

THE BROOKINGS INSTITUTION

ADDRESSING AMERICA'S 21st CENTURY PROBLEMS:
TENTH ANNUAL A. ALFRED TAUBMAN FORUM ON PUBLIC POLICY

Washington, D.C.
Monday, June 10, 2019

PARTICIPANTS:

Governance Reforms:

MODERATOR: DARRELL M. WEST
Vice President and Director, Governance Studies
The Brookings Institution

SARAH A. BINDER
Senior Fellow, Governance Studies, The Brookings Institution

JOHN HUDAK
Senior Fellow and Deputy Director, Center for Effective Public Management
The Brookings Institution

ELAINE KAMARCK
Senior Fellow and Founding Director, Center for Effective Public Management
The Brookings Institution

VANESSA WILLIAMSON
Senior Fellow, Governance Studies, Urban-Brookings Tax Policy Center

Policy Reforms:

MODERATOR: DARRELL M. WEST
Vice President and Director, Governance Studies
The Brookings Institution

MICHAEL HANSEN
Herman and George R. Brown Chair and Director, Brown Center on Education Policy
The Brookings Institution

MAKADA HENRY-NICKIE
David M. Rubenstein Fellow, Race, Prosperity, and Inclusion Initiative
The Brookings Institution

MARGARET L. TAYLOR
Fellow, Governance Studies, The Brookings Institution
Senior Editor and Counsel, Lawfare

JON VALANT
Fellow, Brown Center on Education Policy
The Brookings Institution

* * * * *

ANDERSON COURT REPORTING
1800 Diagonal Road, Suite 600
Alexandria, VA 22314
Phone (703) 519-7180 Fax (703) 519-7190

P R O C E E D I N G S

MR. WEST: Good morning. I'm Darrell West, Vice President of the Governance Studies Program here at the Brookings Institution.

So, I'd like to welcome you to our Tenth Annual A. Alfred Taubman Forum. So, a decade ago Mr. Taubman generously provided Brookings with an endowment to support an annual policy forum, and since then we've covered a wide variety of issues such as education, health care, technology innovation and government reform.

And I'd like to thank the Taubman family for its generous support of this forum.

So, today, in the lead up to the 2020 Election we decided to hold a forum on ways to address America's problems. The 2020 Election is shaping up as one of our most consequential campaigns in recent memory in recent memory. There are many policy challenges and a number of governance obstacles as well. So this election will offer the opportunity for all of us to help shape our country's future, and weigh in on what is happening.

So, to help us think about the issues that are likely to come up during the campaign, I'm pleased to welcome a number of my Brookings colleagues. And I'm going to ask each of them to identify a particular problem, or governance challenge facing America and how we should address that issue.

On our first panel, we have four scholars. Sarah Binder who is a senior fellow in Governance Studies specializing in Congress; John Hudak is a senior fellow in Governance Studies, and Deputy Director of our Center for Effective Public Management; Elaine Kamarck is a senior fellow in Governance Studies, and the founding director of the Center for Effective Public Management; and Vanessa Williamson is a senior fellow in Governance Studies who works on tax policy and voting issues.

And Vanessa, I'm going to start with you. So, you've done a very interesting study on voter registration. What are the problems that you've found in that area, and how can we improve the situation?

MS. WILLIAMSON: Thank you, Darrell. So, I think that one of the most critical issues facing the United States is the very fundamental idea of our democracy. That is to say the right of citizens to offer their views in the context of voting, and so I think that we've seen a real divergence between the states in terms of their voting policies.

Quite a few states have moved towards something called automatic voter registration; that is to say, have moved to make it much simpler for their citizens to be on the voter rolls. All other states have moved in the opposite direction making it substantially harder for Americans to vote. And that has happened in a number of different ways.

First of all by making it more difficult to register, or by removing people who are registered to vote from the rolls; secondly, by making it more difficult to vote, both by closing polling places, and understaffing the polling places that exist. And then finally, through legislation like voter ID laws that simply create added bureaucratic hurdles for people who'd like to turn out to vote.

And those issues, I think have really intersected with a bunch of other policies like gerrymandering, and campaign finance changes, and all these things, to make it vastly harder for average Americans to exert their rights of suffrage.

So, as part of that work, I've actually been doing -- in sort of addressing that problem, I've been doing some work looking at ways to make voter registration easier, and because I come from a tax background, it occurred to me that one way we could make it easier to register to vote is to offer taxpayers the opportunity to update their voter registration when they're filing their income taxes.

Income taxes are paid by an enormous percentage of the public, 150 million households or more file an income tax return with the Federal Government every year, so you're reaching just an enormous swath of voters if you could put a voter registration form in front of them.

And that's actually what we did, we tested that as an experiment in two states, in Ohio and in Texas in 2018, and it was really quite successful. We doubled the rate of voter registration for the initially unregistered. So, that made quite an impact and we're really happy about it. And so one of the things we're looking to do, is to see if we can roll out, now that we've run a pilot program, roll out a larger test for 2020.

But I think that more broadly speaking, you know, these are efforts like mine are sort of a tiny example of a much broader array of work that's being done to try and ensure that Americans have the right to vote. But historically speaking, and used as a political scientist, I'd say that it is genuinely very troubling that we live in a country where who is a citizen is the subject of contestation, who actually gets to participate is the subject of contestation.

Rather than having the parties compete to convince in agreed-upon array of potential voters that their policies are the best. And so I think that if you look at other examples of democratization and decay of democracy, this problem that we're facing is genuinely one of the most fundamental I can imagine.

MR. WEST: Okay. Thank you very much. So, Elaine, we all remember the problem of foreign interference in the 2016 Presidential Election. How do you see the issue of cyber challenges in election campaigns, and what can we do to stop foreign governments from trying to influence the campaign?

MS. KAMARCK: Okay. Well, thank you, Darrell, for calling us all together. First of all, let's look back a little bit. The issue of foreign interference in American presidential campaigns is not new.

England and France fought mightily at the beginning of the Republic to interfere in the elections. And in fact the worst thing that you could call people was the monarchist, and the Republicans were called, you know, French sympathizers, who were sympathetic with the violent revolution going on in France.

So this, people have always tried to influence American elections. And in fact, people have always done dirty tricks in elections. None of this is new, what is new of course is the rapidity and the low cost of cyber interference. So, we've got to worry about cyber interference in a variety of ways, but ways that were consistent with what we know of dirty tricks from the past.

And let me start by distinguishing sort of a dirty trick from what I would call attack ads or contrast ads. So this is the first time -- and bear with me -- the first time I will ever defend the Willie Horton ads, okay.

Willie Horton ads were repugnant for their racist overtones and the use of race, however, Willie Horton was a real person, he was released from the Massachusetts Prison on furlough, and he did rape and murder a woman. Okay. All of that was actually true, and so we do have a lot of history of attack ads that are actually true.

Maybe the most famous is the allegation against Thomas Jefferson when he was running for President in 1800, that he had a long-standing affair with his slave, and had children by her. And of course it took two centuries and the invention of DNA analysis to figure out that, although it wasn't a dirty

trick; that was actually true.

So, what we want to start by saying is that there's a certain percentage of things that are attack ads, contrast ads, but not necessarily dirty tricks. Dirty tricks deal in absolutely false information. And on that there is plenty of this.

Elizabeth Dole ran an ad against Kay Hagan when they were running for the Senate, where she alleged that Kay Hagan had said there is no God. Well, guess what? It wasn't Elizabeth -- it wasn't Kay Hagan's voice on the ads saying that. It was absolutely false.

And of course we remember the Swift Boat ads from the 2004 Election which were absolutely false, and we remember of course a lot of ads, and my favorite is the Hilary Clinton was running pedophile ring out of a pizza parlor ad from 2016.

So on the Internet and in campaigning in general, there have always been absolutely false statements. The thing about dirty tricks in campaigns which was true back in the pre-Internet days and more true now, is that you don't have to have everybody to believe them. And in fact, one of the problems campaigns have is that they say, ugh, who would believe that, who would believe a pedophile ring out of a pizza parlor, and Hillary Clinton. Nobody would believe that.

Well, dirty tricks only play 3 percent, 2 percent, 1 percent. They don't have to convince everyone, they just have to convince a sliver in very, very tight races.

The other kinds of dirty tricks that we've seen over the years involved confusing the voters, and confusing ballots. So, in addition to the kinds of what I call traditional voter suppression, making it hard to vote through legal means, there's a lot of voter suppression that goes on through dirty tricks.

One of the most famous was that in 2016 during the recall race in Wisconsin, they put out notices saying: if you sign the recall petition you don't have to go vote in the recall. Now, that, there's a sort of -- that was a very clever dirty trick, because there's a sort of intuitive sense that you can see that had that been closer than it was, that some people might have said, oh, good, I don't have to bother voting because I signed the petition.

So, there's a lot of dirty tricks that involve basic -- not prohibitively in the vote, not keeping it difficult -- making it difficult for the voters to get there is, Vanessa was talking about, but kind of

confusing the voters. You know, just confusing them so enough people either don't vote or they vote the wrong way.

Finally, let me say that of course there's the usual voting the dead, okay, which has been a long-standing dirty trick, which is one of the big reasons why everybody is so skittish about voting on the Internet, okay, is that that would be pretty easy to do, even if you had lots and lots of identifiers. I mean, I could identify some grandparents of mine, some aunts and uncles, et cetera.

So, there's this -- the basket of dirty tricks from the past is very predictive of the basket of cyber dirty tricks that we have to worry about in the future. And I'll stop there. I'll have more to say on that.

MR. WEST: And in keeping with that idea about confusing voters, I remember in 2016 there was a social media rumor that was targeted on African-American communities that said: due to some unforeseen events the election actually had been changed to Wednesday as opposed to Tuesday.

MS. KAMARCK: That's right.

MR. WEST: A classic voter suppression effort.

MS. KAMARCK: Yes. And you only have to get -- I mean, if it's a close race, you know, not everybody has to believe that just a very small number of people have to believe that.

MR. WEST: And that was certainly the case in 2016 in those Midwestern states.

MS. KAMARCK: Yeah.

MR. WEST: So, Sarah, we hear a lot about national government, that gridlock in our country's inability to address important problems. You have studied internal processes within Congress and how they affect the ability to legislate. So, what are the problems that you see here, and what solutions might make a difference?

MS. BINDER: Sure. Well, thanks first for including me. There's no shortage of course of governance problems in Washington, and in Congress in particular. I do have a secret plan I can't tell you about to make Congress great again. (Laughter) I'll be tweeting about it later.

Okay. On a slightly more serious -- So, barriers to legislating have become quite high that I think oftentimes we think Congress can only act when it comes across what we call, must pass bills, measures to increase the debt limit from the government, raise tight spending caps, even more recently,

provide disaster aid.

What I would like us to propose or think about is that relying on must-pass bills might not be enough to get Congress working again. And instead I want to encourage us to look for new ways to increase what I'll call must-vote opportunities.

So, first, just a couple things on why it might be wrong to put all our eggs in the must-pass basket, really two reasons for starters: First we call them must pass, not because Congress is constitutionally or legally, or even procedurally required to pass them, but we call them must pass because we think the consequences of not passing them, are too politically toxic for lawmakers to handle.

Again, there's no technical requirement that Congress provides, say, disaster funds, but there's a political requirement. Lawmakers don't want to be blamed for really bad outcomes when Congress fails to act. Sometimes it takes the parties, and it can take the branches a little time to kind understand and grasp that political imperative.

So, think about government shutdowns 2011 -- sorry 2013, 2019, think walking to the brink on defaulting on the government debt in 2011, or how long it took to get disaster aid this year to California, Puerto Rico, Texas, elsewhere. So, the first reason I think beyond must pass bills is that our current politics are probably putting these issues at risk, and even the delays in actually passing them can be quite costly.

The second reason to think about why not just rely on must pass bills in a deadlocked Congress, is that many big policy issues of course aren't considered must pass. And while we don't want to over estimate legislative dysfunction, because things do get done outside of must pass measure even this year. But that leaves a whole host of issues unaddressed, immigration, drug crises, opioids, climate change, trade, issues on which the parties more or less agree that there is a problem, and yet can't seem to get to the bargaining table.

So, what to do about this? Again, I'm not so naïve to think there's a magic bullet here, but I think Congress, we might want to encourage some thinking about must vote situations.

What do we mean? Well, we've seen a number of them this year, have incentive procedures written into law that compel action, particularly in the Senate, over the objection of party leaders.

I wrote about these procedures 20 years ago when they really did not get a lot of attention for reasons we can come to, I call them statutory debate limitations, so limitations are built into the law. Our colleague, Molly Reynolds, talks about them in a new book: Cause and exceptions to how we normally rule. There are procedures that essentially compel committees to act, to pass bills forwarded to the floor, and if they don't, their procedure is written into law to compel votes on the House and Senate floor.

They can be quite consequential. We've seen already this year war powers, a vote to end military support for Saudi War in Yemen, to vote on National Emergencies Act to block the President's ability to redirect military spending to the border wall. We may yet see in essence required votes to implement NAFTA 2.0, or to block additional arm sales to Saudi Arabia.

There's a history to these laws of course, which we won't get into, but they tend to arise in periods when Congress tries to recoup power that it has delegated to the President.

So, what am I thinking about here? Look for new opportunities to create these must-vote opportunities. Force lawmakers to go on record to challenge the Executive Branch. Why and where might we see them? Raising the debt limit, perhaps changes to the National Emergency's Act, rather than compelling votes that would block the President from going forward, revise that to require congressional approval of the use of national emergencies. I'd flip it around.

Again, must vote opportunities, but perhaps give them more teeth. Again, if Congress' deadlocked on policy, they're going to be deadlocked on the procedure, so just saying there's the solution here, right, implement the changes, that just backs up the problem of how do you convince lawmakers to try to implement these changes.

But there are some issues where we've seen divisions, particularly within the Republicans: arms sales, emergencies, tariffs, that it might be worth raising and pursuing, and understanding that even if successful these are workarounds to an often paralyzed and somewhat partisan Congress.

But they are at least points, starting points for getting lawmakers to the floor, compelling them to take stands even if, ultimately, as you've seen released this year, not terribly successful. But they do push Congress towards trying to recoup some of its powers that it has delegated.

MR. WEST: Okay. Thank you very much. So, John, we know immigration has been a contentious issue, and it was part of the recent flare up between the United States and Mexico. What should we be doing in this area?

MR. HUDAK: Well, excuse me, and my apologies for allergies getting the best of me today. So, bear with my voice a little bit. Immigration is an issue that matters to quite a number of Americans for a variety of reasons.

What we do know is that while the President has made -- centered his 2016 campaign around the issue of immigration, and has spent quite a bit of time during his first term dealing with immigration issues, whether directly with regard to the flow of individuals across the border, or indirectly through trade issues, the President has now given himself a very clear record about the way in which he believes immigration policy should be implemented and carried out.

Again, both in terms of the flow of individuals and in terms of some of the indirect issues related to immigration. But we also know that Americans tend to disagree with the President's handling of this. Whether it's the construction of a border wall, whether it is the humanitarian crisis we currently have at the border, and the President and his administration's responsibility for what that picture looks like today; or, whether it is using immigration as a tool to force concessions from -- in trade negotiations with other countries.

What it means is that a President who narrowly won his first election, has centered a very large part of his first term around an issue that is widely unpopular with the American public. And that's politically challenging for the President who desperately needs to grow his pass, to grow the support that he received relative to 2016.

And so what needs to happen first is that the President and his administration need to have a policy reset when it comes to immigration. They need to realize that what they're doing is not working, both from a policy perspective and from a political perspective.

Next, the President needs to work seriously with Congress, recognizing that the majority in the Congress does not support his policies with regard to immigration. And that a responsible and careful negotiation process with the Congress can create, can result in better policies and better outcomes that most people can agree with.

Most Americans do not want an open border. Most Americans don't want to see tens of thousands of immigrants from Central America flowing across the border, in seek of either a better economic life or more safety. But Americans also don't want to see people in those regions suffer at home either.

And so the response needs to obviously be multifaceted, it needs to help countries that are facing humanitarian crises in Central America to deal with those crises in a manner that lowers the incentives of individuals in those countries to try to come through Mexico and into the United States to seek safety, and to seek better economic wellbeing.

The President needs to think more responsibly about the cost and benefits of apprehensions and of stopping individuals from flowing into the country. We know that walls don't work. We know that a more militaristic approach to handling immigration is not cost-effective, and it's really not doing anything to reduce the numbers of individuals coming into the country.

There are high-tech solutions, there are economic solutions that have been on the table or multiple Congresses, there have been fairly effective comprehensive immigration reform bills that have gotten votes in Congress, just not both Houses. And if put to a vote, as Sarah said, if you make something like that a must vote, you see it as something that is extraordinarily important and responsible, both for the economic wellbeing of the United States, but also for the rule of law.

Then you'll see that something like comprehensive immigration reform will pass the Congress and if the President were willing to sign it, if the President were willing to negotiate with Congress to put together a comprehensive immigration reform package, that he can hang his hat on, that he can say that he was responsible for creating, that he was, I guess, making immigration great again, then he would be able to go into the 2020 Election and say this is a critical issue, I said in my first campaign I was going to do something about immigration, and now I am actually doing something about immigration, and the Congress has helped us get there.

But until the President steps away from and Executive power-based approach to trying to solve an immigration crisis and understands that he is one player in the legislative process to try to get that done.

Until that day come, immigration policy will remain a failure in the United States, and that

failure will rest at the feet of the individual who ran a campaign saying that he would fix it.

MR. WEST: Okay. Thank you. Now, each of has proposed a particularly idea of a set of ideas that you'd like to see implemented. I'd like to ask each of you this question. What do you see as the biggest barriers to the implementation of your particular proposal, and how can we overcome those barriers? Vanessa, we'll start with you.

MS. WILLIAMSON: So, I think that unfortunately voter access has become a partisan issue, which is a profoundly toxic state of affairs for democracy to be in. I think it's been -- you know, it's sort of an interesting experience for me, having proposed what I think anyone would have thought 20 years ago was really a very conservative approach to voter regulation that has to do with a tax tag, you know, taxpayers voting. I was, it sounds like it's Ronald Reagan.

And yet where I've seen the most interest in the proposal is almost exclusively on the Democratic side. So, I think that the current political polarization in this country is a fundamental barrier to almost all reform, and it's also the most fundamental barrier to reform on voting.

That said, reform on voting would, I think, meaningfully improve the level of polarization and extremism in the country, because the closer you can come to a system in which both parties are obliged to consider the preferences of most Americans the more likely you are to get the model of voting that -- you know, that political scientists used for many years where they imagined that people would be trying to seek out the moderate voters in the middle between the two parties which we have not seen in many, many, many years.

So, it is both the partisan polarization, and particularly the move of the Republican Party to seek to reduce the access to the polls, is the fundamental stumbling block. Unfortunately the solution to that problem is, this is voter reform, I think, fundamentally. And it remains sort of -- either a downward spiral, or at minimum an unfortunate intersection of problems.

MR. WEST: Okay. Elaine, what do you see as the biggest barriers to your ideas on ways to deal with cyber challenges?

MS. KAMARCK: I think the biggest barrier is something that's really hard to get around, and that is the rapidity with which a campaign operates. It is unlike any other organizational challenge, because there's an end date, and it's a very finite end date, and things move really, really, really quickly.

Now, because this is seen by technologists as a technology problem, people are working towards a technology solution. And some of that may help, and I think there's a movement in the Federal Election Commission, and in Federal regulation to allow groups like Area One to offer at discounted rates, helped the presidential campaigns in combating cyber interferences.

So, I think there's some movement, there may be some progress on that front. But the basis problem is that countering this is always too slow. Right? The information gets out there, and it lives out there somewhere, and again, you're not -- the perpetrators of this are not interested in having everyone believe them. They're interested in having a small sliver believe them.

I think the hope eventually is in two ways. First of all, for campaigns to call out interventions, even when it is to their advantage, and that is one of the hardest things to do. Donna Brasilia and I put in a resolution at the last August Democrats Democratic national Committee Meeting to require candidates to publicly announce -- as long as it was consistent with law enforcement activities -- publicly announced when they had seen a cyberattack, even if it was in their favor.

And that's the hard part. They're happy to do that when the attack, you know, helps them out. They're not so happy to do that, when it's an attack on someone -- on their opponent. And of course we saw lots and lots of this with the Bernie voters, in 2016. So, that I think is the first one.

Secondly, I think ultimately our only defense here is actually a sophisticated citizenry. A citizenry that's good at being a little bit skeptical about claims that are really nuts. And I think that that has to be our ultimate defense.

If you think about it, Americans are very good at looking through advertising, when it comes to cars, or washing machines, or all the things that we buy as consumers, we are pretty sophisticated about that. And do you know, silly advertising, or outrageous advertising, doesn't always cause us to buy a car that doesn't have a good maintenance record, et cetera.

So I think ultimately we have to rely on a sophisticated citizenry that is able to separate out the nonsense that's on the Web from things that are true.

MR. WEST: Okay. Sarah, you talked about must-vote bills, and other ways to compel action. What are the barriers that you see to actually implementing those ideas?

MS. BINDER: Sure. So one way to think about the barriers is to think about, well, how

did many of the ones that we've seen this year, right, how did they get into place, and what's different about the conditions under which they were created. They don't all date to the 1970s, but many of them do, and what is different there, is first the partisan context, the electoral context, and then a little constitutional wrinkle.

First in the partisan context, right, think about 1970s where have large Democratic majorities, especially after '74 and some of these rules got written in '75 and '76. And so you had a weakened Republican Opposition Party, that's a first partisan issue here.

Second, not nearly -- the parties were not nearly as polarized as they are today, and so the barriers to getting the two parties to think about what their common interests are, or what they can both get out of a deal on implementing these must vote rules, it's a little harder to get over that barrier.

Electurally, today's tightly competitive parties for Congress, it didn't look like that in the 1970s, it might have looked like that at the presidential level, but it's really sort the democratic majorities as far as the eye could see, or at least that's what they thought in the '70s, and the implications of empowering Congress were quite a big different.

And a little constitutional wrinkle. In 1983 the Supreme Court took away one of the key tools that Congress had been writing into these laws that in essence allowed a single chamber to vote to block the administration from going forward.

The courts said you can't do that, both chambers have to pass, the President has to sign into law, and then if you don't like what the President has done, then you have to overturn the veto. So, think about the effort to block the President's move to divert money for the border wall by declaring a national emergency. In the old days, the original, it would have like a single chamber could have blocked -- voted to block it, and that was it.

No more. You need the House to vote, and to disapprove, you need the Senate to vote to disapprove. The President of course vetoed, and then it has to sign it into law.

So we're stuck today in a very different partisan, electoral constitutional context. So the barriers are really quite steep here. The question is, ultimately, are there issues on which at least there are divisions within the Republican Party here, where they are willing to break with the President, trade, tariffs. I mean, that seems to me the closest that we are getting although, perhaps, generally the issue

on: what does it take to declare a national emergency that crops up in each of these issues that we've been seeing?

MR. WEST: Okay. In a moment we're going to open the floor to questions from the audience. But John, I want to bring you back into this. So, you talked about immigration, the need for policy reset, possible high tech solutions, economic solutions, what are the barriers to action in this area?

MR. HUDAK: I think a lot of the barriers to sensible immigration reforms and a broader more comprehensive immigration policy is a lot like what Vanessa talked about. It's elite polarization. The mass public supports a lot of different innovative effective ideas with regard to immigration, while at the same time, supporting policy to have a more humanitarian approach.

Unfortunately, elected officials, both the President, but also Members of Congress, see movement in the direction -- at least some see movement in the direction of comprehensive immigration reform to be a negative for our society, and then negative politically, when in reality if you look at polling it would not be for most members. And so -- (coughing) -- gosh, this is brutal.

MR. WEST: I know this is an emotional topic for you. (Laughter)

MR. HUDAK: I know it's very emotional for me. But actually that's a good point, and I think there emotion in this debate, that more sensible emotion actually, and what we have now, right, now the humanitarian crisis at the I think is something that's going to be more effective for the conversation around this issue.

For most Americans the border and the immigration policy is something that's very distant. It's not something, unless you live along the border that is in your back yard. It's not something that you're thinking about every day, it's easy to put it off out of mind and out of sight.

But when Americans are seeing reports of children dying in cages along the border, when they're seeing the conditions that a lot of individuals are stuck with at the border, not just people who are coming across the border and having -- had committed crimes either at home or in the United States before.

But people seeking asylum from gang violence, and rapes, and murders of their family members, that's something that I think a lot of American can appreciate as something that requires a policy to address it, something that has a little bit of heart, but a whole of brain as well.

And, unfortunately, we are in a situation in which it is taking a national tragedy to wake Americans up to the realities of ineffective and broken immigration system, but that's where we're at, and I think we're going to see immigration in 2020 be a much larger but much more nuanced part of the conversation in the presidential race.

In 2016 the President spoke in more broad platitudes about what he thought was happening at the border, and what he thought the solutions were. The President had the benefit of not really having a record to run on, of not -- at any point in his life, being charged with implementing public policy.

Now he is, and now we understand what the President sees as an effective response; and what his administration's policies look like and will look like and will look like in the future. And Democratic candidates, and I think probably Bill Weld as well on the Republican side, are really going to hit the President hard on this issue.

And if polling numbers remain, polling on this issue remains, elected officials are going to start to wake up and recognize that this is something that they no longer block, that then can no longer prevent sensible reforms.

But at the same time, this isn't a Donald Trump issue. For multiple presidencies, and multiple congresses now there has been a lack of interest, or an inability to pass immigration reform. With a super majority in the Senate, and control of the House and control of the White House, Democrats did not pass comprehensive immigration reform in 2009.

And so the blame for this policy does not simply rest at the feet of Republicans who are currently blocking some of that reform, but it rests with Democrats, who had a laundry list of ideas that they wanted to get done at the start of the Obama administration... and real effective immigration reform was not part of that list.

MR. WEST: I like your optimism about seeing more nuance in 2020, I hope you're right on.

MR. HUDAK: You couldn't see less, so.

MR. WEST: Let's open the floor to questions from the audience. Right there, there's a person with a question, and there's a microphone coming up right behind you; and if you can give us your

name, and if you are with an organization.

MS. BAKER: I'm Jennifer Baker. I'm just traveling to D.C.

MR. WEST: Welcome.

MS. BAKER: Thank you. Elaine, you mentioned the need for developing a sophisticated citizenry, and I love that idea. Do you have any thoughts about how we might cultivate that sort of citizenry?

MR. WEST: Great question.

MS. KAMARCK: Great question. Thank you. This is obviously a really hard thing to do. There are some signs though, for instance, an increasing number of universities are offering digital literacy tests, courses or news literacy courses, where they talk to students about what used to be behind the news.

I mean when Darrell and Sarah and I were growing up, you know, we didn't even have to think about this because there were things called editors of news organizations and they tried to make sure, they screwed up sometimes, but they tried to make sure that what was being printed or put on television was actually true.

Of course that's gone on the Internet, but this notion of gatekeepers and of organizations that have gatekeepers is still very important, and so I know that a lot of news literacy courses focus on getting students to ask: okay, are there gatekeepers in this organization? What is this organization? Are there people who make sure that the story that is really compelling, and eye-opening, and designed to get clicks, right, has somebody asked whether or not this is actually true, or whether all the pieces in it are true?

And so I think that that's one approach to it. I think another one is simply to constantly and constantly put out there the nonsense that happens on the Web and call it out as nonsense, so that people -- because let's face it, no one likes to be played for a sucker, right, and there are a lot of people in 2016 who got played for suckers.

And so I think that constantly publicizing fake news, foreign intervention, and remember it's not going to be just foreign from now on, from now on it's going to be -- everybody gets in this act. Right? Everyone gets in this act, everyone -- the foreigners will try to make it look like this is coming from

America, the Americans trying to intervene in election, will try to make it look like it's coming from Slovakia.

You know, everybody is in this act. It's easy to hide, it's a cat and mouse game, and in the end a skeptical citizenry who understands that there are news sources that try and verify what they're saying versus fake news sources that proliferate out there. In the end I think that is our best hope.

MR. WEST: Other questions? Right here, there's a microphone coming over to you.

QUESTIONER: (Inaudible) College. Actually I have four questions, I could make even five. But about the education of the electorate, how are you going to deal with deep fakes, because you can really do deep fakes, and as you mentioned, you don't need to change the whole, you need to change 1 percent, 0.5 percent.

And the second question is more for you. And how do you see for the next five years after the election, the new President will address the jobless situation with automatization? Because employment is already a problem right now, but you're going to vanish, just vanish workforce, and there is no system yet in place to retraining his workforce back to the labor, and there's going to be a real challenge for the next President.

MR. WEST: Does someone want to address the deep fakes issue?

MS. KAMARCK: Yeah. Deep fakes, obviously, everybody is very worried about this. This is the ability for those of you out there to change audio or video to make it look like somebody is saying or doing something that they didn't do. This is a huge worry.

Look, the only way we are really going to do with that, is you're going to deal with it by the campaigns being absolutely vigilant and saying, no, I never did that, this is a fake, you will probably -- the technologist will probably be able to tell if it's a deep fake, so you'll have to have technologists on call.

I mean, what this whole world is posing for campaigns is a very different use of resources which they're going to be reluctant to use. I mean, most resources in a campaign are used towards drawing people to them, and the defensive. The number of dollars that is going to need to be used for defense is going to grow exponentially, which is why political parties are getting in the act.

They are asking the FEC if they can, not be counted as in-kind contributions when they aid campaigns to do this. And I think political parties are going to be key to this because if they can

mobilize the resources, as they have going back to Vanessa's description, political parties have been very good at mobilizing lawyers to deal with election interference, and with bad actors in elections.

And in fact, I mean, in 2016 the number of lawyers amassed on both sides was really awesome, okay. And lots of lawyers like to do this, they'll go down, they'll be poll watchers, they'll be filing things right away on Election Day.

Well, we're going to have the same kind of organization happening on cyber -- for cyber defense, and the logical place for it to happen is actually the political parties.

MR. HUDAK: And to add to that briefly, Elaine. And you touched on this before. There also has to be a sort of shared responsibility for the health and safety of our democracy. I think both campaigns need to speak out, if it is a presidential campaign, both campaigns need to speak out against this, as you said before, not only when it hurts them, but also when it helps them.

It reminds me in 2000 when the George W. Bush campaign suddenly received a package, and it was the debate prep materials from the Gore campaign --

MS. KAMARCK: No, no, you had it backwards. You've got it backwards.

MR. HUDAK: The reverse. Rather than --

MS. KAMARCK: The Gore campaign got debate prep materials from the Bush campaign.

MR. HUDAK: Rather than using them, they called the FBI. They did what was the responsible thing.

MS. KAMARCK: They did that, right.

MR. HUDAK: And said, this is inappropriate, this needs to be investigated, this isn't how a campaign is supposed to go. That sort of model has to be extended to cybersecurity, cyberattacks, to deep fakes, to a lot of these things that are not just potentially damaging to an individual campaign, but the reality is that no one is going to be safe from this.

That it might have helped one side in 2016 does not protect that side or the other side going into the future. And everyone needs to appreciate that.

MR. WEST: And on the second part of your question, in terms of the possible impact in the workforce of growing technology innovation, robots, artificial intelligence, automation in general, there

certainly are going to be consequences especially for entry-level fields.

The retail sector, Amazon already has opened fully automated stores without retail clerks, in the restaurant business sometimes, you will go into a restaurant, they will hand you a mobile device, you order from the tablet, as opposed to a waiter or a waitress, as autonomous vehicles come in, there's going to be an impact on taxi drivers, ride-sharing service drivers, and truck drivers.

So, there certainly will be some challenges there. I had a book that came out last year entitled *The Future of Work*, and in there I proposed we needed to reimagine the social contract.

We are going to need new policies in the same way that a hundred years ago when we moved from an agrarian world to an industrial economy, we developed social security, unemployment compensation, encouraged mass education, did a series of governance reforms designed to break the power of the party bosses, introduced primaries, referenda, and so on.

Today as we move into the digital economy, we are going to need big ideas equally are fundamental things. So, we need to emphasize ideas like lifetime learning as opposed to just investing in education through age 25 or 30, people are going to have to upgrade their job skills at age 30, 40, 50, and 60, and we are going to have to figure out how to pay for that.

We also are going to need to make benefits more portable, because there's likely to be more job churn, people moving from position to position, and a company to a company, so making sure they retain their health care and retirement benefits as they're moving from job to job.

And then there are policy things we can do in terms of improving adult education, doing more worker retraining, the earned income tax credit has been a very successful program, so there are ways to reform that as opposed to, you know, making the payments. Once a year when people are filing their taxes, make that monthly or quarterly so that it actually starts to approximate an income and provides more economic security. So, there are lots of things that we can do, but we need to start having those conversations.

Other questions; in the very back there is somebody.

QUESTIONER: Hi. My name is Jane Lemming, intern with Metro. My question is for John. As you mentioned --

MR. WEST: Can you speak right into microphone so we can hear you.

MS. KAMARCK: Stand up, so we can see you.

QUESTIONER: Hello. My question is for John. As you mentioned that immigration is highly polarized, and also I believe a CNN exit poll in the 2018 Midterm showed that the recorded voters identified immigration as the most dire issue that Americans face today. And so how can the electorate hold 2020 candidates accountable for speaking thoughtfully about an issue that is both very popular to talk about and highly polarized?

MR. HUDAK: So, your point on exit polls in 2018 is an important one. I think that voters did begin that process of holding elected officials to account on this issue. Now there were a lot of Members of Congress who got shown the door, and in districts, in our primary's project, on data we saw a dramatic increase in the importance and conversation around immigration among political candidates that year. And it sure had effects at least in some races.

I think part of holding the conversation, or elevating the conversation rests in the hands of journalists, it will be in the hands of debate moderators, something I wrote about recently on our FixGov Blog about the importance of moderators in both primary debates, but also in the 2020 General Election debate. And although I didn't write about it, it also extends to debates at the congressional level as well.

And that is, not to let candidates get away with empty platitudes and vacant rhetoric. But to hold their feet to the fire to say: what is your plan, how will you implement it, and if your ideal plan does not work, what are some backups that you have to deal with what is a true crisis in our policy.

And unless and until media begin to play that important role, that so far we have not really seen them play both in this debate but also in a variety of debates around public policy, candidates will continue to get away with skating around points or throwing, as I said, empty rhetoric out there that doesn't have any policy backup to it.

And so what voters are left with, ultimately, is a candidate who has promised little, or the other extreme, promised everything, and then is not held to account by saying, to that candidate or that elected official, you haven't delivered on this, what are you going to deliver on this?

Voters need to, you know, vote at the ballot -- you know, show that at the ballot box through voting, but like I said, media and other organizations really need to step up and insert themselves in -- or insert their role in this conversation as well.

MR. WEST: Right there on the aisle there's a gentleman right there. There's a microphone coming up behind you.

MR. ROSE: Herb Rose. I wonder if any member of the panel is familiar with a website that might -- a nonpartisan website that might identify the source of dirty tricks, voter suppression, et cetera.

MR. WEST: Where should people go for information?

MS. KAMARCK: Yeah. I think there are some, and none of them are coming to mind right now, but I will, in fact, be gathering those and publicizing those. As Darrell and I are going to write a series over the summer about cyber interference in campaigns, and one of the things that I hope to do in this, is to identify places where you can go for that.

MS. WILLIAMSON: If I can? On the question of voter suppression I'd recommend checking the Brennan Center, it used to be based out of NYU, and it's just a genuinely a brilliant shop in terms of keeping track of legislative changes at the state level that really matter for voter access.

MR. WEST: And Sarah, what are your favorite sources of information on things related to Congress?

MS. BINDER: Ah.

MS. WILLIAMSON: Too many to choose from?

MS. BINDER: Brookings.Edu, did I say that? Did I, correct. I just sort of eat up all of the news coverage. I was born and bred on Congressional Quarterly, not to brand any particular brands here, any CQ product also these days comes in the roll call, but the folks that are on the ground reporting on Congress.

These reporters are on The Hill all the time, the more you can -- and they do try to get members on record to try to get a sense of both divisions within these parties to where they are, and what it takes to overcome them, but also what other prospects there are for political or policy change.

MR. WEST: Okay. There's a gentleman with his hand up.

QUESTIONER: I have a question for Vanessa, about voter suppression. So, it seems to me that, from what I've heard, the Republican Party is the main force behind voter suppression efforts, although I'm not exactly sure about that, and the Democrats are trying to open registration for more. So,

why is that? Are there more unregistered democratic voters? And if it's the case that the Republicans are simply trying to protect their majorities, what are they doing to justify that? Is it like national security? Or, I don't know.

MS. WILLIAMSON: So, I think that it is currently the Republican Party that has made immense moves to make it harder to vote. There's very good political science research suggesting that the places where you've seen the most restrictions put in place on voting are places that have Republican control, but there's some possibility of losing control, right.

So, it's not in most Republican areas where you don't need to make changes to the voter pool at the margins in order to maintain your majorities. Historically, that's actually not been the case. The Republican Party was traditionally the party of voter access dating back to the Civil War and post-Civil War period, and the Democratic Party was the party of Jim Crow.

But there has been a reversal in recent decades on this question. And I think that in a way the switch of the parties' disguise is a fundamental coherence to the story which is that voter suppression has been a traditional move by the party that represents White people almost to the exclusion of all other people -- and that this is true of the Democratic Party in the post-Civil War Era -- to reduce voter access for people of color, obviously newly-freed people during reconstruction. So, I think that we still see the legacy of Jim Crow in our politics today.

As for why, I mean, you know, politician are self-interested beings who like to win elections, you know, not to break any news here at Brookings today, but more than that, I think there remains a tension in the heart of the American experiment, over who really qualifies as a citizen, and until we have truly grappled with that history, we will not resolve the challenges of our voting system.

MR. WEST: Okay. On that note, I want to thank the members of our first panel. And we'll be having a second panel that starts right away.

Sarah, John, Elaine and Vanessa, we really appreciate you sharing our views.

(Applause)

And I will ask the members of our second panel to come up, and we'll move right into that.

(Recess)

MR. WEST: Okay, we're going to continue our discussion about challenges facing the United States with another group of Brookings experts. So I would like to welcome Makada Henry-Nickie who is the David Rubenstein Fellow in Governance Studies. John Valant is a Fellow in Governance Studies in our Brown Center on Educational Policy. Margaret Taylor is a Fellow in Governance Studies and Senior Editor in Counsel at Lawfare. And Mike Hansen is a Senior Fellow in Governance Studies and Director of the Brown Center on Education Policy.

So I want to start with Makada. So you came to us from the Consumer Financial Protection Bureau and have worked on ways to protect consumers. What do you see as the biggest challenges for consumers in the financial area, and how should we protect them?

MS. HENRY-NICKIE: So I think there are two main challenges that we need to keep our eye on. And the first, I think comes from this general repeal of responsible regulation to protect consumers. And I think, Director Mulvaney -- Acting Director Mulvaney who previously led the Bureau removed considerable protections across a number of important, key markets. Whether it's due to loan protections, he walked back, mortgage, reporting call backs, payday lending. So a numerous -- across all fronts, there's been a massive sort of pull the carpet under the feet of consumers that we need to correct immediately.

But I do think that we -- in correcting and righting that ship, there's an opportunity here to think more clearly about what systems we replace with what Director Mulvaney took down. So for example, I think with the widespread use of machine learning is really going to present some key challenges for us. I see that more and more, whether it's FinTank, or Facebook, or Google, there's a blurring of the lines between, for example, marketing. How we encourage consumers to reach out and join the financial services market. And then, how do those interactions with financial services and statisticians, nonbank and bank, translate to credit rationing processes? So there's a new study out from the University of California Berkeley that showed that even with FinTank and all the brand algorithmic decision scoring models, there's still a fair amount of pricing discrimination in the market. And African Americans and Latinos continue to bear the brunt of this cost imbalance. Between, I think 5.6 and 8.6 percentage basis points higher, they're charged than their non-Hispanic white counterparts. And that's

hundreds of millions of dollars in the pockets of financial institutions, and that's sort of abstracted from these consumers who tend to be the most vulnerable.

However, what they did find? The thing that was most interesting is that lending discrimination when it comes to who gets loans, and who gets approved versus denied, didn't -- it declined significantly. And I think that's a bright spot. But I wonder, what's the true source of that bright spot? Is it because in the marketing space we can now -- companies can now target who they want to encourage applications from? And so the denominator looks artificially smaller, and therefore the pricing -- I'm sorry, origination disparities don't look too concerning. There's a lot of, I think, blurring in that we need to sort of really disentangle what's going on.

I'm just going to add one last thing. I think we need to think about how FTC and CFPB really connect and come closer together in how they protect consumers. There's this big gulf between these two agencies and between data challenges -- whether it's cookies that are tracking you all over the internet that provide a wealth of information for companies to turn into lead generators. CFPB doesn't have a lot of jurisdiction in that area, so we really need to bring these two agencies together, borrow some stuff from the GDPR in Europe to really put our consumer protection framework back together.

MR. WEST: Okay. Jon, we know there are many challenges in K-12 education, so what do you see as the primary problems there and what can we do to address them?

MR. VALANT: Sure. So thinking about challenges and opportunities and risks in K-12 education, I think it's useful to step back and remember that our public schools are the institutions that we have and we use to prepare Americans for adult life. So that's preparing workers to be contributing members of the economy. It's preparing citizens to participate constructively in American democracy. And so, when we heard in the last panel, Elaine talking about the importance of having a sophisticated citizen rate to process the political messages that are out there, schools aren't going to be the ones to prepare people to handle deep fakes in a really quick, immediate fashion. But they are the institutions we have to build a foundation so that people are equipped to handle that kind of thing. And we have some problems in schools today.

So one, which is not new is that we have very large gaps in the opportunities and outcomes for children of different racial, ethnic, and socioeconomic backgrounds. So for one statistic to

illustrate that, if you were to look at eighth grade test scores in math, in reading, in civics, and you took the median score for African American students, it would fall between the 10th and 25th percentile in the distribution of scores for white students. That's a really big gap. And that's a gap that then is going to have implications far down the road.

A second issue, in my view, is that we still have education policy and practice in schools that is very much guided by No Child Left Behind. So, No Child Left Behind was federal education legislation that came out of the George W. Bush Administration. And really what it did is it put a lot of emphasis on testing core academic subjects, especially math and English. And schools really reorganized a whole lot of their decision making around how do we get our test scores up in those subjects? That has produced a narrowing of how we think about the purposes of the schools that I think is historically anomalous and has real consequences for how our students are prepared.

So some opportunities and risks down the road, three big picture ideas here. So I think one is that we need to think in education about policies that are not fundamentally education policies that really have big impacts on students' K-12 experiences. So there's a group that -- there's a couple of examples here -- there's a group that just released a report called A Roadmap to Reducing Child Poverty that looks at how we have 10 million students living below the poverty line. And this group and Ron Haskins here, Brookings, and many other people are involved in this group, they looked at different packages of policy reforms, most of which are outside of education to see. Can we cut that number of kids who are living in poverty, when we know that that would have impacts on their performance in school? And if you start looking potential approaches like expanding access to the federal earned income tax credit, there's a lot that you can do outside of schools that's going to touch schools and families in a way that would sort of help their opportunities in school.

Another example on housing policy is we have persistent segregation in schools and we have problems of access to high performing schools for disadvantaged communities. We have a Fair Housing Act. What the Fair Housing Act does not prevent is it doesn't prevent exclusionary zoning policies that will prevent apartments from being built and multifamily housing units in places that are expensive to live. Where that is the only way that low income and middle income families could possibly access those communities. So there is this sort of bucket of non-education policies and really I think, in

education, we should be thinking that housing policy is education policy. And tax policy is education policy. And we need to think outside of just what education policy is.

A second piece is I think school need to take much more seriously their responsibilities to preparing students for a democratic life. So we have, in this sort of world where it's No Child Left Behind and core academic skills that drives a lot of decision making, that is what students are learning right now. And if you look back through the history of American schools, there's a lot of that history that is not very good. But it has been the case that schools historically have been pretty responsive to what we perceive to be the needs of the time. So when we had a lot of the immigrants coming in and there was concern about assimilating immigrants that was born out in the way that schools approached things. When the Soviets launched Sputnik in the 1950s, Congress put money into science and math, and foreign language education. In my view, if you look at what the core challenge in the country is today, it's not related to how well kids know math. It's not related to their English abilities. It's a democratic issue. And in focusing as strongly as we have on those core academic subjects in No Child Left Behind, we have left a lot of skill building and knowledge generation just totally off the table that makes me very nervous about where we are. And I'd say too on that -- and we can get more into that in a bit, I think there are skills for participating in American democracy today that need to be taught in ways that maybe you could sort of trust parents to teach skills in the past.

And then, third and final thought on this -- and this is where -- this is a place where I think there is a lot of activity right now on the K-12 side. Charter schools. So charter schools are publicly funded, privately run schools that are drawing a lot of attention these days from democratic candidates. And a big reason for that is that the politics are shifting pretty quickly. So we're seeing less support from democrats than we have in the past, particularly less support from white democrats than we have in the past. And there's a good chance that there's going to be some movement. Maybe not so much at the federal level, but there will be some movement on charters. And there are a lot of problems to clean up with charter schools, for sure. They also in many ways serve important roles, especially in a lot of urban school systems. And we're going to need to make sure that if we go and take another look at charter school policy, that's it's done in a delicate way that doesn't inflict harm on the communities that need those kinds of opportunities the most.

MR. WEST: Okay, thank you. So Margaret, I know you've been looking at ways to stem foreign interference in U.S. elections. So how can we secure our 2020 elections?

MS. TAYLOR: So thank you so much for inviting me to do this. The last panel actually spoke quite a bit about this topic, so I probably should have been on the last panel. I don't know. So I will try not to be repetitive with what was discussed. But it is interesting that a number of us scholars here sort of came up with that topic as an interesting thing to be looking at.

So obviously, on Lawfare, we have been following the Mueller report very closely. Part one of the Mueller report really lays out really in black and white, what Russian interference looked like in the 2016 election. We had heard about it before from the intelligence community, from the various indictments that Mueller had brought against, for example, the internet research agency. But I do think the Mueller report really just laid it out in black and white. You read it and you understand kind of what Russia was doing in 2016. So I think we're at a stage here where there's not a whole lot of lack of knowledge about the various things that are going on in terms of foreign interference in U.S. elections.

I do agree with the Elaine from the last panel that it's not a new thing. I think this type of interference takes on -- has taken on different forms over time. But it is not new. It was something that would have been familiar to our founding fathers. Maybe not so much exactly with elections, but the democracy in general. That is what actually spurred the insertion into our Constitution, the Emoluments Clause of the Constitution because our founding fathers were worried about foreign interference in our democracy. Basically, they would have been very familiar with this. I do think, we as Americans, may have been a little bit more naïve about what's going on in terms of foreign interference. And I do think the 2016 elections brought these issues to the floor. And I think that's a good thing.

So what I was sort of interested in is there are lots of countries out there around the world who have been dealing with, in particular, Russian interference, but interference from foreign adversaries for much longer than we have in the recent past. It's been much more in the forefront of how they manage their elections and their democracy. I'm only going to focus on three aspects of this very, very quickly. There's lots of facets to the problem. I think it's sort of a whole of society. Not even a whole of government, but a whole of society issue. And that's how actually a number of countries around the world face this problem.

So I'm just going to very quickly -- the first is election infrastructure. So there's a line in the Mueller report that basically says that Russia was in a position -- the FBI believes that the GRU, which is the Russian Intelligence Unit, the opportunity -- there was an opportunity to gain access to the network of at least one Florida county government. And then Marco Rubio was also -- has said -- he's reinforced this and said that Russian hackers accessed a Florida voting system and were in a position to change voter roll data. So this is a real thing.

The question I think is what is our government doing about it right now? I do think there are efforts, particularly in the Department of Homeland Security. There are honest and forthright efforts to get this right. There was a February 2019 DHS inspector general. So the inspector general is looking at what DHS is doing on this issue. The report is a good report. I can't say it inspires much confidence. And I'm just going to read a little section of it, just so -- then I'll tell you what I think the real problem is and challenge going forward on election infrastructure. So part of this report said without updating the national infrastructure protection plan, which is a DHS report, DHS may not have identified all threats and vulnerabilities associated with the election infrastructure subsection areas for mitigating potential risks. So what that tells me is one problem is we have not fully diagnosed what the problem is in terms of our election infrastructure. So there is more work to be done on that, for sure. I think that is just very, very key. Our federal systems makes it just a big diverse project and it can be tackled, and I think really addressed in a meaningful way, but we have to understand all of the avenues of vulnerability. So that's number one.

Number two, social media. This was addressed in the last panel with some detail, so I won't go into it but I will just say, in looking at this, where I have also landed along with the former panelists is this notion of media literacy and digital competence. We have a first amendment. We love our first amendment. It presents lots of challenges to how we're going to deal with this particular issue, which is why I think a number of us have probably landed on this idea of media literacy and digital competence. And I'm going to leave that to my colleagues to figure out how to operationalize that in the education system.

I will just say in my own family, I have a daughter who is in private school. And she's in the eighth grade. She has already had a class on digital competence and media literacy, meaning

teaching kids how to identify fake news. Teaching kids how to understand a website. Understand where it's coming from. Understanding what biases it might have. Very interesting. Very effective, I think. She's 14 and she's already pretty sophisticated on it. My son who is in public school has not had this type of training yet. I'm hoping that he will at some point, but it's not a part of the curriculum right now.

I also will just say, in my own family, I have older -- my mother-in-law and my parents, that block of voters who are that age, 65-80 basically, they vote in huge, huge numbers. And my personal view is that that generation is also very vulnerable not having sort of grown up in the sort of media environment that my daughter has grown up in. Very vulnerable to manipulation on the internet, conspiracy theories, et cetera. In my own family, I see my 14 year old actually helping my mother-in-law to understand news sources that she's reading online. So I do think that the older generation can't be ignored when it comes to media literacy and digital competence. Okay, so that's the second piece.

Oh, one more thing. Sweden has been addressing this media literacy issue for years. The Nordic states, I think are the gold standard in terms of really helping their citizenry be sophisticated. And so, for example, they have a very popular cartoon character called Bamse the bear that the government basically said, okay we'll have Bamse the bear do some bits on cartoons to help children learn about the dangers of fake news. So we can learn from other countries who have been doing this for a longer period of time and are more sophisticated.

Finally, this is my last thing. The norm itself. All of you are here. You're here at a governance studies presentation. I'm assuming all of you probably agree that foreign interference in our elections and in our democracy is a bad thing. I'm not totally convinced that all Americans necessarily think that way. And we see voices in our government not reinforcing the norm that foreign interference is bad. So for example, probably all of you saw an interview with Axios last week, I believe it was. Or 10 days ago. Jared Kushner was asked, if the Russians emailed you again and said, hey let's get together in Trump Tower and talk about your political foes, would you do it? And he basically -- would you call the FBI? And he's like, well no I don't think so. I don't know what I would do. So not a lot of leadership coming. That's an aide in the White House. A senior aide in the White House. Not sure what he would do when faced with a direct foreign interference.

Likewise, the President's private attorney, Rudy Giuliani said a few weeks ago that

ANDERSON COURT REPORTING
1800 Diagonal Road, Suite 600
Alexandria, VA 22314
Phone (703) 519-7180 Fax (703) 519-7190

there's no problem taking information from the Russians. So I do think there's this more first order question of how do we make sure it actually is the norm in the country that foreign interference is bad? And here, I would just echo the comments of my colleague from the last panel, Elaine, I think the campaigns can do a lot of this in terms of norm building and norm creation. So just one small idea, which actually for me, come from Germany. Went in a few years ago before their big elections when Merkel was re-elected. The main political parties got together and they had a little pact. And it said, okay we're not going to accept foreign interference in our elections no matter who's helped, we're not going to accept -- we're not going to use dirty tricks against each other. And it basically worked in that election. So if you can just imagine for a second, all of these democratic candidates, however many there are --

MR. WEST: Twenty-three.

MS. TAYLOR: Yes, there you go. Basically publicly saying we're going to sign a pact. We're all going to get together in a room and we're going to sign it. It's going to say, if we get wind of any foreign interference in our campaign or any other campaign, we're going to tell each other about it. We're going to come up with best practices for making sure there isn't foreign money coming into our elections. We're going to all have the same rules about foreign nationals working in our campaigns. That would be a very powerful way, I think, to just reinforce these norms that actually having this foreign interference in our elections is a bad thing. Not something we want going forward.

MR. WEST: Okay, thank you. So Mike, you have examined loan forgiveness for teachers as a way to address debt concerns as well as teacher pay issues. So tell us about that idea and how it would help.

MR. HANSEN: I would be happy to. Thank you, Darrell. And so, basically the argument here is that this could be potentially a single solution for two problems that have been animating the electorate in recent years. A major problem, of course, is college affordability and access for many students. And then also in recent -- within the past 18 months or so, we've seen a lot of teacher strikes. And that has really raised the visibility of low pay among teachers and teacher shortages. And so I would argue that a solution that would approach -- that would try to actually approach both of these issues, which is one that would offer much more significant generous loan forgiveness for teachers so that they are -- that they basically have no loan payments as they are teaching. And actually most can become

debt free in say five to eight years, or 10 at most. Then this would be a program that could, in a way, at least partially attack two of these problems that have been big concerns among the electorate.

So let's talk about why this would be very useful. First off, teaching is the largest public occupation in the United States. And so this is a very large swath of our college educated workforce. We have all heard of, as I mentioned, the teacher strikes. They occurred in half a dozen states last year. Continued unrest has also happened in another half dozen or so this year. And the issues that are animating these strikes are things like stagnant teacher pay, stagnant education funding since the great recession. What this means is that for many teachers, their take home pay has been declining in real value. Also coupled with increasing healthcare contributions or retirement contributions that are incurred to teachers now. And so, their paychecks are actually shrinking in some of these places.

There's also declining interest in the teaching profession as a whole. We have -- we see fewer majors -- fewer college students going into education majors. This is a serious concern. And we are familiar with teacher shortages. At least headlines have shown teacher shortages across the country, particularly in certain subjects and in certain places. These are high need areas whether those are in inner cities or whether they're out in the country, and they're also in particular subjects including math, science, and special education.

Also, if we are going to seriously expand early childhood programs across the country, as many are advocating, and many states have done in recent years, we also need to very seriously take the qualifications of the preschool teacher workforce into serious consideration. Because that is seriously lagging behind the K-12 teacher workforce. So I think that's also an issue that we need to -- excuse me -- be concerned about.

This is why I would argue that this is actually a politically viable approach. Number first, it is a very popular position among citizens. So survey responses have consistently said that the public believes that teachers should be paid more. Of course, the responses do change on whether the questioner -- the respondent knows whether -- what the teachers are actually paid, but it's still a consistent majority that support greater pay for teachers. Also, the fact that teachers are everywhere. There is not a single constituency that is obviously benefitting more or less, but they are all in red states or in blue states. They're in cities. They're in the country. This is something that many people, I

would argue, could get behind.

Also doing a more generous loan forgiveness program would actually -- could build on and replace existing loan forgiveness programs. We have some three federal programs and some 26 states that have current loan forgiveness programs. This can build on -- use some of the resources that are already dedicated to this and then build on that, so this is -- I would argue this is not a far stretch. Also I think it's important to acknowledge that -- what I would argue here in more generous loan forgiveness programs, specifically for teachers, it's not going to go as far as some of the proposals -- some of the big ticket proposals that we've heard on -- that we've heard of from some of the democratic presidential candidates. I'm thinking specifically of Kamala Harris' \$13,000 raises for teacher proposal. Or Sanders' proposal for, and his push for free college. Acknowledge that what I'm talking about is a much more modest approach.

However, I would argue that this more modest approach could, perhaps, go a good distance of what either of those other approaches could do, but for a much lower cost. The argument here is by focusing on teachers and a public service occupation, this is -- it is these kinds of occupations that are actually the ones who need help with loan -- with student debt problems the most. Those who are going into law and medical fields, perhaps they don't need that loan forgiveness nearly as much.

Also, we can tweak some of the policies within a loan forgiveness program such that we are targeting specific high need areas, specific high need settings. And also, this is a particularly high leverage point to bring in -- to help college students of color to join the teaching profession. And this is an area where teachers of color are sorely needed. Because we have strong evidence, particularly in the last five to 10 years that has come out that have connected teachers of color and matching between students and teachers of color to improved test scores, improved college graduation, improved behavioral outcomes, improved teacher expectations, college enrollment, a number of important student outcomes that we -- I would argue that we're missing out on by having a teacher workforce that is currently 80 percent white compared to a student body that is more than 50 percent students of color.

And finally, again just to return to the point that if we really want to take early childhood education seriously, we also need to help think about seriously building up the pipeline for teachers to go into early childhood. And that's going to come out of college graduates and that's only going to happen if we take

serious -- seriously take into account the debt loads that many of these college students are taking on.

MR. WEST: Thank you. Mayor Pete might want you to add mayors to this loan forgiveness program because I was reading the other day, he and his husband have \$130,000 in student debt. So all of you have sketched out important ideas. Makada, you were talking about ways to protect consumers. What do you see as the most important implementation barrier to some of the ideas that you suggested, and how can we overcome those barriers?

MS. HENRY-NICKIE: I think simply put, there's a lot of ignorance from Congress to our prudential regulators around the shifts in the marketplace that prevent us from making connections that really are crucial. I listened to Mike's proposal, and I think about -- workers are consumers. Right? When workers internalize the fair mongering around automation and what that's going to do and how it's going to make them irrelevant in the workplace, they still have families to feed and mortgages to pay. So they turn around and they are consumers -- they become consumers. They reach out and go -- think about refreshing their skills, taking out loans to get new degrees, new associates, new online programs. Most of these workers/consumers are working. So they are going to start to turn to online programs. We've had -- we've seen critical walk backs at the CFPB in terms of protecting consumers from these predatory online colleges that have students racking up debt, and then in the end, they have useless degrees, or certificates, or just debt in most cases. We need to figure out a much more coordinated response around how consumers interact with the financial marketplace across every spectrum of their life. And it's not just a purely financial thing. It matters to our democracy. I don't like speaking in terms of the Trump fodder, but they exercised their right to choose another leader who heard their economic pains. They were excluded. And the more that we continue around this path of, not segregation, but really keeping ourselves clustered here or clustered in the Midwest, and not understanding how we all interact and impact each other's lives, that really goes to me to the heart of fixing -- whether it's consumer financial protection issues in our education, housing issues, and just speaks in general the health of our democracy. Citizens need to be healthy to participate.

MR. WEST: Okay, so Jon, you mentioned charter schools and the fact that the politics surrounding in charter schools have shifted. What is the state of charter schools, and what reforms do you think are necessary?

MR. VALANT: Sure. It's a good question. So, just a little bit of background. So charter schools are publicly funded, privately run schools where essentially, if you're operating a school you have a contract with a government to run a school and live up to some outcomes that you promise. And they're public in the sense that they participate in state testing and all of those kinds of things, but they do have this autonomy that a lot of other schools don't. And from the politics side of charter schools, for a long time the coalition that supported reforms like charter schools was this sort of delicately stitched together coalition that involved political conservatives who have always liked those types of reforms because they see a market side to that kind of reform because parents choose a charter school. They don't get assigned to a charter school. It's had some appeal to civil rights groups because often they offer opportunities to choose schools that are only available to families who have enough money to either choose where they live or to pay for tuition to a private school. And then, sort of a long time ago when charters meant different things to different people, they had some of the PLT unions because -- to teachers unions because they offered some potential for teachers to have more control over what happened in schools. And what we've seen -- so there's been this coalition that sort of held this together, and what we've seen very recently -- and by very recently I mean the last two or three years, is a real change in polling around charter schools. And essentially what it's been is a real dip in the Democratic Party for support for charter schools. And it's essentially just among white democrats. So charters remain pretty popular among African American and Latino democrats, but not popular among white democrats. Which has some consequences because it is -- disproportionately it is students of color who attend charter schools. And so you have some concerns -- I have some concerns that what we might be seeing there is some ideological -- excuse me, some ideological concerns among white democrats that could have real world, tangible consequences for families who are in schools and may like at least, certain features of them.

So where that leaves us and what I think that means policy wise, there is something healthy to that skepticism, and what's healthy about it is that there is some messiness around charter school policy that needs to be cleaned up. So some of it is about transparency, and I mean we've seen over the last couple of years that a lot of charters are not -- open meeting laws don't apply, and some really sort of stunning basic things that relate to transparency. There also have been issues around

something like closures. So there are schools around the country that will close all of a sudden. And you have families who are in these schools who expected the school to be there, and they're sort of set off to find something and try to figure something else out. And there is work that can be done to clean up those policies without taking away what can be a last opportunity to choose schools. It can be done within the charter framework and just kind of working on charter policy. I think another way of doing it is to think about what it is within charter schools that have been positive and beneficial and see if we can work that right into the framework or school districts.

So for example, in my view one benefit of that type of program is it weakens the link between where kids live and which schools they attend, which just sort of opens access to schools that students otherwise might not have access to. That can happen within a district setting too. So we could have much more choice within school districts so you don't reproduce residential segregation in every traditionally zoned public school. That is an option that is available to us. So if the world -- if the education world down the road is not -- if charter schools are not part of that world, we should give some thought to -- you know there are some things that progressives like too, that charter schools have been doing. And we can find ways of building that into newer models for school district governance.

MR. WEST: Margaret, I have two questions for you. One, you mentioned your daughter taking this digital literacy Ed class. I'm just curious, how do they teach, and what is it they teach, and what seems to be working? And then second part is just, you mentioned the infrastructure challenges and the different responsibilities of federal, state, and local governments, what should each of those levels be doing to secure American elections?

MS. TAYLOR: So, on the digital literacy, I was really impressed because she came home and was talking about it and sort of describing it. And it seemed pretty comprehensive. And it's very hands on. So the teacher would give them, okay this is the claim from this website, go and research -- it's very hands on, which I think is key. Anyone who has kids out there, you know they're using computers all the time in the classrooms. It's a part of their world. It's a pretty immersive, I'd say, education for these kids in her school about how to manage their digital world. The particular school my daughter goes to they don't shut down -- there are some schools out there that sort of prohibit what sort of sites students can visit when they're on the campus and using computers there. My daughter's school

does not because their philosophy is, they're going to have to live in the world. So we're going to give them an opportunity to live in the world in a controlled space where they can figure out how to deal with it. So that's kind of the main thing that I was impressed with is that they're not shielding these kids from realities of things that are on the internet. They're teaching them skills for how to deal with them, which is the reality of what their lives are going to be about.

Infrastructure challenges, I will totally admit, I am not an expert on that topic. I am a foreign policy and national security person. That's sort of what I've done my entire career. What's interesting to me about this space of foreign interference is that to me, it's sort of the foreign policy and national security world sort of colliding almost with these domestic type issues. And I think that's sort of, at least for me, that's been sort of a new collision of the international foreign policy colliding with the domestic. And so, this is an area that I've been digging into and wanting to talk more with my colleagues who are experts. But it is a major challenge due to the way our government is constructed. So Finland, Sweden, Denmark, smaller countries, there's one education system essentially, there's one set of laws that would -- for most of these countries, that would govern their election infrastructure. For us, we've got state, local, city. We've got everything. We've got the distrust that there is among some of the states and the federal government, so there's limits in some ways as to what the federal government can do.

The main thing I would maybe draw attention to is something that Elaine spoke about in the first panel, which is -- or related, people interfering -- foreigners or whoever, they only have to be successful in a very small number of counties in order to swing an entire presidential election. And so for me, I guess what I would say is, let's figure out what those counties are -- and it is known in Michigan, Wisconsin, and Pennsylvania, that will swing a presidential election, let's go to those counties and make sure those protections are there and that they're getting everything they need in order to really -- in particular for 2020. So going to really where the fight is, in some respects, in these contested counties that are going to decide the election and make sure that they have what they need.

MR. WEST: Okay. So I have a final question for Mike, then we'll open the floor to questions from you. So you mentioned loan forgiveness programs. What do you see as the biggest barriers to action in this area and how can we overcome those obstacles?

MR. HANSEN: Barriers to action here, I'm not entirely sure where the barriers to action

are. I would probably just, sort of shooting from the hip say that it doesn't feel as though -- there's a general recognition that teachers do need some help because, as evidenced by the 26 or so states that have -- that actually have loan forgiveness already in place, so there is an acknowledgement that we do have vacancies that are worth dealing with.

I would say -- I would guess and surmise that the largest barriers that we have are related to cost because of these loan forgiveness programs that we do offer, many of them are actually not that generous. I would argue that a benefit on the range of \$2,000 to \$5,000 per year of teaching that you're doing and capping the benefit at four years of teaching. So for a total benefit of somewhere -- anywhere between \$8,000 to about \$12,000, or maybe \$15,000 for most of these programs, I would argue that's not a particularly generous program. And particularly, when we're looking at the benefits of -- well I would argue that there is a real value that is often -- or a calculation that's often missing from looking at just the dollars of that program versus the dollars of spending more money on teacher salaries. Which is, by spending more money on teacher salaries, we're also paying money into a lot of overhead costs that go -- things like retirement and benefits that we often -- that we can actually avoid by simply forgiving the loans of teachers and just offering more loan forgiveness for them. And of course, not everybody is going to fully utilize the entire benefit that is offered.

And particularly, students who are -- students of color, as I was mentioning -- or college graduates of color, they come out with more of a loan/debt balance. And so, if were to offer a more -- the more generous the program becomes, the larger -- in theory, the larger of a pull that it is going to have in for those -- for that group into the teaching profession, which I would argue is really necessary for these low income student groups and groups of color.

MR. WEST: Okay, let's take some questions from the audience. There's a question right here in the front row. There's a microphone coming up to you, so you if you can give us your name and organization.

MR. CUMMINGS: John Cummings, unaffiliated. Just on the student loan -- people that get college educations do better than those that don't. Recent data shows \$30,000 to \$40,000 a year better. Why do we want to subsidize those that are already going to be doing well? Isn't education just an investment in self? And so you make that investment and so you're going to be doing better in the

long run.

MR. HANSEN: That's a great question. And that question is actually behind a lot of the - - I would say a lot of the resistance to the larger free college programs, in general. Which is if most of the people who are going to college are benefitting quite handsomely from going to college and the debt -- taking on that debt is still worth it, then why are we -- why do we need to subsidize them? And that's a great question. But I would argue that that doesn't apply to every single occupation -- or every occupation, and particularly for some occupations, that that calculus may not necessarily fall the way the ROI is positive here. And so, this is why I would argue for a more targeted, occupation specific type of benefit. And here, I would say this public sector -- teaching, which is very much in the public sector and the public service, and it's also one where we've seen declining investment in states to help support teacher salaries over time. Of course, not every state, but many states. And so I would say that this an area that it feels like it would give us a lot of bang for our buck in investing in basically helping to defray some of the cost of college.

MR. VALANT: Can I jump in on that? I think that's a very good question. I think it's -- this is right at the heart of what in my view, is actually the most important education issue in the democratic presidential debate right now. Which is, what do we do about college costs? And this is outside of my world a little bit. I do more K-12 than anything else, but candidates right now are proposing really big ideas in higher education. And some are proposing free community college. Some are proposing free college in general. And some are focusing kind of on loan forgiveness. Those have really different consequences. And there are different values that they would advance.

And so, if you're thinking about loan forgiveness programs, one of the concerns about a loan forgiveness program is that those graduates, or whoever it is who has accrued that debt, they've already gone through college. So a loan forgiveness program is not going to get more people back into college. And its often -- the biggest debt is often held by people who are doing relatively well. If you start talking about free community college and some of the other proposals that are out there, those would maybe be a better way of targeting some of those resources to more disadvantaged communities. And to create incentives for more people to go to college because they're looking at a very different price tag from the one they might be looking at now. So I think this is sort of at the heart of what is probably the

most important issue on the education side in the democratic presidential debates right now.

MR. WEST: There's a gentleman next to the window who has a question. If we can get a -- there's a microphone coming up behind you.

MR. UNDERALL: I'm Jack Underall. I retired 22 years ago after 41 years of federal service. My question relates to charter schools and a lot of press indicated that the New Orleans schools -- charter schools have been phenomenally successful. On the other hand, there was some cherry picking, at least early, and a lot of low-income people moved out of New Orleans. So in the CREDO study shows, in general, nationally the second round of CREDO studies shows that charter schools have been doing reasonably well compared to public schools, particularly with regard to minorities.

MR. VALANT: It's a good question. And a lot of my work has been done in New Orleans. I spent a couple years in New Orleans trying to understand that school system. I'll tell you my perspective. And it's really polarizing what has happened in New Orleans. So big picture, kind of stepping back. New Orleans has an unusual school system. It's different from every other school system in the country. Kids are not assigned to a school based on where they live at all. So every family in New Orleans has to request schools. And then there's an algorithm that will place kids in schools based on families requests and the seat availability in schools, and some placement priorities. So you have this really decentralized, really choice heavy education system that went into place right after hurricane Katrina when they were sort of picking up, trying to figure out what to do with the school system.

My view of the New Orleans education reforms, if you look at outcomes, the outcomes are quite positive. So student performance on tests is much higher than it was before the storm. And then there's more careful ways of doing those kinds of comparisons for reasons like the one you mentioned. That a lot of families did leave those schools. But in the best studies we have that compare students in New Orleans to students in other hurricane affected districts, and those types of things, the outcomes look really good. So, there is a sort of outcome and policy side that looks quite positive. There is a process side to how those reforms came about that really bothers a lot of people, and I think still bothers a lot of people today.

So what happened in New Orleans was after hurricane Katrina, the state essentially grabbed control of the schools and told the residents of New Orleans what the school system was going

to be, which bothers people when it feels like they are no longer being trusted to govern themselves. And there were lots of voices that were locked out in New Orleans. There are lots of people who I think would be running probably better schools than the schools we have now, who never were given that opportunity because there was too much attention on bringing in outside operators. So my view is the process was never good. It maybe has gotten a little bit better over time. The outcomes are good enough to pay attention to and to not dismiss because there may be something in that model this is actually benefitting students.

MR. WEST: Other questions? Question. We have two questions right here. We'll take each of you.

SPEAKER: Abraham Joe, Hudson Institute. I had two questions. One for Dr. Makada, and one for the other panelists. For Dr. Makada, you talked about a lot of the financial protections that consumers might need in the upcoming 21st century. I was wondering about privacy protections as well. There's this skit I've seen online that essentially goes, well from the corporation side, if you don't want to use our products and have us collect your data, you don't have to. And then the argument back was, yeah we kind of do have to use your products in this day and age. It's kind of unreasonable not to have a cell phone and go to work in D.C. So yeah, just thinking about what policy goals we can achieve in terms of privacy protections on the consumer side. And for the rest of the panelists, I was wondering about digitalization of education. Just because it's not something that was talked about much. I have sentimental reasons I don't really like it. But I was wondering why that might not be an alternative policy goal that you guys want to pursue. Thank you.

MS. HENRY-NICKIE: All right. So I'm glad you asked that question on data privacy. I think it's a really critical area and goes to my earlier comments. GAO put out a report earlier this year looking at how FTC and CFPB both take on critical issues. On one hand, they sort of cut the report in half and talk about where FTC has done its enforcement actions and what those weaknesses are. And they've really sort of sparked an opportunity or identified an opportunity in dusting off the Gramm-Leach-Bliley Act and saying more can be done here to strengthen the FTC's positioning in the marketplace and really send messages. For example, I believe FTC is sort of hampered in how it can penalize companies. So they have to wait after an initial event has happened. But we know from Equifax, all you need to do is

have just one event and it is a colossal impact.

But consumers are hand strung in being able to respond. So on the CFPB side, you could go and complain, but you can't say I don't want Equifax to ever handle my consumer data ever again because they've been so irresponsible, and take it and only leave it with Experian Transunion. That's not possible. I go back to thinking that the way forward here really looks at how we can harmonize desperate state of play when it comes to protecting consumers because data is so central now. It's no longer about figuring out how many underwriters thought that loan officers didn't like black applicants and therefore, priced their loans higher, or didn't give them credit. It's a much more subtle process. And so we really need to think much more carefully about how put together a consumer financial protection framework that covers all. Whether it's education, or how we fund our education to how we fund our homes, and retirement.

And I think, Elizabeth Warren has always been a champion. She's so energetic. She's the reason why we have (inaudible) today. I would really like to see her lend some of that energy to reframe the conversation from this tension between Main Street and Wall Street, and really advance some really thoughtful policies about what does it mean to be a consumer in the 21st century, and how much machine learning algorithms and this data privacy tension exposes us to numerous harms that are regulations today aren't necessarily up to snuff, in terms of they're not robust enough to protect those kinds of dangers.

MR. WEST: So John, and/or Mike, the digitization of education. Good idea?

MR. HANSEN: Well, I'll quickly hop in and say that digitization in education, at least I'll speak of K-12 education because that's my main area of focus, it has -- there have been a number of studies that have looked at it in every which way. And many of these come out with very mixed results. And so I would say there's not a very strong consensus that digitizing education is in and of itself necessarily an advancement.

However, I would say that what many of these studies point to, actually, is that digitization alone is not sufficient, but rather digitization accompanied with really good teacher practices and teacher instruction on the other side -- so it's really that we should be doing this in a symbiotic fashion where we're really focusing on both teacher quality -- teacher instruction and the digitization side of things so

that it's actually moving forward rather than just simply a blanket roll out of digitization because arguably that's not necessarily going to get us anywhere further.

MR. WEST: John, any thoughts on that?

MR. VALANT: I agree, and I would just add that a lot of the reason we send kids to school involves personal interaction. It's personal interaction with teachers, with counselors, with students. And so, at its best, what this is, is it's ways of delivering more personalized instruction kind of around the edges. But the core of teaching and learning is in my view too personal for that to entirely displace the core way that schools look today.

MR. WEST: Okay, we have time for one more question. We'll give it to you. And there's a microphone coming over to you.

SPEAKER: Thank you. It's Hans Kullberg from Open Dreams Organization. This question is for Margaret. Margaret, you had mentioned that there is some older voters in the 65-80 year old block that are vulnerable to attacks and subject to manipulation in online news sources. While it is a very good move for there to be a lot more digital literacy in education with the younger generation, with elementary school. Unfortunately, they can't vote in our system yet. But while the older voters do constitute a very large majority of our electorate, have there been moves to really -- and studies to really identify those groups that are most vulnerable to attacks and subject to manipulation? And then secondly, have there been actual programs or processes to try to educate all citizens, but especially those most vulnerable?

MS. TAYLOR: So I'm going to be very honest with you. I don't know the answer to your question. I haven't heard of any studies. I think there are studies on the consumer -- the vulnerability of consumers, like older populations and that consumer scene, but on the digitization thing, I guess I would see that the digital -- sort of online training about these issues might be the most useful for that older population that's not going to be in a school somewhere. There's not going to be an opportunity necessarily, to insert. So maybe that's a space for the AARP. Maybe the AARP is already on this looking at ways to create online courses that can be offered to their constituency. So no, I don't know that studies have been done. It's more I've just sort of observed it as I've been doing research on this topic. And that just seems to me like a cohort of voters that isn't getting enough attention in digital competency.

MR. WEST: Makada, do you want to talk about financial literacy as a possible parallel to digital literacy?

MS. HENRY-NICKIE: as you were talking earlier about it, it did pop into my mind. The evidence on financial literacy, it's pretty weak in terms of how effective, at least the models that we've used thus far has been in achieving any meaningful results. And so, maybe it is that it failed in the financial literacy arena, but it might do better here because the lessons between how you should do X, and then seeing X happen, that space is much shorter. So you can go to classes and learn how to save, but it surely takes a long time to get to \$1,000.

But, I'm just thinking of myself as a lay consumer. On Facebook I really worry these days about am I intelligent enough to figure out and distinguish between fake news on my Facebook feed versus a deep fake or a credible news source. And I sure wish Facebook would do something to -- some kind of education program to kind of teach consumers like myself how to make these distinctions. I was pretty shocked that a video that I think I might have seen was on NPR the other -- they were talking about it on NPR. They talked about how much this video looked real. The facts were nice and polished about -- I think it was nutrition or some other health news. And it turned out to be just pure fodder. And I was taken aback. It really kind of shocked me. But taking from that example or idea, I think maybe we might find another way to take all that we've learned and invested in financial literacy, and reapply it in the digital sense because the space between teach and action and outcome is so much smaller.

MS. TAYLOR: Maybe we all need it. (Laughs) That's probably the answer. We all need it.

MR. WEST: Well, as the most senior citizen on that panel, I don't see organizations really focusing on my age group. And I think you're right, this is the age group that actually needs it, both because they are lacking in that area, and they are the group that's going to vote in the greatest numbers.

MS. HENRY-NICKIE: We all need it, Darrell. We all need it.

MR. WEST: We're out of time, but I want to thank our panelists, Makada, Jon, Margaret, and Mike. I really appreciate you sharing your views. Thank you very much. (Applause)

* * * * *

ANDERSON COURT REPORTING
1800 Diagonal Road, Suite 600
Alexandria, VA 22314
Phone (703) 519-7180 Fax (703) 519-7190

CERTIFICATE OF NOTARY PUBLIC

I, Carleton J. Anderson, III do hereby certify that the forgoing electronic file when originally transmitted was reduced to text at my direction; that said transcript is a true record of the proceedings therein referenced; that I am neither counsel for, related to, nor employed by any of the parties to the action in which these proceedings were taken; and, furthermore, that I am neither a relative or employee of any attorney or counsel employed by the parties hereto, nor financially or otherwise interested in the outcome of this action.

Carleton J. Anderson, III

(Signature and Seal on File)

Notary Public in and for the Commonwealth of Virginia

Commission No. 351998

Expires: November 30, 2020