

# [Framing the Message: Advocacy Communication Focused on Diversity and Inclusion in a New Era](#)

April 27, 2017

In our efforts to persuade policy makers and general audiences to act on the issues we care about, we often encounter one recurring barrier: fear. Some audience members are worried, anxious and scared about a number of issues facing the country today. We need to be strategic in our communication and tell an affirmative, positive story that moving forward is more important than ever.

Presenter: **Julie Fisher-Rowe**, Opportunity Agenda

In this webinar, Julie Fisher-Rowe of the Opportunity Agenda, a communications firm focused on social justice, will present messaging research designed to counter these fear narratives with positive stories about values, diversity, contributions and participation. The Opportunity Agenda will share what it has learned about audiences, values, important themes, and tested language. And finally, they will provide a few ideas about how to move these audiences to positive action in today's climate.



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# [Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color](#)

September 15, 2016

Speakers: **Odette Williamson**, National Consumer Law Center and **Sarah Bolling Mancini**, National Consumer Law Center

Land installment contracts, also known as "contracts for deed," have long been a poor replacement for mortgage loans in credit-starved communities. In these transactions, the purchaser is required to take on all the obligations of homeownership, while making monthly payments to the seller, but can be evicted like a tenant for missing a single payment. Now, Wall Street-backed investors are using these transactions to turn a profit off the glut of foreclosed homes around the country.

In this webinar, we discussed NCLC's recent report documenting this trend, Toxic Transactions, highlight possible defenses to these predatory contracts, and give the framework for a proposed regulation that would stop the abuses of this shadow housing market that is draining equity from communities of color.

 [Download Presentation](#)

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*\*Note: Due to technical difficulties this recording is delayed. Video begins about 5-10 minutes into the first part of the presentation.*

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## [Minding the Gap: Using the New Racial Wealth Audit to Measure the Impact of State and National Policies on the Racial Wealth Gap](#)



Presenters: **Thomas Shapiro** (Director, Institute on Assets and Social Policy, The Heller School, Brandies University) and **Amy Traub** (Senior Policy Analyst, DEMOS)

Historical discrimination and the financial devastation of the Great Recession has led to extreme wealth inequality and a widening racial wealth gap between households of color and white households.

Advocates and policymakers seek to develop policies to build wealth and opportunity in households of color and close the gap.

Researchers from Demos and Brandies University's Institute on Assets and Social Policy have introduced a new tool - the Racial Wealth Audit - to evaluate the impact of various policies on the

wealth gap between white, African-American, and Latino households.

This tool will help advocates assess policy proposals, assist in policy design, examine institutional reforms, and challenge narratives that purport to explain the main causes of racial inequality (e.g., personal responsibility, child-bearing, and excessive consumption).

Join Professor Tom Shapiro and Amy Traub of DEMOS for a discussion of this important new tool.



## Event Properties

**Event Date** 2016-05-19 14:00:00

**Event End Date** 2016-05-19 15:00:00

**Cut off date**0000-00-00 00:00:00

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# [Discrimination in the Manufactured Housing Industry: An Inside Look at Abusive Lending and Collection Practices by the Nation's Largest Mobile Home Company](#)

A recent article by the Seattle Times and BuzzFeed News has exposed discriminatory practices by the nation's largest manufactured housing company, Clayton Homes and its lending subsidiaries Vanderbilt Mortgage and 21st Mortgage. The article alleges that borrowers of color were steered into higher-rate loans, rushed at loan closing, charged substantially higher rates, on average, than white borrowers, and subject to abusive collection practices when the loans defaulted. Customers lost their homes, thousands of dollars in down payments, and ancestral homeland put up as collateral to back the loans.



Speakers: **Congressman Keith Ellison**, Minnesota's 5th District, and the authors of the report, **Daniel Wagner of BuzzFeed News** and **Mike Baker of the Seattle Times** for a discussion. "[Minorities Exploited by Warren Buffet's](#)

[Mobile Home Empire](#)".



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## Event Properties

**Event Date** 2016-03-22 15:00:00

**Event End Date** 2016-03-22 16:30:00

**Cut off date**0000-00-00 00:00:00

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# [The Color of Debt: Racial Disparity in Debt Collection Lawsuits](#)

Recently, ProPublica published, *"The Color of Debt"*, a first-of-its-kind analysis that showed that debt collection lawsuits are far more common in black communities than white ones. This webinar will cover the details of ProPublica's analysis of court data, explore what trends emerged among the different types of companies filing suits over consumer debt, and discuss possible causes for the racial disparity in lawsuits.



Presenters: **Paul Kiel** (Reporter, ProPublica)

and **April Kuehnhoff** (Staff Attorney, National Consumer Law Center)



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## Event Properties

**Event Date** 2015-12-01 14:00:00

**Event End Date** 2015-12-01 15:00:00

**Cut off date**0000-00-00 00:00:00

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# [Helping Elders and Communities of Color to Pay for Voice and Internet Service: An Overview of the Federal Lifeline Program](#)

Come and learn about the federal Lifeline program, which was established to ensure that low-income households are connected to the modern communication network. Learn about the importance of this program for elders and communities of color as the program, which focuses on helping households afford phone service, is in the midst of a “reboot” to include internet access. This session will cover the basics about the Lifeline program as well as the current rulemaking to modernize the program to include broadband service. We will also touch on other federal initiatives to connect low-income households, including elders and communities of color, to affordable, essential voice and internet service.

Speakers: **Michael J. Scurato**, Vice President, Policy (National Hispanic Media Coalition); **Julie Nepveu, Sr.** Attorney (AARP Foundation Litigation) and **Olivia Wein**, Lead Telecom Project Attorney (National Consumer Law Center)

Additional sponsorship for this Webinar is provided by a grant from the Administration on Aging/Administration for Community Living. This webinar is part of a series of National Elder Rights Training Project webinars for the National Legal Resource Center.



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# [The Role of Broadband in Rebuilding Wealth and Economic Opportunity in Communities of Color](#)

If the new information networks are the new economy, how are communities of color accessing

broadband? What is the role of broadband in addressing equality issues such as entrepreneurial opportunities, employment, education, healthcare, media content and democracy? What does the broadband divide look today in terms of access and functionality? Where are the opportunities to promote broadband adoption in communities of color?

**Presenters:** John Horrigan, Ph.D. (Independent Communications and Technology Policy Consultant); Michael Scurato, Policy Director (National Hispanic Media Coalition); Jason T. Lagria, Media and Telecommunications Senior Staff Attorney (Asian Americans Advancing Justice); Moderated by Olivia Wein, Staff Attorney (National Consumer Law Center)

This webinar is part of a series on “Rebuilding Wealth and Economic Opportunity in Communities of Color” sponsored by NCLC’s initiative on Racial Justice & Equal Economic Opportunity.

Visit: <https://www.nclc.org/special-projects/racial-justice.html>



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## [Weblining and Other Racial Justice Concerns in the Era of Big Data](#)

Jun 3, 2014

More and more, lenders and other companies are using Big Data to market and determine eligibility for their products. Big data analytics is all about targeting and separating one type of individual from another. Grouping consumers by where they live, where they shop, what they buy, and what type of technology they use. The use of big data could uniquely affect disadvantaged minorities by steering them towards inferior or more expensive products, or determining their creditworthiness based upon the characteristics of their neighborhood. The panelists on this webinar will discuss how big data works in the financial sector and what the risks are to consumers of color.

This webinar is part of a series on “Rebuilding Wealth and Economic Opportunity in Communities of Color” sponsored by NCLC’s initiative on Racial Justice & Equal Economic Opportunity. Visit: <https://www.nclc.org/special-projects/racial-justice.html>.



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## **Credit Scores and Credit Reports: Problematic Uses and How They Worsen the Racial Economic Gap**

This webinar will provide a brief explanation of credit scores and reports, and will discuss controversial uses such as insurance and employment. It will review studies showing racial disparities in credit scores and analyze how the credit reporting system contributes to the economic divide for African Americans and Latinos.

This webinar is part of a series on “Rebuilding Wealth and Economic Opportunity in Communities of Color” sponsored by NCLC’s initiative on Racial Justice & Equal Economic Opportunity. Visit: <https://www.nclc.org/issues/racial-justice.html>.



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## **AGING INTO POVERTY: Economic Insecurity among Older Adults of Color & LGBT Elders**

May 7, 2014

By most economic measures older adults of color and LGBT elders are aging into poverty. Recent research highlights that over 90% of older African American and Latino elders are financially vulnerable and will be unable to support themselves over the course of their lifetime. Elders of color report greater difficulty in affording necessities, such as food, health care, and housing, than the general population. For LGBT older adults, a lifetime of employment discrimination and other factors contribute to disproportionately high poverty rates. Social Security provides an important safety net but without this source of income, 53% of African Americans, 49% of Latinos, and 19% of Asian elders would fall below the poverty line. However, these are the very groups that will collect fewer benefits. Lower Social Security benefits also contribute to a 20% poverty rate for Native American recipients. This webinar will discuss the economic and social challenges adults of color and LGBT elders face as they age. The focus will be on programs and policy solutions that can help ameliorate the dire economic challenges they face.

Additional sponsorship for this webinar is provided by a grant from the Administration for Community Living. This webinar is part of a series of the National Elder Rights Training Project webinars for the National Legal Resource Center.

This webinar is also part of a series on “Rebuilding Wealth and Economic Opportunity in Communities of Color” sponsored by NCLC’s initiative on Racial Justice & Equal Economic Opportunity. Visit: <https://www.nclc.org/issues/racial-justice.html>.

If you have any questions email [trainings@nclc.org](mailto:trainings@nclc.org)

