



INTERACTIVE-LISTENING SESSION DATA REPORT

2021



See Differently to Bank Differently: A Racial Equity Perspective

America's historical past for people of Color pursuing racial equity has been at a disadvantage from the beginning. For example, from the subjection to slavery and structural racism, denial of human dignity and voting rights, anti-literacy laws, redlining, the eradication of property, and the injustices of the penal system to the devastation of the race massacre of Black Wall Street - people of Color have lived and died from a point of disadvantage. And how do these disadvantages impact banking equity and the ever-growing abyss of the generational wealth gap?

Historically, financial institutions in the United States have not served people of Color effectively or fairly. According to the FDIC, about 5.4% of the population does not have a bank account. Once the data is disaggregated by race and ethnicity, over 16% of American Indians are unbanked, 14.8% of African/Black Americans, and 12.2% of Hispanic people are unbanked. Even today, people of Color have less access to credit, financial teaching, pay higher interest rates for loans, and are less likely to receive venture capital funding as compared to their White counterparts. When one takes a deeper dive into understanding structural racism, redlining, and systemic oppression, the racial disparities in banking equity are ghastly overwhelming and painfully problematic for people of Color.

Bank On decided to take that deeper dive. Bank On Oregon is a coalition of financial institutions, nonprofit financial education providers, bank associations, and local governments. Their primary goal is to remove barriers and make available access to safe, affordable bank accounts for those who want to get banked. Early on, the Coalition recognized that their efforts to address systemic racism and remove the barriers that have oppressed and excluded underserved communities from banking equity could be better served by listening to those communities and their concerns. Their mission was twofold: listen and develop strategies for banking equity. Bank On Oregon decided to structure a listening session to learn directly from communities that have been underserved by financial institutions for the purpose of improving the account offerings and banking integration for unbanked people.

The forthcoming data will serve as a roadmap to help Bank On navigate a better future in serving communities of Color and people with disabilities.

Dr. Irvin M Brown
Designer and Lead Facilitator

INTRODUCTION

As part of developing a structured plan for Bank On Oregon, an interactive-listening session was designed to hear the voices from underserved communities and determine how to be even more responsive to their banking needs.

Personal invitations were given to staff or volunteers from organizations that serve communities that have high rates of unbanked people. The planning team communicated weekly for 4 months in preparation for the three-hour listening session.

Listening Session Participants

Organization	Community served	Geographic coverage
Adelante Mujeres	Latina, Latino, Latinx community	Washington County
Centro Prosperidad	Latina, Latino, Latinx community	Washington County
Community Vision	People with disabilities	Multnomah, Washington, Clackamas
HOLLA Mentors	Black, African American youth	Multnomah County
Mano o Mano	Latina, Latino, Latinx community	Marion County
NAACP: Salem Keizer	Black, African American community	Marion County
Native American Youth and Family Services	Native American youth and family	Portland Metro
Oregon Native American Chamber	Native American community	Statewide
Portland Community Reinvestment Initiative	Black, African American community	Portland Metro
Self Enhancement Inc.	Black, African American youth and families	Portland Metro
Urban League	Black, African American community	Multnomah County

Youth Organized and United to Help	Black, African American youth	Portland Metro
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The responses from all participants at the interactive-listening session were gathered and analyzed for thematic topics, issues, and concerns that were raised in them. The data were then categorized and supported by responses from the participants. The input from all participants at the interactive-listening session is presented in this report.

INTERACTIVE-LISTENING SESSION CRITERIA

In preparation for the interactive-listening session, all participants were mailed the following information:

- Bank On Oregon Executive Summary
- Powerpoint: *See Differently to Bank Differently: A Racial Equity Perspective*, compiled by Dr. Brown
- Short biography of Dr. Brown
- Quotes from Bank On Oregon Coalition members
- List of attending organizations
- Invoice for stipend

In addition to the reading material, participants were also given the two articles linked below:

1. “Being Poor **IS** Expensive”
<https://www.bcg.com/publications/2021/unbanked-and-underbanked-households-breaking-down-the-myths-towards-racial-equity-in-banking>
2. Racial Wealth Gap report from Prosperity Now:
https://prosperitynow.org/sites/default/files/resources/ABPN_The_Racial_Wealth_Gap_Infographic_FINAL.pdf

The interactive-listening session involved four phases. In the first phase, participants shared their racial and gender identity including a discussion about the session’s engagement framework and equity lens. As the Lead Facilitator, I monitored the time to give every participant space and voice. In the second phase, participants shared their lived-experiences and discussed a series of questions on their upbringing, money management, and how race shaped their understanding of financial institutions. In the third phase, there were group discussions on the racial wealth gap, historical harm, and predatory lending practices on communities of Color, poor treatment, and racism in banking experiences. The final phase included an introduction of the planning team, an exit ticket, and additional thoughts and/or input on the next steps.

QUESTIONS PRESENTED & RESPONSES GIVEN

In the second phase, a series of three questions were asked and participants had the freedom to address any or all of them. To maintain flow, consistency, build trust, and keep rapport with the group, the facilitator did not record the interactive-listening session yet verbatim responses were taken by another team member who identified as a Person of Color.

1. How do you think (your race) influenced/shaped your understanding of money?
2. At what age did your parents/guardians talk to you about savings, banking, credit score - what is it, etc.?
3. What (think back to) your earliest experience with money - What education did you get in school about money management (i.e., finances, financial management, etc.)?

The top 5 issues raised during the group discussion for phase 2 are as follows:

Group Discussion Phase 2

Capitalism was built on top of POC communities	
This type of conversation is infuriating and exhausting	
Great lack of teaching about money and its uses	
Do not trust banks	
Growing up in poverty impacted the understanding of money	

1. How do you think (your race) influenced/shaped your understanding of money?

The following are responses from all the participants:

- ◆ Appearances mattered. Raised by a single mother of 3. We were not to look like what we've been through. My dark-skinned grandmother was not allowed to buy a house, she sent her light-skinned husband and he was allowed. Unjust racism, redlining, sexism, appearances.
- ◆ Growing up in Mexico City, light-skinned people were rich and were banked, brown people don't have that same opportunity. Noticed that in the US everyone had access.
- ◆ I remember going to the bank every week or so, so my mom could cash her check. Got to an age where she opened up her own account. My mother was her first teacher about the value of money. Father taught her to count "if you can't count you can't count your money". Had different techniques to make the money last. Would take out the money in quarters, for example. Mom told her "we're the working poor". (I remember I wanted lessons for a particular music instrument). My mom said, "Do you want milk and bread every week or lessons?" We had just enough for bare necessities. I learned in high school how to manage a checkbook.

2. At what age did your parents/guardians talk to you about savings, banking, credit score - what is it, etc.?

- ◆ Parents didn't teach much about money - secretive - none of my business. Had just enough money in the household growing up. Learned about saving, etc. from the Church. Learned in a difficult way - by having school debt.

- ◆ Dad taught me how to hustle, but kept money in a mattress and encyclopedias. Banks are not to be trusted. What he learned was more caught than taught from family.
- ◆ What I learned was from watching, watching mom save by putting money in an envelope. Lending circles 'tandas'. Made up stories on how to manage finances based on these experiences and what I saw was non-communication.
- ◆ Grew up at the racetrack. Learned money is dangerous, can go in a flash, can ruin people's lives. I learned the concept of value. Find something where the reward is greater than the risk.
- ◆ I was raised in Chicago, and my relationship with money was complicated. Wealth is tied to education. Grandma bought a building from a payout from police murdering her son. No one taught her or her family to manage money despite her grandma's ownership of the building. When moved to Vancouver, realized that she was not as wealthy as she assumed.
- ◆ I learned more about finances from my immigrant father, he taught me how to save, and work as hard as I can. He helped me to save. He had a huge distrust in banks and didn't want me to get a credit card. More independent and not trust systems in place.
- ◆ Money was earned not handed to you, when I wanted money I had to really explain the reason for it, and what value I could provide after receiving it. I had to count my money. My mother's perspective was you worked hard and saved. At 14, my mother opened me a bank account and said that I needed to have a relationship with the bank.

3. At what age did your parents/guardians talk to you about savings, banking, credit score - what is it, etc.?

- ◆ I attended 3 high schools in 2 years. I was "white-passing" and remember seeing male students in suits and ties and they had a white male "entrepreneur" club, learning about business, investing. I was told, "it wasn't for me". This was very serious. I tried to get in, and did not, but learned about how it was related to power, and I started to pursue business.
- ◆ I grew up on a reservation, never considered myself "poor" because I had property/home. Early in life, everyone looked like me, everyone was similar. It wasn't until after I left the reservation that I noticed I was not as wealthy as others. My parents were not building "equity" in the home because they could not resell it. Had a relative that had a lot of money but did not believe in banks. I didn't learn about money until I was married.
- ◆ I was born in 1980, "depression" still loomed about and influenced my grandparents. I also learned that it takes a village to make it work. When I was in 5th grade my dad started teaching about budgets and said, "don't spend more than you have."

In the third phase, there was a group discussion about the racial wealth gap, redlining, and the impact of institutional racism. As the facilitator, I used the material previously mailed to each participant to create more space for discussion rather than presenting a PowerPoint during the interactive-listening session. The following prompts were used:

1. Why do you think people/folks you know are anxious about using banks?
2. The Coalition works to remove barriers and make available access to safe, affordable bank accounts for those who want to get banked - your thoughts/input on this goal?
3. As the facilitator, I scaffolded the participants learning with Information and data from their reading material.

The top 5 issues raised during the group discussion for phase 3 are as follows:

Group Discussion Phase 3

Justifiable anger about the past and its impact today	
Banks are responsible for what they did to poor communities	
Mentorship and teaching is a must	
Racism is still an issue	
A need for POC to own banks; better community service	

1. Why do you think people/folks you know are anxious about using banks?

- ◆ The people in my circle are anxious because of overdraft fees, gatekeeping, unfair underwriting, lack of credit, tokenism, and power dynamics, and access to safe and affordable banks. Denial should come with education.
- ◆ People are not treated well, in a basic human level/customer service. Workers need to have equity training, people need to feel important, cared for, dignified.
- ◆ Undocumented folks and immigrants find many barriers when banking. Either because of lack of documents or even language barriers. Jargon is an issue.
- ◆ Illiteracy is an issue, if you can't read your application how will you correctly fill it out. Fintech apps can replace old banking systems.
- ◆ Asking an Indian (Native American) to sign a paper is asking for a lot, historically speaking. Go into a bank and sign a piece of paper? That is scary, intergenerational anxiety because of it. In the banking system, not everyone is treated the same way. I have accounts at a credit union because of personalization.
- ◆ My mind goes back to the Tulsa Massacre, Black Wall Street was destroyed. Their banking system was built on the backs of marginalized people, it's hard not to feel hopeless.
- ◆ Most people are not willing to go into a bank unless they have an advocate. POC typically react better if they see a familiar face.
- ◆ Historically, institutions have been racist in nature. Their rep is bad.
- ◆ Typically with college students, I am an advocate for them. A lot are anxious, possibly lack documentation. Education is very important as there is a lack. Banks need to meet people where they're at. Have it taught by people they are comfortable with.

- ◆ When you interact with these institutions you feel intimidated, people that work at these banks should look like the people they serve. Being able to reimagine what banking looks like. We need more Black-owned banks. Making banks feel less intimidating is a must.
- ◆ A reservation is set up to be removed or hidden from the rest of the world. There needs to be a deep understanding of the community in order to serve and bank them.

2. The Coalition works to remove barriers and make available access to safe, affordable bank accounts for those who want to get banked - your thoughts/input on this goal?

- ◆ We need to understand what "affordable banking " is. Some of the most prominent banks are the most predatory with the fees.
- ◆ My South American experiences of money being devalued. Wells Fargo opened bank accounts for people without their permission. People are being charged for not having the literacy to do things correctly/most efficiently. The banking system is changing, automizing, less personalization, more tech involved which can be a detriment for nontech native people.
- ◆ Banking has been historically inequitable, it's no accident that there is a lack of participation from people in our circles. How did banks get started? Based on theft, slavery, hardships. Stop begging these institutions that don't care about us, to care about us. This makes me feel 'hot'.
- ◆ Portland had a Black Wall Street that was destroyed by redlining!
- ◆ It is going to take time to build trust in the community, but it is possible. It is a missed opportunity to pass up on banking the poor and underserved. Institutions can help educate the community to help them start banking. Denial should come with education. Reverse the denial.
- ◆ It is too much, we need better policies, access to capital. It is too intimidating to have corporations pay their fair share. The system is tough, hard for even the educated. I feel unqualified, by design, but I know I'm not, and need to be more aware of it. Our work is valuable and good.
- ◆ Mentorship is vital. If financial institutions would genuinely partner with schools and communities to educate young folks. Just barely learning about finance at my current age, which is past high school, college. There is a humanitarian responsibility to go back to those communities that you made money off of and educate them. Mentorship is the key. The banking system is not going to genuinely teach us.

3. As the facilitator, I scaffolded the participants learning with Information and data from their reading material.

The Data Speaks

~ Eighty-one percent of poor Black children attended high-poverty schools, compared with 54 percent of poor white children in 2013.

~ **Less** than 81 percent of Black, Hispanic and American Indian/Alaska Native public school students graduated on time during the 2016-2017 school year **compared** with 89 percent of white students.

~ Students with **disabilities** made up only 12 percent of students but 26 percent of students who received out-of-school suspensions during the 2015-2016 school year.

(Alexander, 2010; Children's Defense Fund, 2014, 2017, 2018, 2020)

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Racial Wealth Gap

- At \$171,000, the net worth of a typical white family was nearly ten times greater than that of a African American/Black family (\$17,150) in 2016.
- In 2019, the typical white family had eight times the wealth of the typical African American/Black family and five times the wealth of the typical Hispanic family.

<https://www.brookings.edu/blog/up-front/2020/02/27/examining-the-black-white-wealth-gap/>
<https://www.federalreserve.gov/econres/notes/feds-notes/disparities-in-wealth-by-race-and-ethnicity-in-the-2019-survey-of-consumer-finances-20200928.htm>

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What Does the Research Say?

~ A look at financial services in the US reveals an uncomfortable truth: **being poor is expensive**.

~ Reliance on *alternative financial services* (AFS)—including check cashers, cash transactions, prepaid cards, money orders, payday lending, pawnshop loans, and title loans—to receive income, make purchases, and pay bills comes at a heavy cost.

~ AFS lenders charge exorbitant interest and other fees, far higher than those charged by banks.

(<https://www.bcg.com/publications/2021/unbanked-and-underbanked-households-breaking-down-the-myths-towards-racial-equity-in-banking>)

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What Does the Research Say?

Additionally, research in **culturally relevant pedagogy support** the **findings** of Lynn (1999, 2002) and Iseke-Barnes (2000) in their studies to show the important link between **Critical Race Theory** **themes** of the **intersectionality**, **color blindness**, and **marginalized voices of Color**.

(Banks, 2004; Brown, 2018, Brown-Jeffy & Cooper, 2011; Gay, 2002, 2010; Ladson-Billings; 1995, 2004)

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REDLINING

- Banks and insurance casualty underwriters used redline maps as a tool for perpetuating inequity = **institutional racism**.
- Cemented establishment of patterns, procedures, practices and policies within organizations that consistently penalizes and exploits people because of their race, color, culture or ethnic origin.

<https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america>

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What Does the Research Say?

A number of scholars of Color have long argued that (*students*) of Color who attend predominantly white schools **must learn to navigate** through the nuances and challenges of “**all white controlled spaces**” just to be academically successful, emotionally healthy, and maintain a **positive racial identity**.

(Carter et al., 2008; Clark et al, 1999; Gay, 2002; Graves, 2014; hooks, 1992, 1994; Ladson-Billings & Tate, 1995; Noguera, 1997, 2008; Ogbu, 1978; Rowley et al., 1998, Tatum, 1992, 1997; Toldson & Lewis, 2012)

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REDLINING

- Federal Housing Administration (FHA), established in 1934, furthered the segregation efforts by refusing to insure mortgages in and near African-American neighborhoods.
- The FHA was subsidizing builders who were mass-producing entire subdivisions for whites — with the requirement that none of the homes be sold to African-Americans.

<https://www.npr.org/2017/05/03/526655831/a-forgotten-history-of-how-the-u-s-government-segregated-america>

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The fourth and final phase included an introduction of the planning team, an exit ticket, and additional thoughts and/or input on the next steps.

Exit Ticket...

- How do you (or your Organization) hope to next engage with Bank On (if at all)?
- Was this session a good use of your time? Why or why not?
- As today's facilitator, what was spot on and what was missed?

(Brown, 2021)

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The top 4 themes raised during the closing discussion for phase 4 are as follows:

Closing Discussion Phase 4

There is support for the Coalition's goal	
Greater discussion is needed from communities of Color and other underserved populations	
Building a partnership with banking institutions is a must	
Acknowledging past hurt is important to move forward	

Overall, the Coalition's goal to recognize and remove barriers that have oppressed and excluded underserved communities from accessing safe and affordable financial products was well received.

The following are closing comments from all participants:

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- I would like to hear more about how Bank On hopes to engage with us! My 1st thought is to debrief with my colleagues in this room about the next steps. I'm interested to see how we can most effectively follow up on today's gathering.
 - Yes, good use of time. The readings set a very good tone for a discussion on structures/institutions and how to engage them in support of our clients and communities.
 - Spot on = the context set and the input from thoughtful facilitators and participants and some tools to use and take with us. Missed = More such tools
 - 1. ONAC is a connector and resource navigator at its core. Our organization is happy to explore partnerships that continue to add value and cultural capacity for our members, sponsors, and partners. 2. I appreciate the openness and connections with other leaders here today. I think it was a good use as we all have different straits and methods for economic justice and transformation. 3. Happy that there were solutions discussed. I really appreciated your energy and ability to drive the conversation forward!
 - I hope to engage with Bank On in a way that includes participants from the IDA program to share their lived life experiences.
 - The sessions were great! I enjoyed the collaboration and the experiences shared.
 - Dr. Brown, you were spot on! I needed this listening session to help put things into perspective.
 - I felt that there is so much more to discuss around this subject. Great dialogue, but again I feel like more gatherings could take us from the shallow end of the pool to the deeper end. Great use of my time. Money is power, so thinking about the responsibility of banks' role in empowering our community is significant. Simply having the discussion is great, but I think there needs to be more dialogue to think deeper about what was shared.
 - Yes, I would be interested in engaging and participating. This was a really good session for me and my organization. I was happy to bring my lived experience and community members' voices into the space. As today's facilitator, what was spot on and what was missed? You kept the energy up and included all voices. The pass of the workshop was good. We stayed on task. I actually didn't want it to end. The time passed so fast. In my opinion, it was a good use of my

time and I think there was a lot of good information to share back to the coalition to jump-start Oregon's Bank On vision

- We are not sure what our involvement will be, if any, with Bank On. Although we provide youth-facing programming, we aren't sure how financial literacy will fit in at the moment. Definitely a good use of time. Being in a community with like-minded folks is always a blessing. You always hit the mark! Thank you...
- You did an outstanding job facilitating.
- I hope to learn more about Bank On and relay this information back to my team. I hope we can find opportunities to partner, and I plan to provide resources about Bank On to the communities I work with. I think I can incorporate this information into workshops that we conduct with the youth and parents that I work with. The session was a great use of my time. It allowed me to re-center the work I do with financial education and advising. I wear many hats in my role and sometimes my role as an IDA provider falls on the backburner. This helped re-emphasize the importance of providing financial education. I also truly appreciated hearing perspectives from other folks. It was an honor to hear their personal stories and I feel that I learned a lot from them. I thought you were a fantastic facilitator. Three hours is a long time to spend in a virtual meeting, but it truly went by so quickly. You kept us engaged throughout the entire conversation. I also appreciated that you gave space for every person to speak up. I often don't share in a group that size, but you allowed me the time and space to share my story. It felt very welcoming, and I felt that my perspectives were valued. Thank you!
- It was a pleasure being part of the listening session for Bank On Oregon. I enjoyed listening to every participant and their testimonials regarding the financial industry.
- Mano-a-Mano would like to obtain more information regarding Bank on Oregon on how to persuade the Latino community to obtain financial products or to better understand the perspective of banking and using credit. It will be great to collaborate in a resource table event with Bank On Oregon to provide financial information. This session was a great use of my time because I was able to obtain a better understanding from different communities on their experiences with finances and how their upbringings shaped their mentality of money. I was surprised that even the Caucasian participants had some difficulties when it came to having access to financial products/services. The way the facilitator explained, articulated and carried himself was professional. I really liked how he explained the objective and the mission of the listening session. The facilitator made everyone share their stories and didn't limit the time of sharing. Once again, thank you for the opportunity of being part of the listening session. Look forward to hearing from you in the near future.

Closing Thoughts and/or Recommendations from the Facilitator

At the root of this data and research lies a hidden truth: Despite the courageous leadership and sacrifices of Sojourner Truth, Booker T. Washington, Julia Alvarez, Ida B. Wells, and John Herrington, and many others, more than 50 years later we find ourselves still confronting the legacy of race, discrimination, educational inequalities, and racism in our banks, schools, laws, and everyday living. This reality undermines the value of learning for all communities of Color - including people with disabilities - and represents an ongoing danger in dismantling the fabric of our banking and educational systems. Mills profoundly stated in *The Racial Contract* the following statement:

We need to recognize that racism is itself a political system, a particular power structure of formal and informal rule, socioeconomic privilege, and norms for the differential distribution of material wealth and opportunities, benefits and burdens, rights and duties (Mills, 1997).

Discussing such topics as racism, racial equity in banking, White privilege, and multicultural education with community leaders can often be challenging and downright difficult but necessary. I envision future research to span across interrelated areas, such as; affordable housing for people of Color, unpacking the suitcases of gentrification and urban planning, understanding gender identity, reparations, and the intersectionality between legislation and rising costs of livability in the Portland-Metro area and throughout Oregon State.

Knowing how to listen to and facilitate one another's lived-experiences - particularly for communities of Color - means paying attention, leaning in with empathy while creating a safe place to honestly express thoughts and be themselves - the authenticity of showing up into a space - all of you wonderfully present. This kind of identity development and freedom in an interactive-listening session can be made when the participants can see how information can transform their lives and when the *facilitator*-teacher fully commits to every aspect of learning by embracing struggle and sacrifice (Bronfenbrenner, & Morris, 2006; Delgado, 1989; Gay, 1985; hooks, 1994; Solorzano & Yosso, 2002). By welcoming this spirit of struggle and sacrifice, it challenges the notion of giving information for the sake of giving it without the *facilitator*-teacher and participants both engaged in the process. Confidently, the participants can walk into a room - virtually and physically - approach knowledge with boldness, and see the connection between what's being taught and what's being lived. Thus, creating communities of solidarity in the struggle toward mutual growth (hooks, 1994).

The following recommendations are for the Coalition to consider with the expertise drawn from the interactive-listening session to better serve communities of Color and people with disabilities:

- Continue listening (*create space*)
- Nurture relationships (*share power*)
- Remove barriers (*grant access*)

Lastly, those who condemn institutional racism, oppose the detrimental human impacts of implicit or explicit racism, or claim to be anti-racist allies of people of Color, have stood silent. The intersectionality of race and racism asserts the ideology that the “master narrative” in storytelling is told by the dominant or “majoritarian” voice rather than creating space to hear from those who have been oppressed, set aside, unseen, marginalized, and forgotten. This dominant voice is the “unacknowledged white privilege that helps maintain racism’s stories”. This privilege is invisibly worn and used by its owner and yet visibly seen and felt by its victim. White privilege is considered to be a system of advantages and benefits that are normally received without merit and based entirely on race. I strongly urge the Coalition to reimagine an atmosphere where all voices are heard, faces are seen, and identities affirmed. People of Color are the victims of white privilege and the systemic oppression that comes with it. However, if people of Color are affirmed in their racial identities and given space to share their stories, “. . . the ideology of racism is examined and racist injuries are named, and victims of racism can find their voice (Delgado & Stefancic, 2001; McIntosh, 1988; Tatum, 1992).”

It is time to *see differently to bank differently*. I believe Bank On Oregon is ready to do that.

Brown, I. M. (2018). The Politics of Strange Fruit: Examining the Intersectionality of Race, Microaggressions, and Resiliency for African American Male Students in a Public High School Setting.

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Tatum, B. D. (1992). Talking about race, learning about racism: The application of racial identity development theory in the classroom. Harvard Educational Review, 62(1), 1-25.