Medical Debt Crisis: Impact on Black American Families

July 13, 2022 Despite the aims of the Affordable Care Act, medical debt remains a looming crisis, disproportionately affecting Black households and communities. Race contributes to whether households have medical debt, with 28% of Black households carrying medical debt [...] 

Working Twice As Hard To Get Half As Far: The Impact of Student Loan Debt on Black Women

June 7, 2022 Our nation’s long-standing discriminatory and racist economic practices have stripped Black families of the wealth and resources they need to support their children’s pursuit of higher education. Black students at every income level are disproportionately more [...] 

Approaching Consumer Work with a Racial Justice Lens: Session 3

July 27, 2021 Understanding history is crucial to appreciating how racism permeates our work. During this session advocates will discuss how specific regional histories of indigenous oppression in New Mexico and sharecropping in Mississippi have informed their understanding of [...] 

Approaching Consumer Work with a Racial Justice Lens: Session 2

July 20, 2021 Promoting racial justice in consumer advocacy may require organizational realignment and forging closer partnerships with community. Join this session to hear from both advocates and community members about how Legal Aid of Arkansas changed their approach [...] 

Approaching Consumer Work with a Racial Justice Lens: Session 1

July 13, 2021 Consideration of race is central to the practice of consumer law for low-income people.
During this session, we will discuss why race is a critical part of anti-poverty advocacy generally and consumer advocacy specifically. Speakers will [...] 

**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 [...] 

**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 [...] 

**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 [...] 

**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 [...] 

**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 [...]