

THE SkannerChallenging People to Shape
a Better Future NowBernie Foster
Founder/PublisherBobbie Dore Foster
Executive EditorJerry Foster
Advertising ManagerChristen McCurdy
News EditorPatricia Irvin
Graphic DesignerMonica J. Foster
Seattle Office CoordinatorSusan Fried
Photographer

The Skanner Newspaper, established in October 1975, is a weekly publication, published every Wednesday by IMM Publications Inc.

415 N. Killingsworth St.
P.O. Box 5455
Portland, OR 97228Telephone (503) 285-5555
Fax: (503) 285-2900

info@theskanner.com

www.TheSkanner.com

The Skanner is a member of the National Newspaper Publishers Association and West Coast Black Publishers Association.

All photos submitted become the property of The Skanner. We are not responsible for lost or damaged photos either solicited or unsolicited.

©2018 The Skanner. All rights reserved. Reproduction in whole or in part without permission prohibited.

THE Skanner.com

Local News
Pacific NW News
World News
Opinions
Jobs, Bids
Entertainment
Community Calendar

LOCAL NEWS BRIEFS

Updated daily.



Check out:
THE SKANNER REPORT
TheSkannerReport.com

Your One-Stop Hub for Community
Newspapers Throughout the U.S.

Opinion

Redlining Settlement Fails to Provide Strong Penalties

For as long as many people of color can remember, succeeding generations have called for justice. Despite these age-old pleas, justice is not only elusive, but frustrating since the enactment of a series of civil rights laws. Despite federal guarantees of equal treatment, much of Black America experiences something short of what was promised.

A recent settlement of a federal redlining lawsuit is yet another sign that justice is still being denied. Even worse, those entrusted in key federal agencies are willing to accept much less than what is fair or just.

On January 13, 2017 and as one of the last cases brought under the Obama Administration, the Department of Justice (DOJ) sued KleinBank, a lender in the Twin Cities' metropolitan area with violations of both the Fair Housing Act (FHA) and the Equal Credit Opportunity Act (ECOA). The complaint said in part that from at least 2010 to 2015, "KleinBank's discriminatory practices as described herein have been intentional and willful, and implemented with reckless disregard for the rights of individuals on the basis of their race and/or national origin."

The January 2017 lawsuit



Charlene Crowell
NNPA
Columnist

followed a near two-year DOJ investigation that uncovered illegal redlining in neighborhoods of color. Within the metro area, lending in 78 of 97 majority-minority census tracts were excluded by the bank. Further, as KleinBank expanded to add at least seven full-service branches since 2007, not one is in a community of color.

Beyond a failure to serve all consumers, mortgage applications and approvals among consumers of color were equally disturbing. Other metro lenders surpassed KleinBank by as large a ratio as five-to-one in serving consumers of color.

For example, among the 5,837 single-family residential loan applications filed with KleinBank, only 1.06 percent – 62 – came from consumers of color. Of the bank's approved 4,392 residential mortgages, only 51 were secured in neighborhoods of color.

With these and other findings, DOJ's complaint request-

ed both monetary damages to those consumers who fell victim to these illegalities, and a civil penalty to vindicate the public interest.

Yet on May 8 of this year when a settlement was reached with the current DOJ, there was no civil penalty or judicial oversight – two key elements in earlier settlements with similar charges. Among other requirements, a limited, three-year agree-

to open a single branch in a neighborhood of color within the next year.

According to the settlement, "The United States agrees to jointly stipulate with KleinBank to the dismissal of the Civil Action. The parties agree and acknowledge that this consideration is adequate and sufficient."

Pardon me, but I respectfully disagree – and so do others who believe in fair lending. A lack of civil penalty coupled with a brief term of compliance does not bode well for fair or just lending.

"The absence of a civil penalty is noteworthy and inconsistent with past redlining cases," noted Melissa Stegman, a Senior Policy Counsel with the Center for Responsible Lending (CRL). "Furthermore, unlike prior cases, the parties entered into a settlement agreement – not a consent order."

A consent order is a more powerful vehicle in that it is subject to the judge's approval.

Also, with a court order, the court maintains supervision of the agreement. Arguably, it's a stronger way to hold the bank accountable for meeting the terms of the settlement."

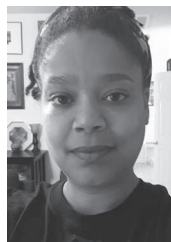
“A recent settlement of a federal redlining lawsuit is yet another sign that justice is still being denied

ment authorized a \$300,000 loan subsidy fund to increase credit access in predominantly minority neighborhoods, as well as another \$300,000 for credit repair initiatives, education, outreach and advertising that would include minority media. The settlement required the bank to redraw its Community Reinvestment Act assessment area. KleinBank also agreed

Read the rest of this commentary at
TheSkanner.com

Suicides By Racial and Ethnic Minorities are Undercounted

Editor's note: If you are struggling with suicidal thoughts, call the National Suicide Lifeline at 1-800-273-8255 or the Multnomah County Crisis Line at (503) 988-4888. Help is also available via chat at https://suicidepreventionlifeline.org/chat/ or by text at 741741.



Dr. Kimya N. Dennis
The
Conversation

population size.

In the African American community, there's a tendency to label suicide and mental health conditions as "crazy" or evidence that you aren't praying enough. People in this culture, as well as Hispanic, Asian and American Indian communities, are less likely to acknowledge the possibility of having a health condition or seek mental health services. Or, as some commentators and academics have said, suicide is seen as a "White thing" – "African Americans don't 'do' suicide."

Unfortunately, despite the existence of culturally specific support systems, many cultures still experience silence and shame around mental health issues.

This is reflected in the care that's provided as well. Based on false assumptions, many health professionals and health services end up, intentionally or unintentionally, catering to predominantly White consumers.

Counting errors

The problem is partly due to data.

Whites have a suicide rate of 18.5 per 100,000 people, leading to the highest total number of suicides for any racial or ethnic group in the U.S. Whites also comprise the majority of membership in suicide prevention organizations and have greater access to resources needed to seek

“Suicide is seen as a 'White thing' – 'African Americans don't 'do' suicide'

out mental health services.

Meanwhile, African Americans make up about 12 to 13 percent of the U.S. population and are underrepresented in suicide data. Data suggest that African Americans have approximately 6 percent of the recorded rate of suicide compared to whites. But this data is likely incomplete – thanks to deaths that have been misclassified.

African American, Hispanic and American Indian suicides have historically been more misclassified than

White suicide – and still are to this day. No one knows which specific deaths have been misclassified. However, researchers believe that these errors can be largely attributed to either the coroner's misclassification of cause of death as homicide or undetermined or the family's desire not to record the accurate cause of death. That leaves data at the local, state and national level incomplete.

Over the last 40 years, there has been slight decline in the number of suicides misclassified as undetermined or unintentional, although this trend varies by demographics and cultures.

There's no clear reason why the cause of death is becoming more accurately classified. Possible causes include more research on misclassification; better record keeping by law enforcement and coroners; and family awareness of cause of death.

Failing to seek help

Societal attitudes towards African American men may also partly explain why suicide data is incomplete. I believe that we should talk about how socioeconomic factors influence inward violence, or violence toward oneself.

Read the rest of this commentary at
TheSkanner.com