

THE Skanner

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a Better Future Now

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Opinion

Debt Collectors Target Consumers of Color, Poor People

A new survey asked likely voters across the country what they thought of a proposed debt collection rule. The response was strong and broad opposition.

Proposed earlier this year by Consumer Financial Protection Bureau (CFPB) Director Kathleen Kraninger, the rule would authorize debt collectors to expand how often consumers could be contacted as well as the ways such contacts could be made: email, text messages, and more.

Conducted by Lake Research Partners and Chesapeake Beach Consulting, the poll was jointly commissioned by the Americans for Financial Reform (AFR) and the Center for Responsible Lending (CRL). The results, released on September 11, found stark opposition by consumers to regulatory reforms announced by the CFPB. Consumers are strongly united in wanting more and better protection in this area of financial regulation.

One in five poll participants were contacted by a debt collector in the past 12 months for different types of debt – including medical. Consumers of color, lower-income consumers and military families were contacted at higher rates. More than one in



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three Black consumers (34%) or consumers with incomes less than \$50,000 (33%), were contacted. Among Latinx consumers, nearly half or 48% were contacted.

Likely voters were most concerned about three specific changes included in the CFPB debt collection proposal:

- 76% opposed allowing debt collectors to leave messages for people in places that are not private;
- 74% opposed allowing debt collectors to contact consumers by private direct messaging on social media platforms like Facebook or Twitter; and
- 73% opposed allowing debt collectors to phone people as often as seven times a week for each debt in collection.

“It should not surprise any of us that Americans don’t support government-sanctioned harassment by debt collectors via phone, email, or text,” said AFR Senior Policy Counsel Linda Jun.

“And yet that’s exactly what the Kraninger CFPB is proposing. The agency needs to withdraw this plan and come up with one that actually protects consumers.”

“One in five poll participants were contacted by a debt collector in the past 12 months

The real irony with CFPB is that for six years, consumers benefitted from a series of actions that helped 29 million consumers to receive nearly \$12 billion in restitution and/or forgiveness. Additionally, multiple public forums held across the country on a variety of issues gave consumers and all stakeholder interests meaningful opportunities to help shape public policy developments. Research released by the CFPB have documented the harm of abusive debt collection practices and shown the rippling consequences of financial services practices as large as mortgages and as small as payday loans.

Under the Trump Administration, a consistent and focused deregulation effort has

been underway to turn CFPB into a toothless tiger. It’s almost as if CFPB now stands for Corporate Financial Protection Bureau. Rather than living up to its name, CFPB eschews consumers and defers to companies and their preferences as to what financial regulation should look like.

The Administration has also repeatedly emphasized consumer information and education while predatory lenders pick the pockets of unsuspecting consumers. The error in this approach is that being aware of what should occur will not and cannot change punitive practices that earn billions of dollars for the corporations abusing consumers.

These actions are particularly suspect when one considers that debt collection complaints have been among the chief consumer complaints filed at both the CFPB and the Federal Trade Commission. Under CFPB’s first director, the agency filed more than 25 federal enforcement actions against debt collectors and creditors that deliver \$300 million in restitution and another \$100 million in civil penalties due to deceptive and abusive debt collection practices.

Read the rest of this commentary at TheSkanner.com

The Human and Economic Toll of Gun Violence is Staggering

Approximately 7,500 African Americans are killed each year because of gun violence.

Further, it’s 20 times more likely that a young black male will die by a firearm homicide than a white peer, according to a new report.

In a study commissioned by Democratic members of Congress’ Joint Economic Committee, researchers found that gun violence in America has especially taken its toll on young people.

The report found that rural states, where gun violence has reached its highest levels in decades are the hardest hit.

Researchers said Americans between the age of 15 and 24 are 50 times more likely to die because of gun violence than they are in other economically advanced countries.

The September 18 state-by-state examination of the economic costs of gun violence, reveals numbers that the committee called “staggering.”

For instance, in 2017, for the first time, the rate of firearm deaths exceeded the death rate by motor vehicle accidents.

Nearly 40,000 people were killed in the United States by a gun in 2017, including approximately 2,500 school-age children – or more than 100



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people per day and more than five children murdered each day.

According to a 2019 Pew Research study, “Though they tend to get less attention than gun-related murders,

“Firearms are the leading cause of death for Black children and teens in America

suicides have long accounted for the majority of U.S. gun deaths. In 2017, six-in-ten gun-related deaths in the U.S. were suicides (23,854), while 37% were murders (14,542), according to the [Centers for Disease Control and Prevention] CDC. The remainder were unintentional (486), involved law enforcement (553) or had undetermined circumstances (338).”

Directly measurable costs

include lost income and spending, employer costs, police, and criminal justice responses and health care treatment.

“[More than] 200 days ago, the Democratic House took decisive action to end the gun violence epidemic in America by passing H.R. 8 and H.R. 1112, bipartisan, common-sense legislation to expand background checks, which is supported by more than 90 percent of the American people,” Senate Democratic Leader Chuck Schumer said in a statement.

“With the backing of the American people, we continue to call on Senator McConnell to ‘Give Us A Vote.’”

“For [more than] 200 days, Senator McConnell has refused to give the bipartisan bills a vote on the Senate Floor, “again and again putting his political survival before the survival of our children,” Schumer said.

“Every day that Senator McConnell blocks our House-passed, life-saving bills, an average of 100 people – including 47 children and teenagers – die from senseless gun violence. Some 20,000 have died since the House took action on February 27,” he said.

Schumer’s office has repeatedly voiced concern about gun violence in urban com-

munities.

According to Everytown, an organization dedicated to addressing gun violence, “firearms are the leading cause of death for Black children and teens in America.”

Black children are ten times more likely to be hospitalized from gun/firearm violence and are 14 times more likely to die.

Officials said this fact is hurting Black children and teens at home and schools, especially in cities that lack the resources to stop gun violence and the trauma associated with it.

According to Everytown, students of color in cities are exposed to higher rates of violence.

The report also states, “although Black students represent approximately 15 percent of the total K-12 school population in America, they constitute 24 percent of the K-12 student victims of gun-fire who were killed or injured on school grounds.”

Researchers for the Joint Economic Committee said gun violence has direct and indirect costs, including the reduction of quality of life due to pain and suffering.

Gun homicides are also associated with fewer jobs.

Read the rest of this commentary at TheSkanner.com