WASHINGTON – On Thursday, the Consumer Data Industry Association (CDIA) sued the State of New Jersey over its new law requiring credit reports to be provided in Spanish and 10 other languages, claiming the law is preempted and a violation of the First Amendment. CDIA is a trade association for the credit reporting industry, the biggest players in which are Equifax, Experian and TransUnion. Consumer and civil rights advocates expressed outrage at the credit bureaus’ lawsuit.

“Nearly 26 million people in this country are limited English proficient,” noted Chi Chi Wu, staff attorney at the National Consumer Law Center. “Not only have the credit bureaus abysmally failed to serve them on a national level by providing credit reports in other languages, but now they are actively suing to invalidate New Jersey’s language access law. I’d expect this type of reaction from anti-immigrant groups, not multinational corporations.”

The credit bureaus’ actions are especially egregious given that the Department of Homeland Security’s newly adopted public charge rule requires consideration of an immigrant’s credit report and score (implementation of the public charge rule is on hold as a result of several preliminary court decisions, but the litigation is at the very early stages).

“The credit bureaus’ lawsuit makes it that much harder for immigrants if the public charge rule becomes effective,” explained Jennifer Brown, associate director of Economic Policy at UnidosUS. “Instead of helping immigrants by providing translated credit reports, the credit bureaus have joined the forces that seek to make immigrants’ lives worse.”

Seema Agnani, executive director of the National Coalition for Asian Pacific Americans Community Development stated, “Immigrants are the fastest growing population in many states, and our communities are engines of economic growth. The credit bureaus’ unreasonable refusal to take the simple step of providing translated credit reports to help that economic growth is bad enough, but actively suing so they aren’t required to provide translated credit reports is shameful.”

The credit bureaus’ lawsuit against New Jersey follows on the heels of a similar one against the State of Maine that seeks to protect domestic violence victims and consumers with medical debt. “The states have always filled in the gaps in federal consumer laws,” said Ed Mierzwinski, senior director for consumer programs at U.S. PIRG. “Their latest lawsuits show that the credit bureaus not only don’t care about state consumer protections, but don’t care about helping consumers at all, especially vulnerable groups like immigrants, domestic violence survivors and even medical debt victims.”

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Since 1969, the nonprofit National Consumer Law Center® (NCLC®) has worked for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the U.S. through its expertise in policy analysis and advocacy, publications, litigation, expert witness services, and training.

The National Coalition for Asian Pacific American Community Development (National CAPACD –
pronounced “capacity) is a coalition of more than 100 local organizations that advocate for and organize in low-income AAPI communities to further the economic and social empowerment of low income AAPIs and equitable development of AAPI neighborhoods. The organization strengthens and mobilizes its members to build power nationally and further a vision of economic and social justice for all. www.nationalcapacd.org.

U.S. PIRG, the federation of state Public Interest Research Groups, is a consumer group that stands up to powerful interests whenever they threaten our health and safety, our financial security, or our right to fully participate in our democratic society. U.S. PIRG is part of The Public Interest Network. The Public Interest Network runs organizations committed to our vision of a better world, a set of core values, and a strategic approach to getting things done.

UnidosUS, previously known as NCLR (National Council of La Raza), is the nation’s largest Hispanic civil rights and advocacy organization. Through its unique combination of expert research, advocacy, programs, and an Affiliate Network of nearly 300 community-based organizations across the United States and Puerto Rico, UnidosUS simultaneously challenges the social, economic, and political barriers that affect Latinos at the national and local levels. For more than 50 years, UnidosUS has united communities and different groups seeking common ground through collaboration, and that share a desire to make our country stronger. For more information on UnidosUS, visit www.unidosus.org or follow us on Facebook, Instagram, and Twitter.