



Summer 2021 EJA Fellow:



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Update 1:

You know when you learn a new word, and all of a sudden you hear it everywhere? Well: in the few weeks since I started my summer legal internship at Tzedek DC (a local nonprofit protecting low-income DC residents from predatory debt collection practices), I can barely hear the cicadas over the swarm of consumer debt issues that impact most aspects of American life.

As grateful as I've been for the lifting of restrictions made possible by the vaccine, I wake up every day thinking about how the end of emergency COVID legislation--particularly the moratoria on debt and eviction cases--only ratchets up the urgency with which we have to build a more equitable path in the post-COVID era. We need to reach beyond "recovery" and solve systemic barriers to economic justice.

Debt is something that most if not all of us have more than passing familiarity with, and yet it tends to fill us with an isolating sense of shame. I'm proud to be spending my 1L summer at a firm dedicated to providing direct legal services and working on long-term systemic solutions to consumer debt issues, and I'm grateful to be doing so as an Equal Justice America Fellow.

Update 2:

I'm a little more than halfway through my summer legal internship at Tzedek DC and can honestly say that reformers in the consumer debt space are heroes who walk amongst us. Spend a little time reading about abusive debt collection practices, predatory lenders, and medical liens, if you're not already familiar. It's not pretty. You will start to feel your faith in humanity ebb ever so slightly...until you discover the community of advocates and activists committed to addressing the consumer debt crisis.



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I have had the privilege to work with attorneys dedicated to reforming the automated fines and fees system that prevents thousands of DC residents from renewing their driver's licenses or registering a car. The stated purpose of installing these cameras has been reduced traffic deaths...but those have been on a steady increase for years. So why just keep installing more cameras instead of designing safer roads?

Here's one possible explanation: the District government has taken in automated ticket revenue of \$3 BILLION over the last 3 fiscal years. 90% of that has come from cameras issuing speeding tickets, which have penalties of \$250 each. For DC residents living at the poverty line, that's over 11% of monthly income. Most fines are for tiny violations, and are disproportionately issued in predominantly Black neighborhoods (even though those parts of the city having no higher rates of crashes).

Safer road design is the most effective way to protect drivers, pedestrians, and cyclists...and it does so without perpetuating inequities and abuse under the guise of street safety.

Update 3:

A couple weeks ago, I watched the DC Council vote unanimously to approve a bill protecting consumers from unjust debt collection practice. Not only was it exciting to see consumers win such an important victory; it was an encouraging display of how dedicated advocates and thoughtful policymakers can successfully collaborate on issues that make a real difference in residents' lives.

For months, the Council has been holding hearings on permanent legislative fixes that will smooth the transition away from emergency protections put in place during COVID. One such provision whose expiration particularly worried consumer advocates was the moratorium on debt collection lawsuits: DC's debt collection laws had not been meaningfully revised since they were first passed 40 YEARS AGO, and the general expectation was that an avalanche of claims would be filed as soon as the emergency protections lapsed. Luckily, DC Council Chairman Mendelson and DC AG Racine were listening--and they worked together to craft the "Protecting Consumers from Unjust Debt Collection Practices Emergency Amendment Act" (the Act).

Once Mayor Bowser signs the bill, DC residents will be more comprehensively protected against harassment, threats, arrest, and meritless default judgments. Crucially, the emergency Act will be in place until a permanent version can make it through the full legislative process, including the required Congressional review (which reminds me: #DCStatehoodNOW).

Entry 4:

Wyatt starts kindergarten in less than 12 hours, and I couldn't be more excited--and grateful that we live in a city with high vaccination rates and strict mask mandates, especially as the spread of delta accelerates. If my summer



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at Tzedek has taught me anything (and it taught me a ton), it's that the stresses we see coming are bad enough: we don't need to prolong or exacerbate the economic uncertainty that COVID has wrought on every community in the US.

I had the chance to work on a variety of consumer debt issues at Tzedek, and a number of those issues touched in some way on medical debt. I watched the DC Council pass debt collection reform that recognized medical debt as debt FOR THE FIRST TIME (still blows my mind). I attended a presentation informing advocates of the interim final rules on the No Surprises Act--two of the most fascinating and confusing hours of my adult life. I spent hours researching hospital lien statutes, which I had never heard of despite the fact that they are operative in more than 80% of states (plus DC).

The network of local and national advocates I watched in action were just the shot in the arm I needed to fuel the next two years of law school (in addition to the two shots I got this spring...EVERYONE GET YOUR COVID VACCINES!!). I got to see how my doctrinal classes translate into action that matters to actual people. I learned practical skills that will make me a better student and, one day, a better lawyer. And I was reminded regularly that we don't have to live in a society where individuals are forced to choose between their house or their health.

Some will, undoubtedly, see this as a depressing thing to be reminded of. They're not wrong. But I am motivated by the hope that in naming it, we can change it.

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