



Credit Risk Ready Podcast

Host Linda Keith CPA With Justin Jones-Fosu

Why Is It So Hard to Talk About Racism?

Linda Keith:

Hi, this is Linda Keith CPA with Credit Risk Ready, a podcast where we interview senior credit and lending professionals from community financial institutions across the United States, their regulators, and banking advisors to better understand and mitigate credit risk.

In this episode, we're going to talk about race and why it is so hard to talk about it. Our guest is Justin Jones-Fosu, an MBA and certified speaking professional who speaks, trains, and writes about workplace engagement based on his work with Fortune 500 companies, his independent research, and his lived experience. And just one of his areas of focus is fostering meaningful connections by embracing everyday diversity, which makes him the perfect person to talk about race and why it is hard to talk about race. In another episode, we get into some really specific deep-dive suggestions that you can take and this one, we're just going to talk.

So, Justin. First of all, thank you so much for joining us today.

Justin Jones-Fosu:

I am super grateful to have the conversation. Thank you so much, Linda.

Linda Keith:

So, Justin, you and I got to know each other when we worked together on Speaker Magazine's editorial board. I liked you out of the gate and then really got to like you as we had some long talks about many things. And yet, I still was reluctant to call you up about this, about racism. Just because I'm White and you're Black. I just don't want our relationship to be about me being White and you being Black. And it feels like talking about it somehow means that's what our relationship is about. So why do I feel so reluctant to talk to someone I know and trust about this topic?

Justin Jones-Fosu:

Whoo. Oh, yeah.

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Linda Keith:

I'll tell my listeners: he did not know that was coming. I just laid that out bareroot. This is how I feel about it. I don't want our relationship to be about race but we should be able to talk about it. So, what's going on here?

Justin Jones-Fosu:

Absolutely. And I love how you're approachable, Linda. I think one of the things that I value in my relationships with people is I value that we have a relationship just built on our humanity. We can talk about things that are uncomfortable or challenging, such as race, but that's not all our relationship is, right? For me that feels transactional, versus us valuing each other because we're simply human beings is transformational. So it's hard for a lot of us to talk about race because of the history of our country. And in the United States, one of the biggest challenges that we have faced, and that we still continue to face to different degrees, is race, racism, and the inequities that are faced often by Black people and other peoples of color. So that's one of the reasons it's hard to talk about it, because we have to address just the historical aspects.

And so if I could frame it in two different ways, and I love to dive into questions that you have, is we often either confuse or want to ignore the two varying types of racism. There's the individual type of racism that has several different components that we can talk through. But that's where the individual has done it, right? And then there's the systemic racism. There's things that are built into the system. The water is polluted. And you see that other studies and other podcasts we've already talked about, just in terms of names, or credit histories, or other things, that when you can tell that this person was a underserved or minority person, that they received less, and with the credit approvals, callbacks, or whatever it may be. So, there's two different types of racism. And we often struggle with, "How do I deal with one?"

Linda Keith:

Right. Or which one am I supposed to deal with? I mean, I feel responsible for my own racism. How am I responsible for systemic racism? It's like, I don't even know where to begin with that one.

Justin Jones-Fosu:

Yeah, that's a really good point. And so oftentimes people stop at this conversation, because they just stop it at individual racism. They say, "Hey, I'm not a racist," right? "I'm not doing anything that's overtly racist. I'm not the person that's wearing the hood." Or "I'm not the person that, you know, says, 'I hate people because of skin color.'" So, we stop there.

And generally, there's four different types that I find of racists, right? And what I mean racist, I don't mean just people who are hardcore racist. I mean, four different types of ways that we should approach it. One is the racist... if I can utilize the moving walkway as an example. So Dr. Beverly Tatum, she used the moving walkway as a kind of a metaphor to talk through, "How do we approach this?" And so I changed it a little bit, but we have one group that's a racist. These are people... I call them the blockers. They are blocking the way for other people to get on this moving walkway at the airport. Right, you know, the 'moving walkway.'

And then you have the unconscious non-racist. So, they're on the moving walkway and the walkway is moving them forward. And they're wondering why everybody isn't taking advantage of this? Like, "Why aren't you taking advantage of this?" They're unconscious. You're still walking forward. You know, most

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people, you're walking in the airport and you're like, "Wait, why are you stuck to the side on the walkway? I don't know. You need to keep walking because my luggage is too big." Right? So that's the second group.

Linda Keith:

We've traveled too much if we really recognize that whole scenario you just shared.

Justin Jones-Fosu:

Absolutely. The third group are the conscious non-racist. And these are the kind of people that their eyes have been opened, whether through recent events or other things, relationships, and they stop and they say, "You know what? I'm not going to allow the walkway to move me forward. I'm just going to stop and stand here." You know what's interesting? The walkway is still moving them forward. Yeah, the systems that are built and put in place is still driving them forward. And that's where the call has been.

And you have a lot of people who have really spoken up about anti-racism. But we have to ask ourselves, "How do we become anti-racist?" Right? You see a lot of people, especially Ibram X. Kendi, who's talking about an anti-racist; they go back and get other people and bring them on to the walkway. And if they are really passionate, and really begin to form allyship, they begin to figure out how to dismantle the walkway altogether so that we're all walking together.

Now, people may ask, "That's a great metaphor, but what do I do? How do I become that? What are the practical ways to get there?" And a lot of conversation has started on becoming advocacy, and becoming what I and others term 'beginner allies.'

And I talk about it from a three-by-five framework. There's simply this asking and engaging three different things in these five areas I'm about to cover. So, there are people, podcasts, movies, articles, and books? Right? Those are the five areas that we can begin to learn and engage. You may just choose the one-by-five model, just to start and get started. And just talk with someone as an example of an underserved group or talk about racism, so a person who has experienced racism or that might have experienced racism, and just hear their story. Learn from them. Hear their journey and you might get recommendations. And you approach them with, "Hey," and I do this often, "Hey, I'm ignorant about a lot of stuff. Now, may I ask you some questions? I may say the wrong thing. So I ask for you to forgive me ahead of time. But can you help me better understand X?" And that's one of the practical ways I find people have been able to engage and begin the conversation, because they approach people with humility and trying to seek understanding.

Linda Keith:

So, give me those five again.

Justin Jones-Fosu:

Yes: people, podcasts, movies, journal articles, and books. Not necessarily in that order. The only thing I think should be first is people. Because the people you talk to can also recommend some of the other four areas that would be helpful.

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Linda Keith:

Well, let me share with you a recent experience I had. I went to a protest and... It's interesting because, first of all, this protest was actually against violence in the small towns that aren't related to the protests. Except that I think the bad actors choose the protest to hide in to break windows and you know, damage things and so forth. And so, a small group of business owners right in downtown Olympia did this rally that they called Takeback Olympia. It wasn't anti-Black Lives Matter. It was anti-violence and looting of the businesses. So, I show up and, first of all, they're holding American flags. And unfortunately, that has now been co-opted as a sign of something that it isn't. I'm not saying who I'm for or against here. But I am saying that the American flag is the American flag. But some people were holding the American flag. Then we had some anti-protesters for that particular thing, or they thought they were, which they really weren't. We have one woman who is holding a Black Lives Matter sign and an LGBTQ flag, right next to people holding an American flag. And next to a guy who had a sign that said, "Defund the Police."

And I was standing there realizing that, with the exception of the defund the police just because I think they have a really poor phrase there, but I could have been holding the BLM flag and the LGBTQ flag and the American flag. And I actually could advocate for all of the things that were presented in that group of diverse people, including the Defund The Police, if what he really means is restructure some things.

And so here's what happens. I walk up and the woman with a Black Lives Matter sign is in pretty much a shouting match with this guy who perceives himself as the other side. And so I walk into it. Now, this guy happens to be 21. I said, "Well, you know what, I can't talk about policing. And I can't talk about health, because I'm not in those fields. But let me give you an example from banking." And I asked this guy, "How old are you?" And he says, "I'm 21." And he was real defensive. And he was a person who, from what he'd been saying, I just wondered what planet he lived in because he just didn't seem to have the lived experience that would help him see some other points of view. But I said, "How old are you?" He says, "I'm 21." I said, "Would it be fair, if you walked in for a loan and before the lender asked you any questions at all, the lender, themselves, decided, "He's 21. There's no way he could have the experience to handle this business loan." And they didn't even find out that at age 15, you started your first business that you sold for \$100,000 when you were 16, and now you employ 20 people in the community. But they didn't ask because you were 21. Is that right?" So, what I kind of did was try to find something he could relate to that was completely unrelated to race to make the point, and then we could bring it back to the conversation about race.

So, was that a good idea? Was that a little bit nuts? What do you think?

Justin Jones-Fosu:

I think it was a really good idea. And I like how you took it out of what could be a very explosive situation and you took it to something different. And that's my approach. Because I want people to get the meaning and message behind something without necessarily dealing with explosive terminology or words or understanding.

Now, I'm a believer in having these types of conversations in areas and special places with people I either trust or have some type of relationship with. Because oftentimes, I find that people don't want to have this conversation. They've already made up their mind on what they think, what they believe. And no matter what I say, they'll figure out a way to defuse it. They'll figure out a way to build up a wall against it. So, how you proceeded was perfect. Personally, I want to have those relationships. I want to

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have those conversations with people I trust, love, and even if I don't necessarily trust them yet, at least have some type of relationship with, because we know that we don't mean each other ill will.

Linda Keith:

Yeah. Although, do you ever wonder if... I mean, I wonder this... Even though I did not know this guy, he was pretty angry, as was the person he was talking to. So, I sort of walked right into a little bit of a powder keg going on. But I just wonder if maybe there was a point made there somehow that's going to help him scoot a little bit. Not a whole lot, just a point of view that he hadn't thought of before. And if that's true, I don't know that I need to do much more than nudge sometimes. Just a little nudge. Just get it in there. Right?

Justin Jones-Fosu:

Nudges are good. I call myself a seed planter, right? Because even as I go and speak in organizations about inclusive mindset and how we can make this a part of our everyday lives, one of the things I often recognize is that just because I said it there doesn't mean that people automatically get it.

Linda Keith:

Darn it. People don't listen to us, Justin?

Justin Jones-Fosu:

Somehow that happens. I don't know. Somehow I manage, #MichaelScott. But one of the things that I realize is that I just am planting seeds sometimes and we are often, in our our society, we want to see the fruit of our labor. We want to see. We are the microwave generation.

Can I say something? Just think about even with management or bank leaders, you tell somebody, an associate or teller, "This is how you should do it." And you expect every time they're going to do it the exact same way after that. And sometimes it takes more nurturing. It takes more conversations, more feedback in terms of how to do it. And that's the same thing that we do around diversity, inclusion space.

Linda Keith:

Okay. So, it sounds like in order to have the conversation about race, number one, you need to not be so afraid of it. Because frankly, Justin, this has been a fantastic conversation. I don't know what I was worried about. But I was just a little reluctant to bring it into our relationship because I just feel so good about our relationship. Otherwise, what if somehow this offended you or whatever? I don't know what kind of trouble I'm borrowing. But I think I was borrowing trouble.

So, one is don't be afraid of it. Second is, maybe, ask permission. You know, "Can we have a conversation about this?" And then third, maybe, pick your place? Pick your time and place?

Justin Jones-Fosu:

One hundred percent. Yeah, I think the first is super important. Because I do believe that sometimes it's good to be a little nervous about it. I mean, even for us, when we speak, there's a nervousness. It just means that we care. It means we care. So first is good.

Two, ask permission. It's so vital because, like, sometimes people aren't in the space to have those conversations all the time. And there's been times where I've needed to just step away and people have

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said, “Hey, I'd love to engage.” And I'm like, “Hey, I don't have the bandwidth or the mental capacity to be able to engage in something meaningful right now. If you can give me some time and I'll get back with you.” So, I want to talk to people.

Linda Keith:

Have you heard the acronym SCAR?

Justin Jones-Fosu:

So, tell me.

Linda Keith:

Serious Conversation About Race. And it was the very same thing. We're talking about this one gentleman saying, “You know what? Just because I'm Black doesn't mean I'm always up for a serious conversation about race.”

Justin Jones-Fosu:

Yes.

Linda Keith:

“You know, maybe we're just having a barbecue and I really didn't plan to have that conversation.”

I was recently out walking around a track at an elementary school. And I'm walking up and I see there's a Black man. He's sitting at a picnic table. He happens to be reading, looking at... He has a basketball handy. He's probably been playing. And, I know because I've been told, that sometimes Black men are really careful when they're by themselves. There's a White woman, they don't want to scare her or frighten her, whatever. So, they try to be... Well, and I hate that. So, what I really want to do is go up and say hi. And I thought, “That's taking care of my problem, not his. He may be thoroughly enjoying sitting there at a picnic table by himself doing something and, really, I don't need to come up and invade his space.” So, I didn't either. But it reminded me that, you know, sometimes somebody simply wants to sit at the picnic table and do whatever they're doing and not have some White woman come up and say, “Oh, I just wanted to talk to you about this.” Even though I kind of did want to talk to him about it. I stifled myself.

Justin Jones-Fosu:

Yeah, it'd be okay. I mean, it's the same thing as being okay with the person saying no, right? Because oftentimes we don't want to engage in something that deals potentially with rejection. But there's sometimes the time and place. First, not everybody wants to talk about it. And secondly, you have to talk to people who are open to having the conversations, but at the times that are helpful and meaningful for them. So, they don't want to be bombarded like, “Hey, like, can I ask you a question about...?” “No, not yet.”

Linda Keith:

“No, I really don't know you and I was doing something else.” Which, you know, as we talk about this, and as we wrap up this episode about talking about race, sometimes if you are a banking manager and you actually have someone that you have a concern about, whether they are of color, or White, or a White ally, or whatever category you think they're in, sometimes you will have to bring it up. And I think that's back to your point of ask permission. And also, I think it was in another episode, you talked about

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not presuming bad intentions, and signaling that you don't assume that, and then moving into it. Because sometimes you'll have to talk about it because it is your responsibility.

Justin Jones-Fosu:

100%. So, it's not to avoid it, but it's to take the appropriate actions. And if you aren't able to... I mean, that's when you talked about allies. I love that you said that, because I also have what, I call them my White allies. And what I mean by that... there's some times that I want to post something on Facebook or other places. And I'm like, I ask them first, "How does this sound?" Right? "How does this come across?" And there've been many times where I've changed what I was going to post, because I didn't want it to be unnecessarily offensive but I did want it to reach a certain point.

Sometimes, as we build out our relationships with people, again, I keep going back to that word, Linda, meaningful relationships is so vital, because you can have that group of people and say, "Hey, I was thinking this, what are your thoughts?" And if they've already agreed, and you've agreed to be open and have those conversations, that is a world of difference. So, we have to have the conversations, just who we have them with, asking for permission, and hopefully, you talk about other stuff. That's not just race.

Linda Keith:

Like your gorgeous daughter and her wonderful love note to her daddy, and I've been paying attention to that, too. That's something I wanted to say, "Hi," about. So, yay! And even though we're talking about race, we have more of a relationship than just about race.

Justin Jones-Fosu:

Yes, we do.

Linda Keith:

Yeah. Well, thank you, Justin, for helping us with this whole piece of how do you talk about race, because we need to do it. And you've given us some really specific good ideas today. So thank you.

Justin Jones-Fosu:

Absolutely. And if I could recommend one book, it'd be Malcolm Gladwell's *Talking to Strangers*. Really, really good book to deal with some of those things, even previous episodes, some of the confirmation bias and things that we have been... *Talking to Strangers* would be a great place if you want to dive deeper in terms of, "How do we talk about race?"

Linda Keith:

Well, and you have a book that you either just finished up or are finishing up. What's that?

Justin Jones-Fosu:

Yeah. So, it's called *The Inclusive Mindset: How to Cultivate Diversity In Your Everyday Life*. And really, the simple synopsis is diversity and inclusion is not what we have to do, it's who we choose to be. And it's our everyday actions that allow us to engage. When we start seeing it as some big initiative, it becomes overwhelming, like going to the gym for the first time after five years, right? "Oh my gosh, what do I do?"

But when we start to see it as a part of who we are in our everyday actions and lives, and doing small things each and every day to learn, to be more curious, and to show empathy and to hear perspectives

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that we normally wouldn't hear, it becomes a way that we see society and the world. And so that's the whole focus.

Linda Keith:

Well, we will have links to that information and some of the other things that Justin can share in the show notes.

Thank you, Justin, for joining us today. I really appreciate your friendship.

Justin Jones-Fosu:

I had a great time and thank you so much for loving me because I'm bald.

Linda Keith:

Thanks for joining us on the Credit Risk Ready podcast. Subscribe, comment, or share on social media to stay connected and spread the word. Join me next time as we bring our bank, our customers, and our communities through the recession safe and sound.

Take care

Resources

- Website:
workmeaningful.com
- Coming March 2021:
 - *The Inclusive Mindset: How to Cultivate Diversity in Your Everyday Life* by Justin Jones-Fosu
- 7 Mini-Episode Everyday Diversity Series:
https://www.youtube.com/playlist?list=PL9h5x9BCeJ0mBvbN-eOXCvJWIVbu2nf_G
- Free Implicit Bias Test:
<https://implicit.harvard.edu/implicit/takeatest.html>
- *So You Want to Talk about Race* by Ijeoma Oluo:
https://www.amazon.com/You-Want-Talk-About-Race/dp/1580058825/ref=sr_1_3?dchild=1&keywords=can+we+talk+about+race&qid=1599683600&sr=8-3
- *Talking to Strangers* by Malcom Gladwell:
https://www.amazon.com/Talking-Strangers-Should-about-People/dp/0316478520/ref=tmm_hrd_swatch_0?encoding=UTF8&qid=1599683765&sr=8-1

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About Justin Jones-Fosu

Justin Jones-Fosu, MBA, CSP, is a full-time family man who also happens to be a highly sought-after business speaker, social entrepreneur, and meaningful work researcher. He is the founder and CEO of Work. Meaningful. where he combines over a decade of leadership in Fortune 500 companies, his real-life experience, and research to help global organizations create new rhythms of sustainable excellence, profitability, and engagement. Speaking over 60 times a year, Justin speaks, leads workshops, and trains companies, organizations, and associations in the US and internationally on meaningful work and workplace engagement.

He is passionate about helping organizations and individuals take ownership of their mindset, purpose, and performance to achieve amazing results. Justin's book *Your WHY Matters NOW: How Some Achieve More and Others Don't* challenges the reader to merge their purpose and productivity to get more out of work and life. He is all about turning events into memorable and action-oriented experiences with his humorous and engaging delivery as well as with his research-based content.

About Linda Keith

Linda Keith, CPA, draws on her 30-plus years of experience consulting with and training lending institutions; background in public accounting; 15-plus years as CFO of the family residential construction company; and experience as an Examiner with the Washington State Auditor's Office and as adjunct faculty in Accounting Principles and Managerial Accounting to help lending and credit professionals say "yes" to good loans.

Of course, you know those are not consecutive years or she'd be over 100 by now!

Linda is known by her clients to be both practical and funny. In fact, there is a movement afoot to change the 'P' in CPA to stand for 'Playful'. The fact is, people absorb ideas and learn better when they are having a little bit of fun. So, Linda brings the fun along with her practical knowledge and depth of understanding to provide credit analysis training and presentations that make a difference.

She is the founder of [Lenders Online Training](#), a virtual classroom approach to improving tax return and financial statement analysis capabilities; the host of the [Credit Risk Ready Podcast](#); and a [consultant/trainer on credit risk](#) to banks and credit unions across the country.

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