

## Racial Bias in Policing and Banking

### 100 million traffic stops show massive racial bias in policing

"There is [racial bias in policing](#), and a team of Stanford University researchers has erased any shadow of reasonable doubt about it. (Facts can't do much about *unreasonable* doubt.) The [Stanford Open Policing Project](#) data includes nearly 100 million police stops over six years from 50 state and municipal police departments, finding powerful evidence of bias not just in who gets stopped but in what happens next.

While "officers generally stop black drivers at higher rates than white drivers, and stop Hispanic drivers at similar or lower rates than whites," there could conceivably be multiple explanations for that. But once a driver has been stopped, black and Hispanic drivers are much more likely to be ticketed, searched, and arrested than white drivers."

**And it is NOT because dark-skinned people are more likely to be the "bad guys" as some biased bloggers assert. The searches find contraband on white drivers more often than black and Hispanic ones. It was also determined that after dark, when it is harder to distinguish a driver's skin color from a distance, the rate of stopping black drivers decreases a little.**

**The fact of discrimination are there. Try to deny them if you like, but why would you want to? Wouldn't it be better to try to find solutions-- to make the system more equal, as our ideals say that it should be?**

*-cosmic rat March 15, 2019*

## BANKS STILL DISCRIMINATE

### Barriers to homeownership still exist for people of color

The Community Reinvestment Act was supposed to fix the problem of redlining in mostly black and Hispanic areas. But banks have been using a loophole in the law. They grant mortgages to white people buying homes in these neighborhoods, but find any excuse they can to avoid lending to black and brown people.

The numbers tell the story, along with specific instances of well-qualified minority people being denied, while marginally qualified whites are approved.

This is a big reason why the average white person has 15 times the wealth of the average black person. Home ownership is the main way most people gain even a moderate amount of wealth during their lives.

**The loophole needs to be closed. Could a way be devised preventing banks from knowing the race of an applicant? Probably not. But banks must be made to justify their refusals, with criminal penalties for falsifying their reasons. Enforcement of fair housing and lending laws needs to be a high priority nationwide.**

*--cosmicrat Feb. 24 2019*