



EQUAL JUSTICE AMERICA

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Update 1: I began my work with the Consumer Rights Unit (CRU) at Greater Boston Legal Services. A small but mighty team, CRU works on frequent consumer concerns, like debt collection and foreclosure, but also considers any issue that may be consumer-rights related. I spoke with many clients facing debt collection cases in small claims court. The reality is harsh and deeply impactful considering, as I recently learned, that fifty percent of all civil litigation are small claims cases. Debt collectors are aggressive, clever, and manipulative in their attempts to collect on amounts that constitute pennies to a major corporation but, for the client, often represent the difference between keeping their home or facing eviction. The debt collectors' "wins" are not due to strong legal arguments, but to their superior knowledge of court proceedings and their willingness to engage in arguably coercive behavior. There are consumer protection statutes, but considering that many debtors do not have legal counsel, their rights usually go ignored. Indeed, one of my first deep dives was into the questionable practices of several debt collection agencies that eventually resulted in an investigation by and settlement with the Massachusetts Attorney General. The CRU team's passion is infectious and I'm eager to keep learning about this rather opaque area of law.

Update 2: I worked on a lot of intakes recently. I enjoy the opportunity to engage with clients and gain a better understanding of the issues affecting the community. It's striking that many of the calls involve bankruptcy concerns. Even though the need is great, there are few attorneys who are knowledgeable about this area of law. The CRU team is working to train its staff but it's also interesting (and sensible) to take a practical approach to assist clients. For example, if an individual's is collection proof, debt collectors can't do much. That's not to say there aren't other negative implications; an individual's credit score will be affected. For that reason, it's critical to understand a client's goals in regard to the debt. Watching how the CRU team deals with



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bankruptcy cases demonstrates how public interest attorneys often have to adjust their approaches to account for resource constraints while still centering client needs.

Update 3: Lately, I worked on two research projects. One related to foreclosures; the other bankruptcy. Bankruptcy is an area of law I'm completely unfamiliar with, but also an area that my favorite 1L professor specializes in and spoke of often. I appreciated the opportunity to learn about how this oft maligned practice can work wonders for low-income individuals struggling in the debt-low credit cycle. I'm again struck by how much of our first-year education focused on "main" courts and areas like small claim and bankruptcy were barely touched upon formally, if at all. I feel fortunate to have an internship that allows me to not only use the skills I learned my first year but develop completely new ones as well, while still fulfilling my public interest goals.

Update 4: My recent project has involved arbitration agreements. I was interested in this topic after studying adhesion contracts in my 1L year. Arbitration similarly seemed like a mechanism that benefits the already-powerful at the expense of the individual. In my research, I learned that the Supreme Court has effectively sanctioned full use of arbitration clauses. Arbitration is intended to offer a more cost-effective and efficient model for resolving legal conflict but, in reality, it seems to function to primarily suppress an individual's legal rights before they even have the opportunity to realize they've signed them away. It felt frustrating to read justifications that appear almost entirely hypothetical rather than based in real-world cause and effect. I wonder how these disconnects are supposed to be addressed if the optimistic hypothetical always exists and continues to compel our courts.

Update 5: My experience at GBLS was invaluable. The team is brilliant and compassionate. They provide a deeply needed service to the community. Based on my experience there, I would love to continue working on consumer protection issues after law school. In particular, I appreciated the variety of work, from direct client work to complex research to legislative advocacy. The work was often challenging and deserved far more resources than was available, but these issues never limited the team's ability to serve their clients thanks to their efficiency and creativity. What really stood out was how important the team itself is to this work. Each member had a unique approach to lawyering that is valuable on its own, but was particularly helpful bouncing ideas off one another in meetings. The work is demanding and having a reliable and caring team seemed to be the key to success.

In terms of consumer issues themselves, it was astounding how much these cases impacted individuals' themselves and yet consumer protection law is often not what comes to the forefront when thinking about public interest law. One of the more shocking facts I learned was that small claims cases make up 50% of all civil cases. Yet, we never learned about small claims court once during my 1L year of law school. These courts are intended to be more "casual" but



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the plaintiff debt collectors are never “casual”. They always have attorneys at the ready who use any tactic to win the case including manipulating and shaming the debtor. Consumer issues are also deeply intertwined with housing law and the complex way in which these two areas of law are separate but overlapping adds to challenge of tackling affordable housing issues.

The other takeaway I had was how clunky the consumer protection system is. Massachusetts is better than most states in terms of consumer protection laws, but the debt collection industry and others tangential industries are sophisticated and speedy in terms of adapting around them. Even where protections exist, the inconvenience to the consumer, particularly in terms of submitting any necessary documents, makes it difficult to take advantage of them. In fact, it seems entirely unrealistic or impractical to do so without legal assistance. The fact that the company taking advantage of the consumer, and the gatekeeper of the needed records is one and the same poses a frustrating problem. It seems like the solution is more regulation coupled with proactive government enforcement. GBLS seemed to understand this well which is why their discussion of issues often involved both a legal and policy solution. I’m extremely grateful for the experience and mentorship I received this past summer at GBLS, which was only made possible by the support of organizations like Equal Justice America.