



Summer 2021 EJA Fellow:



Name: Matthew Miller

Law School: Temple University

Organization: Community Legal Services

Update 1:

This is the second summer I have spent providing legal services in the wake of the outbreak of COVID-19, and though I am only a few weeks into my internship it has already provided an interesting new perspective on the events of this past year. Though the pandemic may—hopefully—be entering a new phase, the damage it caused and the inequities it exacerbated persist.

Working in Community Legal Services' Homeownership and Consumer Rights Unit, I have been able to support a team working to preserve people's homes and the city's most significant source of intergenerational wealth. I have worked directly with clients when communicating with their mortgage servicers, researched potential violations of Pennsylvania's consumer protection laws, and provided drafting support for an appellate court brief.

I am grateful that Equal Justice America supports both my work, and that of law students across the country pursuing legal services work. I am fortunate to spend this summer honing my skills as a future public interest lawyer and providing support to my fellow Philadelphians seeking to enforce their legal rights.

Update 2:

During my summer with Community Legal Services' Homeownership and Consumer Rights Unit, one thing I have been excited about is the opportunity to gain some practical experience with the various state and federal statutes that provide consumer protections. I have been able to learn about the laws regulating mortgage servicing and electronic funds transfers, as well as the more general statutes prohibiting unfair or deceptive practices.



But these laws, of course, do not enforce themselves. Though they can operate in the background to a certain extent, structuring the interactions between consumers and businesses, they can only truly provide protection when consumers are able to assert their rights. For that reason, I am grateful for the opportunity to learn from the amazing advocates at CLS, and for the support from Equal Justice America that has made this internship possible.

Update 3:

Throughout this summer, I've been struck by the pervasiveness and creativity of inferior financial products that target low-income consumers. Some, like high-fee alternatives to traditional bank accounts, I was aware of prior to my internship. Others have sparked a newfound fascination with products that are little more than traditional scams with high-tech branding.

Well-known predatory products, such as payday loans and rent-to-own contracts, have increased their reach through the internet, and now are offered through apps and other internet-enabled platforms. This ease of access makes it more likely that consumers are unaware of the nature and terms of the transaction. The way these products are marketed, and even the products themselves, can also violate the law. I have been fortunate to spend my summer, not simply learning about these companies, but helping consumers enforce their legal rights.

Entry 4:

Throughout my summer with CLS, I've been astounded by the sheer amount of work required for consumers to exercise their rights. Even relatively banal tasks—such as requesting mortgage forbearance under the CARES Act—can require not only hours spent on the phone, but the knowledge and willingness to argue for something that is required by law. Correcting simple errors can be a herculean task, requiring multiple phone calls, reports to government agencies, and certified letters invoking the United States Code.

As much as I appreciated the opportunity to undertake significant legal research and writing projects, having the chance to support CLS's clients as they navigated these labyrinthine structures was one of the most rewarding parts of my internship. I am grateful, both for the opportunity I had, and that civil legal service organizations are there to provide this necessary support.