

Discriminating Risk Discriminating Risk

Guy Stuart

Discriminating Risk Discriminating Risk:

Discriminating Risk Guy Stuart, 2018-07-05 The U S home mortgage industry first formalized risk criteria in the 1920s and 1930s to determine which applicants should receive funds Over the past eighty years these formulae have become more sophisticated Guy Stuart demonstrates that the very concepts on which lenders base their decisions reflect a set of social and political values about who deserves what Stuart examines the fine line between licit choice and illicit discrimination arguing that lenders while eradicating blatantly discriminatory practices have ignored the racial and economic class biases that remain encoded in their decision processes He explains why African Americans and Latinos continue to be at a disadvantage in gaining access to loans discrimination he finds results from the interaction between the way lenders make decisions and the way they shape the social structure of the mortgage and housing markets Mortgage lenders Stuart contends are embedded in and shape a social context that can best be understood in terms of rules networks and the production of space Stuart's history of lenders risk criteria reveals that they were synthesized from rules of thumb cultural norms and untested theories In addition his interviews with real estate and lending professionals in the Chicago housing market show us how the criteria are implemented today Drawing on census and Home Mortgage Disclosure Act data for quantitative support Stuart concludes with concrete policy proposals that take into account the social structure in which lenders make decisions Risk of Discrimination in the Digital Market Sara Tommasi, 2023-10-28 The book starts with an analysis of what is new in the Digital Services Act The aim is to see whether this new Regulation is appropriate both for not halting technological innovation and for addressing the risks that technological innovation poses to society and to the people who use digital services The focal point is the risk of discrimination as people are often helpless in the face of the potential discriminations in the digital services sector In particular the book analyses how the Digital Services Act can make a concrete contribution to the protection against discrimination To this end it focuses on the responsibility of digital service providers and the fact that discrimination may also depend on the way in which algorithms and artificial intelligence systems are used Therefore a comparison is made between the Digital Services Act and the proposed Artificial Intelligence Act The comparison discloses that the risk based approach is the common thread followed by the EU in regulating the digital market The book elaborates also on the practical implications of the risk based approach Highlighting advantages and limitations leading the author to conclude that the risk based approach is the way forward only if the differences between risk and danger the limits of law and the limits of the tendency to humanise artificial intelligence systems are considered With specific reference to the risk of discrimination the need for a systemic and multi level approach is highlighted which reinforces the contribution that can be made not only by the Digital Services Act but also by more general and cross cutting legislation as those on data protection and unfair commercial practices A Short Guide to Equality Risk Tony Morden, 2017-03-02 A Short Guide to Equality Risk analyses the concepts theories and issues associated with the implementation in organisations and the service environment

of an Equality Diversity and Discrimination EDD Agenda Whether from a business political social legal or medical view the risks of failure of EDD compliance are escalating be it in terms of cost the possibility of damage to reputation or the potential for loss of government or public sector contracts Using the insights and specialised medico legal knowledge he has acquired in the course of successfully defending his own rights Tony Morden examines the subject from leadership governance management opportunity and performance oriented perspectives By using case studies and drawing on a growing body of international experience the author analyses components of an EDD Agenda equality diversity opportunity and discrimination and examines issues and dilemmas associated with implementing such an agenda He offers a strategic and performance oriented overview of the issues of leadership prioritisation management process managing architectures and the application of performance and risk management concepts Written from a scholarly perspective but in a practitioner oriented and reader friendly manner this addition to the series of short guides to business risk provides a credible strategic and implementation based overview of what is becoming a critically important politically sensitive and high risk subject Research on Discrimination, Gender Disparity, and Safety Risks in Journalism Jamil, Sadia, Coban, Barış, Ataman, Bora, Appiah-Adjei, Gifty, 2020-12-18 Today a variety of gender based threats and discrimination continue to characterize journalism Both male and female journalists are prone to online and offline threats casual stereotypes in their routine work and discrimination especially in terms of job opportunities promotion and pay scale Working in a safe and non discriminatory environment is the right of all journalists regardless of their gender The Handbook of Research on Discrimination Gender Disparity and Safety Risks in Journalism is a critical reference book that highlights equal rights in journalism to ensure the safety of women and men The book investigates the level and nature of threats both online and offline faced by journalists as well as gender discrimination in journalism Best practices and examples that can promote a safe working environment and gender equality in journalism are also presented Highlighting important themes such as online harassment sexism and gender based violence this book is ideal for journalists reporters media organizations professionals researchers academicians and students working or studying in the fields of journalism media and communications human rights and women s studies

The Oxford Handbook of Stigma, Discrimination, and Health Brenda Major, John F. Dovidio, Bruce G. Link, 2018 Stigma leads to poorer health In The Oxford Handbook of Stigma Discrimination and Health leading scholars identify stigma mechanisms that operate at multiple levels to erode the health of stigmatized individuals and collectively produce health disparities This book provides unique insights concerning the link between stigma and health across various types of stigma and groups Trust in Black America Shayla Nunnally, 2012-02-01 The more citizens trust their government the better democracy functions However African Americans have long suffered from the lack of equal protection by their government and the racial discrimination they have faced breaks down their trust in democracy Rather than promoting democracy the United States government has from its inception racially discriminated against African American citizens and other racial

groups denying them equal access to citizenship and to protection of the law Civil rights violations by ordinary citizens have also tainted social relationships between racial groups social relationships that should be meaningful for enhancing relations between citizens and the government at large Thus trust and democracy do not function in American politics the way they should in part because trust is not color blind Based on the premise that racial discrimination breaks down trust in a democracy Trust in Black America examines the effect of race on African Americans lives Shayla Nunnally analyzes public opinion data from two national surveys to provide an updated and contemporary analysis of African Americans political socialization and to explore how African Americans learn about race She argues that the uncertainty risk and unfairness of institutionalized racial discrimination has led African Americans to have a fundamentally different understanding of American race relations so much so that distrust has been the basis for which race relations have been understood by African Americans Nunnally empirically demonstrates that race and racial discrimination have broken down trust in American democracy Mortgage Lending, Racial Discrimination and Federal Policy John Goering, Ron Wienk, 2018-12-20 First published in 1997 this volume features a wealth of contributions discussing mortgage lending discrimination and the role of the FHA fair lending enforcement and the Decatur case along with the future of mortgage discrimination research This key civil rights debate in the wake of the Fair Housing Act 25 years prior is evaluated and clarified through rigorous review of fair lending research applied projects and enforcement activities to date It argues forcefully that the right to take out a mortgage to buy a home should be conditioned only upon one s credit worthiness and not on one s race or ethnic group

Genetic Discrimination Gerard Quinn, Aisling de Paor, Peter Blanck, 2014-11-20 As genetic technologies advance genetic testing may well offer the prospect of detecting the onset of future disabilities Some research also forwards that certain behavioural profiles may have a strong genetic basis such as the determination to succeed or the propensity for risk taking As this technology becomes more prevalent there is a danger that genetic information may be misused by third parties and that particular genetic profiles may be discriminated against by employers by providers of social goods and services such as insurance companies and even by educational facilities This book explores the different forms and potential uses of genetic testing Drawing together leading experts in disability law bioethics health law and a range of related fields it highlights the ethical and legal challenges arising as a result of emerging and rapidly advancing genetic science On examining transatlantic perspectives on the matter chapters in the book ask whether the US Genetic Information Nondiscrimination Act GINA is proving to be an effective tool in addressing the issue of genetic discrimination and alleviating fears of discrimination The book also reviews what insights may be gained from GINA within employment and health insurance contexts and asks how the UN Convention on the Rights of Persons with Disabilities CRPD may impact similar debates within the European Union The book focuses particularly on the legislative and policy framework in the European Union with an emphasis on the gaps in protection and the scope for specific legislative action in this area This book will be of great interest to scholars and students

of discrimination law bioethics and disability law and will be of considerable use to legal practitioners medical practitioners Insurance, Biases, Discrimination and Fairness Arthur Charpentier, 2024-05-13 This and policy makers in this area book offers an introduction to the technical foundations of discrimination and equity issues in insurance models catering to undergraduates postgraduates and practitioners It is a self-contained resource accessible to those with a basic understanding of probability and statistics Designed as both a reference guide and a means to develop fairer models the book acknowledges the complexity and ambiguity surrounding the question of discrimination in insurance In insurance proposing differentiated premiums that accurately reflect policyholders true risk termed actuarial fairness or legitimate discrimination is economically and ethically motivated However such segmentation can appear discriminatory from a legal perspective By intertwining real life examples with academic models the book incorporates diverse perspectives from philosophy social sciences economics mathematics and computer science Although discrimination has long been a subject of inquiry in economics and philosophy it has gained renewed prominence in the context of big data with an abundance of proxy variables capturing sensitive attributes and artificial intelligence or specifically machine learning techniques which often involve less interpretable black box algorithms The book distinguishes between models and data to enhance our comprehension of why a model may appear unfair It reminds us that while a model may not be inherently good or bad it is never neutral and often represents a formalization of a world seen through potentially biased data Furthermore the book equips actuaries with technical tools to quantify and mitigate potential discrimination featuring dedicated chapters that delve into these methods

Rooting Out Discrimination in Mortgage Lending United States. Congress. House. Committee on Financial Services. Subcommittee on Oversight and Investigations, 2007 Discrimination and Privacy in the Information Society Bart Custers, Toon Calders, Bart Schermer, Tal Zarsky, 2012-08-11 Vast amounts of data are nowadays collected stored and processed in an effort to assist in making a variety of administrative and governmental decisions These innovative steps considerably improve the speed effectiveness and quality of decisions Analyses are increasingly performed by data mining and profiling technologies that statistically and automatically determine patterns and trends However when such practices lead to unwanted or unjustified selections they may result in unacceptable forms of discrimination Processing vast amounts of data may lead to situations in which data controllers know many of the characteristics behaviors and whereabouts of people In some cases analysts might know more about individuals than these individuals know about themselves Judging people by their digital identities sheds a different light on our views of privacy and data protection This book discusses discrimination and privacy issues related to data mining and profiling practices It provides technological and regulatory solutions to problems which arise in these innovative contexts The book explains that common measures for mitigating privacy and discrimination such as access controls and anonymity fail to properly resolve privacy and discrimination concerns Therefore new solutions focusing on technology design transparency and accountability are called for and set forth

Perspectives on Genetic Discrimination Thomas Lemke, 2013-07-18 Over the past 15 years a series of empirical studies in different countries have shown that our increasing genetic knowledge leads to new forms of exclusion disadvantaging and stigmatization The spectrum of this genetic discrimination ranges from disadvantages at work via problems with insurance policies to difficulties with adoption agencies. The empirical studies on the problem of genetic discrimination have not gone unnoticed Since the beginning of the 1990s a series of legislative initiatives and statements both on the national level and on the part of international and supranational organizations and commissions have been put forward as ways of protecting people from genetic discrimination This is the first book to critically evaluate the empirical evidence and the theoretical usefulness of the concept of genetic discrimination It discusses the advantages and limitations of adopting the concept and offers a more complex account distinguishing between several dimensions and forms of genetic discrimination Rights and Remedies of Insurance Policyholders: Discrimination by property and casualty insurance companies United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Citizens and Shareholders Rights Handbook of Health Economics Mark V. Pauly, Thomas G. McGuire, Pedro Pita Barros, 2012-01-05 and Remedies, 1978 As a relatively new subdiscipline of economics health economics has made many contributions to areas of the main discipline such as insurance economics. This volume provides a survey of the burgeoning literature on the subject of health economics Environmental Arsenic in a Changing World Yongguan Zhu, Huaming Guo, Prosun source site de l diteur Bhattacharya, Arslan Ahmad, Jochen Bundschuh, Ravi Naidu, 2019-08-23 The Congress Arsenic in the Environment offers an international multi and interdisciplinary discussion platform for research and innovation aimed towards a holistic solution to the problem posed by the environmental toxin arsenic with significant societal impact The Congress has focused on cutting edge and breakthrough research in physical chemical toxicological medical agricultural and other specific issues on arsenic across a broader environmental realm The Biennial Congress Arsenic in the Environment was first organized in Mexico City As 2006 followed by As 2008 in Valencia Spain As 2010 in Tainan Chinese Taiwan As 2012 in Cairns Australia As 2014 in Buenos Aires Argentina and As2016 in Stockholm Sweden The 7th International Congress As2018 was held July 1 6 2018 in Beijing P R China and was entitled Environmental Arsenic in a Changing World The Congress addressed the broader context of arsenic research aligned on the following themes Theme 1 Arsenic Behaviour in Changing Environmental Media Theme 2 Arsenic in a Changing Agricultural Ecosystem Theme 3 Health Impacts of Environmental Arsenic Theme 4 Technologies for Arsenic Immobilization and Clean Water Blueprints Theme 5 Sustainable Mitigation and Management Arsenic in drinking water mainly groundwater has emerged as an issue of global health concern During last decade the presence of arsenic in rice possibly also other food of plant origins has attained increasing attention This is particularly true in the Asian countries where the use of high arsenic groundwater as source of irrigation water and drinking water has been flagged as severe health concern This has been accentuated by elevating arsenic concentrations in deep groundwater recharged from shallow

high arsenic groundwater which may have further detrimental effects on public health Notably China has been in the forefront of research on arsenic biogeochemical cycling health effects of arsenic technologies for arsenic removal and sustainable mitigation measures The Congress has attracted professionals involved in different segments of interdisciplinary research on arsenic in an open forum and strengthened relations between academia research institutions government and non governmental agencies industries and civil society organizations to share an optimal ambience for exchange of **Energy Science and Applied Technology ESAT 2016** Zhigang Fang, 2016-10-14 The 2016 International Conference on Energy Science and Applied Technology ESAT 2016 held on June 25 26 in Wuhan China aimed to provide a platform for researchers engineers and academicians as well as industrial professionals to present their research results and development activities in energy science and engineering and its applied technology. The themes presented in Energy Science and Applied Technology ESAT 2016 are Technologies in Geology Mining Oil and Gas Renewable Energy Bio Energy and Cell Technologies Energy Transfer and Conversion Materials and Chemical Technologies Environmental Engineering and Sustainable Development Electrical and Electronic Technology Power System Engineering Mechanical Manufacturing Process Engineering Control and Automation Communications and Applied Information Technologies Applied and Computational Mathematics Methods and Algorithms Optimization Network Technology and Application System Test Diagnosis Detection and Monitoring Recognition Video and Image Processing Discrimination Testing in Sensory Science Lauren Rogers, 2017-09-29 Discrimination Testing in Sensory Science A Practical Handbook is a one stop shop for practical advice and guidance on the performance and analysis of discrimination testing in sensory science The book covers all aspects of difference testing the history and origin of different methods the practicalities of setting up a difference test replications the statistics behind each test dealing with the analysis action standards and the statistical analysis of results with R The book is written by sensory science experts from both academia and industry and edited by an independent sensory scientist with over twenty years of experience in planning running and analyzing discrimination tests This is an essential text for academics in sensory and consumer science and any sensory scientist working in research and development in food home and personal care products new product development or quality control Contains practical guidance on the performance and analysis of discrimination testing in sensory and consumer science for both food and non food products Includes the latest developments in difference testing including both new methods and state of the art approaches Features extensive coverage of analysis with a variety of software systems Provides essential insight for academics in sensory and consumer science and any sensory scientist working in research and development in food home and personal care products new product development or quality control Equality, Diversity and Discrimination Kathy Daniels, Lynda Macdonald, 2005 Designed for the students taking modules in Equality and Diversity including those taking the CIPD specialist elective Managing Diversity and Equal Opportunities module this text offers a mixture of a practical focus and an academic approach to create a

balance of theory and practice Advances in Cooperative Control and Optimization Michael Hirsch, Panos M. Pardalos, Robert Murphey, Don Grundel, 2007-09-20 Across the globe the past several years have seen a tremendous increase in the role of cooperative autonomous systems The field of cooperative control and optimization has established itself as a part of many different scientific disciplines The contents of this hugely important volume which adds much to the debate on the subject are culled from papers presented at the Seventh Annual International Conference on Cooperative Control and Optimization held in Gainesville Florida in January 2007 Business Liability Risks Ethan Evans, AI, 2025-04-03 Business Liability Risks offers a comprehensive guide to navigating the multifaceted legal landscape impacting businesses today Focusing on operational financial and human capital risks the book highlights the necessity of proactive compliance programs It emphasizes that overlooking areas like workplace safety or data security can trigger significant legal and financial consequences across the entire organization Did you know that a robust compliance program isn t merely reactive but a proactive investment in a company s long term sustainability. The book progresses from foundational legal concepts to detailed examinations of each liability pillar complete with real world case studies For instance the book explores how fraudulent activities or securities violations fall under financial risks while discrimination and wage disputes fall under human capital risks It underscores that compliance should be viewed not as a cost center but as a value added function that promotes ethical conduct and risk awareness The book also emphasizes that developing and implementing effective compliance programs including risk assessments and policy development is key The book adopts a clear concise style making complex legal concepts accessible to business owners managers and compliance officers By grounding its insights in legal precedent regulatory guidelines and industry best practices Business Liability Risks equips readers with the knowledge to identify assess and mitigate their company s specific legal risks Ultimately it promotes a culture of ethical conduct and risk awareness

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