Implicit Bias for Homeownership Professionals
Susan Naimark www.naimark.org

Introductions

1. Name

2. Your role

3. What you most hope to get out of this workshop
   (in one sentence please!)

Agenda

1. Opening + introductions

2. Definitions: A shared language

3. Overview of implicit bias: What it is, how it works

4. Implicit bias in community development and homebuying

5. Debiasing strategies

Warm Up!

1. In pairs, select a photo from the photo cards

2. For the photo you selected, discuss:

   ↗ *What assumptions might be made during the homebuying process about this household and their housing needs?*

Implicit Bias

↗ We see things not as they are, we see them as we are.

- Anais Nin, Author of <u>Under a Glass Bell</u>

Let's start with some shared language

Who is most likely to be CEO?
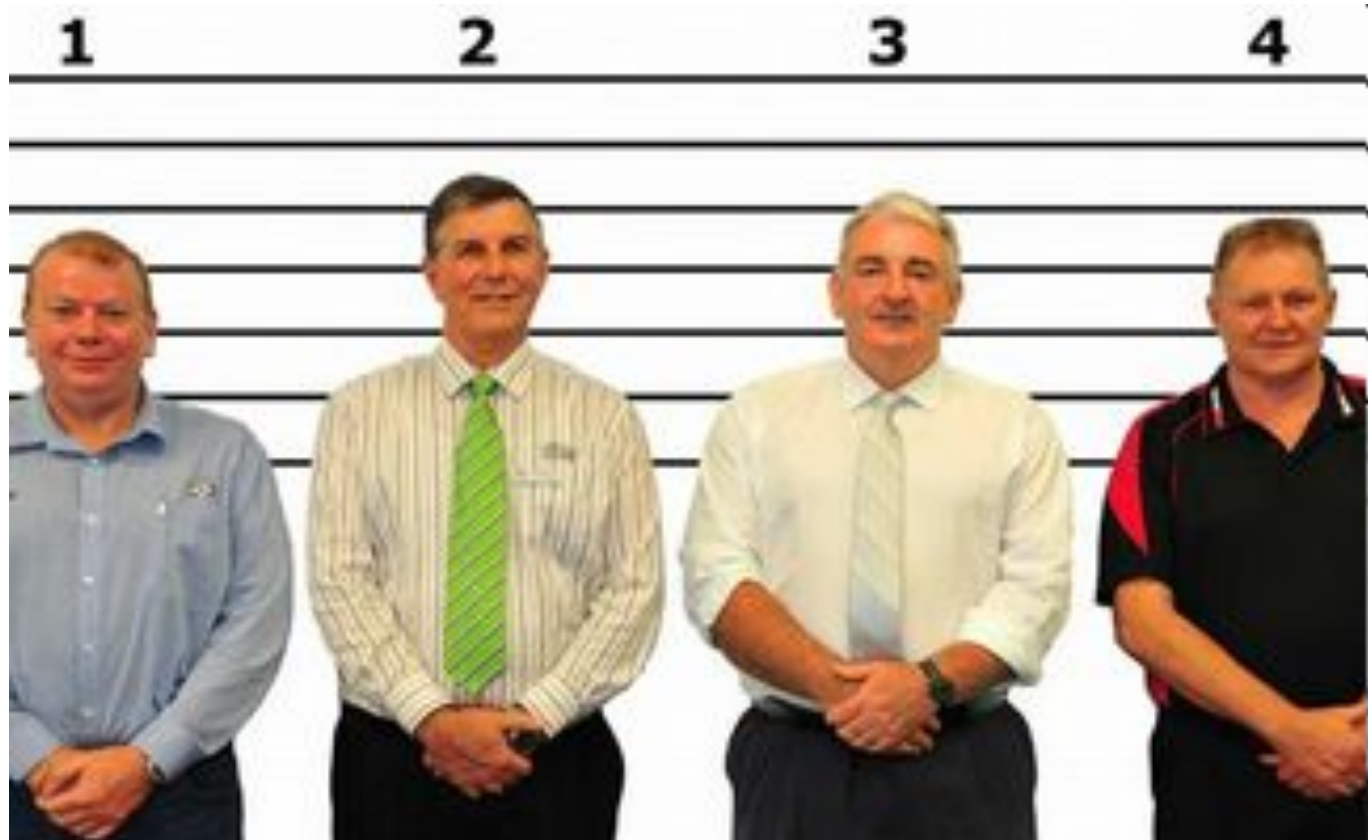
CEOs Over Six Feet Tall*
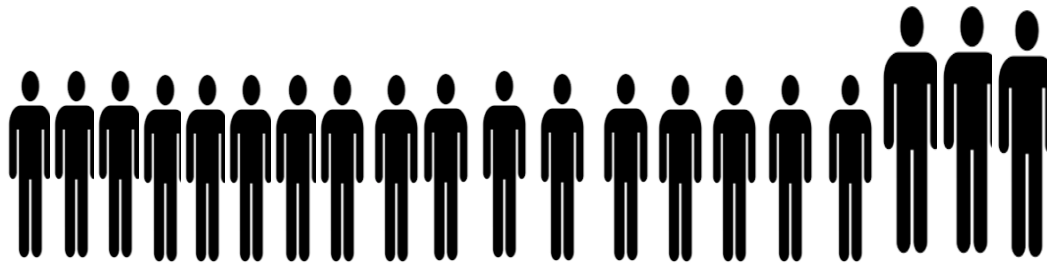
U.S. Men 15%
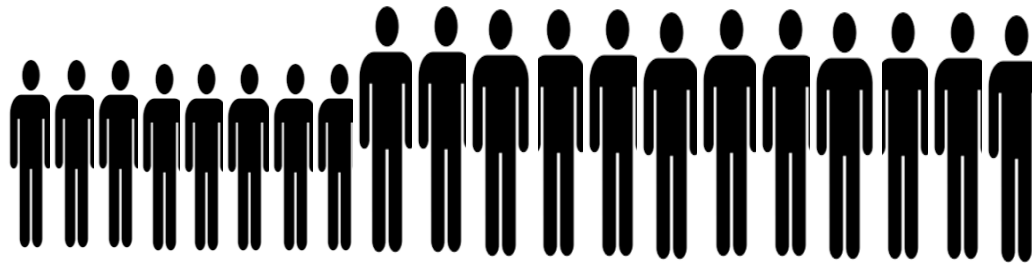
U.S. CEOs 60%

*Data from a poll of half of Fortune 500 companies

In the News

↗ *Female-named deadlier than male hurricanes because people don't respect them, study finds*
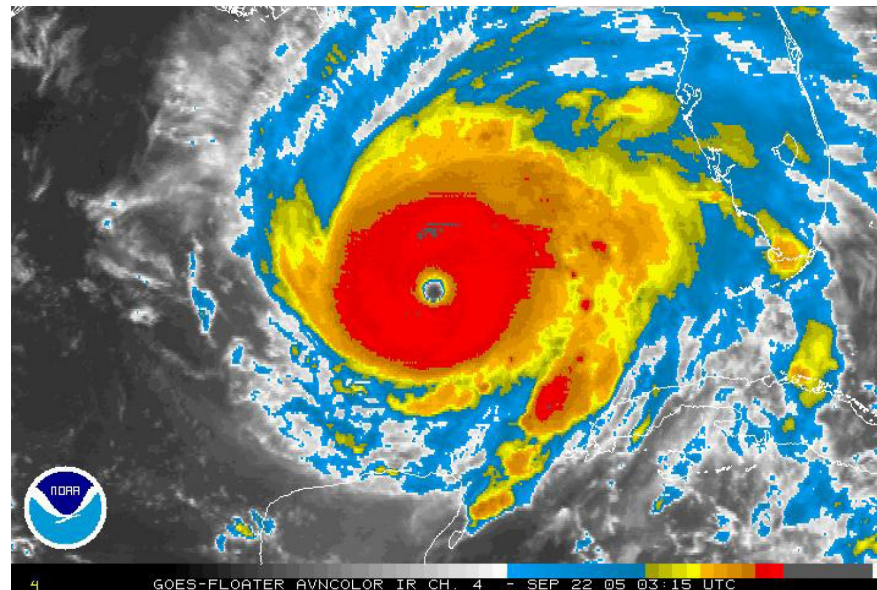
- Resarch by Kiju Jung, Sharon Shavitt, Madhu Viswanathan and Joseph M. Hilbe, published by National Academy of Sciences, 2014

Sources

Much of the information in this presentation is derived from *State of the Science: Implicit Bias Review* published annually by the Kirwan Institute for the Study of Race and Ethnicity at Ohio State University

Implicit v. Explicit Bias

The main distinction is level of awareness:

➔ Explicit biases can be consciously detected

➔ Implicit biases are unconscious associations that do not necessarily align with conscious beliefs

Our unconscious minds handle more than 99% of our information processing.

Unconscious Neural Networks

"When we are constantly exposed to certain identity groups being paired with certain characteristics, we can begin to automatically and unconsciously associate the identity with the characteristics, whether or not that association aligns with reality."

- State of the Science: Implicit Bias Review 2016

Implicit Bias: Key Attributes

ROBUST + PERVASIVE

→ We all have biases – this is a way for us to process and organize information

→ Biases strongly predict and inform our actions

→ Implicit bias, explicit bias, and institutional forces are often mutually reinforcing of long-standing societal inequities

INVOLUNTARILY ACTIVATED

→ We can monitor verbal behavior better than non-verbal, which is where prejudices "leak" out.

Implicit Bias: Key Attributes

HOW MESSAGES ARE CONVEYED: 7% = words
                                                        38% = tone
                                                        55% = body language

- Categorizing based on beliefs about a group or class of people

- Well established ideas which are programmed through culture, media and experiences

- Judgment skews towards either favorable or unfavorable assessment

How it Works

- ↗ From an early age, we all organize information into categories as a mental shortcut for making sense of the world.

- ↗ Once categories are assigned, any meaning associated with a category is activated by a person or object that falls within that category.

- ↗ Stereotypes are beliefs associated with categories of people – often learned from the wider culture.

How Implicit Bias Develops

Implicit Bias builds off of Explicit Bias

1700-1800s
- Only "free white men" allowed to vote at founding of our country
- Slavery based on belief that Blacks are sub-human, justified by eugenics
- Jim Crow perpetuates "separate but equal" by law after slavery ends

1900 –1950s
- Immigration to U.S. from all of Asia barred from 1917 to 1940s
- Redlining and restrictive covenants severely limited housing options for people of color

1950s-1970s
- Civil Rights Movement renders racial discrimination illegal
- Categories newly protected from housing discrimination: race, color, religion, national origin, sex, disability and family status

1970s-1980s
- Gains in racial and gender equity but not to full parity

1980s-present
- New era of "colorblind"
- Backslides in health, wealth, education, other measures of well-being of Blacks and Latinos compared to Whites
- Following 2001 terrorist attacks, U.S. requires special registration of men from 25 Arab, Muslim, and South Asian countries

Implicit Bias in the Workplace

↗ Leads to favoring individuals who are "one of us" or most similar to ourselves

↗ Can lead to hiring, promoting, and valuing individuals who are a cultural match rather than most qualified

↗ Likeness to ourselves associated with increased trust and respect

↗ Shows up most when we are under stress

"Across the globe there is a tremendous amount of untapped human potential due, in many instances, to unconscious bias."
- Billie Jean King

Implicit Bias in Communities

HOUSING/COMMUNITY DEVELOPMENT

"Many think that because their [housing] decisions include concrete data in the form of a numeric credit score or zip code, they are somehow immune to implicit bias . . . This assumption is not only incorrect, but it damages institutions' accountability."
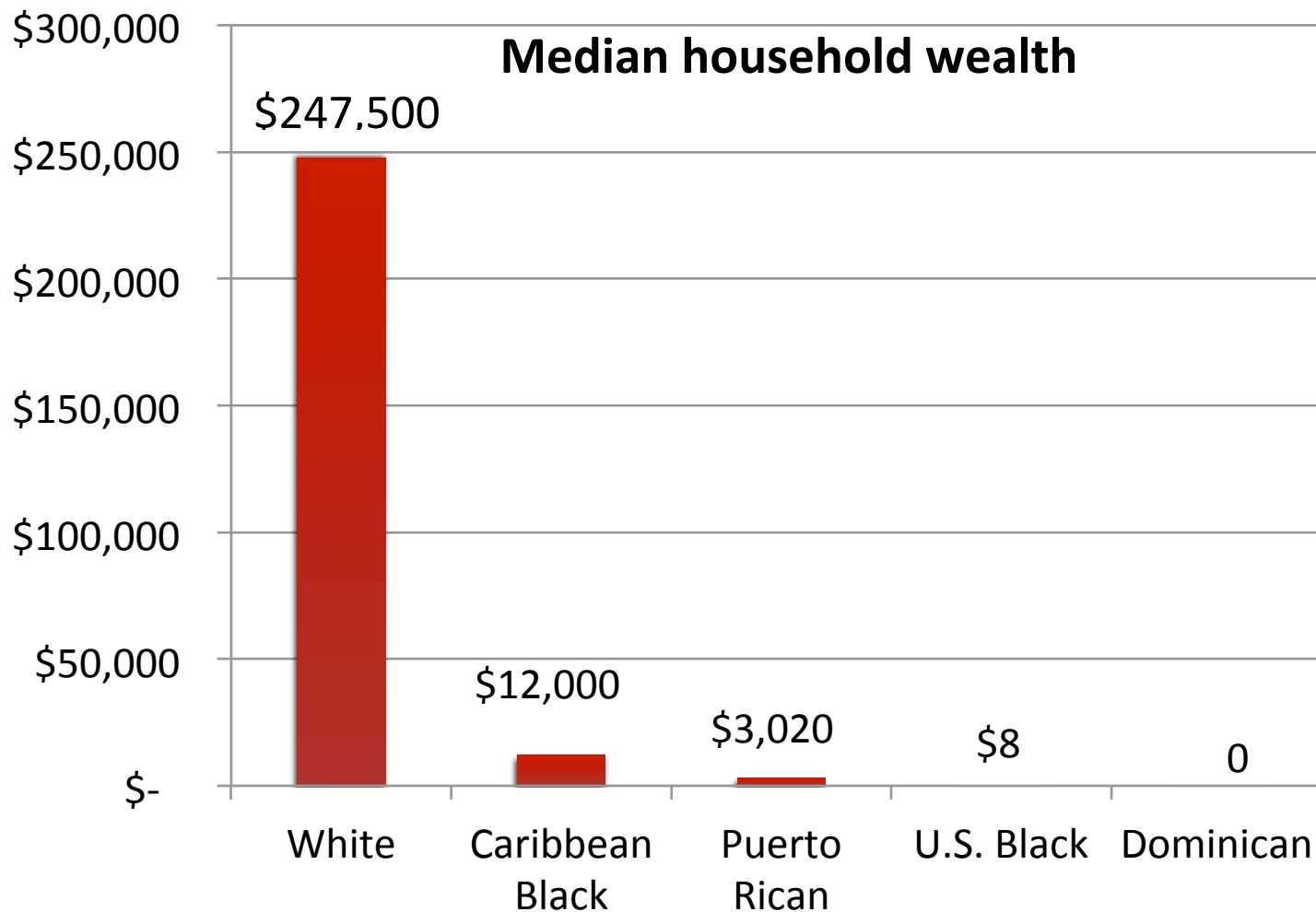
- "Chipping Away at Implicit Bias," Shelterforce

Implicit Bias in Community Development

↗ Combined forces of structural disadvantage and implicit bias shape our housing + credit markets…

  o Multi-generational impacts of racial zoning, redlining, restrictive covenants of 1910s - 1960s

↗ … Lead to racialized associations that go with poverty and wealth:

  o Black/brown space = crime + risk + disinvestment + poor services

  o White space = security + safety + investment + quality services

↗ Credit scoring models

Boston's wealth gap
"Color of Wealth" report, Federal Reserve Bank of Boston, 2015

Median household wealth

- White: $247,500
- Caribbean Black: $12,000
- Puerto Rican: $3,020
- U.S. Black: $8
- Dominican: 0

Racially loaded planning and development terms that reinforce implicit bias

↗ **BLIGHT:**

Are we talking about the place/infrastructure or the people?

↗ **INNER CITY:**

*Coded language for places where people of color have been restricted to live. Try using: **core**, **central city**, **low-income area**, **area impacted by disinvestment***

↗ **MINORITY:**

Inaccurate where any group is a majority of the population; Also implies "lesser than"

↗ **URBAN PIONEER:**

Wipes out the presence and assets of current or previous residents

(From Shelterforce, August 2017)

Time to Reflect: Think - Pair - Share

1. Take a minute for initial reactions and reflections:

   - *Is this information new to you?*

   - *What about it makes sense, or doesn't, in the context of your work?*

2. Identify some ways implicit bias might show up in your work.

Debiasing

↗ Attempting to repress biases does not work

↗ Starts with openly acknowledging one's biases and directly challenging them

↗ Involves constructing new mental associations – like breaking a bad habit

↗ Takes intention, attention, and time

↗ Results vary depending on individual's motivation and context

Debiasing Interventions

1. _Get educated_ about implicit bias

2. _Seek out relationships_ with people of different identities than you

3. _Ask for feedback_ on your actions from peers or colleagues

4. _Make time to reflect_ on your behavior and actions

5. _Think of a stereotype_ about you – builds compassion, empathy

6. Counter-stereotype training – _Retrain associations_:

   o Display images that defy negative stereotypes

   o When a stereotype surfaces in your mind, replace it with an individual who does not fit that stereotype

7. _Get to know people_ as individuals

Applying Debiasing Strategies

1. In your small group, identify a facilitator and reporter.

2. Share examples of implicit bias that show up in the homebuying process, and select one to discuss.

3. Identify at least one strategy you could use to address it.
   ➢ Refer to debiasing strategies listed on page 3 of your handouts for guidance.

4. Be prepared to report out a brief summary.

Closing Thoughts on Implicit Bias

"We didn't get conditioned overnight. It's a learning process that has to be done over a period of time, not a training that can be done in three hours."

- Gerard J. Holder, author of *Hidden Bias: How Unconscious Attitudes on Diversity Undermine Organizations and What to do about It*

"Habit is habit, and not to be flung out of the window by any man, but coaxed down-stairs one step at a time."

- Mark Twain