



EQUAL JUSTICE AMERICA

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EJA FELLOWSHIP RECIPIENT



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I hope to express my gratitude for the opportunity to work with Public Counsel at its Consumer Rights and Economic Justice program (CREJ). UC Law San Francisco currently does not have a Consumer Rights Clinic, nor does it have classes dedicated specifically to consumer rights. This summer, I took advantage of the opportunity to learn as much as I could about consumer rights and was stunned at how such a large issue that impacts us all can be an unheeded priority. Consumer rights issues are implicated almost everywhere, and they impact communities along the lines of race and class. CREJ director Stephanie Carroll emphasized that consumer rights are very much a racial justice and equity issue. Debt collectors and other financial institutions are far more likely to file a lawsuit against a person of color than a white person for the same amount of debt. Communities of color have been legally hindered from socio-economic advancement, with a huge disparity of wealth when comparing average white families to black and brown families. At CREJ, I saw firsthand how predatory financial actors target the vulnerable. Every one of the clients I served was a racial or ethnic minority, some of whom were also elderly or disabled.

Reading *Williams v. Walker-Thomas Furniture Co.* for Contracts during my first semester of law school sparked my interest in consumer law. The case intimately reminded me of my childhood; my family also relied on predatory layaway programs for our furniture and household appliances. My mother, like many immigrant families, was targeted by Curacao, a department store well known in Los Angeles. To this day, the company specifically targets the Latine community with their Spanish-language commercials. The executives at Curacao know that newly arrived immigrants have difficulties building credit and cannot afford household items at sticker price. My mother paid exorbitant prices, believing that she had to because our bedroom and dining sets were on layaway. Working at CREJ opened my eyes to all the predatory financial



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schemes that target low-income communities. Medical credit cards are commonplace at dental and veterinary offices in my hometown. Payday loans are offered next to the local donut shop. My childhood friends enrolled in private for-profit schools, such as culinary and nursing programs. It does not surprise me now that the topic I was most interested in during my time in CREJ was predatory financial schemes.

A considerable amount of my time working at CREJ was dedicated to predatory home improvement contracts. I was vexed by how home renovation contractors could solicit their services and quickly convince unsuspecting homeowners to sign contracts without disclosing key information about the financial agreement. I heard stories of contractors visiting elderly homeowners to engage in personal conversation and even bring food, all to convince them to sign quickly without reading the fine print. Learning about PACE and similar home renovation contracts taught me a valuable lesson about government programs that are meant to help people. Well-intentioned programs such as PACE can quickly become predatory when mismanaged and exploited by private actors. Unfortunately for homeowners, this scheme involves several different players, all passing the buck onto each other. While in theory, a homeowner who has fallen victim to a predatory scheme should have access to a legal remedy, it is very difficult to enforce justice in practice. I greatly appreciated CREJ's involvement in policy advocacy, because I realize the great limits in the current state of consumer law.

I left Public Counsel with a breadth of new skills that will help me be a better advocate for marginalized communities. I learned how to interview clients in a trauma-informed manner. This was especially important for the times I interviewed domestic violence survivors who were subject to financial abuse. I analyzed the many documents involved in predatory home improvement contracts to identify defects in the agreements and the avenues of relief the homeowner may take. I read statutes and researched complex legal topics regarding debt collection procedures and financial abuse of dependent adults. I am grateful for the CREJ team because they involved me in their work as one of their own and educated me on a variety of consumer rights topics—crucial information which I may not have obtained anywhere else.

I express my deepest gratitude to Equal Justice America for its support. The EJA Summer Fellowship motivates social justice-oriented law students in their pursuit of public interest work. Given the corporate culture fostered in many law schools, public interest students are often overlooked and under-supported. The fellowship aids students who, like me, are from disadvantaged backgrounds and want to give back to their communities.

Thank you once again.