



# IMPLICIT BIAS

Invisible Influences: The Role of Implicit Bias in  
Decision-Making

ADHI Schools





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# *Understanding and Addressing Implicit Bias in Real Estate*

## Understanding Biases: The Impact on Society and Ways to Overcome Them

Biases are profoundly ingrained thought patterns that can influence our perceptions, judgments, and actions. We say they are “engrained” because they often arise from social conditioning, personal experiences, or cultural beliefs and can manifest subtly, slowly, or overtly and quickly. Unfortunately, biases can lead to discrimination, prejudice, and inequality, making understanding their origins and consequences essential to promote a more inclusive and just society.

As you delve deeper into the topic of implicit bias, it's essential to remember that having biases does not automatically make you a racist or a bad person. Biases are a natural part of the human experience and are formed through our upbringing, experiences, and exposure to societal norms and cultural influences. They are mental shortcuts that help us process information and navigate the world more efficiently.

Considering that biases are deeply ingrained thought patterns that can influence our perceptions, judgments, and actions, it becomes clear why addressing these biases is especially important for real estate professionals.

It's essential to recognize that everyone has biases regardless of their background. The key is to become aware of these biases and actively work toward addressing them. Acknowledging and confronting our implicit biases is essential in personal growth and fostering a more inclusive and empathetic mindset.

Recognizing and addressing biases is an ongoing journey, and nobody is perfect. Challenging and changing ingrained thought patterns takes time, effort, and, most importantly, self-reflection. By engaging with the contents of this book, you are taking a crucial step in becoming more self-aware and working toward positive change.

So, as you explore the concept of implicit bias, approach it with an open mind and a compassionate attitude toward yourself. Understand that having biases does not define your entire character; instead, it presents an opportunity for self-improvement and growth. By embracing this journey, you can create a more inclusive, equitable, and understanding society for everyone.

Real estate agents are crucial in helping people find suitable housing, a fundamental aspect of their lives. Biases, whether conscious or unconscious, can significantly impact how real estate agents interact with clients, ultimately affecting the clients' housing options and perpetuating discrimination, prejudice, and inequality in the housing market.

As professionals catering to a diverse clientele with varying needs, real estate agents must be aware of their biases and work actively to mitigate their influence. By doing so, they can ensure equitable services to all clients, regardless of their race, ethnicity, gender, religion, sexual orientation, or socioeconomic background. This is particularly important considering the historical context of housing discrimination and segregation, which has had lasting effects on communities.

Furthermore, real estate agents are often responsible for shaping communities by influencing where people choose to live. Biased decision-making can perpetuate residential segregation, limiting opportunities for diverse neighborhoods to thrive and reinforcing existing social inequalities. By addressing their biases, real estate agents can foster more inclusive communities and contribute to breaking down barriers that have historically divided society.

Understanding and addressing biases are paramount for real estate agents, as it directly impacts their clients' housing opportunities, shape inclusive communities, and can influence their professional success. Real estate professionals can help promote a more inclusive and just society by acknowledging and combating biases.

Lastly, real estate professionals who actively reduce their biases and promote inclusivity can enhance their professional reputation and attract a broader range of clients. In a competitive market, demonstrating cultural competence and a commitment to equity can distinguish agents from their competitors and contribute to long-term success in the industry.

# *Types of Biases*



## Implicit vs. Explicit Bias

Implicit and explicit biases are different in terms of their awareness and expression:

**Implicit Bias:** These biases are unconscious and automatic, meaning people are often unaware of them. They are deeply ingrained thought patterns influenced by upbringing, culture, or personal experiences. Implicit biases can influence perceptions, judgments, and actions without realizing them, potentially leading to unintended discrimination or unfair treatment.

**Explicit Bias:** These biases are conscious and deliberate. People are aware of their beliefs and openly express them. Explicit biases involve intentional thoughts, feelings, or attitudes towards specific individuals or groups based on characteristics such as race, gender, age, or disability. Because they are conscious, people with explicit biases may actively discriminate or mistreat others based on these beliefs.

In summary, the main difference between implicit and explicit biases lies in the level of awareness and intention. Implicit biases are unconscious and unintentional, while explicit biases are conscious and deliberate.

**Examples of implicit bias:** One might unconsciously associate women with caregiving roles, even if they consciously believe in gender equality.

Another person might unconsciously assume that older individuals are less capable in the workplace, even if they consciously believe in equal opportunities for all ages. This can lead to discrimination against older job applicants or employees, even when the person making the decision is unaware of their bias.

### Example:

Imagine a bustling city with a successful real estate agent named Sandra. She had

built a solid reputation in her community for being knowledgeable and efficient in her work. However, unbeknownst to her, she harbored an implicit bias that would affect her professional decisions.

One day, she received a call from a young couple, James and Karen, looking to purchase their first home. They had been pre-approved for a mortgage and were eager to explore the market. Sandra met with them to discuss their preferences and budget. They strongly desired to live in a diverse neighborhood with good schools and parks.

As Sandra prepared a list of potential properties, her implicit bias subtly influenced her choices. Although she consciously believed in promoting diverse neighborhoods and equal opportunity, she unconsciously associated certain ethnicities with lower property values and higher crime rates. This led her to avoid showing James and Karen homes in areas with higher concentrations of those ethnic groups.

During their home search, James and Karen noticed a pattern in the neighborhoods they were being shown. They felt that the homes they visited were less diverse than they had hoped. Concerned, they did independent research and discovered several properties in more diverse areas that met their criteria.

When they asked Sandra about these properties, she initially hesitated but agreed to show them the homes. As they visited the new neighborhoods, James and Karen found a charming house in a diverse community they fell in love with. They decided to make an offer and thanked Sandra for her help.

This experience prompted Sandra to reflect on her actions and confront her implicit biases. She realized that her unconscious assumptions had guided her choices and limited her clients' options. Determined to change, she enrolled in workshops on fair housing practices and sought to educate herself on the impact of implicit bias in her profession.

Through self-awareness and education, Sandra became a more inclusive real estate agent, ensuring that her clients received a full range of options, regardless of her unconscious biases. This transformation not only improved her relationships with clients but also contributed to fostering diversity and equal opportunities within her community.

### What are other examples of implicit bias?

**Neighborhood assumptions:** A real estate agent might assume that a young, single professional would prefer to live in a trendy urban neighborhood. In contrast, a family with children would select a suburban area with good schools. These assumptions may lead the agent to show different properties to clients based on their implicit biases rather than allowing them to make their own choices.

**Safety concerns:** An agent might implicitly assume that a single woman would prefer a higher-floor apartment in a building due to perceived safety concerns, even if the woman has not expressed any preferences about floor level or safety.

**Language and cultural assumptions:** An agent may assume that a client who speaks a language other than English would prefer to live in a neighborhood with a high concentration of speakers of that language, even if the client has not expressed any preferences about neighborhood demographics.

**Age-related assumptions:** An agent might assume that an older client would prefer a single-story home without stairs, even if the client has not expressed any preferences about the home's layout or accessibility.

**Family size assumptions:** An agent might assume that a couple from a specific ethnic or cultural background would prefer a larger home with more bedrooms, even if the couple has not expressed any preferences about the house size.

These examples demonstrate how implicit bias can unintentionally lead to discriminatory practices in real estate, limiting the housing options available to

potential buyers or renters based on their protected characteristics. Real estate professionals should be aware of their implicit biases and take steps to ensure they treat all clients fairly and provide equal housing opportunities.

### Importance of addressing implicit bias in real estate

#### Who cares about implicit bias?

You may hold this position somewhere in the back (or front) of your mind. If we all have implicit biases anyway, what's the point of trying to confront them?

# ***The Impact of Biases on Society***



**Biases can have far-reaching consequences for individuals and society as a whole. Some of the most significant impacts include:**

**Discrimination:** Biases can lead to discriminatory behavior, resulting in unfair treatment of individuals based on their membership in a specific social group. This can manifest in various forms, such as racial, gender, or age-based discrimination, and can occur in areas like housing, employment, and education.

**Stereotyping:** Biases often perpetuate harmful stereotypes and oversimplified and generalized ideas about specific groups. These stereotypes can shape our expectations and judgments of individuals, leading to prejudice and discrimination.

**Social Inequality:** Biases can contribute to social inequality by reinforcing power imbalances and perpetuating systems of privilege and oppression. For example, gender biases can result in unequal pay and fewer opportunities for career advancement, while racial biases can lead to disparities in education, housing, and access to resources.

### Strategies for Overcoming Biases

**Self-awareness:** Developing self-awareness is the first step in overcoming biases. This involves recognizing and reflecting on our thoughts, feelings, and behaviors and acknowledging the existence of biases within ourselves.

**Education:** Learning about different cultures, social groups, and perspectives can help challenge and dismantle stereotypes and biases. Exposure to diverse ideas and experiences can foster empathy and understanding and allow us to develop more inclusive attitudes.

**Challenging Stereotypes with Positive Associations:** Actively associating positive qualities and achievements with members of stereotyped groups can help to counteract negative assumptions and generalizations. By celebrating the successes and contributions of individuals from diverse backgrounds, we can help to dismantle harmful stereotypes.

**Mindfulness and Intentionality:** Being mindful of our thoughts and actions can help us to recognize and counteract biases in real-time. By intentionally challenging our preconceived notions and considering alternative perspectives, the real estate professional can work to overcome biases and promote more equitable treatment of others.

Understanding biases is crucial for promoting a more inclusive and just society. By acknowledging the existence of biases and actively working to overcome them, we can help to dismantle harmful stereotypes and counteract the negative impacts of discrimination and prejudice. Fostering self-awareness, education, and mindfulness will empower us to create a more equitable and understanding world for all.

**Explicit Bias:** Explicit biases are conscious beliefs or attitudes about specific groups or individuals based on their membership in a particular social category. These biases can lead to intentional acts of discrimination and prejudice. For example, someone might consciously believe that people of a certain ethnicity are inherently more capable or less intelligent.

For example, imagine a small suburban town where a prominent real estate agency has been operating for generations. The agency had a longstanding reputation for helping families find their dream homes. Mr. Thompson, the agency's owner, was a well-known figure in the community and had been involved in the real estate business for decades.

One sunny afternoon, a young couple named Maya and Raj entered the agency, excited to purchase their first home. The couple had recently moved to town after Raj received a promotion at his job, and they were eager to settle down and start a family.

Mr. Thompson greeted Maya and Raj with a smile but was immediately hesitant upon learning that the couple was of South Asian descent. Unfortunately, Mr. Thompson held explicit biases against people from this background, believing them to be less trustworthy and incapable of maintaining a beautiful home.

Despite his prejudices, Mr. Thompson agreed to work with the couple, but he consciously decided only to show them properties in less desirable areas of town. He believed these neighborhoods were more suitable for people of their ethnicity, disregarding the couple's preferences and financial capabilities.

Maya and Raj quickly noticed Mr. Thompson's behavior and grew increasingly frustrated by the limited options he presented to them. They knew they were being subjected to explicit bias and confronted Mr. Thompson.

Upon hearing their concerns, Mr. Thompson was initially defensive, but he eventually realized the harm his explicit biases were causing. He acknowledged the unfair treatment he had shown to Maya and Raj and vowed to change his ways.

Determined to make amends, Mr. Thompson dedicated himself to finding the perfect home for the couple, regardless of their ethnicity. He showed them properties in various neighborhoods, ultimately helping them find a beautiful home that met all their needs.

This story highlights the damaging effects of explicit biases in the real estate industry. When professionals allow their prejudices to dictate their actions, they harm their clients and perpetuate discrimination and inequality. Real estate

professionals can create a more inclusive and equitable environment for all clients by acknowledging and addressing their explicit biases.

**Confirmation Bias:** Confirmation bias is the tendency to find, interpret, and remember information in a way that confirms our preexisting beliefs or hypotheses. This bias can reinforce stereotypes and discriminatory attitudes by leading us to ignore or discount evidence that contradicts our preconceived notions.

In a bustling city, a real estate agent named Sarah worked in the industry for several years. She was known for her keen ability to find the perfect properties for her clients. However, Sarah was also susceptible to confirmation bias, sometimes clouding her professional judgment.

One day, Sarah was approached by a single mother named Lisa, who was looking for a new home for herself and her young son. Lisa had a stable job and a strong credit history but was operating on a tight budget. Sarah, who had formed the belief that single mothers often struggled to make ends meet and maintain their homes, allowed her confirmation bias to influence her approach.

As Sarah began searching for properties for Lisa, she focused on finding homes that fit her preconceived notion of what a single mother could afford. She overlooked properties within Lisa's budget but in more desirable neighborhoods, believing that Lisa would inevitably need help to keep up with mortgage payments and property maintenance.

During their search, Lisa noticed that the homes Sarah showed her needed to (<- didn't) match her preferences or budget. She began questioning Sarah's choices and asked why she wasn't being shown other more suitable properties.

Sarah, initially defensive, soon realized that she had allowed her confirmation bias to guide her actions. By seeking out and focusing on information that confirmed

her preconceived ideas about single mothers, she inadvertently limited Lisa's options and reinforced harmful stereotypes.

Recognizing her mistake, Sarah apologized to Lisa and committed to finding her the perfect home without allowing her confirmation bias to interfere. She showed Lisa various properties in various neighborhoods, ultimately helping her secure a beautiful home that met all her needs and budget requirements.

This story highlights the impact of confirmation bias in the real estate industry. By seeking out and interpreting information in a way that confirms our preexisting beliefs, we can unintentionally perpetuate stereotypes and discrimination. To create a more inclusive environment, real estate professionals must actively challenge their confirmation bias and ensure they provide equal opportunities to all clients.



# *Implicit Association Test (IAT)*

## History of Society Recognizing Implicit Biases

While the concept of implicit bias gained significant attention with the development of the Implicit Association Test (IAT) in the late 1990s, the recognition of unconscious prejudice can be traced back to even earlier works in social psychology. One example is the work of psychologist Gordon Allport, who published "The Nature of Prejudice" in 1954. Allport explored the psychological roots of discrimination, prejudice, and stereotypes in this seminal book.

Allport acknowledged the existence of explicit and implicit forms of prejudice, referring to them as "personal prejudice" and "group prejudice." He recognized that people might hold unconscious biases towards certain social groups even if they were unaware of these attitudes or did not explicitly endorse them. This recognition is an early example of society acknowledging implicit bias.

Another prime illustration is the "contact hypothesis" introduced by Allport in the same publication. This hypothesis suggests that positive intergroup contact can help reduce implicit biases and prejudices by promoting understanding and empathy between individuals from different social groups. A quick example of the contact hypothesis is a workplace team-building event where employees from diverse backgrounds collaborate on a project. By working together, sharing experiences, and overcoming challenges, they foster understanding and empathy, which can help reduce implicit biases and prejudices among the team members. The contact hypothesis laid the groundwork for many subsequent studies examining the role of intergroup contact in reducing implicit biases.

In the following decades, social psychologists continued to study the cognitive processes underlying stereotypes and prejudice, eventually developing the IAT and the wider recognition of implicit biases in society.

## Overview of the IAT

The IAT was made by scientists Anthony Greenwald, Debbie McGhee, and Jordan Schwartz in the late 1990s. Its goal is to find hidden biases by looking at how strongly people connect different ideas (like race, gender, or age) with good or bad feelings. In the test, people have to quickly and correctly sort words or pictures into groups using computer keys.

The test is a psychological assessment tool to measure an individual's implicit biases or attitudes toward various social groups, concepts, or objects. As we have already discussed, implicit biases are unconscious associations that people form, which can influence their perceptions, judgments, and behaviors without conscious awareness.

The IAT is based on the principle that people are quicker to respond to paired concepts that they associate closely compared to concepts that are less strongly linked in their minds. For instance, if an individual has a strong implicit bias associating women with caregiving roles, they will be faster to categorize stimuli when “women” and “caregiving” are paired together, compared to when “women” and “career” are paired.

The IAT has been widely used in social psychology research to study implicit biases related to race, gender, sexuality, and other social categories. While it is not a perfect measure, it has helped to shed light on the prevalence of unconscious biases and their potential impact on decision-making and behavior in various domains, including education, healthcare, and the workplace. It is essential to note that the IAT results should be interpreted cautiously and considered part of a broader understanding of an individual's attitudes and beliefs.

## How IATs work

The Implicit Association Test (IAT) works by measuring the response times of participants as they perform categorization tasks, which involve pairing different

concepts (e.g., race, gender, age) with attributes (e.g., positive, negative). The test is based on the principle that people are quicker to respond to paired concepts they closely associate with than concepts less strongly linked in their minds. The difference in response times can reveal the strength of implicit biases or attitudes.

Here's a step-by-step overview of how a typical IAT works:

**Introduction and instructions:** Participants are instructed to complete the test, usually administered on a computer.

**Initial practice tasks:** Participants are asked to sort words or images into categories (e.g., "male" or "female" for a gender IAT) using designated computer keys. This helps familiarize them with the procedure and the response keys.

**Attribute pairing:** Participants are then asked to sort words or images related to attributes (e.g., "positive" or "negative") using the same response keys. This stage helps establish the association between the response keys and the attribute categories.

**Combined categorization tasks:** Participants are asked to sort concepts and attribute stimuli using the same response keys. For example, in an IAT about racial views, participants might be asked to sort images of Black and White individuals with positive and negative words. The combination of concept and attribute categories varies across different blocks of trials. In one block, "Black" and "positive" might share a response key, while "White" and "negative" share the other. In another block, the pairings would be reversed ("Black" and "negative" vs. "White" and "positive").

**Response time measurement:** The response times for each trial are recorded, and the difference in response times between the different pairing blocks is calculated. Faster response times for one pairing compared to the other indicate a stronger implicit association between the concept and the attribute.

**Data analysis and interpretation:** The results are analyzed to determine the strength and direction of the participant's implicit bias. The IAT score is typically calculated using a standardized metric called the D-score, which considers both the response times and the error rates.

It is important to note that the IAT is just one tool for measuring implicit biases, and its results should be interpreted cautiously. The test can be sensitive to various factors, such as the participant's mood or fatigue, and may not provide a comprehensive picture of an individual's attitudes and beliefs. Nevertheless, the IAT has been instrumental in advancing our understanding of implicit biases and their potential impact on behavior and decision-making across various domains.

### Appropriate use of IATs

While the Implicit Association Test (IAT) has proven valuable for identifying and understanding implicit biases in various domains, it is important to use it appropriately, especially in professional contexts like real estate sales. Here are some appropriate uses of the IAT for real estate professionals.

**Self-awareness:** Real estate agents can take the IAT to gain insight into their implicit biases. By becoming aware of unconscious associations they may hold, agents can take steps to challenge and mitigate these biases, ultimately providing more equitable services to their clients.

**Training and education:** The IAT can be incorporated into anti-bias or diversity training programs for real estate professionals. By understanding the concept of implicit bias and seeing how it may be present in their thinking, agents can better appreciate the importance of addressing biases and fostering an inclusive work environment.

**Identifying areas for improvement:** The IAT results help real estate professionals



identify areas where they may need to work on their biases. For example, suppose an agent discovers they have a strong implicit bias related to race or income. In that case, they can focus on developing strategies to counteract these biases in their professional interactions.

**Monitoring progress:** Real estate professionals can take the IAT periodically to track changes in their implicit biases over time. This can help them evaluate the effectiveness of their efforts to address biases and adjust their strategies as needed.

However, it is crucial to remember that the IAT should not be used as a standalone diagnostic tool for determining an individual's attitudes, nor should it be used to make employment decisions or assess job performance. The IAT results should be part of a broader understanding of an individual's attitudes and beliefs. They should be combined with other evidence and self-reflection to guide professional development and anti-bias efforts.

Maintaining confidentiality and respecting individuals' privacy when using the IAT in professional settings is also essential. Real estate professionals should be informed about the purpose of the test, its limitations, and how the results will be used to ensure informed consent and avoid potential harm.

***Challenging  
stereotypes with  
positive associations***

Challenging stereotypes with positive associations is an effective way to counteract both implicit and explicit biases. Stereotypes are oversimplified ideas about specific groups of people based on their membership in a particular social category. These stereotypes often result in unfounded assumptions, generalizations, and discrimination.

By consciously associating positive qualities with members of stereotyped groups, we can help rewire our thought patterns and break down harmful biases.

In the context of bias, challenging stereotypes with positive associations involves recognizing and celebrating the positive qualities, achievements, and contributions of individuals belonging to traditionally marginalized or stereotyped groups. This process helps to dismantle preconceived notions and encourages a more balanced and nuanced understanding of these individuals and their communities.

## Here are a few ways to challenge stereotypes with positive associations:

**Exposure to positive role models:** Introducing people to positive role models from diverse backgrounds can help counter negative stereotypes. For example, learning about successful scientists, artists, or business leaders from underrepresented communities can challenge preconceived notions about their capabilities or potential.

This exposure can inspire admiration and respect for these individuals and, in turn, change perceptions about the groups they belong to.

**Sharing positive stories and experiences:** Sharing personal stories or experiences highlighting the positive qualities of individuals from marginalized or stereotyped groups can challenge existing biases. We can promote a more balanced understanding of their character and capabilities by showcasing these individuals'

kindness, resilience, or accomplishments.

**Engaging in inclusive dialogues:** Talking about the unique experiences and ideas of people from different backgrounds helps us break down stereotypes. We learn about the good things different communities bring when we have friendly and honest talks about diversity and getting along. This way, we get to understand and value each other more.

**Consciously challenging biases:** To challenge stereotypes effectively, we must be aware of our biases and actively work to counteract them. One way to do this is by consciously associating positive qualities with members of stereotyped groups when we encounter them. For example, when interacting with someone from a particular social group, we can remind ourselves of other individuals' positive qualities or accomplishments. This mental practice can rewire our thought patterns and promote a more equitable and inclusive mindset.

In summary, challenging stereotypes with positive associations is a powerful tool for reducing biases and promoting a more inclusive and equitable society. By exposing ourselves to positive role models, sharing uplifting stories, engaging in inclusive dialogues, and consciously challenging our biases, we can help dismantle harmful stereotypes and build a more just and understanding world.

Individuation

### Giving individuality to group members

Giving individuality to group members is an effective way to counteract both implicit and explicit biases. This strategy involves recognizing and treating each person as unique rather than making assumptions based on their membership in a particular social group. By doing so, we can break down stereotypes, appreciate the diversity of experiences and perspectives within a group, and ultimately promote a more inclusive and equitable environment.

### Example 1: Workplace Diversity

Employees may come from various cultural, racial, and social backgrounds in a workplace setting. Managers and colleagues may have implicit or explicit biases that can influence their interactions with and perceptions of others. By giving individuality to each team member, management can ensure that each employee's unique qualities, experiences, and perspectives are valued and considered.

For instance, instead of assuming that all members of a particular racial or ethnic groups share the same cultural practices or beliefs, managers can take the time to get to know each employee individually. This process could involve conducting one-on-one meetings, organizing team-building activities, or creating opportunities for employees to share their personal stories and experiences. Such practices can help break down stereotypes, reduce biases, and foster a more inclusive work environment.

### Example 2: Education

The fact that training on implicit bias is a requirement to obtain and keep a real estate license is a step in the right direction in educating the real estate community on the importance of understanding bias.

In an educational setting, teachers and students may have implicit or explicit biases based on race, ethnicity, gender, or socioeconomic status. Giving individuality to group members in this context means recognizing and valuing each student as unique, with their strengths, weaknesses, and learning styles. For example, a teacher might have a diverse classroom with students from various cultural and socioeconomic backgrounds. Instead of assuming that all students from a particular group will have similar academic abilities or needs, the teacher can take the time to understand each student's unique learning style and tailor their teaching methods accordingly.



This could involve using differentiated instruction techniques, providing additional support or resources for students who need it, and celebrating the diverse experiences and perspectives each student brings to the classroom. By giving individuality to each student, teachers can help break down stereotypes, reduce biases, and promote a more inclusive and equitable learning environment.

### Anti-Bias Training for Real Estate Professionals

In real estate, professionals must be aware of and challenge their biases, stereotypes, and cultural assumptions to ensure they provide equitable services to all clients. Stereotypes and cultural beliefs are preconceived ideas about certain groups of people based on oversimplified generalizations or misconceptions. They may be rooted in historical, social, or cultural contexts and can negatively influence how real estate professionals interact with clients, leading to discrimination or unequal treatment.

One of the first steps in addressing these biases is recognizing their existence and understanding their impact on decision-making. Real estate professionals must examine their beliefs and be willing to challenge them, even if they may not be consciously aware of such biases. For example, a real estate agent might unconsciously associate lower-income neighborhoods with crime, leading them to steer clients away from these areas. By examining this stereotype and recognizing its inaccuracy, the agent can work to provide a more accurate and fair service to their clients.

Cultural assumptions can also create barriers in the real estate industry. Professionals who are not familiar with or sensitive to diverse clients' cultural practices, values, and preferences may unintentionally perpetuate discrimination or unequal treatment. For example, a real estate professional might assume that a Muslim family would not be interested in a house near a church or that a Latino family would prefer a Spanish-speaking agent. These assumptions can limit the

range of options presented to clients and inadvertently perpetuate discriminatory practices.

Real estate professionals must continuously self-reflect, open dialogue, and education to address these issues. Anti-bias training can help agents develop an awareness of their biases and stereotypes and strategies for overcoming them. Real estate professionals can work together to create an equitable and just industry for all by fostering a culture of inclusivity and embracing diversity.

# *Steering*

One notable lawsuit involving the fair housing concept of steering is the United States vs. a North Carolina real estate broker.

In this case, the United States filed a complaint against a real estate company and one of its agents, alleging that they engaged in steering based on race. The lawsuit claimed that the defendants steered African-American homebuyers away from predominantly white neighborhoods and into largely African-American neighborhoods. In contrast, they steered white homebuyers away from predominantly African-American communities and into primarily white areas. This behavior violated the Fair Housing Act, which prohibits discrimination in housing based on race, color, religion, sex, familial status, national origin, and disability.

The case was settled in 2007, with the defendants agreeing to pay \$50,000 in monetary damages to the aggrieved persons and implement new policies and procedures to ensure compliance with the Fair Housing Act. The settlement also required the defendants to undergo fair housing training, conduct regular self-testing, and submit periodic reports to the United States.

This case is a powerful example of the legal system's role in addressing and combating discriminatory practices like steering in the housing market. By holding the real estate company and its agent accountable for their actions, the settlement highlighted the importance of upholding the principles of the Fair Housing Act and ensuring equal opportunity in housing for all individuals, regardless of race, color, religion, sex, familial status, national origin, or disability. This case not only provided financial restitution to the victims but also emphasized the need for education, policy implementation, and continuous monitoring to prevent future instances of discrimination. Through such measures, we can continue to work toward a just society where everyone has an equal chance to secure their dream home, free from prejudice and discrimination.

## Buyer Love Letters

In the competitive world of real estate, buyers often use various tactics to gain an advantage over others. One such method is writing heartfelt personal letters, known as buyer love letters, to the seller. However, these letters have recently been scrutinized as they may inadvertently lead to fair housing violations. We should discuss the key points and concerns associated with buyer love letters and provides tips for real estate professionals to handle these letters responsibly.

### The Issue with Buyer Love Letters

Buyer love letters have been a common practice to win over sellers by expressing their emotional connection to a property. However, REALTOR © associations nationwide discourage their use due to the risk of violating fair housing laws.

Buyer love letters often include personal details that may reference protected classes under the Fair Housing Act or state and local fair housing laws, such as race, color, religion, sex, disability, familial status, or national origin. When sellers make decisions based on information about these protected classes, they risk violating fair housing laws, even if unintentional.

Sending photos or videos with these letters can exacerbate the issue, as they reveal who will live in the house, which should be separate from the seller's decision-making process.

According to Alexia Smokler, NAR's director of fair housing policy and programs, when a buyer writes a love letter revealing their race, religion, national origin, or other protected categories, the seller chooses the offer based on that information the seller could be violating law. For this reason, real estate professionals are encouraged to exercise caution to avoid introducing intentional or unintentional bias into the transaction.

In fact, the standard listing agreement has a section where the seller can choose whether or not they want their broker to show them these letters, and the default position is that the seller *does not* want to see them. Suppose the seller selects the option where they do want to be presented with them. In that case, the broker will remind the seller not to use any protected information when deciding and to ask a lawyer for help if needed. The seller also agrees to think about offers in a fair way and not violate fair housing laws.

## Tips for Tackling Buyer Love Letters

**Educate your clients:** Inform clients about fair housing laws and the potential pitfalls of buyer love letters. This will help them understand the risks involved and make informed decisions.

**Establish a policy:** Inform clients that you will not deliver buyer love letters and advise others that no buyer love letters will be accepted as part of the MLS listing (if that option was chosen), as suggested by NAR.

**Share credit scores:** Instead of a letter, encourage buyers to share their credit scores with the prequalification letter to demonstrate their qualifications and financial stability.

**Make a competitive offer:** It's about something other than the price; sellers may have different priorities, such as closing quickly. Encourage buyers to find out what the seller is looking for from the listing agent and make an offer that caters to those needs.

**Focus on objective criteria:** Remind sellers that their decision to accept or reject an offer should be based solely on objective criteria.



**Document offers:** Listing agents should document all offers received and the seller's objective reason for accepting an offer, as Charlie Lee, NAR's senior counsel and director of legal affairs, recommended.

As the real estate market evolves, so do buyers and sellers' strategies. Buyer love letters, though a popular tactic in the past, now present potential fair housing risks.

***Other risks and  
biases:***

**Affinity Bias:** In a real estate office, a manager named John assigned leads to agents. John had a strong affinity for people who shared his love for golf. Consequently, he would often give the most lucrative leads to agents who he knew shared this interest, unintentionally neglecting other capable agents who didn't share his passion for golf. This affinity bias led to an unequal distribution of opportunities within the office.

**Halo Effect:** A real estate agent named Susan worked with a charming, well-dressed client named Mark. Due to Mark's friendly demeanor and polished appearance, Susan believed he was an ideal tenant and assumed he would have no issues maintaining the property and paying rent on time. However, Susan's halo effect led her to overlook crucial red flags, such as Mark's poor credit score and history of late rent payments.

**Perception Bias:** Brian, an experienced real estate agent, had developed stereotypes about young, first-time homebuyers, believing they were indecisive and likely to back out of deals. When working with younger clients, Brian's perception bias led him to invest less time and effort in understanding their needs, instead focusing on clients he perceived to be more serious buyers. As a result, Brian missed out on potential sales, and his younger clients felt underserved.

**Confirmation Bias:** Real estate agent Emma had a preconceived notion that homes in a specific neighborhood were challenging to sell due to their proximity to a busy road. When she took on a listing in that area, she unconsciously sought information that confirmed her belief, such as negative feedback from potential buyers about the noise level. This confirmation bias led Emma to put less effort into marketing the property and negatively impacted the sale.

**Group Thinks:** In a real estate agency, agents discussed strategies for reaching new clients. Most agents believed traditional marketing methods, such as print ads and direct mail, were the most effective. A new agent, Lisa, had a different

opinion and believed that focusing on digital marketing would yield better results. However, due to groupthink, Lisa held back her opinion and conformed to the group's consensus, even though her insights could have benefited the agency's marketing efforts.

# *State and Federal Fair Housing Laws*

## 1. Fair Housing laws pertaining to anti-discrimination

Federal and state laws have been enacted to protect individuals from discrimination in housing. Here is an overview of key federal Fair Housing laws and California state laws pertaining to anti-discrimination:

### Federal Fair Housing Laws:

**Fair Housing Act (Title VIII of the Civil Rights Act of 1968):** The Fair Housing Act is the primary federal law that prohibits discrimination in the sale, rental, and financing of housing based on race, color, religion, sex, or national origin. The Act also makes it illegal to advertise or make any statement that indicates a preference or limitation based on these protected classes.

**Fair Housing Amendments Act of 1988:** This Act expanded the protections provided by the Fair Housing Act by adding two more protected classes: disability and familial status (i.e., the presence of children under 18). It also strengthened the enforcement mechanisms for fair housing violations, granting the Department of Housing and Urban Development (HUD) additional authority to investigate complaints and enforce penalties.

### California State Laws:

**Fair Employment and Housing Act (FEHA):** The FEHA is California's primary anti-discrimination law covering employment and housing. It provides broader protections than the federal Fair Housing Act, including additional protected classes such as marital status, sexual orientation, gender identity, gender expression, source of income, and genetic information.

**Unruh Civil Rights Act:** This California state law prohibits discrimination by all business establishments, including housing providers, based on sex, race, color, religion, ancestry, national origin, age, disability, medical condition, genetic

information, marital status, sexual orientation, citizenship, primary language, or immigration status.

**California Fair Housing and Employment Act (Rumford Act):** Enacted in 1963, this law prohibited discrimination based on race, color, religion, national origin, or ancestry in the sale, rental, or financing of housing. Although later superseded by the broader FEHA, the Rumford Act was an early and significant step towards fair housing in California.

**Housing Financial Discrimination Act (Holden Act):** Passed in 1977, this California state law made it illegal for lenders to discriminate in the provision of financial assistance for housing based on the characteristics of a neighborhood or the race, color, religion, sex, marital status, national origin, or ancestry of an applicant. These federal and California state laws work together to provide a comprehensive framework for protecting individuals from discrimination in housing and promoting equal housing opportunities.

They ensure that all individuals, regardless of their background or personal characteristics, have the right to fair and equitable treatment in their search for housing.



# *Discriminatory CC&R's*

Before fair housing laws, many properties in the United States were subject to racially discriminatory covenants, conditions, and restrictions (CC&Rs). These were clauses written into property deeds or neighborhood association agreements that explicitly restricted the sale, lease, or occupation of a property based on race, ethnicity, religion, or other factors.

The history of discriminatory CC&Rs dates back to the early 20th century when they were widely used to maintain racial segregation in residential neighborhoods. Developers, homeowners' associations, or individual property owners often implemented these restrictions to prevent people of certain racial or ethnic backgrounds, particularly African Americans, from living in predominantly white neighborhoods.

Examples of discriminatory CC&Rs include clauses that prohibited property owners from selling or leasing their homes to non-white individuals or specifying that property could only be occupied by people of "the Caucasian race." In some cases, these restrictions were even more specific, targeting particular ethnic or religious groups, such as Jewish or Asian individuals.

So there's historical context; it's important to review *Corrigan v. Buckley*. This United States Supreme Court case was decided in 1926 (273 U.S. 263). The case dealt with racially restrictive covenants, agreements, or contracts between property owners that prohibited property sale, rental, or lease to individuals of specific racial or ethnic backgrounds. In *Corrigan v. Buckley*, the Supreme Court declined to rule on the constitutionality of racially restrictive covenants.

The case's background involved a dispute between two neighbors in a Washington, D.C. neighborhood. One of the neighbors, Corrigan, had sold a piece of property to an African American man violating a racially restrictive covenant. The other neighbor, Buckley, sued to declare the sale void and prevent the African American man from possessing the property.

In a decision written by Justice Willis Van Devanter, the Supreme Court held that it lacked jurisdiction to decide the case. The Court reasoned that the case involved a private contractual dispute, not a state action, and thus did not implicate the Equal Protection Clause of the 14th Amendment to the U.S. Constitution. As a result, the Court did not rule on the constitutionality of racially restrictive covenants themselves.

***It wasn't until 1948, in Shelley v. Kraemer, that the Supreme Court finally struck down racially restrictive covenants as unconstitutional, ruling that their enforcement by state courts constituted state action in violation of the Equal Protection Clause found in the 14th Amendment.***

Several key developments in the mid-20th century led to the eventual banning of discriminatory CC&Rs. The first significant blow to these restrictions came with the U.S. Supreme Court decision in Shelley v. Kraemer (1948), which ruled that racially restrictive covenants were unenforceable as they violated the Equal Protection Clause of the Fourteenth Amendment.

In 1968, the federal Fair Housing Act was passed as part of the Civil Rights Act of 1968. The Fair Housing Act made it illegal to discriminate in the sale, rental, or financing of housing based on race, color, religion, or national origin. The Act was later amended in 1988 to include additional protections for familial status and disability. The Fair Housing Act effectively prohibited the enforcement and creation of new discriminatory CC&Rs in the United States.

Many states, like California, have enacted fair housing laws, such as racially restrictive agreements that strengthen the ban on housing discrimination. Although these laws have been in place for a long time, the consequences of past discriminatory practices can still be seen today in the form of segregated neighborhoods and unequal housing opportunities for various racial and ethnic groups. Working towards fair housing and addressing the lasting impact of these discriminatory actions remains essential in fostering inclusive and equal communities.

***The Regulations of the  
Real Estate Commissioner  
(title 10, California Code  
of Regulations, Sections  
2780-2781)***

Examining the legal frameworks established to protect individuals from discrimination and promote equality in housing opportunities is crucial in the ongoing pursuit of fair housing. One such framework is found in Title 10, California Code of Regulations, Sections 2780-2781, which significantly safeguards fair housing rights in California. This section will delve into the intricacies of these regulations and discuss their importance from a fair housing perspective.

Title 10, Sections 2780-2781, outline specific provisions and guidelines that real estate professionals and housing providers must adhere to, ensuring they do not engage in discriminatory practices. These regulations are a critical reminder of the obligations and responsibilities that all parties involved in the housing market must uphold to foster an inclusive environment for everyone, regardless of race, color, religion, sex, familial status, national origin, or disability.

By examining the importance of Title 10, Sections 2780-2781, we will gain a deeper understanding of the legal mechanisms to protect the rights of individuals seeking housing in California. Furthermore, this analysis will shed light on the ongoing efforts to promote fair housing and the challenges that still need to be addressed to achieve true equality in housing opportunities.

### Section 2780 - Nondiscrimination:

Section 2780 focuses on nondiscrimination and states that no real estate licensee should discriminate against anyone because of their race, color, religion, sex, marital status, national origin, ancestry, familial status, disability, or any other arbitrary basis. This regulation aligns with California and Federal Fair Housing laws, which aim to ensure equal housing opportunities and prevent discrimination in housing transactions.

The regulation requires real estate licensees to provide equal professional services to all clients without bias or discrimination. This includes but is not limited

to listing properties, showing properties, negotiating contracts, providing financial assistance, or any other service related to a real estate transaction.

### Section 2781 - Advertising:

Section 2781 governs advertising by real estate professionals and emphasizes that all advertising should be free from any indication of discrimination based on the protected classes outlined in Section 2780.

The regulation also specifies that advertising should not express preferences, limitations, or discrimination based on race, color, religion, sex, marital status, national origin, ancestry, familial status, or disability. This applies to various forms of advertising, including print, broadcast media, signage, and 21st-century media like digital, including social media.

Sections 2780 and 2781 of the California Code of Regulations reinforce the principles of the California real estate law and Federal Fair Housing law by emphasizing the importance of nondiscrimination and ensuring that all individuals have equal access to housing opportunities. Real estate professionals must adhere to these regulations in their daily practice to promote a more inclusive and equitable housing market.



***Understanding of the  
Impact of Implicit,  
Explicit, and Systemic  
Bias.***

Unconscious attitudes, or implicit biases, refer to individuals' automatic associations between social groups and specific attributes or characteristics. These biases can be deeply ingrained in our thought patterns and influence our perceptions, judgments, and actions, often without conscious awareness. Understanding the impact of these unconscious attitudes on consumers and social groups is crucial for fostering a more inclusive and equitable society.

For example, implicit biases can affect consumers' decision-making processes, leading to preferences and choices that may not be based on objective criteria. For instance, studies have shown that people may prefer products or services from companies they perceive as being more similar to themselves regarding race, gender, or other social characteristics. This can result in an uneven playing field for businesses and limit the diversity of options available to consumers.

Unconscious attitudes also can perpetuate stereotypes and discrimination in various aspects of daily life. For example, implicit biases may make people make assumptions about the capabilities, intentions, or trustworthiness of individuals from certain social groups, potentially affecting their access to resources, opportunities, and fair treatment.

Additionally, implicit biases can influence how businesses and service providers interact with consumers from different social groups. This may result in unequal access to goods and services and disparities in the quality of service received. For example, studies have shown that job applicants with names perceived as being associated with a particular racial or ethnic background may receive fewer callbacks for interviews, despite having equivalent qualifications.

Unfortunately, unconscious attitudes can reinforce existing social inequalities by creating barriers to social and economic mobility for specific groups. For example, implicit biases in the housing market may lead to discriminatory practices, such as steering minority homebuyers to certain neighborhoods or offering them less

favorable mortgage terms. This can contribute to the persistence of residential segregation and disparities in wealth accumulation.

There are also psychological and emotional impacts of these biases. The experience of being subjected to unconscious biases can have significant psychological effects on individuals from affected social groups. This may include feelings of exclusion, self-doubt, and frustration, as well as a heightened awareness of the potential for discrimination, which can create stress and negatively impact mental well-being.

Understanding the impact of unconscious attitudes on consumers and social groups is essential for promoting a more inclusive and equitable society. By acknowledging and addressing the role of implicit biases in shaping our perceptions, judgments, and actions, we can work towards breaking down barriers, dismantling stereotypes, and fostering greater empathy and understanding among diverse communities. Through continued research, education, and self-reflection, we can challenge these biases and create a more just and inclusive world for all.

## **Understanding the impacts on education, the workplace, and economics - a macro view**

Implicit, explicit, and systemic biases can significantly affect various aspects of society, including education, the workplace, and economic outcomes. These biases manifest in different ways and can perpetuate disparities and inequalities that hinder progress and create challenges for diverse populations. Understanding these biases' impacts can create more inclusive and equitable environments in schools, workplaces, and the broader economy.

### **Impacts on Education**

**Achievement gap:** Implicit biases held by educators, administrators, and

policymakers can contribute to the achievement gap between students of different racial and socioeconomic backgrounds. These biases can lead to lower expectations for certain students, which may influence the quality of education they receive and their overall academic performance.

**Resource allocation:** Systemic biases can result in unequal distribution of resources, such as funding, qualified teachers, and access to advanced courses or extracurricular activities across schools that serve diverse student populations. This can perpetuate educational disparities and limit opportunities for students from underrepresented backgrounds.

**School discipline:** Implicit biases can influence disciplinary actions in schools. Research shows that students from certain racial or ethnic backgrounds are more likely to face harsher punishments for similar infractions than their peers. This can lead to a school-to-prison pipeline that disproportionately affects students of color and perpetuates cycles of inequality.

**School funding:** In many areas, school funding is based on local property taxes, which can result in significant disparities in resources and educational opportunities for students in low-income neighborhoods compared to those in wealthier areas. This perpetuates the achievement gap and reinforces biases regarding the capabilities and potential of students from different socioeconomic backgrounds.

**Tracking and ability grouping:** Practices such as tracking and ability grouping can reinforce biases by disproportionately placing students of color or low-income backgrounds in lower-level courses or programs. This can limit access to advanced educational opportunities and perpetuate stereotypes about the intellectual abilities of certain groups.

**Standardized testing:** The over-reliance on standardized testing in education can exacerbate inequitable outcomes, as these tests may need to accurately capture

the full range of student's abilities and potential. Additionally, cultural biases in test content can disadvantage students from diverse backgrounds, reinforcing existing stereotypes and biases.

### Impacts on the Workplace:

**Hiring and promotions:** Implicit and explicit biases in the workplace can influence hiring decisions, performance evaluations, and promotion opportunities. Candidates from underrepresented backgrounds may be overlooked or face discrimination during the recruitment process, while employees from these groups may experience unequal treatment or limited opportunities for career advancement.

**Workplace culture:** Biases can contribute to a hostile or unwelcoming environment for employees from diverse backgrounds. This may manifest in microaggressions, exclusion from social networks, or unfair treatment, negatively impacting job satisfaction, performance, and overall well-being.

**Pay disparities:** Systemic biases can contribute to pay disparities between employees of different genders, ethnicities, even when they have similar qualifications and perform similar roles. This perpetuates economic inequality and reinforces existing social hierarchies.

### Impacts on Economics:

**Income and wealth inequality:** Biases hidden (implicit), obvious (explicit), or built into systems can cause ongoing differences in money and wealth between different groups. Unfair treatment in jobs, finding a home, or dealing with money can make it harder for some people to move up and make social differences even more prominent.

**Market inefficiencies:** When people make choices based on their biases instead of facts, it can cause economic problems. This happens because individuals and businesses, driven by their biases, make poor decisions on resource allocations. In the end, this can slow down the growth of the whole economy.

**Social costs:** The economic consequences of biases can generate significant social costs, including reduced productivity, increased healthcare expenditures, and strained social safety nets. Addressing these biases and promoting a more inclusive and equitable society can produce positive economic outcomes.

Implicit, explicit, and systemic biases have far-reaching impacts on education, the workplace, and economics, creating and perpetuating disparities and inequalities that hinder progress and create challenges for diverse populations. By understanding these impacts, we can work towards implementing policies, practices, and interventions that promote inclusion and equity in our schools, workplaces, and the broader economy. We can create a more just and inclusive society that benefits everyone through collective efforts.

### Highlighting the Ways Current Policies and Practices Create and Reproduce Inequitable Outcomes that Reinforce Biases

In many aspects of society, current policies and practices can inadvertently create and reproduce inequitable outcomes that serve to reinforce biases. These disparities are often the result of historical discrimination and structural inequalities that persist across various domains, such as education, housing, employment, and criminal justice. By examining these policies and practices, we can better understand how biases are perpetuated and work toward creating a more inclusive and equitable society.

## Housing:

**Redlining and discriminatory lending practices:** Redlining is an unfair practice where banks and other financial institutions refuse to give loans or offer other financial services to people in specific neighborhoods. This was usually based on the race or background of the people in those areas. Redlining made it difficult for these communities to get loans for buying homes or starting businesses, which led to fewer opportunities and limited growth in those neighborhoods.

Historical redlining and ongoing discriminatory lending practices have limited access to affordable housing and mortgage loans for minority populations. This has resulted in persistent residential segregation and wealth disparities, reinforcing biases and perpetuating cycles of poverty.

**Gentrification:** Arguments against gentrification say that it can lead to the displacement of low-income residents and communities of color as property values and rents rise in response to neighborhood revitalization efforts. This can reinforce biases about the desirability and value of particular communities and contribute to ongoing social and economic disparities.

## Criminal justice:

**Racial profiling and biased policing:** Racial profiling and biased policing practices disproportionately target individuals from particular racial or ethnic backgrounds, leading to higher arrest rates, incarceration, and negative interactions with law enforcement. This can reinforce biases and stereotypes about certain groups' criminality and perpetuate disadvantage cycles.

**Disparate sentencing:** Disparate sentencing policies, such as mandatory minimums and three-strikes laws, have disproportionately impacted communities of color and individuals from low-income backgrounds. This reinforces biases about



the dangerousness and undesirability of specific populations and contributes to ongoing social and economic disparities.

Engaging in ongoing critical examination and reform of these systems is crucial to address and dismantle the ways current policies and practices create and reproduce inequitable outcomes that reinforce biases. By implementing more equitable policies and procedures, we can work towards creating a more inclusive and just society that recognizes and values the diversity of its members.

# *Recognizing and addressing implicit bias*

## Recognizing and Addressing Implicit Bias as a Real Estate Agent:

As real estate agents, it's essential to notice and deal with hidden biases to ensure everyone gets a fair chance at finding the right home. By knowing and dealing with their own biases, agents can help create a friendlier and fairer housing market for everyone. This section will discuss ways real estate agents can spot and handle their hidden biases.

### Self-awareness and reflection:

The first step in addressing one's own biases is to engage in self-awareness and reflection. Agents should take the time to reflect on their own beliefs, experiences, and attitudes to identify any potential biases they may hold. This process may involve considering past client interactions, evaluating personal reactions to certain individuals or groups, and examining cultural influences that may have shaped their perceptions.

### Education and training:

Continuing education and training on issues related to implicit bias, discrimination, and fair housing laws can help agents recognize and confront their biases. By participating in anti-bias training programs or workshops, agents can gain valuable knowledge and skills to identify and address potential bias in their professional practices.

### Implicit Association Test (IAT):

Taking the Implicit Association Test (IAT) mentioned in this text can be helpful for real estate agents to uncover unconscious biases they may hold toward certain social groups. The IAT measures the strength of an individual's automatic

associations between mental representations of objects and their evaluations. By understanding their IAT results, agents can become more aware of potential biases and work towards addressing them.

### Mindfulness and conscious decision-making:

Practicing mindfulness and conscious decision-making can help real estate agents reduce the influence of implicit biases on their actions. By being present and aware in each interaction, agents can ensure that they treat all clients fairly and equitably, regardless of their race, ethnicity, or other protected characteristics.

### Developing empathy and understanding:

Cultivating empathy and understanding for clients from diverse backgrounds can help real estate agents recognize and address their biases. By putting themselves in the shoes of their clients and seeking to understand their unique perspectives and experiences, agents can better appreciate the impact of their actions and decisions on different individuals and communities.

### Seeking diverse experiences and relationships:

Exposing oneself to diverse experiences and relationships can help real estate agents challenge and confront their biases. By engaging with individuals from different backgrounds, agents can gain a broader understanding of the diverse perspectives and experiences that shape the housing market and work towards providing more inclusive and equitable services.

### Accountability and feedback:

Seeking feedback from colleagues, clients, and mentors can be crucial in addressing implicit biases as a real estate agent. By inviting constructive criticism

and being open to feedback, agents can identify areas for improvement and work towards addressing any biases influencing their professional practices.

Recognizing and addressing implicit bias as a real estate agent is essential for promoting fair housing practices and ensuring equitable treatment for all clients. By employing individual strategies, such as self-awareness, education, and mindfulness, agents can confront and address their biases, ultimately contributing to a more inclusive and diverse housing market.

## **Bias Override: Aligning Behavior with Conscious Values**

### **Introduction:**

Bias override is consciously recognizing and addressing implicit biases to align behavior with conscious values and principles. By developing self-awareness and actively working to counteract the influence of implicit biases, individuals can make more equitable and fair decisions that reflect their values. This article explores strategies to override biases and align behavior with conscious values.

### **Develop self-awareness:**

The first step in bias override is developing self-awareness about implicit biases. This involves introspection, taking Implicit Association Tests (IATs), and reflecting on personal experiences and cultural influences shaping one's beliefs and attitudes. By becoming more aware of unconscious biases, individuals can better recognize when these biases might be influencing their behavior and take steps to address them.

### **Engage in education and training:**

Education and training on implicit bias, diversity, and inclusion issues can help

individuals recognize and confront their prejudices. Through workshops, seminars, or webinars on these topics, individuals can gain a deeper understanding of the impact of biases on decision-making and learn strategies to override them.

### Set specific goals:

Setting specific goals related to bias override can help real estate brokerages and individual agents stay focused on aligning their behavior with their conscious values. For example, a person might set a goal to ensure equal treatment of all clients or to actively challenge stereotypes in their thinking. Individuals can track their progress and maintain their commitment to overcoming bias by having clear, measurable objectives.

### Practice mindfulness and conscious decision-making:

Mindfulness and conscious decision-making are essential components of bias override. By staying present and aware in each interaction or decision-making process, individuals can ensure that they act per their values and not be swayed by unconscious biases. Techniques such as deep breathing, meditation, or visualization can help individuals develop greater mindfulness and focus.

### Seek diverse perspectives and experiences:

Exposing oneself to diverse perspectives and experiences can help challenge and override implicit biases. By engaging with individuals from different backgrounds, attending events or participating in activities that promote diversity, and consuming media that represents a wide range of perspectives, individuals can broaden their understanding and develop empathy for others.

### Use accountability mechanisms:

Establishing accountability mechanisms can help individuals maintain their

commitment to bias override. This might involve seeking feedback from others, setting up regular check-ins with a mentor or coach, or journaling about progress and challenges. By holding themselves accountable, individuals can stay on track to align behavior with conscious values.

### Implement bias interruption strategies:

Bias interruption strategies are specific techniques that can help individuals override biases. Some examples include “perspective-taking,” in which individuals imagine themselves in another person’s position, “counter-stereotyping,” which involves actively challenging stereotypes by thinking of examples that contradict them; and “individuation,” which focuses on treating each person as a unique individual rather than as a member of a particular group.

Bias override is crucial to promoting equity and inclusion in all areas of life. By consciously recognizing and addressing implicit biases, individuals can align their behavior with their conscious values and work towards creating a more just and inclusive society. Through self-awareness, education, mindfulness, and other strategies, individuals can overcome the influence of biases and make decisions that truly reflect their principles and values.

***Creating Protocols  
to Address Bias for  
Real Estate Sales  
Staff***



Real estate brokers are crucial in promoting fair housing practices and addressing bias within their organizations. By implementing protocols and guidelines, brokers can ensure that their sales team is equipped to recognize and handle implicit biases, leading to a more inclusive and equitable environment for all clients. We will outline several strategies brokers can use to create effective protocols to address bias within their sales staff.

### Develop a clear anti-discrimination policy:

A robust anti-discrimination policy should be established and communicated to all sales staff, clearly outlining the brokerage's commitment to fair housing practices and the consequences of discriminatory behavior. This policy should include information on federal, state, and local fair housing laws and specific guidelines on how to avoid discriminatory practices in the real estate transaction process.

### Establishing and communicating a robust anti-discrimination policy within a real estate office is vital for multiple reasons:

1. It reinforces the brokerage's commitment to promoting fair housing practices and upholding the values of inclusivity and equality. By clearly outlining the consequences of discriminatory behavior, the policy serves as a deterrent and encourages sales staff to adhere to ethical conduct.
2. Information on federal, state, and local fair housing laws ensures that all staff members are well-informed about their legal obligations, reducing the likelihood of unintentional violations brought on by biases.
3. Offering specific guidelines on avoiding discriminatory practices in the real estate transaction process empowers employees with the knowledge and tools necessary to navigate complex situations, ultimately fostering a more equitable environment for all clients.

Overall, a strong anti-discrimination policy protects the rights of potential clients and enhances the real estate company's reputation as a responsible and ethical service provider, building trust with clients and fostering long-term success in the industry.

#### Offer regular anti-bias training:

Brokers should also invest in providing regular anti-bias training for their sales staff. This training should cover topics such as recognizing and addressing implicit biases, understanding fair housing laws, and developing cultural competency. Offering ongoing training opportunities ensures that sales staff stay up-to-date on best practices and firmly commit to addressing bias.

#### Implement standardized processes:

To minimize the potential for bias to influence sales staff's interactions with clients, brokers can implement standardized processes for client interactions, property showings, and (in the case of leasing or lending activities) application reviews. By creating consistent procedures, brokers can ensure that all clients receive equitable treatment and reduce the opportunity for bias to impact decision-making.

#### Encourage diverse hiring practices:

Brokers can promote diversity within their sales staff by implementing diverse hiring practices. By actively seeking out and hiring individuals from various backgrounds and experiences, brokers can create a more inclusive environment and foster a culture that values different perspectives.

Brokers can promote diversity within their sales staff by implementing diverse hiring practices. By actively seeking out and hiring individuals from various backgrounds and experiences, brokers can create a more inclusive environment and foster a

culture that values different perspectives. It is crucial, however, to ensure that standards of excellence are also maintained. Striking a balance between diversity and high performance is vital. It enables the company to benefit from various skills and viewpoints while upholding its commitment to excellence. By setting high-performance standards and offering equal opportunities for growth and development, brokers can attract and retain top talent from diverse backgrounds, ultimately driving success and innovation within the organization.

#### Establish a system for reporting and addressing discrimination:

A robust reporting system should be in place for sales staff to report discrimination or bias within the team or involving clients. Brokers should take these reports seriously and promptly address any issues, providing support and guidance for staff to ensure they are equipped to handle such situations effectively.

#### Foster an inclusive and supportive work culture:

Creating a supportive and inclusive work culture is essential in addressing bias within sales staff. Brokers can foster such a culture by regularly discussing the importance of diversity, inclusion, and fair housing practices during team meetings, recognizing and celebrating the accomplishments of diverse team members, and providing resources and support for ongoing learning and growth.

#### Monitor and evaluate progress:

To assess the effectiveness of the implemented protocols, brokers should regularly monitor and evaluate their sales staff's performance in addressing bias. This can involve reviewing client feedback, tracking any reported incidents of discrimination, and conducting periodic assessments of staff's knowledge and understanding of fair housing practices. By evaluating progress, brokers can identify areas for improvement and make necessary adjustments to their protocols.

Creating protocols to address bias within real estate sales staff is crucial for promoting fair housing practices and ensuring equitable treatment for all clients. By developing clear anti-discrimination policies, offering regular anti-bias training, and fostering an inclusive work culture, brokers can create a supportive environment where their sales staff can recognize and address their biases, leading to more inclusive and equitable outcomes in the real estate market.

## **Perspective taking empathy**

In the context of bias, perspective-taking empathy means that you are able to put yourself in another person's position and better see situations from their point of view to understand their feelings, experiences, and thoughts. This empathetic approach helps individuals recognize the potential impact of biases on others and can lead to more equitable and fair decision-making.

Perspective-taking empathy is particularly important for addressing bias, as it promotes a greater understanding of the diverse experiences and backgrounds of different individuals or social groups.

By stepping into another person's shoes, individuals can gain insight into the unique challenges and barriers they might face due to stereotypes, prejudice, or discrimination.

Incorporating perspective-taking-empathy into one's daily interactions can help challenge and mitigate the influence of implicit biases by:

1. Broadening one's understanding of the experiences of others, which can lead to a deeper appreciation of the impact of bias on different individuals and communities.

2. Encouraging a more inclusive mindset by fostering empathy and compassion for individuals from diverse backgrounds and with different perspectives.
3. Challenging stereotypes and preconceived notions by actively considering the unique circumstances, experiences, and viewpoints of others.
4. Promoting more equitable and fair decision-making by considering different individuals and social groups' diverse needs, preferences, and perspectives.

In various professional settings, including real estate, incorporating perspective-taking empathy can help ensure services are provided equitably and without bias. By understanding and appreciating clients' experiences from diverse backgrounds, professionals can work towards delivering more inclusive and tailored services that better meet the needs of all individuals, regardless of their race, ethnicity, or other protected characteristics.

***Benefits of  
addressing and  
reducing bias - a  
business view***

**Promotes equal housing opportunities:** Addressing implicit bias is essential to ensure that all individuals, regardless of race, ethnicity, gender, age, or other protected characteristics, have equal access to housing opportunities. Real estate professionals can help create a more equitable housing market free from discrimination by addressing implicit bias.

**Enhances professional reputation:** Real estate agents and agencies that actively work to address and reduce implicit bias demonstrate a commitment to fairness and ethical practices. This can improve their professional reputation, build trust with clients, and set them apart from competitors who do not prioritize addressing bias.

**Increases client satisfaction:** Real estate professionals can better understand and meet their client's diverse needs when they recognize and address their implicit biases. This can lead to higher client satisfaction, as clients feel that their preferences and requirements are genuinely considered and respected.

**Expands client base:** By addressing implicit bias, real estate professionals can serve a broader range of clients, including those from various cultural, ethnic, and socioeconomic backgrounds. This can help them expand their client base and tap into new markets, increasing their overall business success.

**Fosters diverse communities:** Implicit bias can contribute to housing segregation and the perpetuation of stereotypes about certain neighborhoods. Real estate professionals can help foster more diverse and inclusive communities by addressing implicit bias, promoting social cohesion, reducing prejudices, and improving residents' overall quality of life.

**Legal compliance:** Addressing implicit bias is crucial to comply with fair housing laws and regulations, which aim to prevent housing discrimination based on protected characteristics. Real estate professionals can reduce the risk of legal

issues and potential penalties related to discriminatory practices by actively working to reduce implicit bias.

**Social responsibility:** Real estate professionals have a social responsibility to help create a more inclusive and equitable society. Addressing implicit bias is an essential part of fulfilling this responsibility, as it helps ensure that all individuals have equal access to housing opportunities and the ability to choose where they live without being limited by discrimination.

## The Power of Addressing Implicit Bias in Real Estate

Throughout this book, we have explored the concept of implicit bias, its various forms, and its far-reaching impact on society. We have delved into how biases can specifically affect the real estate industry, perpetuating discrimination and disparities in housing opportunities. By understanding the effects of biases, we can take meaningful steps toward recognizing and addressing them in our personal and professional lives.

The Implicit Association Test (IAT) has provided a valuable tool for uncovering unconscious biases, allowing individuals to confront their preconceived notions and stereotypes. This self-awareness is crucial for challenging stereotypes and steering clear of practices, such as buyer love letters, that can perpetuate discriminatory behavior in real estate transactions.

As we have learned, federal and state fair housing laws exist to combat discrimination and promote equal housing opportunities. To comply with legal and ethical standards, real estate professionals must be well-versed in these regulations and adhere to Real Estate Commissioner Regulations 2780-2781.



Implementing specific protocols, such as anti-discrimination policies, regular anti-bias training, and standardized processes, is essential to address and reduce bias within real estate organizations. Real estate organizations can create an environment that values different perspectives and promotes fair housing practices by fostering an inclusive and supportive work culture and encouraging diverse hiring practices.

Addressing implicit bias in real estate offers numerous benefits, including promoting equal housing opportunities, enhancing professional reputation, increasing client satisfaction, expanding client base, fostering diverse communities, ensuring legal compliance, and fulfilling social responsibility. Real estate professionals can contribute to a more inclusive and equitable society by actively working to reduce bias.

In conclusion, recognizing and addressing implicit bias is a moral imperative and a key factor in ensuring the real estate industry's long-term success. By fostering an understanding of the diverse experiences and backgrounds of individuals and social groups, we can begin to dismantle the barriers that have perpetuated discrimination and inequality for far too long. Through our collective efforts to challenge and mitigate the influence of implicit bias, we can create a more just and inclusive world where everyone has equal access to the opportunities and resources they need to thrive.

