

## **F. Paul Bland, Jr.**

Executive Director, Public Justice

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### Abstract

Paul Bland discussed the importance of the civil justice system as a way to hold corporations accountable for “cheating” at the expense of consumers, shareholders and employees. He focused on five “payday lending” cases in North Carolina to illustrate the impact of the justice system on righting corporate misconduct. All five cases involved a bank that included an arbitration clause that banned class actions. The judge struck down the arbitration ban in three of the cases, resulting in a settlement benefiting the individuals. However the two remaining cases were thrown out based on the Concepcion decision. Mr. Bland argued corporations are driving income inequality by effectively opting out of the civil justice system through arbitration clauses.