



# EQUAL JUSTICE AMERICA

**Summer 2025**

## EJA FELLOWSHIP RECIPIENT



<b>NAME</b>	Portia Caruso
<b>LAW SCHOOL</b>	Boston College Law School
<b>ORGANIZATION</b>	Greater Boston Legal Services

---

### Final Reflection:

As the Boston College Law School school year starts again, I've taken some time to think about what I've learned this summer. As an Equal Justice America Fellow in the Greater Boston Legal Services Consumer Rights Unit, predatory debt collectors have turned Small Claims Court from a venue to resolve minor disputes without attorneys, to an extension of the debt collection industry. These debt collectors hire corporate attorneys to sue defendants who are unaware of their rights, often don't speak English, and comply with the Plaintiff's demands out of fear. In many cases, the evidence that these debt collectors rely on to prove that a) the debt exists, b) it's owed by the defendant, and c) the plaintiff has the right to collect the debt, is full of holes. These plaintiffs don't win cases because they're in the right, they win because they're taking advantage of the system.

The Lawyer for the Day program was established to fight against these injustices and ensure that debt collectors have to actually prove their cases. I had the privilege this summer of arguing a number of trials through LFD, eliminating over \$11,000 worth of debt. These wins allowed clients to avoid wage garnishment and allocate their limited resources towards essentials like food and rent. At a time when the cost of living has skyrocketed and our social safety nets have been stripped away, having someone in your corner makes a massive difference.

I also had the opportunity to work on two separate legislative advocacy projects this summer. The first, the Road to Opportunity Act, aims to eliminate debt-based driving restrictions in Massachusetts. Currently, tens of thousands of drivers have their license suspended each year for outstanding RMV debt (E-ZPass tolls, parking tickets, etc.). No license means no driving (can't get to work -> no income -> can't afford rent -> get evicted) or driving illegally and risking arrest. Driving with a suspended license is the most common way individuals come in contact with the criminal justice system, and many of them aren't aware their license was suspended until they're pulled over.



# EQUAL JUSTICE AMERICA

The second, the Economic Abuse Relief Act, would provide protections for victims of coerced debt. This type of debt occurs when an individual is pressured into taking on debt (opening a credit card, taking out a loan, buying a car, etc) by a household member, or their information is used to take on debt without their permission.

For both of these projects, I worked closely with clients to prepare testimony for hearings and obtained endorsements from community orgs. Just like LFD, supporting these clients through emotionally intense experiences was one of the most rewarding parts of my internship. The impact of having someone in your corner, especially when you've spent much of your life not having support, cannot be understated.