

# UC Irvine

## Recent Works

### Title

Managing Misinformation in the Midst of a Pandemic (Filene Blog Post)

### Permalink

<https://escholarship.org/uc/item/4ns0t3j2>

### Authors

Maurer, Bill  
Donovan, Joan

### Publication Date

2021-01-27

### Copyright Information

This work is made available under the terms of a Creative Commons Attribution-NonCommercial License, available at <https://creativecommons.org/licenses/by-nc/4.0/>

Peer reviewed



BLOG POST | Jan 27, 2021

# Managing Misinformation in the Midst of a Pandemic

In a public health crisis, timely, reliable and trustworthy information is critical to safeguarding people's health and well-being. Filene Fellow Bill Maurer and Dr. Joan Donovan share insights on the role credit unions play in combating the spread of disinformation and misinformation, and sustain the level of trust they've built with their communities and their members.



**Bill Maurer**

Dean, School of Social Sciences; Professor, Department of Anthropology and School of Law; Director, Institute for Money, Technology and Financial Inclusion at University of California, Irvine



**Joan Donovan**

Director of the Technology and Social Change Research Project at the Shorenstein Center on Media, Politics and Public Policy at Harvard Kennedy School

In April 2020, the COVID-19 virus was being transmitted around the world, and with it, waves of misinformation and sometimes intentional disinformation were also spreading. Dr. Joan Donovan, Research Director of the Shorenstein Center on Media, Politics, and Public Policy at Harvard University's Kennedy School of Government and renowned scholar of technology, media, and society, sat down with Dr. Bill Maurer, Filene Fellow for [Emerging Technology](#), and Filene's Holly Fearing and Taylor Nelms, to discuss what credit unions can do to combat the spread of disinformation and misinformation, and sustain the level of trust they've built with their communities and their members.

**“The only way to get rid of a wrong theory is to understand it, but this requires fact-finding. And those who are trembling in the throws of hatred are in a poor position to find, and to recognize the facts.”**

Ed Filene

In the wake of the January 6, 2021 Capitol insurrection and the decision by social media companies to de-platform former President Trump and thousands of other accounts associated with QAnon conspiracies, white nationalism, and other extremist groups, questions about truth and trust on the internet have resurfaced. Since we recorded this podcast, Joan's profile has also grown, with [testimony to Congress](#), media profiles in the [New York Times](#), [Washington Post](#), and [Politico](#), and the publication of the [“Media Manipulation Handbook,”](#) an important new resource for organizations seeking to combat media manipulation and disinformation campaigns.

While credit unions are not news organizations, they can also fall prey to misinformation and disinformation. Take proactive steps with guidance from Joan and Bill.



## What does the role technology and social media play in spreading misinformation?

*When I think about misinformation online, sometimes it's just rumors. Sometimes it's people speculating rather dangerously about a specific topic. It could be scams that people are trying to run and that other people are sharing by mistake. Think about when you're going to get a good deal on some product, so you share the link. You later find out that it was not actually what you thought you were buying, or it was a credit card scam. So misinformation is really sharing information that is bad, but doesn't have any specific intent behind it. When we talk about disinformation though, we're thinking about something a little bit different, which is that sharing of mistruths or falsehoods intentionally, usually for some kind of political gain. But disinformation has become a really important topic in the last, I'd say four years or so, because we are obviously seeing many more people using the internet to get information, to make decisions.*

*And so social media though has played a pretty big role in normalizing this and making it possible. And so when we think about mis and disinformation online, you're first and foremost, looking at the design of platforms, and if that communication infrastructure actually enables media manipulation in certain ways.*

Joan Donovan

## What concerns do you have for credit unions in the midst of this evolving infodemic crisis?

*If we think back to the financial crisis in 2008-2009, financial institutions played a very large role in setting up the preconditions for that crisis by preying on people's desires for home ownership and offering mortgages with teaser rates, bundling up those mortgages for the secondary market, and so on, and then behaving very badly when people were foreclosing. And so coming out of the financial crisis, there was an awful lot of everyday distrust of financial institutions because of their role in helping to create that crisis.*

*Now, it's a bit different....a lot of people are experiencing incredible precarity. A lot of people are already unemployed or see a horizon of unemployment in their future and are starting to worry a lot about their money and their finances. Whenever you're talking about money and finances, banks and credit unions are going to be front and center in people's minds again. So now is the time for them to start demonstrating that they can be trustworthy partners as people navigate these new challenges.*

Bill Maurer

## What is the role of credit unions in protecting truth and stopping the spread of misinformation? And what's the best way to approach that?

*You have to focus on timely, relevant and local. So for instance, in the town that I live in our city has developed a specific website you can go to that gives you the information about what the city's doing to track COVID-19, as well as where you can get tested for it based on a set of criteria. It is updated daily. Linking to a site like that, if your city has one, is crucial in the sense that we don't often think about going to our town government website in moments like this. We think about it when we want to know what the swim schedule is, or if there are local parks in our neighborhood, and when trash pickup is going to happen. But these local websites are doing a really good job in some instances of making sure that their citizens are informed. And I think that credit unions that emphasize the community aspects of their credit union mission would do well to share that local link. Don't try to source that information yourselves. Make sure that link is available and has been distributed to members. The other thing I would like to say is that we have to be redundant. There can be no assumption that everybody has been reached by any single method. So in this moment, every piece of your communication system is critical. Think beyond just the website. If you have a Facebook page, or a Twitter account, or a newsletter, making sure that the same information is in multiple places can really go a long way in shoring up that other people are seeing what it is that you think is important, timely, and relevant for your community.*

Joan Donovan