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Ldf Joins Social Justice Groups in Calling for CFPB Fair Lending Chief to Resign After Failure to Apologize for Racist Writings

The NAACP Legal Defense and Educational Fund, Inc. (LDF) today joined several other civil rights and consumer advocacy groups in sending a letter calling on the Consumer Financial Protection Bureau (CFPB) to halt the proposed reorganization of its Office of Fair Lending and Equal Opportunity, and to dismiss official Eric Blankenstein for his failure to properly acknowledge and apologize for writings that express troubling racial views. The letter, addressed to CFPB Acting Director Mick Mulvaney, argues that allowing Blankenstein to remain in his role overseeing CFPB’s Office of Fair Lending would “send the worst possible message” about the bureau’s commitment to protecting consumers from racial discrimination. Among the organizations that signed the letter are Allied Progress, Americans for Financial Reform, the NAACP, the Leadership Conference on Civil and Human Rights, and Public Citizen.

“Eric Blankenstein’s failure to recognize and disavow the racist nature of the views expressed in his earlier writings prove he is unfit to oversee CFPB’s Office of Fair Lending, or any federal office,” said Sparky Abraham, an Economic Justice Fellow at LDF. “He simply can’t be trusted to protect consumers from racial discrimination if he cannot acknowledge how his prior views are harmful and incorrect, apologize, and completely disavow them. Consumers deserve to know that they will be protected by the law regardless of their race. With Blankenstein in office, they have no such assurance. We join civil rights organizations, consumer groups, the CFPB employees’ union, and many dedicated career staff at the CFPB in calling for Blankenstein’s dismissal.”

On September 26, both The New York Times and The Washington Post reported on racially charged statements Blankenstein published on a political blog in 2004. In the blog, Blankenstein questioned whether using the N-word indicates that someone is racist and claimed that hate crimes are more often “hoaxes” than not. He also asserted that “birther” conspiracy theories about President Obama were not rooted in racism. Blakenstein’s views were originally published anonymously, and Blankenstein has failed to disavow or offer a substantive apology for the posts, noting only that their “tone” and “framing” reflected poor judgment.
Blankenstein has refused to apologize for his writings, claiming that criticism of his remarks are motivated by “bad faith” and that the blog post is irrelevant to his ability to do his job. But, the letter notes, the opposite is true: protecting consumers from racial discrimination is a cornerstone of fair lending laws over which the CFPB exercises authority. Enforcing those laws sometimes requires determining whether actions were taken with racist intent. The official charged with enforcing those laws cannot be someone who refuses to take responsibility for views as callous and ignorant as Blankenstein’s.

Read the full letter here.

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*Founded in 1940, the NAACP Legal Defense and Educational Fund, Inc. (LDF) is the nation’s first civil and human rights law organization and has been completely separate from the National Association for the Advancement of Colored People (NAACP) since 1957—although LDF was originally founded by the NAACP and shares its commitment to equal rights. LDF’s Thurgood Marshall Institute is a multidisciplinary and collaborative hub within LDF that launches targeted campaigns and undertakes innovative research to shape the civil rights narrative. In media attributions, please refer to us as the NAACP Legal Defense Fund or LDF.*