

## Report

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fare worse than their national counterparts on a wide range of statistics.

"In each community (Native American, Latino, African American, African Immigrant and Refugee, and Slavic), disparities are worse here than national averages, and worse here than in King County (Seattle), and in many cases worsening in recent years," the report says. "Given this pattern, we believe that the same dynamic is true within the API community. Furthermore, the lived experience of those in the community illustrates that racial discrimination and racial bias are rampant in the region."

Nationally, for example, 14 percent of Asians don't finish high school. In Multnomah County that's 20 percent. And at the other end of the education spectrum, nationally 19.5 percent of Asians earn graduate or professional degrees compared to 12.5 percent locally.

Or take poverty measures. Nationally in 2009, 10.7 percent of Asians were living in poverty compared to 9.5 percent of Whites. In Multnomah County, in 2009, 14.2 percent of Asians were living in poverty compared to 12.3 percent of Whites. Both groups were worse off in Multnomah County, but the penalty was worse for Asians.

What's more, looking at progress over time, several troubling disparities are increasing. Poverty rates for Asian children under 5 grew from 11.3 to 15.6 percent between 2000 and 2009. For Whites it decreased slightly from 12.5 percent to 12.4 percent. For elders that disparity over time was even larger.

Lee Po Cha, director of family services for the nonprofit Immigrant and Refugee Community Organization, said in general the communities profiled in the report expected the results, although the extent of some disparities did surprise him.

"What is really surprising is that we never thought our Asian Indian or our Thai communities would be doing that badly," he said. "In some of our communities the achievement gap is huge, especially in reading and writing. Our Karen community is just not making it. Our Burmese community is just not making it. When you look at education we have a large number of our communities that are distressed."

What are the statistics behind his concern? Here's one: Of the 118 children from Portland's Karen community, not a single child is reaching benchmark scores in language skills.

## Banks

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"We are so pleased that there is finally a regulator, the CFPB, whose primary responsibility and commitment is to ensuring that reasonable rules of the road are in place to reform harmful and reckless financial practices" said Borne. "Today's typical bank overdraft practices remain in dire need of that reform."

Sarah Ludwig, executive director of the New-York based Neighborhood Economic Development Advocacy Project, drew a connection between costly overdraft fees and the emergence of bank payday loans. As lenders sat nearby, Ms. Ludwig presented a letter with signatures from more than 250 national, state and local organizations from across the country calling for immediate federal action to stop bank payday loans.

The list of supporters included representatives of religious, civil rights, labor, higher education, fair housing, consumers and community activists. Together, these organizations warned against the looming prospect of overdraft fees worsening consumer financial circumstances once bank payday loans are made. The letter and its full list of signers is available at: <http://rsp-nsb.li/vdfUSO>

"I think the one thing that this means is that we have a lot of work to do: in education, in the economic field and even in the social justice field," Lee Po Cha says. "There is a lot of work to be done."

"Our community needs to not be afraid to speak out as Americans and our leaders need not to be shy about being our champions."

"I'm hoping that with this data we can shape policy and design strategies to address this. So in the future we all can become contributing members of society."

At first researchers wondered if things looked worse here because of the composition of local API communities – more recent arrivals with fewer native born Americans, for example. But the data showed the opposite. About 47 percent of Multnomah County's API population was born here, compared to 40 percent nationally. And just 15 percent are new arrivals compared to 18 percent nationally.

It also looked closely at the Vietnamese community, which makes up about 30 percent of the local API population. On many measures, it was clear that Vietnamese people here are disadvantaged compared to their national and King county (Seattle) counterparts.

Ann Curry Stevens, an associate professor at Portland State University and the lead researcher for the report, said the data blows away notions that Portland is a post-racial progressive haven.

"Our best understanding is that these are

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local signifiers of institutional racism," she says. "Our progressive identity gets in the way of having a productive conversation about institutional racism."

This was not a surprise to the Asian and Pacific Islander community, Stevens said. "The fact that we live in such different realities that this information is a surprise to the White community and doesn't surprise communities of color is part of the problem."

Rev. Santos-Lyons said the report also

In part the letter advised, "Ultimately, payday loans erode the assets of bank customers and, rather than promote savings, make checking accounts unsafe for many

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customers. They lead to uncollected debt, bank account closures, and greater numbers of unbanked Americans. All of these outcomes are inconsistent with consumer protection and harm the safety and soundness of financial institutions."

The letter was also mailed to three other federal regulators: Federal Reserve, Federal Deposit Insurance Corporation, and the Office of the Comptroller of the Currency.

Currently, Wells Fargo Bank, US Bank, Fifth Third Bank and Regions Bank use a system previously developed by storefront

## Parent Night

PHOTO BY HELEN SILVAS

Parents of students of color met with teachers at Grant High School March 2, to talk about the achievement gap and other issues facing students at the school. Principal Vivien Orlen this year changed the school's priorities to offer more academic support classes. Students from the Black Students Union talked about their visit to Ashland where they viewed an all-Black cast from the Oregon Shakespeare Festival perform "The African Company Presents Richard III." At the end of this year two of Grant's three African American teachers will depart the school.

blasts away the idea of Asians as a model minority who prove that hard work is all you need to succeed in America.

"It exposes the model minority idea as a damaging and false stereotype that needs to be set aside," he says. "Within every com-

create a level playing field where everyone has opportunities to succeed and every community's contributions are valued. "Please know that the Asian and Pacific Islander community supports the creation of White allies in this work to advance racial justice."

The report singles out 14 communities as needing immediate help.

"Our most distressed communities are Cambodian, Thai, Hmong, Korean, Tongan, Samoan, Asian Indian and Laotian," it says. "And while we have only one data point for some communities, the rates of their distress in this education score is so terrible, we have decided to place these communities in the priority list: Karen, Pohnpeian, Rohingya, Nepali (of Bhutanese origin), Chuukese and Burmese."

And it makes 11 major policy recommendations that include: Better data keeping that doesn't lump everyone together; reducing poverty; education equity; social inclusion and language training; increasing the visibility of the Asian and Pacific Islander community; giving immediate help to the most distressed communities; and identifying and naming racism.

munity there are exceptions that can be held up to show the prosperity of a community and Asian and Pacific Islanders have those success stories. At the same time it damages our community and gives policy makers an excuse to ignore the real and persistent inequity."

Identifying racism and White privilege is uncomfortable, the report admits, but it stresses that the aim is not to point fingers at White people, but to raise awareness of inequity so all people can work together to

payday lenders. As banks market the loan as a short-term cash advance for checking account customers, the predatory product typically leads to a long-term cycle of high-

average 175 days of the year. Social Security recipients are especially vulnerable, making up one quarter of bank payday borrowers.

Once bank payday loans are repaid, the likelihood of accounts falling short of funds for regular purchases runs high for customers with little or no cushion in their checking accounts. With an average overdraft fee of \$34, multiple fees can be charged to these customers without their knowledge – until after fees are assessed when a bank statement arrives.

The connection between bank payday and overdraft fees is akin to that of the knee bone's connection to the leg bone – financially they affect the same consumer. No one needs or wants a product that devastates their finances and builds debt instead of wealth. Consumer lending shouldn't make anyone financially crippled.

*Charlene Crowell is a communications manager with the Center for Responsible Lending.*