First Agent → Final Decision by Ethnicity
Data → Science → Consumer → Advocate → Regulatory → Risk → Manager

	Asian (n=2,879)		Black (n=960)		Hispanic (n=960)		White (n=960)	
	Approve	Deny	Approve	Deny	Approve	Deny	Approve	Deny
Approve	2,675 (92.9%)	1 (0.0%)	897 (93.4%)	1 (0.1%)	901 (93.9%)	0 (0.0%)	885 (92.2%)	0 (0.0%)
Deny	0 (0.0%)	203 (7.1%)	0 (0.0%)	62 (6.5%)	0 (0.0%)	59 (6.1%)	0 (0.0%)	75 (7.8%)