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SCHREYER HONORS COLLEGE

DEPARTMENT OF COMMUNICATIONS

PERCEPTIONS OF DIGITAL REDLINING: AWARENESS & JUDGEMENTS OF  
MARKETER PROFILING AMONG EMERGING ADULTS

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SPRING 2020

A thesis  
submitted in partial fulfillment of the requirements  
for a baccalaureate degree in Advertising/ and Public Relations with honors in  
Advertising/Public Relations

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## **ABSTRACT**

The focus of this thesis is a concept known as “digital redlining.” In layman’s terms, digital redlining is essentially how online marketers use discriminatory practices. The concept of redlining goes back to the 1930s, but has since adapted to conform to society’s digitization. This study examines the results of three focus groups that highlighted the perceptions of young adults with regard to digital redlining, after having been shown a handful of examples from some of the best-known perpetrators out there—Netflix, Facebook, Airbnb, Uber and Lyft. The results from the focus groups reflected that young adults do indeed recognize digital redlining as a huge problem, but one that’s very complicated and very far from being solved. As far as coming up with a solution, participants were at a loss. In fact, most felt as though things were going to get considerably worse before they improved. Improvement means changing consumer mindset, and participants arrived at the sobering conclusion that it would take something incredibly high profile in order to make that happen. Until then, they didn’t see things changing for the better.

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## ACKNOWLEDGEMENTS

Before I start, I'd like to thank the people who got me through this project from start to finish. First, I'd like to thank my thesis supervisor, Professor Patrick Plaisance, for his support and uplifting attitude at all stages of this process, even when I switched my thesis topic midway through the fall semester. There was never any judgement on his part, just helpful advice. Second, I'd like to thank Heather Shoenberger for her encouragement at the outset of it all. If not for her, I might not have seen my honors education through. Additionally, I would like to thank my classmates and acquaintances who took the time to participate in my focus groups. Lastly, and most importantly, I'd like to thank my dad, Jeff Gelorme, for encouraging me to go to Penn State, and I'd especially like to thank my mom, Elaine McKemmie, for being there for me literally whenever I needed her during these last four years.



## Chapter 1

### Literature Review: What is Digital Redlining? Why is it Important?

Digital redlining is a term that rose to popularity in 2019 when the Department of Housing and Urban Development announced a formal complaint against Facebook for alleged "digital redlining," upon running ads that violated the Fair Housing Act. Unfortunately, the phenomenon extends well beyond just Facebook. Indeed, it has extended to other prominent platforms in the "gig" economy we now find ourselves in; big names like Uber, Lyft, Airbnb, and Netflix. Ads themselves are uncomplicated. The purpose of an ad is to get someone to buy a good. How those ads reach certain people is another story. Targeting is a powerful tool to reach a specific audience. But targeting taken too far can cross the threshold of discrimination. Social media, like the aforementioned, is literally designed to gather lots of data, so marketers can more effectively reach their intended audience. That's all fine and dandy when advertising men-oriented products to men—clothing, accessories, etc.—but the threshold migrates to the rearview when housing and job opportunities are advertised pretty much exclusively to the same group. To get a more holistic view of the situation, it's necessary to know other facets of this problem, such as microtargeting and price discrimination, as well as why it's so tricky for platforms to regulate these marketing efforts, thus allowing marketers and their backhanded tactics to slip through the cracks.

Microtargeting is a pretty straight forward concept. It's targeting taken to another level. So instead of males between 35-44, marketing is targeted towards males between 35-44 who are Caucasian, live in Kansas, are catholic, have a certain degree of education, and have certain buying habits based off of third-party data collected and bought from third party sites like Google and Facebook. Having said that, it isn't much of a stretch to consider how this has a

propensity for being taken too far. Excessive microtargeting can lead to darker things, namely price discrimination. Price discrimination is basically charging two people different prices for the same product, with the ultimate goal of the seller to profit as much as possible. Microtargeting involves excessive insight into the buying power of certain individuals, so it comes down to this: if the digital profile that Facebook or Google has compiled of a certain individual reflects that marketers can get away with charging this individual more money for a certain service, since this individual lives in a particular zip code that's associated with a high salary, the answer is simple in their eyes. This is referred to as personalized pricing, or first-degree price discrimination. Some sellers take it even further. Some are even more dubious.

Rather than offer different prices to different people, marketers instead offer opportunities to one group of people, excluding many others in the process. So, for a while this worked effectively because people couldn't complain about being charged more than others. Marketers took that off the table and figured since person X isn't able to afford this based on their digital profile, we'll only offer it to person Z. Problem solved. Well, problem not solved because Facebook just got sued for it. Turns out, marketers were using Facebook's platform as a way to market to very specific groups of people—those of a certain race, zip code, and religion—for housing ads, which is a clear violation of the Fair Housing Act passed back in 1968. Interestingly enough, the reason that the Fair Housing Act and the Equal Credit Opportunity Act of 1974—which made it illegal to withhold promotions for housing or credit, or differentiate offers, based on characteristics such as race, ethnicity, or sex—was passed as a result of the original redlining, the very same that involved mortgage lenders literally taking a red marker to a map and crossing off blocks they would not lend to. Well, these blocks were predominantly made up of minorities with less buying power than Caucasians of a different



block, and effectively crippled the lives of those who lived there for years to come, some even say until this day. So, things have come a little full circle now that in this “platform” economy redlining has reared its ugly head in digital format.

Having said that, an attractive solution might be as simple as just removing a marketer’s ability to do this, right? If only it were that easy. Turns out, protecting users’ rights on these platforms isn’t so easy. Sites don’t usually require advertisers to perform a discriminatory act—they just can’t effectively ensure they can’t. So far, the jury is out on whether that makes them liable. One potential solution would be for social-media platforms to heighten restrictions on what information can be used when choosing attributes to use for targeting an ad. The only problem with that is these platforms don’t want to overtly tell advertisers—their clientele—what to do, or limit their ability to target audiences in any way, so long as they aren’t engaging in “unfair” practices. Here’s where the slope gets even more slippery. Defining fairness isn’t exactly an easy task. Consider a scenario in which job applicants were to be chosen for a job interview. In order to make the selection “fair,” one could argue that the group must reflect the demographics of the country at large. However, “If the company were to have a search process not fully attuned to the diversity of talent and select only weak applicants from certain minority groups, it would ensure that they don’t get the position” (White, 2017). That said, fairness exists only in appearance in this instance. For this reason, culturally aware systems are necessary so “better understandings of actual, fair similarities can be deduced” (White 2017). Consider another example. “Smart minority children might be steered towards studying math, while smart white kids might be steered specifically toward finance. If an algorithm looking for promising students isn’t aware that a similarity in aptitude but a difference in culture, and thus field of study, exists, it might miss an entire group of students” (White, 2017).

With that in mind, it's absolutely imperative a "smarter" algorithm is created in order to take this into consideration and look at both groups of students in similar fashion. "Without a mathematics to capture values of interest to society, such as fairness, we quite literally do not know what we are building" (White, 2017). Unfortunately, the more specific the audience, the more money that marketers will spend to reach them because in the world of marketing, specificity translates into more money. For that reason, it's hard to imagine these sites doing something that gives customers less information to use. That said, obviously there are a lot of moving parts here, and the problem of digital redlining isn't unlike trying to subdue a hydra. Once one problem is dealt with, more issues arise in its place. A significant contributing factor is the fact that the internet is still really in its infancy and is essentially experiencing growing pains. Sure, it's been around technically since the early 1980s, but it's only gotten big fairly recently, within the last 10-15 years or so. So why does this present an issue? Well, the internet isn't unlike the wild west in that at first, everything goes, and then slowly but surely, rules are made and legislation is passed. We're experiencing a bottleneck of sorts in that these problems arise much faster than we can deal with since the internet moves at the speed of light. That said, one might say it's ironic that these service-based companies are doing their users the utmost disservice from an ethical standpoint.

## Chapter 2

### **A Briefing of Kantian and Rawlsian Ethics: How They Apply to Digital Redlining**

The aforementioned practices of today's digital marketers reflect a blatant disregard for Kantian ethics. Immanuel Kant was a prominent German philosopher in the age of enlightenment. Simply put, according to Kant's deontological theory, it is imperative that people (marketers in this case) base an action on whether it is right or wrong in itself, rather than basing it on the outcome of said action, which in this case is of course revenue. This is in sharp contrast to utilitarianism, the central idea behind it being that the "good" of an action is based on its outcome(s). "Good" is of course subjective. What's good for one person may not be good for the next, so Kant instead advocated starting with what he called the categorical imperative and working backwards to find the best course of action. Kant's categorical imperative is meant to act as the fundamental principle of morality, thus serving as a barometer for goodwill. A critical tenant of Kant's idea as it applies to digital redlining is what's known as his "ends principle." The ends principle states that people should treat others as ends in themselves rather than a means to one's own end. In the case of digital redlining, one could reasonably wager that Facebook facilitates a marketer's ability to operate outside of Kant's categorical imperative and use the platform and its users as a vehicle to serve their own ends. In doing so, Facebook themselves have run their platform from a more utilitarian stance than of a Kantian one, and obviously, it's done an injustice to more vulnerable populations on the platform.

When it comes to protecting those who are among society's most disadvantaged, John Rawls was perhaps the utmost authority on the matter. Rawls' was arguably the most impactful philosopher of the 20<sup>th</sup> century from an ethical standpoint, the pinnacle of his work being *A Theory on Justice*, in which he introduced the idea of the "maximin." The maximin addressed

this issue of how best to serve society's lowest tier head on, motivated by the idea that society should be designed in a way that serves those who are the worst off. His rationale was centered around a concept he coined the "veil of ignorance." The veil of ignorance is essentially a test of fairness. Rawls suggested to imagine oneself behind an imaginary veil. Behind it, there is no knowledge of identity, weaknesses, strengths, or position in society. What one did know however, were the consequences of an action, who it would impact and how it would impact those people, either favorably or unfavorably. Not knowing which societal category one might fall into would essentially force fairness, as one would naturally look out for oneself and find a solution that would work best for the least advantaged, in fear of falling into that group. As a guiding principle, this would serve as a powerful corrective tool for Facebook with regard to the people its platform has allowed marketers to slight, namely minorities. This is the purpose of the veil of ignorance; to improve the situation of those in the lowest tier of society, or in this case, minority users of Facebook.

The cases in the following pages should be viewed through a lens that mixes the enhanced ethicality of Kant's categorical imperative and Rawls' veil of ignorance. Do these companies conform to these standards? Is their platform crafted in a way that they'd feel comfortable if they fell into the group most disadvantaged by their platform? Or are they merely using consumers as a means to their own end?

## **Chapter 3**

### **The Current Study**

The 18-24 demographic is made up of the heaviest internet users on the planet. As such, I wanted to know if emerging adults were aware of the aforementioned discriminatory marketing practices, and if so, I wanted to know if they even cared. As far as procedures go, participants were given various cases of discriminatory marketing practices to read/review and asked a handful of questions that gauged their feelings toward said cases. I conducted three separate focus groups with a total of 16 participants—made up of nine females and seven males—all undergraduate, via zoom over the course of two days—April 20-21, 2020—each lasting between 40-48 minutes. Participants were recruited via snowball method. In each section, the participants and I examined four different cases of discriminatory marketing practices committed by Netflix, Facebook, Airbnb, and ride-hailing apps Uber and Lyft. The questions aimed at gauging their perceptions as they pertained to digital redlining, and what some possible solutions might look like, if applicable. The specific questions I used as guidelines can be found in the Appendix.

## Chapter 4

### Focus Group Results

After conducting three sessions with a total of 16 participants, there were both expected and unexpected results. Right off the bat, there was certainly a racial divide when it came to some awareness surrounding the problems that the examples served to expose. For example, those who weren't Caucasian weren't surprised in the least about the racial disparities present in ride hailing services like Uber and Lyft, whereas Caucasian participants were unaware of this in every case. Surprisingly, the racial divide stopped there, probably due to the fact that no one had any first-hand experience with any of the other cases used as part of the focus groups. In fact, the participants' naiveté of these discriminatory acts proved to be a uniting factor. For example, with regard to the Netflix example—the streaming service shows different thumbnails to people of different races—everyone was surprised. Participants bounced their surprise off of each other with statements like, “Wait what? Did you know that? No? Me neither!” While they knew Netflix kept track of their preferences, participants had no idea that race was a contributing factor. They did express the fact that they had a feeling that Netflix, like any other site that collects user data, was pulling some sketchy stuff behind the scenes, but not to this extent. The topic of digital profiles opened up the discussion about how data is compiled in the first place, which introduced a slew of concepts into the discussion—cookies, what we click on, buying behavior, and even the content of our Gmail inbox. Well, it didn't take long for many of the participants to grow curious about what their own digital profile would look like and how accurate it would be. As a way to satiate their craving, I suggested they google Oracle's Bluekai.

Bluekai is a data management platform that manages the data collected by Google and Facebook. In other words, people can see who the internet thinks they are. Participants were

fascinated by their profiles. The accuracy varied from person to person but certainly provided plenty of fodder for all three focus groups, the first one in particular. Interestingly enough, a few of the African American participants observed that their digital profile wasn't African American. Instead, they were Caucasian. Across all three groups, there was one case in which the reverse was true. As for the rest, each participants' digital profile reflected an accurate ethnicity. Ages were all over the place. Genders too. That said, accuracy was mediocre. That, coupled with the fact that every single participant also brought up the fact that multiple friends and family of theirs share a single account—some of whom were different ages, gender, race, etc.—could be a contributing factor as to why not one participant across all three groups experienced differing thumbnails on Netflix on a racial basis. Furthermore, this topic also gave pause to participants when we dissected what the word “racist” actually meant to them. It came up because people were trying to draw the line between discrimination and racism; whether what Netflix did went beyond discrimination and into racist territory. Most felt as though it wasn't quite a display of racism, but definitely considered it discriminatory, as they defined racism as hurting someone or removing an opportunity from someone on the basis of skin color, whether that be emotionally or physically.

This topic transitioned into one that talked about why racism is virtually impossible to quell online. Discussion forums exemplify the difficulty here. Reddit and 4chan are two of the biggest discussion forums on the internet. On both sites, users get to discuss whatever piques their curiosity. That becomes problematic when users talk about racist, sexist, or otherwise explicit topics. Because of the scale these sites operate at, monitoring these discussion threads is next to impossible. To put things into perspective, Reddit alone has 430 million monthly active users. Even if every monthly user posted just once a month, that would mean having to sift

through 430 million discussion threads for explicit content. This raised the question of whether ads need to be vetted by human eyes. Does it take a pair of human eyes to decide whether something infringes upon someone's rights? Again, they didn't think this was plausible simply because there isn't enough manpower to greenlight every single ad from every single marketer. On top of that, the First Amendment throws yet another wrench in the mix. Because of freedom of speech, people argue they have a right to voice their opinion. So, the question then becomes where do you draw the line between opinion and hate speech. This again knocked over the next proverbial domino in these conversations. Software reflects its audience. How can you out-software racism, so to speak, if you have racist users? Every group came to the same conclusion: they had no clue.

Having said that, participants raised some very insightful roadblocks when it came to solutions. Namely, it may not be a good idea to remove ethnic affinity as a category to target in the event that for those looking to celebrate Puerto Rican pride in a festival, for example, such filters would come in handy and be used for ethical reasons. They made the same case for religious affiliation in the event that someone wanted to start a neighborhood prayer group and advertised to Catholics in the area. But again, the group had trouble with this because it wasn't clear whether the benefits would outweigh the drawbacks in that scenario. It's hard to say and even harder to quantify. Who would be qualified to make that decision? Participants felt as though qualified decision makers are a missing piece in this puzzle. Participants cited congress as proof. Senators are perhaps too advanced in age to handle these new problems as they come up. After all, the internet is something very new, and the various platforms on it are even newer, so for many in congress—most of whom are very elderly—Facebook is something totally unfamiliar. For instance, when Mark Zuckerberg appeared before congress a few years back due



to the Cambridge Analytica scandal that rose in popularity in the wake of the 2016 election, senators looked grossly underprepared, as one literally asked something to the effect of “Well if Facebook doesn’t charge users in an effort to democratize the platform, how is it profitable?” A supremely ignorant question to say the least, Zuckerberg—trying to stifle a smirk—responded, “We run ads, senator.” It was as if this senator did no preparation leading up to the trial. This raises a serious concern not gleaned from my research. Is there a place for senators of advanced age in the future? It was hard for people to answer, considering the future will most certainly bring with it many more of these cases as the internet itself progresses in age and complexity.

Something else very interesting and a tad eerie was the fact that out of the 9 girls in the study, even though they themselves had never experienced the sort of harassment covered in the ride hailing examples (the specifics of which can be found in the appendix) every female participant with the exception of one, had a friend who did. Not one participant had heard this happening to any males they knew. That says something about the type of people that Uber and Lyft hire, and provided a natural segue: should screening processes be more rigorous for these platforms? Should they fire drivers no questions asked if they do something a rider deems racist or sexist? Racism and sexism can’t exactly be screened for. Unless someone posted something blatant on social media, there’s no way to know deeply personal attributes of a hiree’s personality such as those, and the fact that Uber and Lyft alone currently employ around two million drivers, something like this would be very hard to implement at scale. Participants unpacked that idea even further, and considered the messy nature of the court battles that would ensue. Firing someone on the basis of racism or sexism would undoubtedly lead to a myriad of cases on the part of disgraced drivers who would argue that what they did wasn’t racist or sexist, or otherwise unfair. It would become a battle of he said-she said, and a debate about the actual

meaning of fairness in the context of their firing. As previously discussed, the complexity of what constitutes “fairness” would almost certainly spill out in court. Due to the complexity of the subject matter and high likelihood of complications upon implementation, should companies even attempt to implement these newer, stricter guidelines? This led to a divide among members of each group, which in one focus group became rather virulent. Some participants thought stricter screening processes and more aggressive dealings of these cases were imperative, whereas others were less sure, so arguments ensued.

This argumentation resulted in a rather sobering consensus established in two of the three focus groups. People in these two groups felt like the only way that things are going to change for the better is if there is something big that happens; something as high profile as the #MeToo movement. The reason it would take something so big is at the core of what makes these companies so widely used. Facebook, Airbnb, Uber, and Lyft—they all share one huge commonality. They make life more convenient. And unfortunately, convenience, along with ubiquity, trumps most things. The group exemplified this by likening Facebook, Uber, and Lyft to the iPhone. Sure, there are things that annoy their users or bother them, but because the iPhone is the status quo, people put up with it. For that reason, the groups concluded that the only way to create change is if one or more of these companies does something so egregious that it gains as much traction as the #MeToo movement. It’s not as if my participants didn’t care (with the exception of one participant who was noticeably unperturbed about the whole thing). They do care, but just not to the extent that they’d stop using these platforms. They felt as if they weren’t unique, and that their prioritization of convenience was largely representative of everyone who uses those platforms. This speaks to the overwhelmingly bleak future that all participants expressed as expected to happen.

When asked if they thought that things were going to get better and how soon, nobody felt as though anything was coming soon, and if it did, it would simply address something stale, as cases like these are becoming more numerous since social media is already ubiquitous and shows no signs of slowing down. Quite the opposite in fact, so if anything, participants felt as though things were going to get worse, and had to if we expect anything to change. They also were of the opinion that it wouldn't be possible to make a "blanket" regulation for all social media platforms or ride hailing apps, nor streaming services. Solutions have to be tailored to the problem a specific company is facing. Because each type of company or platform suffers its own unique set of challenges, solutions must follow suit. Certain solutions may not be feasible, however. For example, participants deemed Facebook a monopoly. By definition, monopolies don't allow for competition. So, although participants thought competition would serve to challenge the status quo and essentially force these companies to either change their ways or face the consequences, competition just isn't feasible in certain instances. They all considered Facebook a monopoly because there isn't another Facebook-esque thing out there. Even if there were, there's little chance for competitors to gain any traction and do things better because Facebook would likely acquire them. Whereas Uber and Lyft compete for market share, among other smaller ride hailing services, Facebook is in a league of its own. Does this mean challenging Facebook is impossible? Not necessarily.

## Chapter 5

### Conclusion: Practical Applications

Although those who participated in the focus groups foresee things getting considerably bleaker before they get better, that doesn't have to come to fruition. I think there are two possible solutions going forward. The first of these two solutions calls upon companies forming guidelines with researches and senators present, both of whom adhere to a "fairness first" mantra, as opposed to one that prioritizes monetary gain like the aforementioned companies presumably do, as we live in a capitalistic society. Higher screening processes for Airbnb and ride hailing apps Uber and Lyft should probably be implemented, as well as closer inspection of those who seem to commit discriminatory acts. They could take a page from Tinder's playbook. On said hookup app's platform, when a user unmatched with someone, it asks that user why. Perhaps something similar should be asked of drivers who deny certain riders for murky reasons, or Airbnb hosts who deny certain guests for similarly murky reasons. Maybe the answer lies in threading Rawls' veil of ignorance into the DNA of the company. Perhaps it could be used as an onboarding measure, and routinely checked. Those who fail to serve the least advantaged will subsequently be relieved of employment, thus creating a vested interest in helping the least fortunate.

Sometimes, though, it's harder to fix something that's already broken than just starting fresh. This leads me to my second proposal, and one I feel would be more difficult, but ultimately more affective, and potentially in quicker fashion. What if instead of fixing something that's broken, new companies were built on addressing the pitfalls of their predecessors? In doing so, said company could establish healthy competition and give existing competitors a run for their money. Competition leads to innovation. Perhaps Facebook's Cambridge-Analytica

scandal happened in part because Facebook got comfortable. With a new company twisting the proverbial knife where it hurts, Facebook wouldn't be able to afford resting on its laurels. Would this be an uphill battle? Absolutely. Is it impossible? No, not if executed correctly. Innovation can be the cure for a broken status quo. Tesla is perhaps the best example of this. They did what no one in the car industry thought was possible and basically forced their competitors to speed up the electrification process of their previously all-gasoline lineup of vehicles. Merely surviving would've been an impressive feat for the disruptive car company, but thriving? That was never anticipated. Now Tesla has a higher evaluation than both GM and Ford combined. That said, this is a war that can be won by innovative opposition to the status quo. The answer here is to look to other disruptors, such as Tesla, and emulate tactics that have proven successful. Rather than ask how can it be done, a better question to ask would be *who* has done it, and follow suit.

## APPENDIX

### Focus Group Material

1. The topic: Digital Redlining--A Look at How Marketers Use Discriminatory Practices
2. Now let's get into it. Do you know what microtargeting is? In your opinion is it a good or bad thing? Are you neutral about it? Do you think it's harmless or has the potential to be used for less than ethical reasons? If so, in what context? Why?
3. As a working definition for the purpose of this focus group, microtargeting is basically "reaching a niche audience using consumer data and demographics to influence purchase, decision making or signing up to a newsletter is an important KPI for measuring the success of most campaigns. While getting your message to the right audience is imperative, getting the right message to that audience is what marketers are really after. That said, Micro-targeting can be a legitimate next-generation marketing tool or a deeply unethical practice, depending on who's using it" (Micro-targeting, 2018).
4. Microtargeting can also lead to something called price discrimination. Do you know what that is? If so, what do you think about it?
5. If you're unaware of what it is, basically in a nutshell, "the internet has opened up a trove of data that feeds pricing strategies, including user location, IP addresses, web visits, past purchases, click-through speeds and social media "likes." Often online consumers volunteer information such as their birth dates, education levels and occupations. All of those data streams can feed into personalized pricing...the goal from a seller's point of view is the same: charge each customer at his or her willingness to pay instead of setting universal prices. All the way back in 2000, when Amazon was mostly an online book and media store, it experimented with charging

different prices to individual customers for the same DVDs. The customer response was so swift and negative that, nearly 20 years later, the e-tailer still avoids the practice” (Howe, 2017).

6. Given that information, do we have any new thoughts about microtargeting as a marketing practice?
7. Now, let’s get into today’s topic. Everything we’ve talked about thus far has to do with digital redlining. What is digital redlining? Before digital redlining, there was redlining. Redlining dates back to the 1930’s, when surveyors color coded cities based on how desirable they were. The “redlined” areas were discounted as credit risks basically for no other reason other than because of the resident’s racial and ethnic demographics. As a result, mortgage lending was made unavailable to them. Fast forward to now, and this practice is still very much alive due to the platform society we live in today, and as such, is referred to as “digital redlining.” It works a little differently but is the same in essence. Digital redlining is the perpetuation of inequity between already marginalized groups via digital technology, content, and the internet. The following are just a few examples of digital redlining committed by some of the biggest companies in the world (Jan, 2018).
8. Some viewers think Netflix is targeting them by race...Some Netflix subscribers say the service is offering misleading visual representations of certain titles in a bid to entice viewers based on race or ethnicity. People will first be tasked with reading an article that discusses the role of racial targeting involved in which queue Netflix shows the user. In other words, “some white viewers were more likely to see white faces on posters while black users often saw black faces — even if those faces weren’t heavily featured in the film or series” (Zarum, 2018). After reading said article, I’d like to ask respondents questions that elicit emotional responses. This will be the general procedure for the other cases as well. Questions will look something like

these: How does that make you feel? Is this a problem in your eyes? If yes, why? If no, why not? How do you feel about that company after seeing that? Is your view of them altered in any way as a result of viewing that?

9. #AirbnbWhileBlack? “With profile photos and real names as a basis, existing quantitative research provides support for the intuitive notion that the discrimination prevalent in the old economy also infects the new. In a recent study, researchers found that Airbnb properties listed by black people received 12% less than otherwise comparable properties owned by white people. Likewise, Airbnb users with "distinctively African-American" names had 16% more difficulty renting property. Moreover, qualitative evidence regarding instances of discrimination abounds. In 2016 the hashtag #AirbnbWhileBlack trended on Twitter, allowing users to share stories. Some incidents involved the use of racial slurs or statements like that a homeowner ‘did not rent to [your] kind.’ Many more stories followed a more subtle but equally troubling pattern: a black person attempted to book a room, was told that the room was unavailable, noticed that the room was still listed as available on the website's calendar, tried again using a white profile, and was immediately offered the opportunity to book. Other users, particularly, although not exclusively, black, Latino, and Arab-American people, described relying on white friends or significant others to book rooms for them. Some of these incidents have resulted in civil rights lawsuits, some of which are currently pending” (Jefferson-Jones, 2016). How does that make you feel? How do you feel about that company after seeing that? Is your view of them altered in any way as a result of viewing that? Do you think there’s a viable solution to this? If so, what is it? If not, what’s getting in the way of finding a solution?
10. “The Department of Housing and Urban Development sued Facebook on Thursday for engaging in housing discrimination by allowing advertisers to restrict who is able to see



ads on the platform based on characteristics like race, religion and national origin.” “In addition to targeting Facebook’s advertising practices, the housing department, known as HUD, claims in its lawsuit that the company uses its data-mining practices to determine which of its users are able to view housing-related ads. On both counts, the agency said, Facebook is in violation of the federal Fair Housing Act” (Shaw, 2019). How does that make you feel? How do you feel about that company after seeing that? Is your view of them altered in any way as a result of viewing that? Do you think there’s a viable solution to this? If so, what is it? If not, what’s getting in the way of finding a solution?

11. Uber and Lyft are failing black riders--a new study finds a prevalence of racism on the ride hailing apps. “They sent research assistants out as riders in two cities, Seattle and Boston, to hail nearly 1,500 rides using Uber, Lyft, and another service called Flywheel...At the end of the trials, the economists found “significant evidence of racial discrimination,” meaning that black riders faced longer wait times and more frequent cancellations than white riders.” “The data the researchers collected was especially damning for Uber. In Seattle, black riders who requested a ride using either Uber and Lyft waited substantially longer for their ride to be confirmed—they waited about 16 to 28 percent longer than white riders did. For black Uber riders in particular, wait times in Seattle were as much as between 29 to 35 percent longer. In the Boston experiment, black Uber riders were much more likely than white riders to have a driver cancel on them after confirming, and the effect is especially pronounced for black men, whose cancellation rate was three times as high as white males. And riders with “black-sounding names” were significantly more likely to be canceled on than either white riders or black riders with “white-sounding names.” This effect was worse in lower-density areas, where finding a ride is often harder in the first place.” “The

report also found that some women faced discriminatory treatment as well, often in the form of longer and more expensive routes than the ones drivers took with male riders, despite there being preset pick-up and drop-off locations. Women who participated in the study reported drivers who were very talkative on these prolonged routes, which sometimes involved a driver passing through the same intersection multiple times. “The additional travel that female riders are exposed to appears to be a combination of profiteering and flirting to a captive audience,” the authors find” (White, 2016). How does that make you feel? How do you feel about that company after seeing that? Is your view of them altered in any way as a result of viewing that? Do you think there’s a viable solution to this? If so, what is it? If not, what’s getting in the way of finding a solution?

12. Given the different cases you’ve heard so far, can you come up with a viable solution to digital redlining? Do you think it’s possible to do so? Is microtargeting a good or bad thing in your eyes after having read these cases?
13. Why finding a solution is tricky: “But it’s difficult to monitor whether advertisers actually comply—ads are generally coordinated by algorithms. Thus, as sites grow and bring in ever more money, these platforms must choose to what extent greater profits are worth running the risk of discrimination, insofar as the value of the advertising somewhat hinges on how precise the targeting can be. not every ad that targets users based on race or ethnicity is exclusionary, and not every type of ad falls within the purview of federal civil-rights law. it’s pretty common practice for marketers to use information such as geography and census data to piece together information about racial groups—which means that platforms can enable discrimination even if they don’t give advertisers the sort of explicit “ethnic affinity” option that Facebook once did. The Fair Housing Act, enacted in 1968, and the Equal Credit Opportunity Act, enacted in 1974,

made it illegal to withhold promotions for housing or credit, or differentiate offers, based on characteristics such as race, ethnicity, or sex. These laws, along with the fact that many ads are never actually vetted by human eyes, but rather run through an algorithm before posting, makes the culpability of Facebook and other social-media platforms hard to determine, in a legal sense. Often sites don't *require* advertisers to perform a discriminatory act—they just don't successfully ensure that they can't. And whether that makes them liable is far from settled” (White, 2017). Thoughts after reading that? Can you think of a possible solution?

14. Possible solution: One solution is that the industry could ease up on targeting. “This is not as profit-unfriendly as it sounds: Searls is of the of the mind that increasingly specific tracking isn't the most enduringly profitable path for advertisers anyway. “Targeting doesn't work,” he said, before adding some nuance. “I should put it this way: The more targeted an ad is, the creepier it is and the more likely people are to resist it and block it” (White, 2017). That creepiness factor could lead to a shift in the supply and demand dynamics of advertising, as users ramp up their use of ad-blocking software. He thinks that bad publicity about racially targeted ads is a sign of more general pushback against targeting to come. Is this a feasible solution? Why or why not?

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## ACADAMIC VITA

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### EDUCATION

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**Bachelor of Arts: Advertising/Public Relations**

**May 2020**

The Pennsylvania State University, University Park, PA  
*Dean's List, Schreyer Honors College*

### WORK EXPERIENCE

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**Resident Assistant, Pennsylvania State University, University Park, PA Aug 2018 – May 2019**

- Fostered academic excellence, address student concerns, and encourage involvement among a population of 45 first-year students to promote a successful transition to Penn State University.
- Collaborated with a staff of 14 Resident Assistants to create/facilitate events for 650+ students.
- Participated in an on-call duty rotation and respond to crisis situations involving policy violations.
- Fulfilled administrative tasks such as creating educational outreach materials and detailed reports.
- Completed annual trainings on topics including diversity and inclusion, and mental health firstaid.

**Adult ESL Tutor, Pennsylvania State University, University Park, PA Jan 2019 – May 2019**

- Provided instruction to a non-native adult learner on verbal, written, and reading skills in English.
- Translated and communicate grammatical nuances of the English language to adult learners.

**Teaching Assistant, Pennsylvania State University, University Park, PA Jan 2019 – May 2019**

- Facilitated weekly 50-minute conversations with students on national and global current events.
- Evoked introspection in students via racial and ethnic lenses.

### RELEVANT COURSES AND SKILLS

- 
- Advertising Media Planning
  - *HootSuite* certified
  - Twitter Flight School
  - Research in AD/PR
  - Digital Media Metrics

- News Writing

## INVOLVEMENT

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### **The Daily Collegian, *Pennsylvania State University*, University Park, PA    Jan 2018 – Oct 2018**

- Attained sources, interviewed audiences to acquire quotes, and contacted willing participants for stories.
- Crafted detailed and captivating stories using data collected to be published in student newspaper.
- Developed vast researching, writing, and editing skills, along with knowledge of APA format.

### **CommRadio, *Pennsylvania State University*, University Park, PA    Sept 2016 – April 2017**

- Created and edited audio files using Hindenberg editing software for an online radio station. • Reported news “on-air” using the Facebook Live feature in conjunction with broadcast producers.

### **PSNtv, *Pennsylvania State University*, University Park, PA    Feb 2017 – April 2017**

- Worked behind the scenes to prepare stages, and assist broadcasters to prepare for production.
- Gained real-world television experience in delivering relevant news and public affairs.

## EXTRACURRICULAR

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### **Real Estate Investor    Sept 2019 – Present**

- Finance creative real estate deals in Eastern PA, specifically in Northampton and Lehigh County.
- Specialize in sourcing deals for long-term buy and hold investors as well as flippers/rehabbers.