. This practice is heavily relied on by the financial sector to mitigate algorithmic risk, and mandates that important model design and implementation decisions be questioned by experts with the authority and stature to make changes in design and implementation.²³ Fostering a culture of effective challenge encourages actively challenging and questioning steps in the development of AI systems, and can help to raise issues of AI bias before they materialize in deployed systems. An organizational culture that encourages serious questioning of AI system designs will be more likely to identify problems before they turn into harmful incidents. Relatedly, while individuals who are part of the development of AI systems may be knowledgeable about the potential harmful impacts of the technology they build, impact assessments should not be exclusively developed by these teams due to increased likelihood of confirmation bias and other incentives that may cause conflicts of interest.

Three lines of defense Because culture can be difficult to map or measure directly, one way to encourage this approach is to incentivize critical thinking and review at an organizational and procedural level. Model risk management frameworks, for example, are often systematically implemented through the so-called “three lines of defense,” which creates separate teams that are held accountable for different aspects of the model lifecycle. Typically, the first line of defense focuses on model development, the second on risk management, and the third on auditing.²⁴ While a traditional three-lines approach may be impractical for smaller organizations, ensuring that a culture of effective challenge is encouraged and sustained can help organizations to anticipate, and therefore to effectively mitigate, risks of bias before they materialize.

Risk Mitigation, Risk Tiering & Incentive Structures

Some applications of AI are high-risk.²⁵ A central cultural component of effective risk management for AI bias lies in a clear acknowledgment that risk mitigation, rather than risk avoidance, is often the most effective factor in managing such risks.²⁶ Developing a risk mitigation mindset, meaning a clear acceptance that incidents can and will occur, and emphasizing practical detection and mitigation once they do, can help ensure that any risks of bias are quickly mitigated in practice. This acknowledgement enables a clear triaging of risks which can enable organizations to focus finite resources on the risks of bias that are most material, and therefore most likely to cause real-world harm. An additional component of effective organizational culture includes aligning pay and promotion incentives across teams to AI risk mitigation efforts, such that participants in the risk mitigation

²³*Id.*

²⁴Off. Superintendent Fin. Inst. Canada, Enterprise-Wide Model Risk Management for Deposit-Taking Institutions, E-23 (Sept. 2017).

²⁵Eur. Comm’n, Regulation of the European Parliament and of the Council Laying Down Harmonised Rules on Artificial Intelligence (Artificial Intelligence Act) and Amending Certain Union Legislative Acts (proposed Apr. 21, 2021), <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A52021PC0206>.

²⁶Bd. Governors Fed. Rsrv. Sys., *supra* note 20

mechanisms—like the three lines of defense—are truly motivated to use sound development approaches, test rigorously and audit thoroughly.²⁷

Information Sharing

As described in a NIST special publication [265], sharing cyber threat information helps organizations improve both their own security postures, and those of other organizations. Identifying internal mechanisms for teams to share information about bias incidents or other harmful impacts from AI helps to elevate the importance of AI risks and provides information for teams to avoid past failed designs. Some initial efforts are already underway [266]. As teams begin to create norms for tracking such incidents, it can potentially transform AI practices and the organizational culture. Improving awareness of how bias presents in deployed AI and its related impacts can enhance knowledge and capabilities, and prevent incidents. Fostering a culture of information sharing can also serve as a new area for community engagement.

4. Conclusions

This document has provided a broad overview of the complex challenge of addressing and managing risks associated with AI bias. It is clear that developing detailed technical guidance to address this challenging area will take time and input from diverse stakeholders, within and beyond those groups who design, develop, and deploy AI applications, and including members of communities that may be impacted by the deployment of AI systems.

Since AI is neither built nor deployed in a vacuum, we approach AI as a socio-technical system, acknowledging that AI systems and associated bias extend beyond the computational level. Bias can be introduced purposefully or inadvertently, or it can emerge as the AI system is used, impacting society at large through perpetuating and amplifying biased and discriminatory outcomes. Adopting a socio-technical perspective brings new requirements, many of which are contextual in nature, to the processes that comprise the AI lifecycle. It is important to gain understanding in how computational and statistical factors interact with systemic and human biases.

NIST has provided an initial socio-technical framing for AI bias in this document, including key context and terminology, highlights of the main challenges, and foundational directions for future guidance. This information is classified and discussed through the document according to three key areas:

1. dataset availability, representativeness, and suitability in socio-technical contexts;
2. TEVV considerations for measurement and metrics to support testing and evaluation;
3. human factors, including societal and historic biases within individuals and organizations, participatory approaches such as human-centered design, and human-in-the-loop practices.

²⁷*Id.*

Identifying the key requirements for improving our knowledge in this area is a necessary first step. To ensure broad input, engagement, and consensus, NIST will carry out supporting standards development activities such as workshops and public comment periods for draft documents.

NIST intends to develop further consensus socio-technical guidance in collaboration with the research community and a broad set of other stakeholders, including those who are directly impacted by AI bias. The intent is for this guidance to be of specific assistance for organizations who commission, design, develop, deploy, use, or evaluate AI for a variety of use cases. By providing these entities with clear, explicit, and technically valid guidance NIST intends to improve the state of practice for AI bias and assure system trustworthiness.

5. Glossary

activity bias A type of selection bias that occurs when systems/platforms get their training data from their most active users, rather than those less active (or inactive) [131]. 8

aleatoric uncertainty Aleatoric uncertainty, also known as statistical uncertainty, refers to unknowns that differ each time we run the same experiment. It refers to the variability in the outcome of an experiment which is due to inherently random effects. For example, in machine learning context, the data-generating process may have a stochastic component that cannot be reduced by any additional source of information. Consequently, even the best model trained on this data will not be able to provide a definite answer. 9, 20, 21

amplification bias Arises when the distribution over prediction outputs is skewed in comparison to the prior distribution of the prediction target [267]. 8

anchoring bias A cognitive bias, the influence of a particular reference point or anchor on people's decisions. Often more fully referred to as anchoring-and-adjustment, or anchoring-and-adjusting: after an anchor is set, people adjust insufficiently from that anchor point to arrive at a final answer. Decision makers are biased towards an initially presented value [79]. 8, 9

annotator reporting bias When users rely on automation as a heuristic replacement for their own information seeking and processing [268]. A form of individual bias but often discussed as a group bias, or the larger effects on natural language processing models. 8

automation complacency When humans over-rely on automated systems or have their skills attenuated by such over-reliance (e.g., spelling and autocorrect or spellcheckers). 8

availability heuristic Also referred to as availability bias. A mental shortcut whereby people tend to overweight what comes easily or quickly to mind, meaning that what is easier to recall—e.g., more “available”—receives greater emphasis in judgement and decision-making. 8

behavioral bias Systematic distortions in user behavior across platforms or contexts, or across users represented in different datasets [144, 269]. 8

cognitive bias A broad term referring generally to a systematic pattern of deviation from rational judgement and decision-making. A large variety of cognitive biases have been identified over many decades of research in judgement and decision-making, some of which are adaptive mental shortcuts known as heuristics. 8

concept drift Use of a system outside the planned domain of application, and a common cause of performance gaps between laboratory settings and the real world. 8

confirmation bias also called confirmatory bias, a cognitive bias where people tend to prefer information that aligns with, or confirms, their existing beliefs. People can exhibit confirmation bias in the search for, interpretation of, and recall of information. In the famous Wason selection task experiments, participants repeatedly showed a preference for confirmation over falsification. They were tasked with identifying an underlying rule that applied to number triples they were shown, and they overwhelmingly tested triples that confirmed rather than falsified their hypothesized rule [270]. 8, 9, 27

construct validity A form of validation that seeks to answer whether a test measures what it intends to measure. [271]. 15

consumer bias Arises when an algorithm or platform provides users with a new venue within which to express their biases, and may occur from either side, or party, in a digital interaction [272]. 8

content production bias Arises from structural, lexical, semantic, and syntactic differences in the contents generated by users [144]. 8

data dredging A statistical bias in which testing huge numbers of hypotheses of a dataset may appear to yield statistical significance even when the results are statistically nonsignificant. 8, 27

data generation bias Arises from the addition of synthetic or redundant data samples to a dataset [273]. 8

deployment bias Arises when systems are used as decision aids for humans, since the human intermediary may act on predictions in ways that are typically not modeled in the system [90]. However, it is still individuals using the deployed system. 8, 26

detection bias Systematic differences between groups in how outcomes are determined and may cause an over- or underestimation of the size of the effect [274]. 8

Dunning–Kruger effect A cognitive bias, the tendency of people with low ability in a given area or task to overestimate their self-assessed ability. Typically measured by comparing self-assessment with objective performance, often called subjective ability and objective ability, respectively [275]. 8, 26

ecological fallacy Occurs when an inference is made about an individual based on their membership within a group. 8, 23

emergent bias Use of a system outside the planned domain of application, and a common cause of performance gaps between laboratory settings and the real world. 8

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- epistemic uncertainty** An epistemic uncertainty, also known as systematic uncertainty, refers to deficiencies by a lack of knowledge or information. This may be because the methodology on which a model is built neglects certain effects or because particular data have been deliberately hidden. 9, 20–22
- error propagation** Arises when applications that are built with machine learning are used to generate inputs for other machine learning algorithms. If the output is biased in any way, this bias may be inherited by systems using the output as input to learn other models [82]. 8
- evaluation bias** Arises when the testing or external benchmark populations do not equally represent the various parts of the user population or from the use of performance metrics that are not appropriate for the way in which the model will be used [90]. 8
- exclusion bias** When specific groups of user populations are excluded from testing and subsequent analyses [276]. 8
- feedback loop bias** Effects that may occur when an algorithm learns from user behavior and feeds that behavior back into the model [272]. 8
- funding bias** Arises when biased results are reported in order to support or satisfy the funding agency or financial supporter of the research study [85], but it can also be the individual researcher. 8
- governance** a framework of policies, rules, and processes for ensuring direction, management and accountability. ii
- groupthink** A psychological phenomenon that occurs when people in a group tend to make non-optimal decisions based on their desire to conform to the group, or fear of dissenting with the group. In groupthink, individuals often refrain from expressing their personal disagreement with the group, hesitating to voice opinions that do not align with the group. 8
- heuristics** in the context of human decision making, often referred to as “mental shortcuts,” a term that encompasses many methods that may be less than fully rational or optimal, yet are often sufficient for an approximate solution. Although heuristics can reduce cognitive load and aid people when making decisions, such heuristics also result in systematic errors and cognitive biases [79]. 34
- historical bias** referring to the long-standing biases encoded in society over time. Related to, but distinct from, biases in historical description, or the interpretation, analysis, and explanation of history. A common example of historical bias is the tendency to view the larger world from a Western or European view. 8
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human reporting bias When users rely on automation as a heuristic replacement for their own information seeking and processing [268]. 8

implicit bias An unconscious belief, attitude, feeling, association, or stereotype that can affect the way in which humans process information, make decisions, and take actions. 8

inherited bias Arises when applications that are built with machine learning are used to generate inputs for other machine learning algorithms. If the output is biased in any way, this bias may be inherited by systems using the output as input to learn other models [82]. 8

institutional bias In contrast to biases exhibited at the level of individual persons, institutional bias refers to a tendency exhibited at the level of entire institutions, where practices or norms result in the favoring or disadvantaging of certain social groups. Common examples include institutional racism and institutional sexism [91]. 8

interpretation bias A form of information processing bias that can occur when users interpret algorithmic outputs according to their internalized biases and views [272]. 8

language model A computational model that has been trained using statistical methods to find patterns in written and/or spoken language, in order to predict or classify words, text, or speech. 21

linking bias Arises when network attributes obtained from user connections, activities, or interactions differ and misrepresent the true behavior of the users [144]. 8

loss of situational awareness bias When automation leads to humans being unaware of their situation such that, when control of a system is given back to them in a situation where humans and machines cooperate, they are unprepared to assume their duties. This can be a loss of awareness over what automation is and isn't taking care of. 8

McNamara fallacy The belief that quantitative information is more valuable than other information. 12

measurement bias Arises when features and labels are proxies for desired quantities, potentially leaving out important factors or introducing group or input-dependent noise that leads to differential performance [90]. 8

mode confusion bias When modal interfaces confuse human operators, who misunderstand which mode the system is using, taking actions which are correct for a different mode but incorrect for their current situation. This is the cause of many deadly accidents, but also a source of confusion in everyday life. 8

model A conceptual, mathematical, or physical representation of phenomenon observed in a system of ideas, events, or processes. In computationally-based models used in AI, phenomenon are often abstracted for mathematical representation, which means that characteristics that can not be represented mathematically may not be captured in the model. i, v

model selection bias The bias introduced while using the data to select a single seemingly “best” model from a large set of models employing many predictor variables. Model selection bias also occurs when an explanatory variable has a weak relationship with the response variable [277]. 8

popularity bias A form of selection bias that occurs when items that are more popular are more exposed and less popular items are under-represented [130]. 8

population bias Systematic distortions in demographics or other user characteristics between a population of users represented in a dataset or on a platform and some target population [144]. 8

presentation bias Biases arising from how information is presented on the Web, via a user interface, due to rating or ranking of output, or through users’ own self-selected, biased interaction [131]. 8

proxy A variable that can stand in for another, usually not directly observable or measurable, variable. 20

ranking bias A form of anchoring bias. The idea that top-ranked results are the most relevant and important and will result in more clicks than other results [131, 278]. 8

Rashomon effect or principle Refers to differences in perspective, memory and recall, interpretation, and reporting on the same event from multiple persons or witnesses. 8

representation bias Arises due to non-random sampling of subgroups, causing trends estimated for one population to not be generalizable to data collected from a new population [85]. 8

selective adherence Decision-makers’ inclination to selectively adopt algorithmic advice when it matches their pre-existing beliefs and stereotypes [215]. 8

Simpson’s Paradox A statistical phenomenon where the marginal association between two categorical variables is qualitatively different from the partial association between the same two variables after controlling for one or more other variables. For example, the statistical association or correlation that has been detected between two variables for an entire population disappears or reverses when the population is divided into subgroups. 8, 17

societal bias often referred to as social bias. Can be positive or negative, and take a number of different forms, but is typically characterized as being for or against groups or individuals based on social identities, demographic factors, or immutable physical characteristics. Societal or social biases are often stereotypes. Common examples of societal or social biases are based on concepts like race, ethnicity, gender, sexual orientation, socioeconomic status, education, and more. Societal bias is often recognized and discussed in the context of NLP (Natural Language Processing) models. 8

socio-technical A term used to describe how humans interact with technology within the broader societal context. ii

streetlight effect A bias whereby people tend to search only where it is easiest to look [279]. 8

sunk cost fallacy A human tendency where people opt to continue with an endeavor or behavior due to previously spent or invested resources, such as money, time, and effort, regardless of whether costs outweigh benefits. For example, in AI, the sunk cost fallacy could lead development teams and organizations to feel that because they have already invested so much time and money into a particular AI application, they must pursue it to market rather than deciding to end the effort, even in the face of significant technical debt and/or ethical debt. 8

survivorship bias tendency for people to focus on the items, observations, or people that “survive” or make it past a selection process, while overlooking those that did not. 8

technochauvinism The belief that technology is always the solution [35]. 12

temporal bias Bias that arises from differences in populations and behaviors over time [144, 280]. 8

uncertainty bias Arises when predictive algorithms favor groups that are better represented in the training data, since there will be less uncertainty associated with those predictions [281]. 8

user interaction bias Arises when a user imposes their own self-selected biases and behavior during interaction with data, output, results, etc [131]. 8

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AI Risk Management Framework: Initial Draft

March 17, 2022

This initial draft of the Artificial Intelligence Risk Management Framework (AI RMF, or Framework) builds on the concept paper released in December 2021 and incorporates the feedback received. The AI RMF is intended for voluntary use in addressing risks in the design, development, use, and evaluation of AI products, services, and systems.

AI research and deployment is evolving rapidly. For that reason, the AI RMF and its companion documents will evolve over time. When AI RMF 1.0 is issued in January 2023, NIST, working with stakeholders, intends to have built out the remaining sections to reflect new knowledge, awareness, and practices.

Part I of the AI RMF sets the stage for why the AI RMF is important and explains its intended use and audience. Part II includes the AI RMF Core and Profiles. Part III includes a companion Practice Guide to assist in adopting the AI RMF.

That Practice Guide which will be released for comment includes additional examples and practices that can assist in using the AI RMF. The Guide will be part of a NIST AI Resource Center that is being established.

NIST welcomes feedback on this initial draft and the related Practice Guide to inform further development of the AI RMF. Comments may be provided at a [workshop on March 29-31, 2022](#), and also are strongly encouraged to be shared via email. NIST will produce a second draft for comment, as well as host a third workshop, before publishing AI RMF 1.0 in January 2023.

Please send comments on this initial draft to AIframework@nist.gov by April 29, 2022.



Comments are especially requested on:

1. Whether the AI RMF appropriately covers and addresses AI risks, including with the right level of specificity for various use cases.
2. Whether the AI RMF is flexible enough to serve as a continuing resource considering evolving technology and standards landscape.
3. Whether the AI RMF enables decisions about how an organization can increase understanding of, communication about, and efforts to manage AI risks.
4. Whether the functions, categories, and subcategories are complete, appropriate, and clearly stated.
5. Whether the AI RMF is in alignment with or leverages other frameworks and standards such as those developed or being developed by IEEE or ISO/IEC SC42.
6. Whether the AI RMF is in alignment with existing practices, and broader risk management practices.
7. What might be missing from the AI RMF.
8. Whether the soon to be published draft companion document citing AI risk management practices is useful as a complementary resource and what practices or standards should be added.
9. Others?

Note: This first draft does not include Implementation Tiers as considered in the concept paper. Implementation Tiers may be added later if stakeholders consider them to be a helpful feature in the AI RMF. Comments are welcome.

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1 AI Risk Management Framework: Initial Draft - 2 Part 1: Motivation

3 1 Overview

4 Remarkable surges in artificial intelligence (AI) capabilities have led to a wide range of
5 innovations with the potential to benefit nearly all aspects of our society and economy –
6 everything from commerce and healthcare to transportation and cybersecurity. AI systems are
7 used for tasks such as informing and advising people and taking actions where they can have
8 beneficial impact, such as safety and housing.

9 AI systems sometimes do not operate as intended because they are making inferences from
10 patterns observed in data rather than a true understanding of what causes those patterns. Ensuring
11 that these inferences are helpful and not harmful in particular use cases – especially when
12 inferences are rapidly scaled and amplified – is fundamental to trustworthy AI. While answers to
13 the question of what makes an AI technology trustworthy differ, there are certain key
14 characteristics which support trustworthiness, including accuracy, explainability and
15 interpretability, privacy, reliability, robustness, safety, security (resilience) and mitigation of
16 harmful bias. There also are key guiding principles to take into account such as accountability,
17 fairness, and equity.

18 Cultivating trust and communication about how to understand and manage the risks of AI
19 systems will help create opportunities for innovation and realize the full potential of this
20 technology.

21 Many activities related to managing risk for AI
22 are common to managing risk for other types of
23 technology. An AI Risk Management Framework
24 (AI RMF, or Framework) can address challenges
25 unique to AI systems. This AI RMF is an initial
26 attempt to describe how the risks from AI-based
27 systems differ from other domains and to
28 encourage and equip many different stakeholders
29 in AI to address those risks purposefully.

It is important to note that the AI RMF is neither a checklist nor should be used in any way to certify an AI system. Likewise, using the AI RMF does not substitute for due diligence and judgment by organizations and individuals in deciding whether to design, develop, and deploy AI technologies – and if so, under what conditions.

30 This voluntary framework provides a flexible,
31 structured, and measurable process to address AI risks throughout the AI lifecycle, offering
32 guidance for the development and use of trustworthy and responsible AI. It is intended to
33 improve understanding of and to help organizations manage both enterprise and societal risks
34 related to the development, deployment, and use of AI systems. Adopting the AI RMF can assist
35 organizations, industries, and society to understand and determine their acceptable levels of risk.

1 In addition, it can be used to map compliance considerations beyond those addressed by this
2 framework, including existing regulations, laws, or other mandatory guidance.

3 Risks to any software or information-based system apply to AI; that includes important concerns
4 related to cybersecurity, privacy, safety, and infrastructure. This framework aims to fill the gaps
5 related specifically to AI. Rather than repeat information in other guidance, users of the AI RMF
6 are encouraged to address those non-AI specific issues via guidance already available.

7 Part 1 of this framework establishes the context for the
8 AI risk management process. Part 2 provides guidance
9 on outcomes and activities to carry out that process to
10 maximize the benefits and minimize the risks of AI.

11 Part 3 [yet to be developed] assists in using the AI
12 RMF and offers sample practices to be considered in
13 carrying out this guidance, before, during, and after AI products, services, and systems are
14 developed and deployed.

For the purposes of the NIST AI RMF the term *artificial intelligence* refers to algorithmic processes that learn from data in an automated or semi-automated manner.

15 The Framework, and supporting resources, will be updated and improved based on evolving
16 technology and the standards landscape around the globe. In addition, as the AI RMF is put into
17 use, additional lessons will be learned that can inform future updates and additional resources.

18 NIST’s development of the AI RMF in collaboration with the private and public sectors is
19 consistent with its broader AI efforts called for by the National AI Initiative Act of 2020 (P.L.
20 116-283), the National Security Commission on Artificial Intelligence recommendations, and the
21 Plan for Federal Engagement in AI Standards and Related Tools. Engagement with the broad AI
22 community during this Framework’s development also informs AI research and development
23 and evaluation by NIST and others.

24 2 Scope

25 The NIST AI RMF offers a process for managing risks related to AI systems across a wide
26 spectrum of types, applications, and maturity. This framework is organized and intended to be
27 understood and used by individuals and organizations, regardless of sector, size, or level of
28 familiarity with a specific type of technology. Ultimately, it will be offered in multiple formats,
29 including online versions, to provide maximum flexibility.

30 The AI RMF serves as a part of a broader NIST resource center containing documents,
31 taxonomy, suggested toolkits, datasets, code, and other forms of technical guidance related to the
32 development and implementation of trustworthy AI. Resources will include a knowledge base of
33 terminology related to trustworthy and responsible AI and how those terms are used by different
34 stakeholders.

35 The AI RMF is not a checklist nor a compliance mechanism to be used in isolation. It should be
36 integrated within the organization developing and using AI and be incorporated into enterprise

1 risk management; doing so ensures that AI will be treated along with other critical risks, yielding
2 a more integrated outcome and resulting in organizational efficiencies.

3 Attributes of the AI RMF

4 The AI RMF strives to:

- 5 1. Be risk-based, resource efficient, and voluntary.
- 6 2. Be consensus-driven and developed and regularly updated through an open, transparent process.
7 All stakeholders should have the opportunity to contribute to the AI RMF’s development.
- 8 3. Use clear and plain language that is understandable by a broad audience, including senior
9 executives, government officials, non-governmental organization leadership, and those who are
10 not AI professionals – while still of sufficient technical depth to be useful to practitioners. The AI
11 RMF should allow for communication of AI risks across an organization, between organizations,
12 with customers, and to the public at large.
- 13 4. Provide common language and understanding to manage AI risks. The AI RMF should offer
14 taxonomy, terminology, definitions, metrics, and characterizations for AI risk.
- 15 5. Be easily usable and mesh with other aspects of risk management. Use of the Framework should
16 be intuitive and readily adaptable as part of an organization’s broader risk management strategy
17 and processes. It should be consistent or aligned with other approaches to managing AI risks.
- 18 6. Be useful to a wide range of perspectives, sectors, and technology domains. The AI RMF should
19 be both technology agnostic and applicable to context-specific use cases.
- 20 7. Be outcome-focused and non-prescriptive. The Framework should provide a catalog of outcomes
21 and approaches rather than prescribe one-size-fits-all requirements.
- 22 8. Take advantage of and foster greater awareness of existing standards, guidelines, best practices,
23 methodologies, and tools for managing AI risks – as well as illustrate the need for additional,
24 improved resources.
- 25 9. Be law- and regulation-agnostic. The Framework should support organizations’ abilities to
26 operate under applicable domestic and international legal or regulatory regimes.
- 27 10. Be a living document. The AI RMF should be readily updated as technology, understanding, and
28 approaches to AI trustworthiness and uses of AI change and as stakeholders learn from
29 implementing AI risk management generally and this framework in particular.

30 3 Audience

31 AI risk management is a complex and relatively new area, and the list of individuals, groups,
32 communities, and organizations that can be affected by AI technologies is extensive. Identifying
33 and managing AI risks and impacts – both positive and adverse – requires a broad set of
34 perspectives and stakeholders.

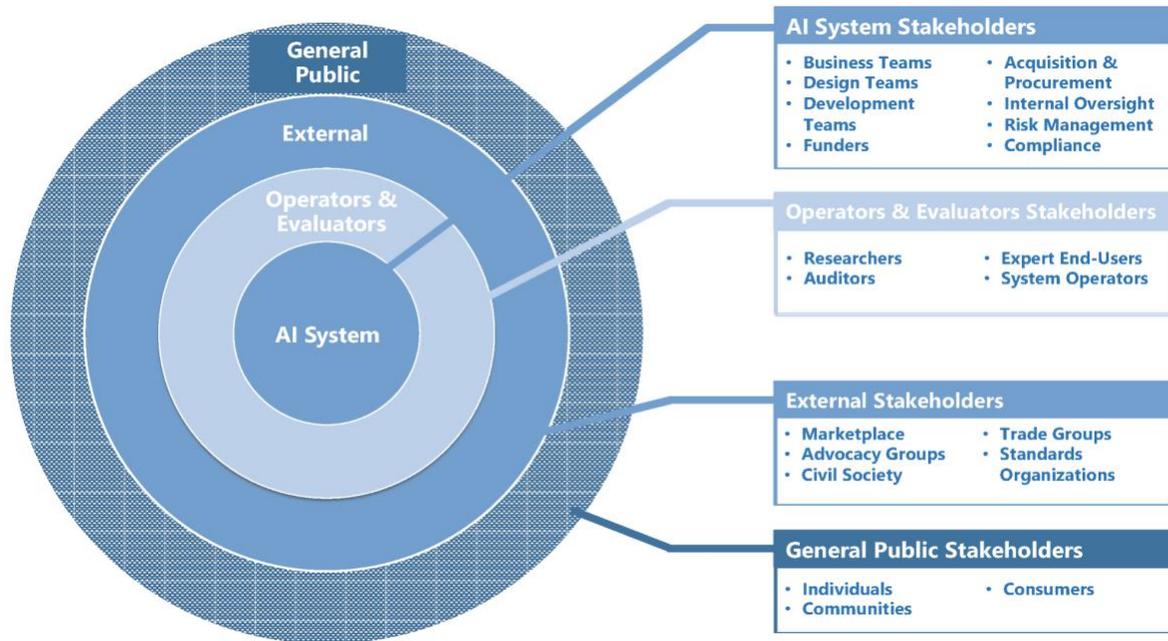


Figure 1: Key stakeholder groups associated with the AI RMF.

1
2

3 As Figure 1 illustrates, NIST has identified four stakeholder groups as intended audiences of this
4 Framework: AI system stakeholders, operators and evaluators, external stakeholders, and the
5 general public. Ideally, members of all stakeholder groups would be involved or represented in
6 the risk management process, including those individuals and community representatives that
7 may be affected by the use of AI technologies.

8 **AI system** stakeholders are those who have the most control and responsibility over the design,
9 development, deployment, and acquisition of AI systems, and the implementation of AI risk
10 management practices. This group comprises the primary adopters of the AI RMF. They may
11 include individuals or teams within or among organizations with responsibilities to commission,
12 fund, procure, develop, or deploy an AI system: business teams, design and development teams,
13 internal risk management teams, and compliance teams. Small to medium-sized organizations
14 face different challenges in implementing the AI RMF than large organizations.

15 **Operators and evaluators** provide monitoring and formal/informal test, evaluation, validation,
16 and verification (TEVV) of system performance, relative to both technical and socio-technical
17 requirements. These stakeholders, which include organizations which operate or employ AI
18 systems, use the output for decisions or to evaluate their performance. This group can include
19 users who interpret or incorporate the output of AI systems in settings with a high potential for
20 adverse impacts. They might include academic, public, and private sector researchers;
21 professional evaluators and auditors; system operators; and expert end users.

22 **External** stakeholders provide formal and/or quasi-formal norms or guidance for specifying and
23 addressing AI risks. External to the primary adopters of the AI RMF, they can include trade

1 groups, standards developing organizations, advocacy groups, and civil society organizations.
2 Their actions can designate boundaries for operation (technical or legal) and balance societal
3 values and priorities related to civil liberties and rights, the economy, and security.

4 The **general public** is most likely to directly experience positive and adverse impacts of AI
5 technologies. They may provide the motivation for actions taken by the other stakeholders and
6 can include individuals, communities, and consumers in the context where an AI system is
7 developed or deployed.

8 **4 Framing Risk**

9 AI systems hold the potential to advance our quality of life and lead to new services, support,
10 and efficiencies for people, organizations, markets, and society. Identifying, mitigating, and
11 minimizing risks and potential harms associated with AI technologies are essential steps towards
12 the acceptance and widespread use of AI technologies. A risk management framework should
13 provide a structured, yet flexible, approach for managing enterprise and societal risk resulting
14 from the incorporation of AI systems into products, processes, organizations, systems, and
15 societies. Organizations managing an enterprise's AI risk also should be mindful of larger
16 societal AI considerations and risks. If a risk management framework can help to effectively
17 address and manage AI risk and adverse impacts, it can lead to more trustworthy AI systems.

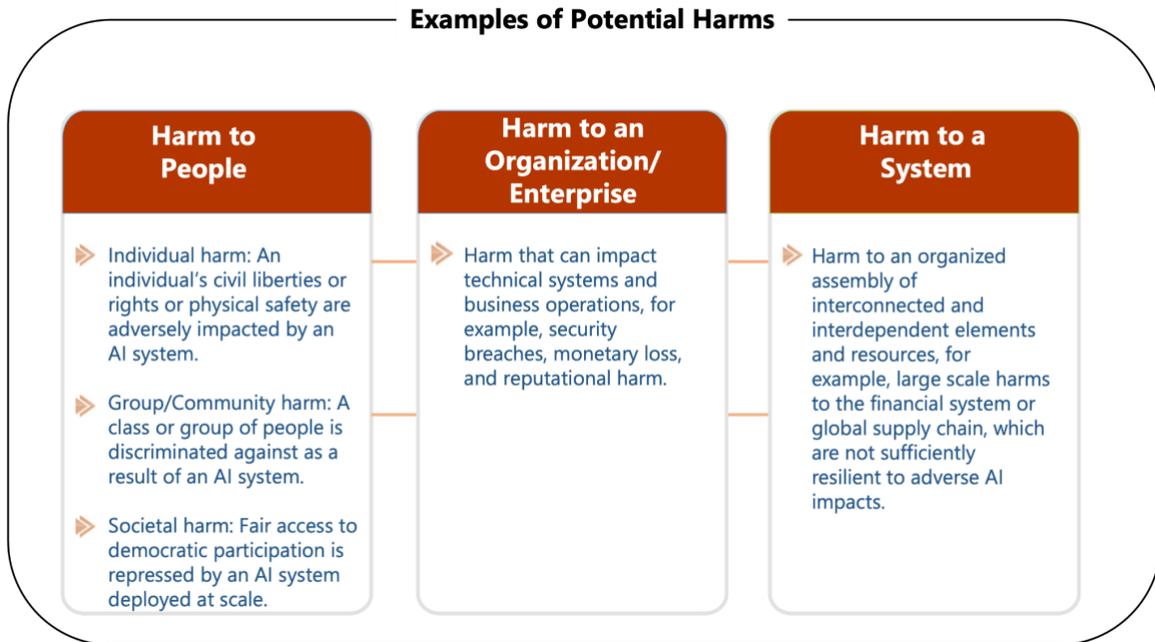
18 **4.1 Understanding Risk and Adverse Impacts**

19 Risk is a measure of the extent to which an entity is negatively influenced by a potential
20 circumstance or event. Typically, risk is a function of 1) the adverse impacts that could arise if
21 the circumstance or event occurs; and 2) the likelihood of occurrence. Entities can be individuals,
22 groups, or communities as well as systems, processes, or organizations.

23 The impact of AI systems can be positive, negative, or both and can address, create, or result in
24 opportunities or threats. According to the International Organization for Standardization (Guide
25 73:2009; IEC/ISO 31010), certain risks can be positive. While risk management processes
26 address adverse impacts, this framework intends to offer approaches to minimize anticipated
27 negative impacts of AI systems *and* identify opportunities to maximize positive impacts.
28 Additionally, this framework is designed to be responsive to new risks as they emerge rather than
29 enumerating all known risks in advance. This flexibility is particularly important where impacts
30 are not easily foreseeable, and applications are evolving rapidly. While AI benefits and some AI
31 risks are well-known, the AI community is only beginning to understand and classify incidents
32 and scenarios that result in harm. Figure 2 provides examples of potential harms from AI
33 systems.

34 Risk management can also drive AI developers and users to understand and account for the
35 inherent uncertainties and inaccuracy of their models and systems, which in turn can increase the

1 overall performance and trustworthiness of those models. Managing risk and adverse impacts
2 contributes to building trustworthy AI technologies and applications



3

4

Figure 2: Examples of potential harms from AI systems.

5 4.2 Challenges for AI Risk Management

6 4.2.1 Risk Measurement

7 AI risks and impacts that are not well-defined or adequately understood are difficult to measure
8 quantitatively or qualitatively. The presence of third-party data or systems may also complicate
9 risk measurement. Those attempting to measure the adverse impact on a population may not be
10 aware that certain demographics may experience harm differently than others.

11 AI risks can have a temporal dimension. Measuring risk at an earlier stage in the AI lifecycle
12 may yield different results than measuring risk at a later stage. Some AI risks may have a low
13 probability in the short term but have a high likelihood for adverse impacts. Other risks may be
14 latent at present but may increase in the long term as AI systems evolve.

15 Furthermore, inscrutable AI systems can complicate the measurement of risk. Inscrutability can
16 be a result of the opaque nature of AI technologies (lack of explainability or interpretability),
17 lack of transparency or documentation in AI system development or deployment, or inherent
18 uncertainties in AI systems.

19 4.2.2 Risk Thresholds

20 Thresholds refer to the values used to establish concrete decision points and operational limits
21 that trigger a response, action, or escalation. AI risk thresholds (sometimes referred to as Key
22 Risk Indicators) can involve both technical factors (such as error rates for determining bias) and
23 human values (such as social or legal norms for appropriate levels of transparency). These

1 factors and values can establish levels of risk (e.g., low, medium, or high) based on broad
2 categories of adverse impacts or harms.

3 Thresholds and values can also determine where AI systems present unacceptable risks to certain
4 organizations, systems, social domains, or demographics. In these cases, the question is not how
5 to better manage risk of AI, but whether an AI system should be designed, developed, or
6 deployed at all.

7 The AI RMF does not prescribe risk thresholds or values. Risk tolerance – the level of risk or
8 degree of uncertainty that is acceptable to organizations or society – is context and use case-
9 specific. Therefore, risk thresholds should be set through policies and norms that can be
10 established by AI system owners, organizations, industries, communities, or regulators (who
11 often are acting on behalf of individuals or societies). Risk thresholds and values are likely to
12 change and adapt over time as policies and norms change or evolve. In addition, different
13 organizations may have different risk thresholds (or tolerance) due to varying organizational
14 priorities and resource considerations. Even within a single organization there can be a balancing
15 of priorities and tradeoffs between technical factors and human values. Emerging knowledge and
16 methods for better informing these decisions are being developed and debated by business,
17 governments, academia, and civil society. To the extent that challenges for specifying risk
18 thresholds or determining values remain unresolved, there may be contexts where a risk
19 management framework is not yet readily applicable for mitigating AI risks and adverse impacts.
20 The AI RMF provides the opportunity for organizations to specifically define their risk
21 thresholds and then to manage those risks within their tolerances.

22 *4.2.3 Organizational Integration*

23 The AI RMF is not a checklist nor a compliance mechanism to be used in isolation. It should be
24 integrated within the organization developing and using AI technologies and be incorporated into
25 enterprise risk management; doing so ensures that AI will be treated along with other critical
26 risks, yielding a more integrated outcome and resulting in organizational efficiencies.

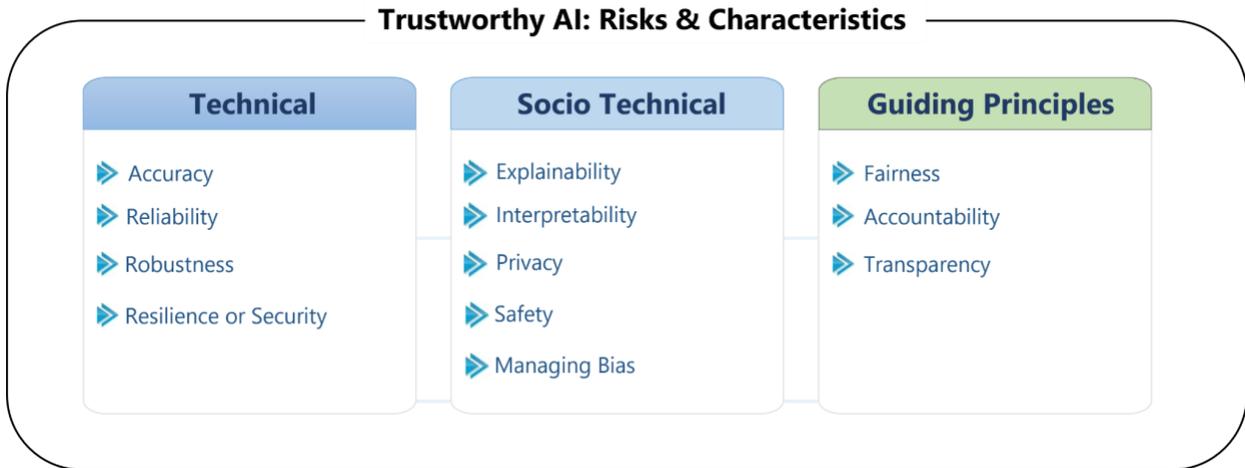
27 Organizations need to establish and maintain the appropriate accountability mechanisms, roles
28 and responsibilities, culture, and incentive structures for risk management to be effective. Use of
29 the AI RMF alone will not lead to these changes or provide the appropriate incentives. Effective
30 risk management needs organizational commitment at senior levels and may require significant
31 cultural change for an organization or industry.

32 Small to medium-sized organizations face different challenges in implementing the AI RMF than
33 large organizations.

34 **5 AI Risks and Trustworthiness**

35 The AI RMF uses a three-class taxonomy, depicted in Figure 3, to classify characteristics that
36 should be considered in comprehensive approaches for identifying and managing risk related to
37 AI systems: *technical characteristics, socio-technical characteristics, and guiding principles.*

1 This AI RMF taxonomy frames AI risk using characteristics that are aligned with trustworthy AI
2 systems, in conjunction with contextual norms and values. Since AI trustworthiness and risk are
3 inversely related, approaches which enhance trustworthiness can contribute to a reduction or
4 attenuation of related risks. The AI RMF taxonomy articulates several key building blocks of
5 trustworthy AI within each category, which are particularly suited to the examination of potential
6 risk.



7
8 **Figure 3:** AI Risks and Trustworthiness. The three-class taxonomy to classify characteristics that should
9 be considered in comprehensive approaches for identifying and managing risk related to AI systems. The
10 taxonomy articulates several key building blocks of trustworthy AI within each category, which are
11 particularly suited to the examination of potential risk.

12 Figure 4 provides a mapping of the AI RMF taxonomy to the terminology used by the
13 Organisation for Economic Co-operation and Development (OECD) in their Recommendation
14 on AI, the European Union (EU) Artificial Intelligence Act, and United States Executive Order
15 (EO) 13960.

16 5.1 Technical Characteristics

17 Technical characteristics in the AI RMF taxonomy refer to factors that are under the direct
18 control of AI system designers and developers, and which may be measured using standard
19 evaluation criteria. Technical characteristics include the tradeoff between convergent-
20 discriminant validity (whether the data reflects what the user intends to measure and not other
21 things) and statistical reliability (whether the data may be subject to high levels of statistical
22 noise and measurement bias). Validity of AI, especially machine learning (ML) models, can be
23 assessed using technical characteristics. Validity for deployed AI systems is often assessed with
24 ongoing audits or monitoring that confirm that a system behaves as intended. It may be possible
25 to utilize and automate explicit measures based on variations of standard statistical or ML
26 techniques and specify thresholds in requirements. Data generated from experiments that are
27 designed to evaluate system performance also fall into this category and might include tests of
28 causal hypotheses and assessments of robustness to adversarial attack.

	Technical Design Characteristics	Socio-Technical Characteristics	Guiding Principles Contributing to Trustworthiness
AI RMF Taxonomy	<ul style="list-style-type: none"> • Accuracy • Reliability • Robustness • Resilience or ML Security 	<ul style="list-style-type: none"> • Explainability • Interpretability • Privacy • Safety • Managing Bias 	<ul style="list-style-type: none"> • Fairness • Accountability • Transparency
OECD AI Recommendation	<ul style="list-style-type: none"> • Robustness • Security 	<ul style="list-style-type: none"> • Safety • Explainability 	<ul style="list-style-type: none"> • Traceability to human values • Transparency and responsible disclosure • Accountability
EU AI Act	<ul style="list-style-type: none"> • Technical robustness 	<ul style="list-style-type: none"> • Safety • Privacy • Non-discrimination 	<ul style="list-style-type: none"> • Human agency and oversight • Data governance • Transparency • Diversity and fairness • Environmental and societal well-being • Accountability
EO 13960	<ul style="list-style-type: none"> • Purposeful and performance-driven • Accurate, reliable, and effective • Secure and resilient 	<ul style="list-style-type: none"> • Safe • Understandable by subject matter experts, users, and others, as appropriate 	<ul style="list-style-type: none"> • Lawful and respectful of our Nation's values • Responsible and traceable • Regularly monitored • Transparent • Accountable

Figure 4: Mapping of AI RMF taxonomy to AI policy documents.

The following technical characteristics lend themselves well to addressing AI risk: accuracy, reliability, robustness, and resilience (or ML security).

5.1.1 Accuracy

Accuracy indicates the degree to which the ML model is correctly capturing a relationship that exists within training data. Analogous to statistical conclusion validity, accuracy is examined via standard ML metrics (e.g., false positive and false negative rates, F1-score, precision, and recall), as well as assessment of model underfit or overfit (high testing errors irrespective of error rates in training). It is widely acknowledged that current ML methods cannot guarantee that the underlying model is capturing a causal relationship. Establishing internal (causal) validity in ML models is an active area of research. AI risk management processes should take into account the potential risks to the enterprise and society if the underlying causal relationship inferred by a model is not valid, calling into question decisions made on the basis of the model. Determining a threshold for accuracy that corresponds with acceptable risk is fundamental to AI risk management and highly context-dependent.

5.1.2 Reliability

Reliability indicates whether a model consistently generates the same results, within the bounds of acceptable statistical error. Techniques designed to mitigate overfitting (e.g., regularization) and to adequately conduct model selection in the face of the bias/variance tradeoff can increase model reliability. The definition of reliability is analogous to construct reliability in the social sciences, albeit without explicit reference to a theoretical construct. Reliability measures may give insight into the risks related to decontextualization, due to the common practice of reusing

1 ML datasets or models in ways that cause them to become disconnected from the social contexts
2 and time periods of their creation. As with accuracy, reliability provides an evaluation of the
3 validity of models, and thus can be a factor in determining thresholds for acceptable risk.

4 *5.1.3 Robustness*

5 Robustness is a measure of model sensitivity, indicating whether the model has minimum
6 sensitivity to variations in uncontrollable factors. A robust model will continue to function
7 despite the existence of faults in its components. The performance of the model may be
8 diminished or otherwise altered until the faults are corrected. Measures of robustness might
9 range from sensitivity of a model's outputs to small changes in its inputs, but might also include
10 error measurements on novel datasets. Robustness contributes to sensitivity analysis in the AI
11 risk management process.

12 *5.1.4 Resilience or ML Security*

13 A model that can withstand adversarial attacks, or more generally, unexpected changes in its
14 environment or use, may be said to be resilient or secure. This attribute has some relationship to
15 robustness except that it goes beyond the provenance of the data to encompass unexpected or
16 adversarial use of the model or data. Other common ML security concerns relate to the
17 exfiltration of models, training data, or other intellectual property through AI system endpoints.

18 **5.2 Socio-Technical Characteristics**

19 Socio-technical characteristics in the AI RMF taxonomy refer to how AI systems are used and
20 perceived in individual, group, and societal contexts. This includes mental representations of
21 models, whether the output provided is sufficient to evaluate compliance (transparency), whether
22 model operations can be easily understood (explainability), whether they provide output that can
23 be used to make a meaningful decision (interpretability), and whether the outputs are aligned
24 with societal values. Socio-technical factors are inextricably tied to human social and
25 organizational behavior, from the datasets used by ML processes and the decisions made by
26 those who build them, to the interactions with the humans who provide the insight and oversight
27 to make such systems actionable.

28 Unlike technical characteristics, socio-technical characteristics require significant human input
29 and cannot yet be measured through an automated process. Human judgment must be employed
30 when deciding on the specific metrics and the precise threshold values for these metrics. The
31 connection between human perceptions and interpretations, societal values, and enterprise and
32 societal risk is a key component of the kinds of cultural and organizational factors that will be
33 necessary to properly manage AI risks. Indeed, input from a broad and diverse set of
34 stakeholders is required throughout the AI lifecycle to ensure that risks arising in social contexts
35 are managed appropriately.

36 The following socio-technical characteristics have implications for addressing AI risk:
37 explainability, interpretability, privacy, safety, and managing bias.

1 *5.2.1 Explainability*

2 Explainability seeks to provide a programmatic, sometimes causal, description of how model
3 predictions are generated. Even given all the information required to make a model fully
4 transparent, a human must apply technical expertise if they want to understand how the model
5 works. Explainability refers to the user’s perception of how the model works – such as what
6 output may be expected for a given input. Explanation techniques tend to summarize or visualize
7 model behavior or predictions for technical audiences. Explanations can be useful in promoting
8 human learning from machine learning, for addressing transparency requirements, or for
9 debugging issues with AI systems and training data. However, risks due to explainability may
10 arise for many reasons, including, for example, a lack of fidelity or consistency in explanation
11 methodologies, or if humans incorrectly infer a model’s operation, or the model is not operating
12 as expected. Risk from lack of explainability may be managed by descriptions of how models
13 work to users’ skill levels. Explainable systems can be more easily debugged and monitored, and
14 lend themselves to more thorough documentation, audit, and governance.

15 Explainability is related to transparency. Typically the more opaque a model is, the less it is
16 considered explainable. However, transparency does not guarantee explainability, especially if
17 the user lacks an understanding of ML technical principles.

18 *5.2.2 Interpretability*

19 Interpretability seeks to fill a meaning deficit. Although explainability and interpretability are
20 often used interchangeably, explainability refers to a representation of the mechanisms
21 underlying an algorithm’s operation, whereas interpretability refers to the meaning of its output
22 in the context of its designed functional purpose. The underlying assumption is that perceptions
23 of risk stem from a lack of ability to make sense of, or contextualize, model output appropriately.
24 Model interpretability refers to the extent to which a user can determine adherence to this
25 function and the consequent implications of this output upon other consequential decisions for
26 that user. Interpretations are typically contextualized in terms of values and reflect simple,
27 categorical distinctions. For example, a society may value privacy and safety, but individuals
28 may have different determinations of safety thresholds. Risks to interpretability can often be
29 addressed by communicating the interpretation intended by model designers, although this
30 remains an open area of research. The prevalence of different interpretations can be readily
31 measured with psychometric instruments.

32 *5.2.3 Privacy*

33 Privacy refers generally to the norms and practices that help to safeguard values such as human
34 autonomy and dignity. These norms and practices typically address freedom from intrusion,
35 limiting observation, or individuals’ control of facets of their identities (e.g., body, data,
36 reputation). Like safety and security, specific technical features of an AI system may promote
37 privacy, and assessors can identify how the processing of data could create privacy-related
38 problems. However, determinations of likelihood and severity of impact of these problems are
39 contextual and vary among cultures and individuals.

1 *5.2.4 Safety*

2 Safety as a concept is highly correlated with risk and generally denotes an absence (or
3 minimization) of failures or conditions that render a system dangerous. As AI systems interact
4 with humans more directly in factories and on the roads, for example, the safety of these systems
5 is a serious consideration for AI risk management. Safety is often – though not always –
6 considered through a legal lens. Practical approaches for AI safety often relate to rigorous
7 simulation and in-domain testing, real-time monitoring, and the ability to quickly shut down or
8 modify misbehaving systems.

9 *5.2.5 Managing Bias*

10 NIST has identified three major categories of bias in AI: systemic, computational, and human.
11 Managing bias in AI systems requires an approach that considers all three categories.
12 Bias exists in many forms, is omnipresent in society, and can become ingrained in the automated
13 systems that help make decisions about our lives. While bias is not always a negative
14 phenomenon, certain biases exhibited in AI models and systems can perpetuate and amplify
15 negative impacts on individuals, organizations, and society, and at a speed and scale far beyond
16 the traditional discriminatory practices that can result from implicit human or systemic biases.
17 Bias is tightly associated with the concepts of transparency and fairness in society. See NIST
18 publication “Towards a Standard for Identifying and Managing Bias in Artificial Intelligence.”

19 When managing risks in AI systems it is important to understand that the attributes
20 of the AI RMF risk taxonomy are interrelated. Highly secure but unfair systems,
21 accurate but opaque and uninterpretable systems, and inaccurate, but fair, secure,
22 privacy-protected, and transparent systems are all undesirable. It is possible for
23 trustworthy AI systems to achieve a high degree of risk control while retaining a
24 high level of performance quality. Achieving this difficult goal requires a
25 comprehensive approach to risk management, with tradeoffs among the technical
26 and socio-technical characteristics.

27 *5.3 Guiding Principles*

28 Guiding principles in the AI RMF taxonomy refer to broader societal norms and values that
29 indicate societal priorities. While there is no objective standard for ethical values, as they are
30 grounded in the norms and legal expectations of specific societies or cultures, it is widely agreed
31 that AI technologies should be developed and deployed in ways that meet contextual norms and
32 ethical values. When specified as policy, guiding principles can enable AI stakeholders to form
33 actionable, low-level requirements. Some requirements will be translated into quantitative
34 measures of performance and effectiveness, while some may remain qualitative in nature.

35 Guiding principles that are relevant for AI risk include fairness, accountability, and transparency.
36 Fairness in AI systems includes concerns for equality and equity by addressing socio-technical
37 issues such as bias and discrimination. Individual human operators and their organizations
38 should be answerable and held accountable for the outcomes of AI systems, particularly adverse

1 impacts stemming from risks. Absent transparency, users are left to guess about these factors and
2 may make unwarranted and unreliable assumptions regarding model provenance. Transparency
3 is often necessary for actionable redress related to incorrect and adverse AI system outputs.

4 *5.3.1 Fairness*

5 Standards of fairness can be complex and difficult to define because perceptions of fairness
6 differ among cultures. For one type of fairness, process fairness, AI developers assume that ML
7 algorithms are inherently fair because the same procedure applies regardless of user. However,
8 this perception has eroded recently as awareness of biased algorithms and biased datasets has
9 increased. Fairness is increasingly related to the existence of a harmful system, i.e., even if
10 demographic parity and other fairness measures are satisfied, sometimes the harm of a system is
11 in its existence. While there are many technical definitions for fairness, determinations of
12 fairness are not generally just a technical exercise. Absence of harmful bias is a necessary
13 condition for fairness.

14 *5.3.2 Accountability*

15 Determinations of accountability in the AI context are related to expectations for the responsible
16 party in the event that a risky outcome is realized. Individual human operators and their
17 organizations should be answerable and held accountable for the outcomes of AI systems,
18 particularly adverse impacts stemming from risks. The relationship between risk and
19 accountability associated with AI and technological systems more broadly differs across cultural,
20 legal, sectoral, and societal contexts. Grounding organizational practices and governing
21 structures for harm reduction, like risk management, can help lead to more accountable systems.

22 *5.3.3 Transparency*

23 Transparency seeks to remedy a common information imbalance between AI system operators
24 and AI system consumers. Transparency reflects the extent to which information is available to a
25 user when interacting with an AI system. Its scope spans from design decisions and training data
26 to model training, the structure of the model, its intended use case, how and when deployment
27 decisions were made and by whom, etc. Absent transparency, users are left to guess about these
28 factors and may make unwarranted and unreliable assumptions regarding model provenance.
29 Transparency is often necessary for actionable redress related to incorrect and adverse AI system
30 outputs. A transparent system is not necessarily a fair, privacy-protective, secure, or robust
31 system. However, it is difficult to determine whether an opaque system possesses such
32 desiderata, and to do so over time as complex systems evolve.

Part 2: Core and Profiles

6 AI RMF Core

The AI RMF Core provides outcomes and actions that enable dialogue, understanding, and activities to manage AI risks. The Core is composed of three elements: functions, categories, and subcategories. As illustrated in Figure 5, functions organize AI risk management activities at their highest level to map, measure, manage, and govern AI risks. Within each function, categories and subcategories subdivide the function into specific outcomes and actions.

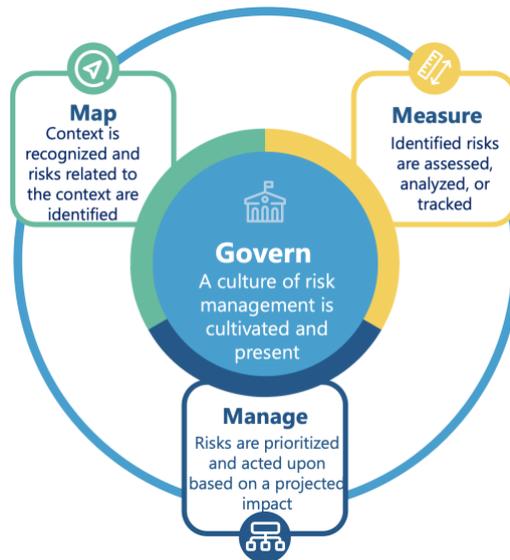


Figure 5: Functions organize AI risk management activities at their highest level to map, measure, manage, and govern AI risks. Governance is a cross-cutting function that is infused throughout and informs the other functions of the process.

Govern is a cross-cutting function that is infused throughout and informs the other functions of the process. Aspects of Govern, especially those related to compliance or evaluation, should be integrated into each of the other functions. Assuming a governance structure is in place, functions may be performed in any order across the AI lifecycle as deemed to add value by a user of the framework. In most cases, it will be more useful and effective to begin with Map before Measure and Manage. Regardless, the process should be iterative, with cross-referencing between functions as necessary. Similarly, there are categories and subcategories with elements that apply to multiple functions.

Technical and socio-technical characteristics and guiding principles of AI trustworthiness are essential considerations for each function. AI RMF core functions should be carried out in a way that reflects diverse and multidisciplinary perspectives, potentially including the views of stakeholders from outside the organization. Risk management should be performed throughout the AI system life cycle (Figure 6) to ensure it is continuous and timely.

1 On the following pages, Tables 1 through 4 provide the Framework Core listing.



2

3 **Figure 6:** Risk management should be performed throughout the AI system life cycle to ensure it is
 4 continuous and timely. Example activities for each stage of the AI lifecycle follow. *Pre-Design:* data
 5 collection, curation or selection, problem formulation, and identification of stakeholders. *Design &*
 6 *Development:* data analysis, data cleaning, model training, and requirement analysis. *Test & Evaluation:*
 7 technical validation and verification. *Deployment:* user feedback and override, post deployment
 8 monitoring, and decommissioning.

9 6.1 Map

10 The Map function establishes the context and applies the attributes of the AI RMF taxonomy
 11 (Figure 3) to frame risks related to an AI system. The information gathered while carrying out
 12 this function informs decisions about model management, including an initial decision about
 13 appropriateness or the need for an AI solution. Determination of whether AI use is appropriate or
 14 warranted can be considered in comparison to the status quo per a qualitative or more formal
 15 quantitative analysis of benefits, costs, and risks.

16 A companion document describes practices related to mapping AI risks. Table 1 lists the Map
 17 function’s categories and subcategories.

18

Table 1: Example of categories and subcategories for Map function

ID	Category	Subcategory
Map: Context is recognized and risks related to the context are identified		
1	Context is established and understood.	Intended purpose, setting in which the AI system will be deployed, the specific set of users along with their expectations, and impacts of system use are understood and documented as appropriate. The business purpose or context of use has been clearly defined or – in the case of assessing existing AI systems – re-evaluated. The organization’s mission and relevant goals for the AI technology are understood. Stakeholders are defined, a plan for continuous engagement/communication is developed, and outreach is conducted.

		System requirements are elicited and understood from relevant stakeholders (e.g., “the system shall respect the privacy of its users”). Design decisions take socio-technical implications into account for addressing AI risks.
		Risk tolerances are determined.
2	Classification of AI system is performed.	The specific task that the AI system will support is defined (e.g., recommendation, classification, etc.).
		Considerations related to data collection and selection are identified. (e.g., availability, representativeness, suitability).
		Detailed information is provided about the operational context in which the AI system will be deployed (e.g., human-machine teaming, etc.) and how output will be utilized.
3	AI capabilities, targeted usage, goals, and expected benefits and costs over status quo are understood.	Benefits of intended system behavior are examined.
		Cost (monetary or otherwise) of errors or unintended system behavior is examined.
		Targeted application scope is specified and narrowed to the extent possible based on established context and AI system classification.
4	Risks and harms to individual, organizational, and societal perspectives are identified.	Potential business and societal (positive or adverse) impacts of technical and socio-technical characteristics for potential users, the organizations, or society as a whole are understood.
		Potential harms of the AI system are elucidated along technical and socio-technical characteristics and aligned with guiding principles.
		Likelihood of each harm is understood based on expected use, past uses of AI systems in similar contexts, public incident reports or other data.
		Benefits of the AI system outweigh the risks, and risks can be assessed and managed. Ideally, this evaluation should be conducted by an independent third party or by experts who did not serve as front-line developers for the system, and who consults experts, stakeholders, and impacted communities.

1 6.2 Measure

2 The Measure function provides knowledge relevant to the risks associated with attributes of the
3 AI RMF taxonomy in Section 5. This includes analysis, quantitative or qualitative assessment,
4 and tracking the risk and its impact. Risk analysis and measurement may involve a detailed
5 consideration of uncertainties, tradeoffs, consequences, likelihood, events, controls, and their
6 effectiveness. An event can have multiple causes and consequences and can affect multiple
7 objectives.

8 Methods and metrics for quantitative or qualitative measurement rapidly evolve. Both qualitative
9 and quantitative methods should be used to track risks.

10 A companion document describes practices related to measuring AI risks. Table 2 lists the
11 Measure Function’s categories and subcategories.

1

Table 2: Example of categories and subcategories for Measure function

ID	Category	Subcategory
Measure: Identified risks are assessed, analyzed, or tracked		
1	Appropriate methods and metrics are identified and applied.	Elicited system requirements are analyzed.
		Approaches and metrics for quantitative or qualitative measurement of the enumerated risks, including technical measures of performance for specific inferences, are identified and selected for implementation.
		The appropriateness of metrics and effectiveness of existing controls is regularly assessed and updated.
2	Systems are evaluated.	Accuracy, reliability, robustness, resilience (or ML security), explainability and interpretability, privacy, safety, bias, and other system performance or assurance criteria are measured, qualitatively or quantitatively.
		Mechanisms for tracking identified risks over time are in place, particularly if potential risks are difficult to assess using currently available measurement techniques, or are not yet available.
3	Feedback from appropriate experts and stakeholders is gathered and assessed.	Subject matter experts assist in measuring and validating whether the system is performing consistently with their intended use and as expected in the specific deployment setting.
		Measurable performance improvements (e.g., participatory methods) based on consultations are identified.

2 6.3 Manage

3 This function addresses risks which have been mapped and measured and are managed in order
4 to maximize benefits and minimize adverse impacts. These are risks associated with the
5 attributes of the AI RMF taxonomy (Section 5). Decisions about this function take into account
6 the context and the actual and perceived consequences to external and internal stakeholders. That
7 includes interactions of the AI system with the status quo world and potential benefits or costs.

8 Management can take the form of deploying the system as is if the risks are deemed tolerable;
9 deploying the system in production environments subject to increased testing or other controls;
10 or decommissioning the system entirely if the risks are deemed too significant and cannot be
11 sufficiently addressed. Like other risk management efforts, AI risk management must be
12 ongoing.

13 Practices related to AI risk management are discussed in the companion document. Table 3 lists
14 the Manage function's categories and subcategories.

15

Table 3: Example categories and subcategories for Manage function

ID	Category	Subcategory
Manage: Risks are prioritized and acted upon based on a projected impact		
1	Assessments of potential harms and results of analyses conducted via the map and measure functions are used to respond to and manage AI risks.	Assessment of whether the AI is the right tool to solve the given problem (e.g., if the system should be further developed or deployed).
		Identified risks are prioritized based on their impact, likelihood, resources required to address them, and available methods to address them.

		Responses to enumerated risks are identified and planned. Responses can include mitigating, transferring or sharing, avoiding, or accepting AI risks.
2	Priority actions to maximize benefits and minimize harm are planned, prepared, implemented, and communicated to internal and external stakeholders as appropriate (or required) and to the extent practicable.	Resources required to manage risks are taken into account, along with viable alternative systems, approaches, or methods, and related reduction in severity of impact or likelihood of each potential action. Plans are in place, both performance and control-related, to sustain the value of the AI system once deployed. Mechanisms are in place and maintained to supersede, disengage, or deactivate existing applications of AI that demonstrate performance or outcomes that are inconsistent with their intended use.
3	Responses to enumerated and measured risks are documented and monitored over time.	Plans related to post deployment monitoring of the systems are implemented, including mechanisms for user feedback, appeal and override, decommissioning, incident response, and change management. Measurable performance improvements (e.g., participatory methods) based on consultations are integrated into system updates.

6.4 Govern

The Govern function cultivates and implements a culture of risk management within organizations developing, deploying, or acquiring AI systems. Governance is designed to ensure risks and potential impacts are identified, measured, and managed effectively and consistently.

Governance processes focused on potential impacts of AI technologies are the backbone of risk management. Governance focuses on technical aspects of AI system design and development as well as on organizational practices and competencies that directly impact the individuals involved in training, deploying, and monitoring such systems. Governance should address supply chains, including third-party software or hardware systems and data as well internally developed AI systems.

Governance is a function that has relevance across all other functions, reflecting the importance of infusing governance considerations throughout risk management processes and procedures. Attention to governance is a continual and intrinsic requirement for effective AI risk management over an AI system’s entire lifespan. For example, compliance with internal and external policies or regulations is a universal aspect of the governance function in risk management. Similarly, governance provides a structure through which AI risk management functions can align with organizational policies and strategic priorities, including those not directly related to AI systems.

A companion document describes practices related to governance of AI risk management. Table 4 lists Govern function’s categories and subcategories.

21

1

Table 4: Example categories and subcategories for Govern function

ID	Category	Subcategory
Govern: A culture of risk management is cultivated and present		
1	Policies, processes, procedures and practices across the organization related to the development, testing, deployment, use and auditing of AI systems are in place, transparent, and implemented effectively.	The risk management process and its outcomes are documented and traceable through transparent mechanisms, as appropriate and to the extent practicable.
		Ongoing monitoring and periodic review of the risk management process and its outcomes are planned, with responsibilities clearly defined.
		Methods for ensuring all dimensions of trustworthy AI are embedded into policies, processes, and procedures.
2	Accountability structures are in place to ensure that the appropriate teams and individuals are empowered, responsible, and trained for managing the risks of AI systems.	Roles and responsibilities and lines of communication related to identifying and addressing AI risks are clear to individuals and teams throughout the organization.
		The organization's personnel and partners are provided AI risk management awareness education and training to enable them to perform their duties and responsibilities consistent with related policies, procedures, and agreements.
		Executive leadership of the organization considers decisions about AI system development and deployment ultimately to be their responsibility.
3	Workforce diversity, equity and inclusion processes are prioritized.	Decision making throughout the AI lifecycle is informed by a demographically and disciplinarily diverse team, including internal and external personnel. Specifically, teams that are directly engaged with identifying design considerations and risks include a diversity of experience, expertise and backgrounds to ensure AI systems meet requirements beyond a narrow subset of users.
4	Teams are committed to a culture that considers and communicates risk.	Teams are encouraged to consider and document the impacts of the technology they design and to develop and communicate about these impacts more broadly.
		Organizational practices are in place to ensure that teams actively challenge and question steps in the design and development of AI systems to minimize harmful impacts.
5	Processes are in place to ensure that diversity, equity, inclusion, accessibility, and cultural considerations from potentially impacted individuals and communities are fully taken into account.	Organizational policies and practices are in place that prioritize the consideration and adjudication of external stakeholder feedback regarding the potential individual and societal harms posed by AI system deployment.
		Processes are in place to empower teams to make decisions about if and how to develop and deploy AI systems based on these considerations, and define periodic reviews of impacts, including potential harm.
6	Clear policies and procedures are in place to address AI risks arising from supply chain issues, including third-party software and data.	Policies and procedures include guidelines for ensuring supply chain and partner involvement and expectations regarding the value and trustworthiness of third-party data or AI systems.
		Contingency processes are in place to address potential issues with third-party data or AI systems.

2

1 7 AI RMF Profiles

2 Profiles are instantiations of the AI RMF Core for managing AI risks for context-specific use
3 cases. Using the AI RMF, profiles illustrate how risk can be managed at various stages of the AI
4 lifecycle or in sector, technology, or end-use applications. Profiles may state an “as is” and
5 “target” state of how an organization addresses AI risk management.

6 NOTE: Development of profiles is deferred until later drafts of the AI RMF are developed with
7 the community. NIST welcomes contributions of AI RMF profiles. These profiles will inform
8 NIST and the broader community about the usefulness of the AI RMF and likely lead to
9 improvements which can be incorporated into future versions of the framework.

10 8 Effectiveness of the AI RMF

11 The goal of the AI RMF is to offer a resource for improving the ability of organizations to
12 manage AI risks in order to maximize benefits and to minimize AI-related harms. Organizations
13 are encouraged to periodically evaluate whether the AI RMF has improved their ability to
14 manage AI risks, including but not limited to their policies, processes, practices, implementation
15 plans, indicators, and expected outcomes.

16 NOTE: NIST is deferring development of this section until later drafts of the AI RMF are
17 developed with the community.

18 Part 3: Practice Guide

19 9 Practice Guide

20 NOTE: NIST is developing a companion Practice Guide which will include additional
21 examples and practices that can assist in using the AI RMF. That Guide, which will reside
22 online only and will be updated regularly with contributions expected to come from many
23 stakeholders, will be part of the NIST AI Resource Center that is being established.