

# THE Skanner

Challenging People to Shape  
a Better Future Now

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Mary Reischmann  
Digital Content

Monica J. Foster  
Seattle Office Coordinator

Susan Fried  
Photographer

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P.O. Box 5455  
Portland, OR 97228

Telephone (503) 285-5555  
Fax: (503) 285-2900

info@theskanner.com

www.TheSkanner.com

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# Opinion

## Donald Trump Rides Patriarchy Back to the White House

Across the country, millions and millions of citizens who supported Kamala Harris's presidential campaign are no longer walking around in a haze, instead moving toward the light.

Still, there is emotional fallout that needs our attention. Our nerves are frayed; it's impossible to ignore the stress. It's a good time to sit quietly, take deep breaths, and feel our bodies.

After nearly a decade of growling and bombast, Donald Trump rode a patriarchal-saurus back into the White House. Why that dinosaur wasn't winded, exhausted, and ultimately defeated will be studied by historians for a long time. Even as we nurse our psychic wounds, the responsibility of redoubling our efforts to hasten the end of patriarchy is still on us. Dinosaurs just aren't that smart.

Voters who thought that January 20 would see the nation's first female president begin work on her "to-do" list, remember well her warning that Trump would be working on an enemy's list. Perhaps she would have added to her list holding a series of national town halls about patriarchy and manhood, perhaps



Rob Okun

Voice Male  
magazine

coordinated by the White House Gender Policy Council. Instead, that office will surely be disbanded immediately after Trump's inauguration. Nevertheless, it would behoove all of us, regardless of our political views, to listen to the frustrations and fears

“It now looks more like Proud Boys' country than a land populated by compassionate men

of disenchanted, underemployed and unemployed men, knowing they'll discover soon enough that they voted against their own self-interest.

White male supremacy, which Trump ran on, continues to play an outsized role in exacerbating the divide that alicts our nation. While not widely understood, men, too, are damaged by patriarchy; it diminishes us, undermines our humanity.

Trump's election means that patriarchy's poisonous

objective—to further expand male entitlement, privilege, and power—is getting fresh wind in it sails; most likely, powered by oil.

Going forward, what was accurate before election day is still true: the type of manhood we choose will contribute to determining what kind of a nation we will be: It now looks more like Proud Boys' country than a land populated by compassionate men; a Handmaid's Tale world of subjugation rather than a nation of empowered women and girls. Half the country thought we

lying. Yet, those repugnant qualities are holding sway now.

It's on us to find new ways to connect with and mentor young men, bringing into focus a new boyhood, a transformed manhood.

Despite facing strong headwinds, we must continue to urge parents, educators, coaches and other mentors to develop and promote programs that nurture young men's emotional growth and well-being. We can't afford to rest right now.

Kamala Harris's candidacy was supposed to be an antidote to Donald Trump's white male supremacy. She didn't need to talk about feminism; she embodied it. Perhaps that was the problem. Underplaying her gender, race, and ethnicity didn't protect her from a continuous onslaught of ugly sexist and racist slurs that contributed to her defeat.

While feminism simply denotes believing in the political, economic, and social equality of the sexes, Trump and his allies viciously demeaned it at every turn. They still do. This is not the moment to invite men to learn what feminism really means; that's for later.

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## A Loan Shark in Your Pocket: Cash Advance Apps

Many Americans continue to find it challenging to keep up with the rising cost of living. Despite economic reports attesting to a growing broad economy, the majority of Americans' household finances feel insecure – especially people who live paycheck to paycheck with little or no savings.

The financial marketplace has responded to this ongoing consumer cash crunch with an emerging predatory lending product designed to take full advantage of consumers' financial mismatch: earned wage advances (EWA). These cash advance products are small, short-term loans, typically ranging from \$40 to \$200, that are repaid on the consumer's next payday either directly from a bank account or as a payroll deduction. They're also conveniently available with a few clicks on borrowers' smartphones.

But as with other predatory loans, wage advances also create a deceptive and highly profitable cycle of debt built upon repeated reborrowing with interest equivalent to 300 percent annual percentage rates or more. In most cases, these cash advances also lead to frequent overdraft fees. The combined repeat borrowing and high costs result in unsuspecting consum-



Charlene Crowell

Guest  
Columnist

ers learning the so-called convenience brought more – not less – financial hardship.

This summer, the Consumer Financial Protection Bureau shared its early analysis of this growing market segment, including key data points:

- The number of transactions processed by these providers grew by over 90% from 2021 to 2022, with more than 7 million workers accessing approximately \$22 billion in 2022;
  - The average transaction amount ranged from \$35 to \$200, with an overall average transaction size of \$106, and the average worker accessed \$3,000 in funds per year.; and
  - The average worker in their study had 27 earned wage transactions per year, and a strong growth in frequent usage of at least once a month rising from 41% in 2021 to nearly 50% in 2022.
- More recently, the Center for Responsible Lending (CRL), released a new policy brief entitled, Paying to be

Paid: Consumer Protections Needed for Earned Wage Advances and Other Fintech Cash Advances.

“By offering predatory credit with just a few taps on your cell phone, cash advance apps are a loan shark in your pocket. This report shows many cash advance app borrowers are trapped in a cycle of debt like that experienced by payday loan borrowers,” said Candice Wang, senior researcher at CRL. “Cash advance app companies issue loans with triple-digit annual interest rates in nearly every corner of America – even where those rates are illegally high – inflicting financial pain on a growing number of consumers.”

CRL's analysis of EWA harms wrought in 18 states from January 2021 through June 2024, led to three key findings on its impacts on low- to moderate-income consumers:

- Many cash advance app borrowers are trapped in a debt cycle and the heaviest users drive the business model. Repeat use of advances is common and high-frequency users accounted for 38% of users and 86% of advances. Many users borrowed from multiple apps simultaneously. Nearly half of all borrowers had used multiple companies in the same

month.

- App use is associated with increased overdraft fees and payday loan use.

- Consumers across states are experiencing similar harms. The eighteen states analyzed had similar patterns of repeat borrowing and overdraft use.

States studied included: Arkansas, Arizona, California, Colorado, Connecticut, Georgia, Illinois, Massachusetts, Maryland, Michigan, Minnesota, North Carolina, New Jersey, New York, Ohio, Pennsylvania, Virginia, and Washington.

An earlier and related CRL report released this April, cited the federal Government Accountability Office (GAO) finding that the share of users earning less than \$50,000 a year ranged from 59% to 97% across four different advance companies that separately provided these percentages. A survey of low-income workers receiving government benefits found that 51% had used or downloaded direct-to-consumer apps and 16% had used them once a week.

Most importantly, this report included comments by consumers who used cash apps to make ends meet.

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