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Opinion

21st Century Citizenship: Four Civic Skills We Need To Keep Our Democracy

As primaries roll out around the country, we're tracking voter turnout. Raised on Schoolhouse Rock's cartoon civics lessons, I know that being a good American means voting.

Those 1970's cartoons weren't wrong. Voting is the most fundamental act of democratic citizenship. That's why it has been fiercely contested throughout our history.

But now we're in the 21st century, deluged by information, increasingly divided, with few models of bipartisanship.

Democracy now requires much more than voting. What should a 21st century Schoolhouse Rocks teach?

Finding information

Most fundamentally, we need to be skilled seekers of information. In this era of deepfakes, bots, and fragmenting media platforms, the ability to access and evaluate information is key. Algorithms push us ever more deeply into one point of view. To address multifaceted 21st century issues, we need deliberately to seek a variety of information, including backstories about controversial



Melinda Burrell

Guest Columnist

events, from differing sources to construct the whole picture.

Understanding our own biases

We must process information skillfully, getting around our inherent neurological

“Democracy now requires much more than voting

biases. For example, we naturally lap up information that confirms what we already think but ignore information that challenges our world view. We also are wired for double standards: we attribute another person's bad behavior to their personality (“she's late because she's disrespectful”) while giving ourselves a pass for the same behavior (“I'm late because traffic was bad”). Understanding these natural biases lets

us challenge ourselves to explore issues more fully.

Having conversations – not arguments – across divides

Understanding biases promotes a third democratic skill: truly talking with one another. Research, including my own, shows that liberals and conservatives alike often experience cross-divide conversations as an assault on their values. Yet most people also believe these conversations are important and would like to have them to feel connected and informed.

Constructive conversations require listening and asking good questions. Political scientist Andrew Dobson describes listening as our “democratic deficit.” We rarely listen closely to the other side. This undermines our ability to create policy which is seen as a legitimate outcome of democratic debate. Nor do we ask enough genuinely curious questions to learn why others think what they do to help find common ground. As Steve Benjamin, former head of the National Conference of Mayors, noted, “We all suffer from some degree of experiential blindness and need to become experts at learning about others' perspectives.”

Having complicated relationships

Perhaps the most important – and most difficult – 21st century citizenship skill is maintaining relationships with people who think differently. For a democracy to function, we need not only a robust marketplace of ideas, but also the ability to work together for policy that meets widespread needs. A conservative interviewee in my study remarked, “Everybody is so comfortable being polarized – they are not happy unless they're mad.”

It's challenging to hold conflicting feelings about people, appreciating their good qualities while disagreeing on politics. But perhaps we make it harder than it is.

Research shows we overestimate both how much the other party dislikes us as well as how much they disagree with us about policy. Asking genuinely curious questions and remembering what we appreciate just might help us find that we have more in common than we think. Our 21st century democracy needs us to develop these skills.

Melinda Burrell, PhD, @MelindaCBurrell, syndicated by PeaceVoice, was a humanitarian aid worker and now trains on the neuroscience of communication and conflict. She is on the board of the National Association for Community Mediation.

Black Women's Double Student Debt Whammy: Twice as Likely to Owe More Than \$50K, Have Decreased Savings

In mid-June the Federal Reserve, nation's central bank, raised interest rates in hopes of curbing rising inflation and deterring a full-blown recession. Chief among its responsibilities, the Fed's duty is to develop “appropriate monetary policy.”

For much of Black America, many would welcome money itself – funds to provide stable day-to-day living, the ability to get rid of debt without worrying whether families will have enough money to last the month's expenses, and even a bit more left over to face what the future may hold.

Student debt remains a stubborn obstacle that prevents Black Americans from securing financial stability in the short-term and financial wealth in the long-term. According to The Institute on Assets and Social Policy, after 20 years in repayment, the typical Black borrower still owes 95 percent of their cumulative borrowing total, while similarly situated white borrowers have reduced their debt by 94 percent – with nearly half of white borrowers holding no student debt at all.

After more than two years of the COVID-19 pandemic complicating family finances, the ability of many working



Charlene Crowell

Center for Responsible Lending

Americans to maintain economic stability is nearing a breaking point. Further, due to historic racial wealth inequities, these and other im-

“The ability of many working Americans to maintain economic stability is nearing a breaking point

pacts are felt hardest by Black America in general and Black women in particular.

New research from the Center for Responsible Lending (CRL) analyzes how women's finances have changed over the past two years. The study, entitled Resilient But Deeper in Debt: Women of Color Faced Greater Hardships

Through COVID-19, shows how these women's lives dramatically changed as a result of the pandemic and deepening student debt.

The report states that Black women faced a “double whammy of increased debt and decreased savings.”

CRL analyzed publicly available data and additionally commissioned four focus groups of ethnically diverse women with varied educational levels who lost their job or were furloughed during the pandemic.

For context, it is relevant to note that:

- Between December 2019 and March 2022, 1.2 million women left the labor force;
- Between February 2020 and April 2020, almost 22 million jobs were lost; and
- In 2021, Black and Latina women were twice as likely as white men to report being behind on rent or mortgage payments.

Overall, findings indicate the widespread disruption in employment due to the pandemic has had a profound impact on women, their families, and their finances, states the report. “While a typical white male borrower pays off almost half of his balance within 12 years of starting col-

lege, the balance of a typical Black female borrower grows by 13 percent.”

Further, about two-thirds of the \$1.7 trillion federal student debt burden is borne by women. Black women are twice as likely to owe more than \$50,000 in undergraduate student debt compared to white men. Both Black and Latina borrowers typically have higher loan balances than white women. Hence, student loan repayment challenges for women of color are higher and strain the ability to cover daily living expenses for their families, particularly due to rising costs of food and housing.

“Because of persisting pay disparities, and little or no generational wealth, women of color have fewer opportunities to pursue a debt-free education or to withstand an economic or personal crisis,” added Sunny Glottman, a CRL researcher.

Research found that 60 percent of Black women and 40 percent of Latina participants owed more than \$50,000 in student debt. By comparison, only 29 percent of white participants owed more than \$50,000 in student loan debt.

Read the rest of this commentary at
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