



BALANCING THE BENCH

Our courts best deliver justice when judges bring a variety of experiences to the bench. A judiciary with a comprehensive understanding of consumer protection laws would deliver more fair outcomes for the public and a level playing field for law-abiding businesses.

A Judiciary Imbalanced

Too few federal judges have taken cases representing everyday American consumers and workers, but an overwhelming majority have worked on behalf of big banks and corporations.

- Just **six percent** of appellate judges have professional experience in union-side labor law, employee-side wage and hour law, consumer protection, or civil legal aid.
- These judges are **outnumbered 11:1 by those who advocated for corporations**, who make up [68% of appellate judges](#).

This creates a bench that both lacks expertise in consumer protection law and insulates many judges from the harsh economic realities ordinary families face.

- The average corporate attorney earns well into six figures, and federal judges make about \$250,000 a year — nearly three times the median U.S. household income.
- Meanwhile, [59% of Americans can't cover a \\$1000 emergency expense](#). For many families, a wrongful repossession, a deceptive fee, or an illegally assigned debt can mean the difference between stability and crisis.

Impact of an Unbalanced Judiciary

Due to these gaps in legal expertise and lived experience, judges can minimize or misunderstand the real-world impact of their decisions. Our justice system too often trivializes individuals' financial harm and emotional stress. For families living paycheck to paycheck, these cases are anything but trivial and could mean losing their car, home, or peace of mind.

Court decisions have made it more challenging to seek justice and hold bad actors accountable. Agencies created to protect your constituents against unfair and deceptive practices, predatory lending, and hidden fees have been gutted. And when consumers attempt to go to court themselves, they are blocked by restrictive standing requirements and corporate terms and conditions that bar them from going to court and force them into private arbitration.

Building a Balanced Bench

We need a judicial system that will deliver justice for everyone – especially those without money, power, and influence. We're asking Senators to:

- **Prioritize nominees who understand our consumer laws** and have advocated on behalf of everyday families.
- Invite individuals with a **variety of professional experiences to participate in judicial vetting** committees.

We're happy to discuss further! Please contact NACA's Judicial Campaigns Director, Ryanne Olsen (ryanne@consumeradvocates.org).