

Mississippi Center for Justice For Immediate Release April 28, 2020

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MCJ Files Emergency Motion Requesting End to Garnishment Proceedings

Jackson, MS – The Mississippi Center for Justice has filed an emergency motion requesting the Mississippi Supreme Court halt garnishment proceedings during the COVID-19 pandemic to make sure debt collectors can't take money that some of the state's most vulnerable residents need for food, rent, car loans, and healthcare (<u>read the motion here</u>).

"The stimulus checks that Mississippians are receiving as part of the CARES Act are a crucial lifeline for many families at a time of record unemployment," says MCJ CEO and President Vangela M. Wade. "More than 164,000 unemployment claims have been filed in Mississippi since March 15, a number that already eclipses the state's job losses during the Great Recession of 2008. Allowing collections agencies to garnish those checks would make it difficult, if not impossible, for hundreds of thousands of Mississippians to pay for their basic needs."

The MCJ's emergency petition asks the state's highest court to protect these vital funds from being garnished until the current social distancing rules have been lifted, which will allow the economy to reopen and pave the way for hundreds of thousands of Mississippians to go back to work.

"Stimulus checks are protected from federal debts such as student loans and federal taxes; they should be protected from private debts as well," says MCJ Advocacy Director Beth Orlansky. "Elimination of garnishment proceedings for a few months will allow Mississippians to use their money to feed their families without worrying about outstanding debts."

In these extraordinary circumstances presented by COVID-19, it is of paramount importance that the Mississippi Supreme Court use its authority to ensure that government stimulus checks be kept out of the hands of private-sector debt collection agencies. The crisis is already hitting Mississippi hard; it's incumbent for the court to do everything in its power to lessen the blow. 16 states and the District of Columbia have already enacted policies safeguarding stimulus checks; Mississippi should follow suit.

MCJ's motion was joined by Hope Enterprises Corporation, Mississippi Legal Services Corporation, and North MS Legal Services, as well as being supported by the Cooperative Baptist Fellowship of Mississippi, Higher Purpose Co., MacArthur Justice Center, One Voice, Inc., and the SPLC Action Fund.

The Mississippi Center for Justice is a public service law firm that fights discrimination, economic, and social injustice through legal representation, policy advocacy, and community education.