THE Skanner

Challenging People to Shape a Better Future Now

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Opinion

Enhancing Black Newspapers in the Age of Social Media

Benjamin F. Chavis, Jr.

NNPA President and CEO

The National Newspaper Publishers Association (NNPA) salutes the first class of the Discover the Unexpected (DTU) NNPA Journalism Fellowship program and congratulates the students on taking the next successful step in their professional careers.

The NNPA and Chevrolet offered students from the Howard University School of Communications the unique apprentice opportunity to work at NNPA member newspapers in Chicago, Atlanta, Washington, D.C., and Detroit.

As the NNPA member newspapers shared the legacy of the Black Press with the students, the journalism fellows were able share their knowledge of social media and recommended a number of strategies for reaching a younger audience.

Black-owned newspapers are not opposed to the digitalization of our content or to the digital distribution of the trusted, vibrant, prophetic voice of the Black Press of America. In fact, as Black-owned media companies, it makes good business sense for our newspapers to embrace digital and social media platforms that have the power to enhance and increase the value and profitability of our publications.

One mutual benefit that emerged this summer during the NNPA/DTU Journalism Fellowship program was the students' ability to increase the daily utilization of social media as an integral component of their reporting on behalf of our newspapers. It was a summer of news reporting. It was a journalistic "Freedom Summer." It was a print, digital and social media summer.

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Brandi Montgomery and Brelaun Douglas were at *The Atlanta Voice*; Briahnna Brown and Mckenzie Marshall at the *Chicago Defender*; Victoria Jones and Rushawn Walters at *The Washington Informer*; and, Tatyana Hopkins and Sidnee King were at the *Michigan Chronicle*. In addition to writing front-page news stories pertinent to improving the quality of life of Black America, all of the NNPA fellows were actively engaged on Facebook, Twitter, Instagram, Snapchat and Youtube.

Most of the 209 Black owned newspapers that are affiliated with the NNPA now have active websites with various degrees of interactivity and digital capabilities. But the challenge of linking social media with the world of Black-owned media, while formidable, will be a growing opportunity to enhance the future economic sustainability of Black-owned newspapers.

One goal that the NNPA is now actively planning and researching is how to effectively and efficiently establish the NNPA Digital Network (DigitalNetwork@nnpa.org). The truth is that by having the DTU fellows working at some of our member newspapers has helped to crystallize the need and the opportunity for the timely development of the NNPA Digital Network. Again, the digital network will not replace or supplant the NNPA's existing network of 209 Black owned newspapers. The digital network will help to increase the market value of the trusted content of NNPA member newspapers.

We are living at a time when candidates to be President of the United States routinely communicate to their constituents and supporters via Twitter, Facebook, Google and Instagram. The national and global news cycles are now ten seconds in length. Yet, there is still market demand from millions of people across the United States and throughout the world for more in-depth and detailed news accounts of what is happening in a rapidly changing and challenging world.

Black-owned newspapers in print and their online editions provide in-depth news coverage and uplift the cultural genius of Black America as part of the long unique and respected tradition of the Black Press of America.

Read more at **TheSkanner.com**

Consumers Save $2.2 Billion a Year Without Big Loans

Charlene Crowell

NNPA Columnist

News — we read it, talk about it, even complain about it from time to time. But if you look close enough, the good news can still be found – like Olympic gold medalists of all colors winning in Rio, or a series of voter suppression laws ruled unconstitutional in several states.

And there's even more good news on the financial front. New research finds that 90 million consumers are saving $2.2 billion each year. These savings didn't come from pay raises or bonuses, or new jobs. Instead, these financial gains came when a pernicious form predatory lending became illegal.

Let's call these locales "shark-free" states, where interest rates on small-dollar payday loans are legally limited to no more than 36 percent. Instead of living on financial tightropes from one payday to the next, these consumers are paying off bills and even saving some money on a regular basis.

Call me old-fashioned, but when bills are paid and I've still got money to call my own, I feel like things are going OK. I'm betting others do too. As one of my colleagues recently remarked, "When $2.2 billion of fees go away, who wouldn't feel better?"

That colleague's name is Robin Howarth, and she's a senior researcher with the Center for Responsible Lending (CRL). She and another colleague, Delvin Davis, also a senior researcher are co-authors of the policy brief, "Shark-Free Waters: States are Better Off without Payday Lending." Working together, the two of them found that consumers in payday-free states have found multiple ways to manage temporary cash shortfalls and at a fraction of the cost of payday loans. Their conclusions were informed by a series of academic studies, surveys and focus group results.

> “Studies have shown that in states allowing payday lending, such as Florida and California, Black and Latino neighborhoods have twice the concentration of payday stores than their white counterparts

Contrary to the claims of industry supporters, consumers are satisfied with the respective state bans. In North Carolina, 9 out of 10 low and moderate-income consumers expressed that payday lending was not in their best interest. "They're there basically to rob people that need money," noted one North Carolina consumer.

According to another focus group participant from Arkansas, "I found that I really could do better without them [payday loans]...I have actually paid off debts by a little at a time."

As shared in earlier columns, consumers of color are especially hard hit payday lending's debt trap. Earlier studies have shown that in states allowing payday lending, such as Florida and California, Black and Latino neighborhoods have twice the concentration of payday stores than their white counterparts.

On the positive side, other states now benefitting from consumer-friendly payday loan reforms are Arizona, Arkansas, Connecticut, Georgia, Maryland, Massachusetts, Montana, New Jersey, New York, North Carolina, Pennsylvania, Vermont and West Virginia. Among these states, 12 also limit interest rates for car-title loans, thereby further boosting consumer savings even further each year.

For example, in New York, the most populous state of the 14 with rate caps, consumers save a total of $789,995, 328 in combined fees for payday and car title loans. Lower, but substantial savings were also found in Pennsylvania ($489,497,834), North Carolina ($457,729,960) and New Jersey ($346,587,204).

By contrast, where payday loans remain legal, borrowers pay fees of over $4.1 billion annually, with the average customer taking out 10 loans a year. The repeat borrowing cycle creates a debt trap for consumers that is easy to access, but extremely difficult to retire.

Imagine what could happen if all communities and states became financially free of fees that bite your finances just as hard as a shark could in the ocean.

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