

## Consumer Law

There are special rights for consumers under both federal and state law. In many situations if a consumer is harmed and wins a judgment in court, the offending business has to pay the consumer's attorney fees. This is generally called a private attorney general provision. It allows consumers who spot problems to take actions and help their fellow citizens without necessarily having to pay all of the costs of being a Good Samaritan.

As you might expect, consumer laws can be fairly complex. It is not easy to tell whether you have rights or not. Often the only way to determine that is to talk with someone who knows consumer law well.

Consumer law issues are especially important for older persons and persons with disabilities. Statistics indicate that older persons suffer many more problems than could be predicted from their share of the population. Unfortunately, there are many scam artists who intentionally prey on older people. Persons with disabilities are also targeted and suffer disproportionate harm.

Consumer law issues are also important for dead people and people with dementia. Sometimes the bills charged to surviving spouses and children do not have to be paid. Sometimes a lack of capacity is enough to make a contract unenforceable. Often surviving spouses, especially widows, are hounded by debt collectors who do not even have legitimate claims for payment.

I have several years of experience in practicing, teaching, and engaging in policy discussions about consumer law, elder law, and probate law. Please contact me if you wish an appointment to discuss a consumer law issue.