THE Skanner®

*Challenging People to Shape a Better Future Now*

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# Opinion

## Bending the Arc: Advancing Equity in a New Federal Landscape

Johnell Bell

*Guest Columnist*

January 20th, 2025 represented the clearest distillation of the crossroads our country faces. One path celebrates and continues Dr. Martin Luther King Jr.'s legacy helping to bend the moral arc of the universe towards justice with a focus on community and inclusion. The other path seeks to eliminate protections for marginalized communities; weaken efforts to combat climate change; and promote an ideology of an "America First" ideology that offers a narrow view of our role as a leader and example for the world.

As we navigate this new reality, we should resist the pull toward an "either/or" dichotomy. Easy proclamations of right and wrong, or good and bad, ignore both the complex dynamics at play for many and, more importantly, fail to convince others labeled "wrong" or "bad" to join us in creating a more just and equitable world.

Throughout our nation's history, resistance has existed in the face of discrimination, racism, sexism, homophobia, transphobia, and xenophobia. At all times, in all places, even when faced with brutal repression, the human spirit endures and seeks out justice. Those of us committed to continuing the generational project of creating a more perfect union must adapt and shift our approaches and tactics to ensure victory. In the face of an electoral win for policies that seem at the polar opposite of equity and justice, Audre Lorde's voice rings

> **"** When times are hard, do something. If it works, do it some more

out, "When times are hard, do something. If it works, do it some more. If it does not work, do something else. But keep going."

**Strategies for building community and advancing justice**

During times when our work becomes more difficult and the future is less certain, there are specific strategies that organizations and individuals committed to justice and equity can take up.

**Engage in public discourse:** Naming and promoting DEI measures and values is a legal activity. The majority of Americans are pro-DEI and it is important to hold the line on your values. Engaging in the public discourse includes writing op-eds, contacting elected officials, and testifying in public meetings. Fact checking, and amplifying the stories of diverse lived experiences and historical narratives helps to counter attacks on diversity and freedom of speech.

**Advocate at the state and local level:** While the new administration may limit or stop enforcement of civil rights on behalf of individuals from historically marginalized groups, state and local jurisdictions retain the ability to enforce their own policies. Coalitions can collect stories of discrimination, harassment and hate crimes from workers, students and community members and share them with local and state elected officials and school districts to help them advance the effectiveness of discrimination and harassment-free policies within their jurisdictions.

**Condemn e orts to name diversity measures as racial discrimination:** Each of us can take action to defend the 14th Amendment and remind governments, service providers and companies of their obligations to ensure discrimination-free workplaces and services, issue executive orders to create and expand DEI programs funded by state and local dollars, hold hearings and public meetings to highlight the positive impact of DEI programs and propose bills to advance their work, and oppose censorship and protect the First Amendment.

As a nation, the United States is more diverse than ever. And at the same time, Americans broadly support efforts to make sure that everyone has a fair shot at life, liberty and the pursuit of happiness. This critical moment in the history of our democracy represents an existential challenge to many of the pillars of democracy, good governance and thriving business. However, champions of diversity, equity and inclusion have many pathways to continue to advance the work toward a more fair and just society. Now is not the time to pull back on the work of supporting diversity, belonging, and economic opportunity for all; it is the time to strengthen our alliances, improve our strategies, and follow our values to move boldly forward and undeterred.

## 20 Million Predatory Loans Drained Over $2.4 Billion From Consumers

Charlene Crowell

*Guest Columnist*

New research from the Center for Responsible Lending (CRL) finds that in just one year – 2022 – cash-strapped borrowers took out over 20 million predatory loans totaling nearly $8.6 billion. The triple-digit annual percentage rates (APRs) and high costs attached to these loans – whether payday, single-payment or installment loans – drained more than $2.4 billion in fees from low-income borrowers.

CRL's Down the Drain, report provides an update on the effects of payday lending, including online and app-based lending, that remains dominant in low-wealth, largely Black and Latino neighborhoods. Many of these lenders use misleading advertising to lure working people into a cycle of repeat borrowing and growing fees that can leave them struggling for months to repay a debt that reduces each subsequent paycheck.

"Payday loans are designed to trap people in debt and this report shows the scale of the harm," said report co-author Yasmin Farahi, CRL's deputy director of state policy and senior policy counsel. "Predatory lending is a public policy choice. Congress and policymakers in states without common sense interest rate limits should enact these usury laws and the executive branch has a duty to enforce them – that is how to keep payday loan sharks at bay."

Predatory high-cost lenders that offer loans with triple-digit APRs and high, often hidden fees, are trying to evade responsible interest rate limits that currently are in place in 20 states and the District of Columbia.

But these consumer-oriented reforms still leave 30 states where triple-digit interests rates remain legal, including Texas (662%), California (460%), Mississippi (572%), Alabama (456%), and Wisconsin (537%).

These abusive lenders often target working households and communities of color. A 2020 poll by CRL found that Black consumers were twice as likely as white consumers to live within a mile of either a payday lender or a pawnshop. The targeting of these communities can worsen longstanding racial economic disparities.

"Although payday loan fee volume declined early in the pandemic, the Down the Drain report shows a $200 million rebound from 2021 to 2022, reflecting increased strain on consumers' finances," said report co-author Lucia Constantine, senior researcher at CRL. "Especially considering changes in the market toward online and longer-term loans, storefront payday

lenders in 2022 continued to drain a massive amount of wealth from people and communities with very little wealth."

Among the report's notable findings:

- Between 2021 and 2022, payday loan fee volume increased in California by 20%, Texas by 22%, and Florida by 17%. All are bigger percent increases than the national fee volume experienced;
- States where payday lenders took in the highest fee volumes are: Texas at over $1.3 billion, Florida at over $252 million, California at over $224 million, Mississippi at over $149 million, and Michigan at over $78 million. Mississippi's payday fee total, the fourth highest, is far out of proportion to its population size, which is the 35th largest; and
- In the only two states that collect and report statistics on online lending, the share of online payday lending increased from 2019 to 2022: in Alaska from 55% to 57% and in California from 25% to 49%.

"As national payday lenders have continued to close storefronts across the country, the market share of online payday lending has increased. By 2019, online lending accounted for 41% of single-payment payday loan volume nationally," states the report.

"Beyond the impacts of the pandemic, the alternative financial services market has shifted online and expanded to include underregulated products like installment loans, earned wage advance, and buy now pay later", the report continues. "'Rent-a-bank' schemes, in which a non-bank company uses an out-of-state bank to offer loans that evade state usury caps, have also made payday lending more readily available, even in states with legal protections."