THE Skanner

Challenging People to Shape a Better Future Now

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Opinion

For Too Many Kids Getting Outside Is Easier Said Than Done

Ben Jealous

Guest Columnist

Last week, after a restful Thanksgiving, my family made a deliberate choice to #OptOutside on Friday. #OptOutside is a growing movement in which participating organizations and companies close their doors on Black Friday, give their employees a paid day off, and encourage all of us to embrace the serenity of nature instead of succumbing to the frenzy of Black Friday shopping. I'm an outdoors enthusiast, from a long line of outdoors enthusiasts.

As a dad, I try to instill a strong love of nature in my kids and make sure they reap the vast benefits of spending time outside in and among nature. However, I'm aware that my family's ability to enjoy the outdoors is a blessing that's been denied to far too many other Black families. Like pollution and climate change, inadequate access to nature is not a crisis shouldered equally.

Sadly, it won't surprise you that it falls hardest on people of color and low-income communities. A study of park accessibility by the Trust for Public Land concluded that "systemic racism and redlining have led to chronic disinvestment in parks and recreational facilities in marginalized communities."

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The result is one that perpetuates a cycle of inequality: "too few parks as well as parks marred by cracked asphalt, barren fields, and broken play equipment." All people, and especially children, need easy access to safe, clean outside spaces for healthy bodies and minds.

Yet one third of all Americans – among them, 28 million children – don't have any sort of park or natural space within a 10-minute walk of their home. According to analysis of 2017 demographic data by Conservation Science Partners, people of color were three times more likely than white people to live in an area that is considered nature deprived, with people who identified as Black or African American being the group most likely to live in one of these areas.

Sixty-eight percent of people who identified as Black or African American lived in a nature deprived area. Seventy percent of low-income people did. And a whopping 76% of low-income people of color lived in a nature deprived area. Lack of nature access is not only an issue of one's physical proximity to a park or green space.

People of color, especially Black people, have an unfortunate history in this country of segregation and exclusion from public lands and natural places. We've been met with threats and violence while in nature. And for too long we were even excluded from the conservation movement fighting to protect natural lands.

The consequences of this are still felt today. What does this nature gap and nature deficit mean for our kids? Years of studies have shown that children who spend less time outdoors are more likely to deal with physical health problems, ranging from childhood obesity to vitamin D deficiency, as well as reduced motor skills development and higher rates of emotional illnesses like anxiety and depression.

Meanwhile, we also know that when kids spend time in nature, besides the general benefits of exercise, it helps build confidence, reduce stress, and promote creativity. So, closing the nature gap, as a goal, should be a priority to all of us who have fought long and hard to close the opportunity gaps faced by our kids and our communities.

That's why I'm glad that this week marks a broad, rejuvenated push for Congress to pass the bipartisan Outside For All Act, which would increase access to nature and opportunities for outdoor recreation in urban and low-income communities. By codifying the Outdoor Recreation Legacy Partnership (ORLP) program into federal law, the Outdoors For All Act would make the immense benefits of local parks more equitable and accessible to all.

Nearly 5.5 Million Borrowers Lower Student Loan Payments

Charlene Crowell

Guest Columnist

Nearly 5.5 million borrowers have applied for the newest federal program for student loan debt relief since it was announced about three months ago. Nearly 3 million borrowers who enrolled in the Saving on a Valuable Education (SAVE) Plan completely eliminated their monthly loan payments.

"Under President Biden, the Department created the SAVE Plan so that young people and working families can climb the economic ladder without unaffordable student loan debt weighing them down," said U.S. Secretary of Education Miguel Cardona. "I'm thrilled to see that in less than three months, nearly 5.5 million Americans in every community across the country are taking advantage of the SAVE Plan's many benefits, from lower monthly payments to protection from runaway student loan interest."

The bulk of these loan savings benefit students with the greatest financial need – those eligible for federal Pell grants – including Black, Latino, Native American and Alaskan Native borrowers. Most SAVE borrowers will see their lifetime loan repayments cut in half.

As long as SAVE participants maintain their regular payments, their loan balances will go down due to the Education Department no longer charging interest.

Further, the SAVE program creates lower payment rates for both undergraduate and graduate loans. Required payments for undergraduate loans will be cut in half to five percent from the previous 10 percent. Borrowers who incurred both undergraduate and graduate loans, under SAFE, will now pay a weighted average of the original principal balances on their loans. The payment range for the combination borrowers is from 5-10 percent of income.

> The SAVE program creates lower payment rates for both undergraduate and graduate loans

The $0 payment remains available for borrowers who earn less than $32,800 per year or those in a family of four making less than $67,000. Borrowers earning more than these annual amounts also benefit with an estimated savings of $102 a month ($1,224 a year), compared to earlier income-driven repayment programs.

Geographically, every state and congressional district has SAVE participants. California and Texas each have more than 450,000 borrowers enrolled in SAVE, while congressional districts in Missouri, Ohio, and Michigan have the highest identified enrollment.

Consumer advocates are emphasizing the program's targeted reach.

For example, this October, the Urban Institute, a nonpartisan research and policy organization noted, "Payment reductions and larger loan forgiveness benefits under the SAVE plan will occur broadly across racial and ethnic groups but are skewed toward programs enrolling more Black and Hispanic students."

Even earlier this year, the Center for Responsible Lending (CRL) stressed to the House Subcommittee on Higher Education and Workforce Development how the escalating costs of higher education surpassed the financial capabilities of many Americans.

"Education was sold to working-class families as the great equalizer, giving unlimited opportunity to those who would seize it" wrote CRL. "Yet, according to the Federal Reserve, every $1,000 increase in student loan debt lowers the national homeownership rate by about 1.8 percentage points for public 4-year college students."

"Between 2009 and 2022, median household income grew from $63,011 to $70,784, or about 12 percent," CRL continued. "Comparatively, the average student loan debt grew nearly 32 percent, from $27,874 to $36,096, during that period."

Student loan borrowers who have financially struggled to keep up with monthly payments may still enroll online at: https://studentaid.gov/announcements-events/save-plan.

"The SAVE Plan will significantly cut monthly bills for most borrowers, reduce loan default, and ensure that students loans don't need to come before life necessities," said Under Secretary James Kvaal. "With nearly 5.5 million people enrolled after only two months, it's clear how much borrowers need a plan like SAVE. President Biden and our Administration remain committed to giving borrowers breathing room on their monthly payments and ensuring student loans aren't a barrier to opportunity."