



TZEDEK DC
Legal Help for People in Debt

Racial Equity Statement

Prelude

Tzedek DC's mission is to safeguard the legal rights and financial health of DC residents with lower incomes facing the often devastating consequences of debt collection and credit-related obstacles.

We at Tzedek DC carry out that mission with the goal of addressing racial gaps in wealth and equality. We are likewise committed to actively countering bias, prejudice, and racism, and to creating and supporting diversity, equity, and inclusion within our own organization.

Tzedek DC was founded on the Jewish teachings of "*Tzedek, tzedek tirdof*," which is Hebrew for "*Justice, justice you shall pursue*." Tzedek DC seeks to build on the positive and inspiring examples of the Jewish community's historical participation in advancing racial equity and to be a strong ally in the fight against racism, antisemitism, and all forms of oppression. Though Tzedek DC is not a religious organization, these traditions and values guide our work and our goal to take affirmative steps to help achieve equality, and Tzedek DC draws on volunteers and resources from the Jewish community—and many other communities in the DC area.

In this statement, we highlight some of the factors that have led to the problems we are helping address and make and restate specific commitments in furtherance of racial equity.

Acknowledgments

The United States' economic and political systems have, through both intention and disregard, created economic insecurity for people of color. Generations of discriminatory policies have established a debt collection system and consumer economy that harms under-resourced community members of color. Predatory financial products, debt collection practices, and debt collection lawsuits today are targeted against African Americans and Latinos at disproportionate rates, which creates obstacles to establishing financial stability and furthers poverty and economic inequality.



The racial wealth gap is especially wide in the District of Columbia. White DC households are estimated to have, on average, net assets of 81 times more than Black DC households, and 22 times more than Latino DC households.

Indigenous peoples, too, suffer from that gap. One out of three in the United States lives in poverty, flowing in significant part from this country's history of violence and colonization. In the District of Columbia—which sits on the unceded ancestral lands of the Nacotchtank (Anacostan)—there remain today only an estimated 3,100 indigenous people, some of whom, because of their economic circumstances, are our clients.

Racial justice and anti-racism require us to engage with the underlying root causes of inequality and to listen and learn from the lived experiences of the people closest to the issues we are trying to help solve. Poverty and racism are not synonymous. We are not anti-racist solely by virtue of fighting poverty or by representing clients who are persons of color; how we engage with the community, our staff, and our clients as we carry out that mission is equally critical.

Race and other identities overlap. Those with multiple marginalized identities often experience overlapping and compounding forms of prejudice and bigotry, including racism, sexism, language barriers, ableism (discrimination on the basis of a disability), homophobia, transphobia, and other forms of discrimination.

Commitments

Tzedek DC commits to continuing to carry out our mission with the goal of addressing racial gaps in wealth, equality, and opportunity. Our commitments include:

- Providing client-centered and multilingual direct legal and financial counseling services, systemic reform advocacy, and community outreach work. These programmatic efforts focus on helping our clients meet their goals, understanding their perspectives and experiences, and include a commitment to seek, respond to, and incorporate our clients' feedback.
- Engaging with local communities and grassroots organizations to build diversity, equity, and inclusion in the legal field; effect systemic change; and pursue justice.
- Ensuring that our services, resources, and advocacy work are accessible to and inclusive of disabled community members.
- Actively recruiting team members from historically excluded backgrounds—such as people of color, people who use or speak English as a second language, people with disabilities, people from the LGBTQ+ community, and people from immigrant



communities—and promoting their advancement and inclusion, and working to achieve our goal of at least one-third of candidates invited to interview for all staff positions (including management/leadership positions) and internships are members of historically underserved communities and/or have lived experiences like the clients Tzedek DC serves.

- Rejecting all forms of bias-based discrimination on the basis of race, skin color, ethnicity, disability, sex, gender identity, sexual orientation, and all other classes protected under federal and DC law.
- Referring to people with language that is based on and respects how they self-identify.
- Maintaining a culture of belonging in our office where everyone’s experiences are valued and respected, including holding at least one full team racial justice training each year and meeting as a staff team at least five times per year to identify and implement ways in which Tzedek DC can improve our internal and external practices from a racial justice standpoint.
- Regularly re-examining Tzedek DC’s racial equity statement, commitments, policies, and activities to help ensure we continue to prioritize racial justice, move towards anti-racism, and ensure that we do not overlook valuable perspectives.

Adopted by Tzedek DC April 6, 2022