**Business** Retention POC biz owners have headwinds to starting biz larger, whiter meaningless policy generational wealth first gen govt direct displacing Increasing home rents buyers scarcity of "hot markets" narrative transfer of knowledge from less cash increase Urban perception of capacity to put wealth taxes Renewal down disruptions benefit folks with access to Equity, in particular less wealth growing savings self-reinforcing to keep power and \$ Mostly white "larger unable mostly is white to own developers and lenders planners better" white land and labor to build wealth greed profit fear institutions don't want to take the risk efficiency reparations oriented cover up for racism - we don't really want to build poc wealth operational ease cost! White racism/ profit capitalism racism supremacist supremacist culture capitalism capitalism