



## Summer 2021 EJA Fellow:

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**Update #1:** This summer, I once again have the privilege of serving as an Equal Justice America Fellow while interning with Greater Boston Legal Services' Consumer Rights Unit. When I first started with GBLS last June, I wasn't 100% sure what "consumer law" was. Now, I can't imagine doing anything else.

Why? Because a year of advocating for clients struggling to navigate the unfair, unjust, and often-forgotten consumer debt corner of the civil justice system has shown me how devastating this predatory and profitable system can be.

The economic hardship brought on by the COVID-19 pandemic has put even more strain on the most vulnerable consumers. Advocates are scrambling to prepare for an incoming "debt collection tsunami" that may "result in Bay Staters, particularly those in communities of color that have been hardest hit by the pandemic, entering a never-ending cycle of debt". Meanwhile, collectors continue to enjoy record profits. In 2020 alone, revenue for the debt collection industry increased by over 5 percent. Our communities need and deserve better.

Source: <https://commonwealthmagazine.org/opinion/warning-debt-collection-tsunami-coming/>

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**Update #2:** This is my second-year interning for the Consumer Rights Unit at Greater Boston Legal Services, where I advocate for clients who are dealing with bankruptcy, predatory lending practices, & debt collection.

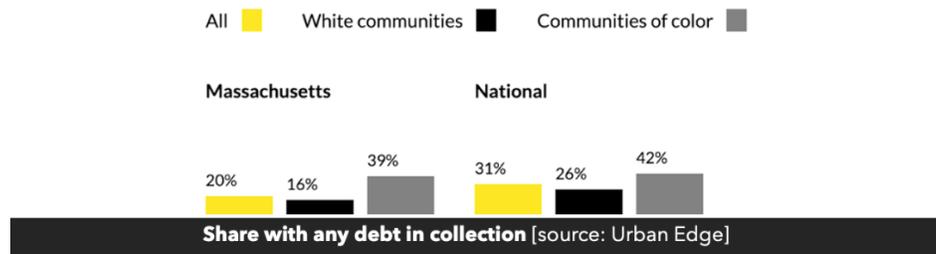
The debt collection industry makes an estimated \$11 billion each year by leveraging the civil justice system to target marginalized communities. Referring to the debt collection industry as "rife with error and abuse," Max Weinstein, Chief of the Consumer Protection Division of the state's Attorney General Office, publicly testified that "collectors frequently target the vulnerable—the elderly, disabled, or desperately poor." Collectors



regularly “pursue debtors for debts they do not owe, for higher amounts than owed, or for debts that are beyond statutes of limitations.”

## Consumer Debt By the Numbers

**70 million** Americans with a debt in collection  **\$11 billion** Debt collection industry yearly revenue



Meanwhile, only two percent of consumers in these cases have an attorney. Unrepresented defendants usually fare no better than those who default on their lawsuits: They are unlikely to use legal defenses available, may be unaware of issues related to service of process, and may not understand how severe the consequences can be in collection cases.

I chose this field because no one deserves to be exploited by a predatory system for the sake of profit.

**Update #3:** An issue I’ve become more passionate about through my work at Greater Boston Legal Services this summer is the urgent need for legal services tailored to the needs of older adults.

Ten thousand Americans turn 65 years old every day. By 2035, there will be more older adults than children in the United States, a first in this country’s history. A significant number of them will be facing increased economic uncertainty:

- 48% of the older population is “economically vulnerable.” [Economic Policy Institute]
- The percentage of households headed by an adult aged 65 or older with any debt increased from 41.5 % in 1992 to 51.9 % in 2010 to 60 % in 2016.
- In the same timeframe, the median debt for older Americans shot up 400 %.

The situation is even more dire for senior members of communities of color, as the racial wealth gap increases sharply with age:

- 83 % of African American and 90 % of Latinx senior households have insufficient household resources for remaining years, compared to 53 % of White senior households.



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- Taken together, African Americans and Latinx seniors constitute 15.4 % of the elderly population but over one-fifth (21.9 %) of the economically vulnerable elderly.
- This disparity is particularly glaring in Greater Boston, where a recent study found that the median net worth of African American families is \$8,000 compared to the median net worth of White households of \$247,500.

In a nation where the fastest growing segment of the population those over the age of 85, the demand for services supporting senior consumers will only continue to grow.

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**Update #4:** It's hard to believe that next week marks the close of my second summer as an intern with the Consumer Rights Unit at Greater Boston Legal Services. This is also my last week as an Equal Justice America Fellow, and I'm beyond grateful to EJA for their support.

In just ten short weeks at GBLS, I had the opportunity to conduct dozens of client interviews, engage in numerous research projects, and further develop my legal writing skills. I've especially enjoyed engaging in direct client services and advocacy work. This includes drafting sections of a motion for summary judgment for a case that went to trial; attending virtual court sessions to assist defendants in small claims court; and helping an elderly client with a months-long tax exemption application.

Another highlight of my summer has been channeling my background in accessible communication into a passion for legal design. As many of you know, I worked in didactic content creation prior to law school. I've loved using my training in plain language writing, visual literacy, and information design to create client-facing fact sheets on complex concepts such as the latest trends in consumer debt litigation, common questions about Social Security, and forbearance rules during COVID-19.

Advocating on behalf of clients facing bankruptcy, predatory lending practices, and debt collection has deepened my understanding of the devastating effects of debt and made clear the need for reform. My colleagues in the Consumer Rights Unit have also shown me what kind of attorney I aspire to be: kind, curious, and committed to creating a more equitable world. I hope to continue building on this work through a postgraduate fellowship at GBLS—stay tuned!

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 [here](#)