



A Political Glossary: Part II

Politicians seem to have a special fondness for words that have two very different meanings, so we are likely to hear a lot of these kinds of words this election year.

“Access” is one of those words. Politicians seem to be forever coming to the rescue of people who have been denied “access” to credit, college or whatever.

But what does that mean, concretely?



It could mean that some external force is blocking you from whatever your goal might be. Or it could mean that you just don't have whatever it takes to reach that goal.

To take a personal example, Michael Jordan became a basketball star — and a very rich man. I did neither. Was that because I was denied “access” to professional basketball?

Anyone who saw me as a teenager trying to play basketball could tell you that I was lucky to hit the back board, much less the basket.

By the first definition, I had as much “access” to the NBA as Michael Jordan had. Nobody was blocking me. They didn't have to block, because I was not going to make the basket — or the NBA — anyway.

Making a distinction between external and internal reasons for failing to reach one's goal would clarify the meaning of the word “access.” But clarification would destroy the political usefulness of the word, along with the government programs that this word is used to justify.

For years, politicians and the media went ballistic over the fact that different groups had different approval rates for mortgage loans. This was supposed to show that some racial groups were denied “access” to mortgage loans, and especially access to the most desired loans with the lowest interest rates.

No one even asked the question: Denied access by which definition of “access”?

Political crusaders don't pause to define words. Their shrill rhetoric suggested that external barriers were the problem. And that meant government intervention was the solution, to smite the wicked and deliver “social justice” (another undefined term).

When statistics showed that blacks were turned down for conventional mortgage loans at twice the rate of whites, that was the clincher for those saying that “access” was the problem and that racial discrimination was the reason. Since this fit the existing preconceptions in many quarters, what more could you want?

Other statistics, however, showed that whites were turned down for conventional mortgage loans at nearly double the rate for Asian Americans. By the very same reasoning, that would suggest that whites were being racially discriminated against by banks that were mostly run by whites.

But this unlikely conclusion never surfaced, because the second set of statistics seldom saw the light of day in the mainstream media, even though both sets of statistics were available from the same sources.

To publish the second set of statistics would undermine the whole moral melodrama in the media, and



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the political crusade based on it.

Statistics on the average credit ratings of people in different racial groups likewise seldom saw the light of day. The average credit ratings of whites were higher than the average credit ratings of blacks, and the average credit ratings of Asian Americans were higher than the average credit ratings of whites.

But to lay all these facts before the public and say, “We report, you decide” might well result in the public’s deciding that banks and other financial institutions prefer lending to individuals who were more likely to pay them back.

Also lost in media stories was the fact that many, if not most, of the financial officials who actually made loan approval decisions never laid eyes on the people who applied, but based their decisions on the paperwork sent by those who dealt directly with the applicants.

Equal “access” does not automatically lead to equal outcomes, either in lending institutions or in basketball, or anywhere else. But words like “access” have led to much political success and much economic disaster, the housing market being just one example.

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