

# **National Consumer Law Center Statement: Time for Action on Racial Equity**

June 4, 2020

The tragic death of George Floyd is just the latest in a long and repugnant history of unarmed African American deaths at the hands of police officers. We mourn the loss of his life and the lives of so many others like him in the history of this country. The repetition of such horrific events reflects the widespread, institutional, and deeply ingrained racism that exists in all aspects of American society.

The destructive impact of racism is everywhere to see. Witness the COVID-19 crisis where communities of color, which are suffering the highest rates of infection and death, are also now dealing with the highest rates of unemployment and financial instability. On every measure of individual or community well-being and security – economic, educational, and health – communities of color are overwhelmingly worse off and face tremendous barriers. The data is shocking in its consistency and reveals staggering levels of economic inequality.

If we are to ever move forward as a country and end the cycle of racism, violence, and oppression, we must all do our part in the fight. It is a fight that is vital to the very lives, dignity, and futures of millions of our fellow citizens.

The National Consumer Law Center's pursuit of economic justice is a vital part of the struggle for justice and equality. We have established a Racial Justice and Equal Economic Opportunity Initiative to ensure that issues of racial equity are front and center in our work. The Initiative addresses the profound injustices present in every type of consumer transaction: mortgages and foreclosures, auto finance, debt collection, toxic land installment contracts, student loans and for-profit schools, criminal justice debt, credit reporting and scoring, access to broadband internet, and more. To make matters worse, people, families, and communities of color are suffering the most widespread consequences of the COVID-19 pandemic and the resulting economic crisis.

We stand in solidarity with those risking their lives and their health to protest racial injustice, and urge our supporters to do the same.

As an organization and as individuals, we must all work to fight bias and racism wherever we find it. We cannot rest until we have made our society one where all people are treated with equal dignity and respect and have equal opportunities to provide for themselves and their families.

We also call on our community of consumer lawyers and advocates to join the fight for racial justice. Attorneys have a special responsibility to use their privileged position to achieve justice for the most vulnerable and victimized. No matter the focus of your practice, you can help attack systemic racial discrimination that denies individuals access to credit, affordable housing, and financial services on fair and equitable terms.

The list of outrages is long. There is no shortage of work to do. We urge you to jump into this fight and join us in building a more just and inclusive economy and society. To succeed, we must all join the struggle, together.

In solidarity,

Richard Dubois  
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National Consumer Law Center

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NCLC's Racial Justice & Equal Economic Opportunity Initiative