

of blacks reported having their electricity disconnected in the previous year because they had been unable to pay. For whites, the number was less than 4 percent, according to an analysis of the survey by the National Consumer Law Center.

And sometimes the consequence of unmanageable debt is to fall further into debt. In a 2013 Federal Reserve survey, about three times as many blacks reported taking out a high-interest payday loan in the previous year as did whites at the same income level. Desperate consumers turn to these loans as a way to catch up on bills, but often get tripped up by unaffordable interest payments.

When combined with discriminatory policing practices, the effect of the asset gap is to magnify the racial disparity. In its report on the Ferguson, Mo., Police Department, the Justice Department found that officers disproportionately stopped and ticketed black citizens. For a "manner of walking" violation, it was \$302; for "high grass and weeds," \$531.

Blacks accounted for about 67 percent of Ferguson's population and around 85 percent of the municipal court cases. But the numbers were even more lopsided when it came to the harshest consequences. Blacks accounted for 92 percent of the cases where an arrest warrant had been issued to compel payment.

And this wasn't a problem only in Ferguson. Earlier this year, the American Civil Liberties Union sued DeKalb County, Ga., which includes part of Atlanta, for jailing citizens over unpaid court fines and unpaid fees charged by a for-profit company that runs probation services for the government. About 55 percent of DeKalb County's population is black, but the A.C.L.U. found that nearly all probationers jailed for failure to pay those fines and fees were black.

The racial wealth gap "creates this cyclical effect," said Nusrat Choudhury, an A.C.L.U. attorney. An unpaid speeding ticket may result in a suspended driver's license, which may lead to a more severe violation. Unable to pay their fines, black defendants become more crushingly entangled in debt.

Cori Winfield, a single mother in St. Louis, got caught up in this cycle.

After she was unable to keep up the payments on a subprime auto loan she took out in 2009, the car was repossessed the next year, but the consequences didn't stop there. Because the debt continued to be bloated by interest charges, the lender began garnishing her wages in 2012. The garnishment continues today. Because she was unable to repay, she will end up paying far more than she owed in the first place.

Making matters worse for Ms. Winfield, while her wages were being garnished, she was arrested for driving with a license that had been suspended because she had failed to pay a speeding ticket. She ended up spending a weekend in jail and having to pay the cost of bail.

Ms. Winfield has a decent clerical job, earning about \$30,000 a year. But she lives month to month. When hit with an unexpected expense, she is left reeling.

Her vulnerability is typical. In a recent survey by the Pew Charitable Trusts, the typical black household earning between \$25,000 and \$50,000 reported having emergency savings of \$400. The typical white household in that range had \$2,100.

Black families were much more likely to report difficulty in recovering from a financial setback or to have fallen behind on a bill in the past year. This financial insecurity extended up the income scale. Of black households with income between \$50,000 and \$85,000, 30 percent said they had been unable to pay a bill. By contrast, only white house-

holds with incomes below \$25,000 reported similar trouble paying bills; 31 percent said they had fallen behind.

What can be done? The best place to start is by identifying practices that are particularly damaging to black communities, and then fixing them.

In Missouri, for example, the attorney general recently proposed a series of reforms for debt-collection lawsuits to ensure that the underlying debt was valid and that lawyers' fees were not excessive. Collection-industry trade groups supported the proposal.

Lawmakers in Missouri and other states could go further and reduce the amount of income subject to garnishment. In most states (New York and New Jersey are exceptions), defendants can lose a quarter of their post-tax income, a big hit for even middle-income families.

Bank accounts are afforded even less protection, allowing collectors to seize funds without limit. It's a nonsensical system that restricts how much of a worker's paycheck a collector can seize, but allows collectors to take the entire amount once that check is deposited. Setting even a small dollar amount as automatically off limits to collectors would be a substantial improvement.

Changes like that benefit everyone, but they particularly help black families. Policy makers should pay attention. Making it easier to recover from small setbacks can make a big difference in people's lives.

Paul Kiel is a consumer finance reporter for ProPublica. This is part of its series on debt collection.

## RECOGNIZING MRS. RONNA RICE

### HON. KEN BUCK

OF COLORADO

IN THE HOUSE OF REPRESENTATIVES

*Monday, January 11, 2016*

Mr. BUCK. Mr. Speaker, I rise today to recognize Mrs. Ronna Rice, Chief Executive Officer of Rice's Lucky Clover Honey.

Rice's Lucky Clover Honey is a family operated 4th and 5th generation business that produces unfiltered and raw honey in Greeley, Colorado. Since 1924, they have produced high quality honey, created jobs, and expanded to foreign markets.

Small business owners are the backbone of our economy and communities. It's the ingenuity and hard work Mrs. Rice embodies daily that makes America exceptional. She has shown true leadership in her industry and community.

Recently, Mrs. Rice was selected as a leader in small business by the White House and invited by First Lady, Michelle Obama, to the State of the Union on January 12, 2016. On behalf of the 4th Congressional District of Colorado, I extend my best wishes to Mrs. Rice and hope she enjoys her visit to our nation's Capital.

Mr. Speaker, it is an honor to recognize Mrs. Ronna Rice for her accomplishments.

IN REMEMBRANCE OF DALE BUMPERS U.S. SENATOR, GOVERNOR OF ARKANSAS, AND FIGHTER FOR SOCIAL JUSTICE AND PROGRESSIVE REFORMS

### HON. SHEILA JACKSON LEE

OF TEXAS

IN THE HOUSE OF REPRESENTATIVES

*Monday, January 11, 2016*

Ms. JACKSON LEE. Mr. Speaker, I rise to pay tribute to Dale Leon Bumpers, a great American, a man who embodied civility and bipartisanship; one of the most passionate advocates for civil rights, social justice, and nuclear non-proliferation; a man who served his country honorably in the Armed Forces, the Arkansas Statehouse, and the United States Senate.

Dale Bumpers died at his home in Little Rock, Arkansas, on January 1, 2016 at the age of 90.

Dale Bumpers was born August 12, 1925, in Charleston, Arkansas, to Lattie (Jones) and William Rufus Bumpers, who had served a term in the Arkansas House of Representatives of Arkansas, encouraged his son to attend all local political events telling him that there was, "nothing as exhilarating as a political victory and nothing as rewarding or as honorable as being a dedicated, honest politician who actually makes things better and more just."

Dale Bumpers came of age during the lean years of the Great Depression, which instilled in him an ethic of hard work and a compassion for those in need, what the great biographer Robert Caro quotes Sam Early Johnson as being caught in the "tentacles of circumstance."

In 1943, Dale Bumpers put his studies at the University of Arkansas on hold to enlist in the United States Marines, serving in the Pacific Theater during World War II.

After his honorable discharge from the Marines, Dale Bumpers earned his baccalaureate degree from the University of Arkansas and then moved to Evanston, Illinois to attend Northwestern University School of Law, from which he graduated in 1951.

In 1949, two fateful events occurred: tragically his beloved parents were killed in an automobile accident; but happily, he married his high school sweetheart and the love of his life, Betty Lou Flanagan, and together they raised their three children in Charleston, Arkansas.

Upon graduation from law school and his admission to the Arkansas State Bar in 1952, Dale Bumpers entered the private practice of law, a field in which his natural charm, quick wit, and folksy manner, allowed him to excel.

Between 1952 and 1970, he won every case he handled except three, which validated the title of his memoir which was, *The Best Lawyer in a One-Lawyer Town*.

After the Supreme Court's Landmark decision of *Brown v. Board of Education*, the Charleston School Board asked his advice on how to best respond to the Court's decision.

Dale Bumpers's response was quick and direct: compliance rather than defiance was his advice, which was heeded by the School Board.

In 1962, Dale Bumpers ran for the House seat that his father once held and although he handily carried his home city of Charleston, he narrowly lost the election.