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DEBT BY ANOTHER NAME

The US Congress' reliance on "credit" as a tool of liberation and equality following the Civil Rights and Women's Right Movements of the 1960's and 1970's suggests that Congress viewed credit as a reliable and viable social good.

This valorization of credit, however, explicitly excluded any meaningful consideration of the countervailing force of debt. Given that debt necessarily accompanies credit as extended and then used, in order for credit to be a social good, debt also has to be a reliable and viable social good.

Yet debt has itself functioned as a mechanism of the very subordination in marginalized communities that Congress' invocation of "credit" hoped to address. Credit cannot, in fact, meaningfully function as a social good without due attention to and solution for the work of debt as a social ill.



Abbye Atkinson's research examines how certain legal institutions—such as consumer bankruptcy—that were created with a purpose of improving economic health do not attend to and may actually exacerbate existing inequalities experienced by economically disenfranchised groups. Her recent work has explored structural inequality in the Bankruptcy Code. At Berkeley, Atkinson teaches Contracts and a seminar on Debt, Discrimination, and Inequality.

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