



Summer 2020 EJA Fellow:



Name: Sarah Perlman

Law School: University of Pennsylvania Law School

Organization: Consumer Rights Unit, Greater Boston Legal Services

Week of June 15th

This summer, I have the privilege of serving as an Equal Justice America Fellow while interning at Greater Boston Legal Services, a civil legal aid organization that assists nearly 10,000 families & individuals with limited resources solve their non-criminal legal issues each year. As an intern in the Consumer Rights Unit, I am learning how to advocate for clients who are facing bankruptcy, predatory lending practices, or debt collection. This last issue has been particularly eye-opening, and I'd like to share some of what I've learned so far with all of you:

- 51% of working adults are living paycheck-to-paycheck
- Roughly 1/3 of adults with a credit history have had a debt in collection
- Those in the lowest income bracket are 3X as likely to be contacted about a debt in collection
- Debt collection lawsuits disproportionately affect minority communities
- In over 90% of debt claims, individual consumers do not have legal representation

The bottom line: Far too often, our lives are defined not by what we deserve, but by what we can afford. According to the Department of Justice, 63 million Americans qualify for free civil legal assistance—but more than 50% of those who seek civil legal help are turned away for lack of resources.

What can you do about it?

Help Equal Justice America support students like me by donating.

Sources:

<https://www.justice.gov/olp/civil-legal-aid-101>

https://www.pewtrusts.org/-/media/assets/2020/05/debt_collectors_to_consumers.pdf

<https://www.hrw.org/report/2016/01/20/rubber-stamp-justice/us-courts-debt-buying-corporations-and-poor>



Week of July 6th

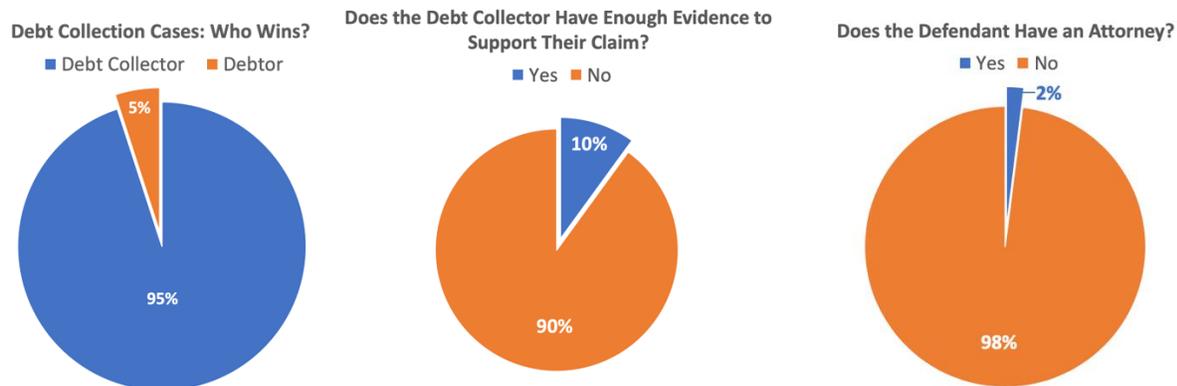
Imagine this. Every year, roughly 70 million Americans have a debt in collection. This year, you are one of them.

You notice that money is unexpectedly missing from your paycheck. You ask your employer about it, who shows you a court order. It turns out your wages have been garnished, meaning the “missing” money went to a debt collector. This is how you first learn that there has been a debt collection lawsuit against you—one that you apparently lost.

With a whopping five weeks at Greater Boston Legal Services under my belt, this story is already all-too-familiar.

The debt collection industry generates an estimated \$11.4 billion dollars of revenue each year, primarily by targeting the most marginalized members of our communities. One reason this is such a profitable venture is that unlike the criminal justice system, there is no guaranteed right to an attorney in civil court. In fact, 71% of low-income Americans experience at least one civil legal problem per year, yet 86% receive minimal or no legal help to deal with it.

If you cannot afford an attorney, you have two options: find a legal aid attorney or represent yourself. As these charts make clear, you will be fighting an uphill battle either way:



Graphic created by Sarah Perlman | Source: “No Money, No Lawyer, No Justice: The vast, hidden inequities of the civil legal system”

<https://newrepublic.com/article/158095/civil-legal-system-no-money-no-lawyer-no-justice>

WHAT CAN YOU DO ABOUT IT?

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Read the ACLU’s “A Pound of Flesh: The Criminalization of Private Debt” to learn more:

<https://www.aclu.org/report/pound-flesh-criminalization-private-debt>



Week of July 27th

As many of you know, I have the honor of serving as an Equal Justice America Fellow while interning in the Consumer Rights Unit at Greater Boston Legal Services this summer.

I'll be honest: When it first became clear the entirety of my internship would be conducted remotely, my heart sank. I worried it would be next-to-impossible to learn, grow, and make a meaningful impact from a distance.

I am happy to report that my fears were unfounded.

I have learned and experienced so much working with the incredible team at GBLS that it's hard to believe it's only been two months. Just this week I had the chance to write a letter advocating for a ban on time-barred debt collection, research wage garnishment laws across the country, and get on the phone with a loan distributor to ask questions on behalf of a client.

I can honestly say it has been among the most challenging—and yet, by far one of the most rewarding—opportunities of my life.

Please consider making a donation to help Equal Justice America support law students like me.

Week of August 10th

The smell of September is in the air, which means my summer internship at Greater Boston Legal Services is almost over. This is also my last week as an Equal Justice America Fellow, and I am beyond grateful to EJA for their support. In just ten short weeks, I had the opportunity to conduct dozens of client interviews, engage in numerous research projects, and further develop my legal writing skills. I even wrote my first winning motion!

My brilliant colleagues in the Consumer Rights Unit did much more than teach me how to be a public interest lawyer—they showed me what kind of lawyer I aspire to be: kind, curious, and committed to creating a more equitable world. No matter where my professional path may lead, I hope to always carry these values with me.

My internship is ending, but thankfully my time at Greater Boston Legal Services is not. My experience with the GBLS team has been nothing short of transformative, both personally and professionally, and I cannot wait to continue working with my brilliant colleagues & amazing clients as a volunteer this fall.

A final request for my final EJA Fellow Update: Justice cannot be willed into existence, but change is possible. Help make it happen by donating to Equal Justice America.