

# KATE SABLOSKY ELENGOLD

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University of North Carolina School of Law  
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## TEACHING EXPERIENCE

<b>UNIVERSITY OF NORTH CAROLINA SCHOOL OF LAW</b>	Chapel Hill, NC
<i>Assistant Professor of Law</i>	July 2019 – Present
<i>Clinical Associate Professor of Law</i>	July 2016 – June 2019
<i>Director, Economic Justice Clinic</i>	July 2016 – Present
<i>Faculty Fellow, UNC Center for Community Capital</i>	August 2018 – Present
Courses: Property, Professional Responsibility, Economic Justice Clinic	
<b>AMERICAN UNIVERSITY WASHINGTON COLLEGE OF LAW</b>	Washington, D.C.
<i>Practitioner-in-Residence</i>	July 2014 – July 2016
Courses: Legal Ethics, Women and the Law Clinic	

## EDUCATION

<b>NEW YORK UNIVERSITY SCHOOL OF LAW</b>	New York, NY
J.D.	May 2005
<i>NYU Review of Law and Social Change</i> , Student Article Development Editor	
Civil Rights Clinic, Prisoners' Rights Project	
<b>UNIVERSITY OF MICHIGAN</b>	Ann Arbor, MI
B.A., <i>High Honors and High Distinction</i> , American Culture	May 2001
Thesis: <i>The Genealogy of an Idea: Race, Religion, and Adaptation</i>	
Phi Beta Kappa	

## SCHOLARSHIP

### *Law Review Articles*

*Debt, Work, and the State*, 109 MINN. L. REV. \_\_ (forthcoming 2025).

*Debt, Race, and Physical Mobility*, 112 CAL. L. REV. \_\_ (forthcoming 2024).

*Mobility Matters: Where Higher Education Meets Transportation*, 13 U.C. IRVINE L. REV. 619 (2023).

*Qualified Sovereignty* (with Jonathan D. Glater), 97 WASH. L. REV. 101 (2022).

*The Sovereign in Commerce* (with Jonathan D. Glater), 73 STAN. L. REV. 1101 (2021).

*The Sovereign Shield* (with Jonathan D. Glater), 73 STAN. L. REV. 969 (2021). Cited in *Badilla v. Midwest Air Traffic Control Service, Inc.*, 8 F.4<sup>th</sup> 105, 125 (2d Cir. 2021) and *Menocal v. GEO Group, Inc.*, 2022 WL 17038977 (D. Colo. Oct. 18, 2022).

*The Investment Imperative*, 57 HOUS. L. REV. 1 (2019).

*Consumer Remedies for Civil Rights*, 99 B.U. L. REV. 587 (2019).

*Clustered Bias*, 96 N.C. L. REV. 457 (2018).

*Structural Subjugation: Theorizing Racialized Sexual Harassment in Housing*, 27 YALE J.L. & FEMINISM 227 (2016).

*Branding Identity*, 93 DEN. UNIV. L. REV. 1 (2016). (Emerging Scholar Award from the Denver University Law Review.)

*Probative "Weight": Rethinking Evidentiary Standards in Title VII Sex Discrimination Cases*, 30 N.Y.U. REV. L. & SOC. CHANGE 325 (2006).

### ***Book Chapters, Shorter Articles and Commentary***

Kate Sablosky Elengold, Jess Dorrance, Amanda Martinez, Patricia Foxen, & Paul Mihas, "Dreams Interrupted: A Mixed-Methods Study Assessing Latino College Completion," UNC SCHOOL OF LAW AND UNIDOSUS (2021).

Kate Sablosky Elengold & Jess Dorrance, "Debt, Doubt, and Dreams: Understanding the Latino College Completion Gap," UNC SCHOOL OF LAW AND UNIDOSUS (2020).

*Marvin v. Marvin*, 18 Cal.3d 660 (1976), in FEMINIST JUDGMENTS: REWRITTEN FAMILY LAW OPINIONS (Rachel Rebouché, ed. 2020).

Julia Barnard, Jess Dorrance, Kate Sablosky Elengold, & David Ansong, "*I was on my own:*" *Reconsidering the regulatory framework for family support during college*. UNC CENTER FOR COMMUNITY CAPITAL (2019).

Kate Sablosky Elengold, Jess Dorrance, Julia Barnard, & David Ansong, *Was it worth it?: The complexities and contradiction in assessing the value of higher education*. UNC CENTER FOR COMMUNITY CAPITAL (2019).

Jess Dorrance, Kate Sablosky Elengold, Hannah Gill, Julia Barnard, & David Ansong, "*If you want to rise above:*" *First-generation college students and opportunities for enhancing supportive services*. UNC CENTER FOR COMMUNITY CAPITAL (2019).

David Ansong, Jess Dorrance, Kate Sablosky Elengold, & Julia Barnard, *Methodological and Technical Appendix: Research on the impact of student loan debt on household financial health*. Research Brief. UNC CENTER FOR COMMUNITY CAPITAL (2019).

“Lawyers and Student Debt,” Domino: A Blog About Student Debt, Student Borrower Protection Center (January 10, 2019).

“To Whom are Government Lawyers Loyal?” Detroit Free Press (May 26, 2017).

### ***Empirical Projects and Grants***

Principal Investigator, “Exploring the Relationship Between Debt, Achievement, and Equity in Higher Education in the Latinx Community”

- Awarded a \$374,100 grant from the Lumina Foundation
- Collaboration with UNC Center for Community Capital and UnidosUS
- Awarded an “Ambitious Scholarly Project” Award from UNC School of Law

Collaborator on student-debt related projects with UNC Center for Community Capital

- Co-investigator, “The Impact of Student Loan Debt of Latino Family Finances”
- Co-investigator, “Research on Financial Coaching Platforms and the Impact of Student Loan Debt on Household Financial Health”

### SELECTED MEDIA

Quoted in “Experts divided on Biden’s new student loan forgiveness plan,” The College Fix (May 20, 2024).

Quoted and scholarship cited in “GEO Group Fights for Immunity From \$1-a-Day Detainee Labor Suit,” Bloomberg Law (Sept. 15, 2023).

Featured in a television news story on the student debt SAVE plan, Spectrum News 1 (Aug. 23, 2023).

Featured in a television news story on the student debt SAVE plan, Univision 40 News (Aug. 2, 2023).

Featured in a radio news story on *Biden v. Nebraska*, WUNC (July 18, 2023).

Featured in a television news story on *Biden v. Nebraska*, WRAL (July 18, 2023)

Quoted in “‘Life will look different’: NC student loan borrowers grapple with Supreme Court ruling,” The News & Observer (July 18, 2023)

Quoted in “Fate of student loan forgiveness is uncertain following federal blocks,” The Daily Tar Heel (Nov. 30, 2022).

Invited live interviewee on KCBS Radio, San Francisco, discussing student loan cancellation lawsuits (Oct. 26, 2022).

Quoted in “Judge dismisses GOP-led states’ lawsuit to block student-loan forgiveness plan,” The Washington Post (Oct. 20, 2022).

Invited live panelist on “The Source,” Texas Public Radio (Mar. 14, 2022).

Scholarship and expertise featured in the podcast “The Enduring Gap” (Episode 2, Feb. 6, 2022).

Scholarship cited in “Student loan forgiveness would mean everything to Latino students stuck in a debt cycle,” CNBC (Dec. 12, 2021).

Scholarship cited in “A surprising reason preventing some students from finishing college: Lack of transportation,” The Washington Post (Dec. 10, 2021).

Scholarship cited in “A surprising reason preventing some students from finishing college: A lack of transportation,” The Hechinger Report (Dec. 10, 2021).

Quoted in “UNC undergraduates marry to be eligible for financial aid,” Raleigh News & Observer (Nov. 29, 2021).

Scholarship cited in “Study: Fear of debt keeps Latinos out of college,” Axios (Oct. 26, 2021).

Scholarship cited in “Obstacles on the Path to Degrees,” Inside Higher Ed (Sept. 10, 2021).

Quoted in “‘I Don’t Like Owing Anybody Money’: Why Latino Students Avoid College Loans,” Texas Public Radio (May 5, 2021).

Quoted in “Report: Latinx Students More Averse to Student Loan Debt,” Diverse: Issues in Higher Education (Nov. 27, 2020).

Quoted in “Biden Has Path to Block Trump Financial Regulations in Court,” BloombergLaw (Nov. 20, 2020).

Guest, *Ipse Dixit* Podcast, Interviewed about “The Investment Imperative,” posted Sept. 12, 2019.

Quoted in “Feds Looking to Curb Disparate Impact in Fair Lending Cases,” BloombergLaw (June 7, 2019).

Quoted in “When Your Sexual Harasser Has Keys to Your Apartment,” Sojourners (March 18, 2019).

Quoted in “Critics say McHenry bill would revive payday lending in North Carolina; he disagrees,” Asheville Citizen-Times (Feb. 19, 2018).

Quoted in “A woman’s choice – sexual favours or lose her home,” BBC News (Jan. 11, 2018).

#### SELECTED PRESENTATIONS

Invited Presenter, *Mobility Matters*, Consumer Financial Protection Bureau: Students and Young Consumers Division (April 5, 2024).

Invited Discussant, Consumer Law Scholars Conference 2024, University of California – Berkeley Law School (March 1, 2024).

Invited Panelist, Symposium in Honor of Ann Shalleck and Bob Dinerstein, American University Washington College of Law (Oct. 4, 2023).

Invited Guest Lecturer, Consumer Bankruptcy and Debt Seminar, Duke School of Law (Oct. 3, 2023).

Invited Presenter, *Debt and Physical Mobility*, Wilson Center for Science and Justice, Duke Law (April 17, 2023).

Invited Panelist, *Household Finance and Community Development: Assessing Challenges, Inequities, and Opportunities*, University of Memphis Cecil C. Humphreys School of Law (March 31, 2023).

Invited Guest Lecturer, Sociology 57H, “Rationalization and the Legal System” (March 30, 2023).

Invited Speaker, *Student Loan Servicers*, Center for Responsible Lending Webinar (March 13, 2023).

Invited Panelist, “Alternatives to Law School Debt,” Columbia Law School (Feb. 28, 2023).

Presenter, *Debt and Physical Mobility*, UNC School of Law Faculty Speaker Series (Feb. 23, 2023).

Panelist, *Hot Topics in Professional Responsibility*, UNC Festival of Legal Learning (Feb. 17, 2023).

Invited Presenter, *Debt and Physical Mobility*, SMU Dedman School of Law Faculty Speaker Series (Nov. 2, 2022).

Panelist, *Adopting Basic Needs Policies in Law School Syllabi and Meeting the Demand*, 2022 AALS Clinical Conference (May 11, 2022).

Invited Panelist, *Harvard Consumer Protection Law Students Association Spring Panel* (April 11, 2022).

Selected Presenter, *Mobility Matters: Where Higher Education Meets Transportation*, Consumer Law Scholars Conference 2022, Boston University School of Law (March 3, 2022).

Presenter, *Mobility Matters: Where Higher Education Meets Transportation*, UNC-Duke Clinical Scholarship Series (Feb. 21, 2022).

Invited Participant, *CFPB Academic Advisory Roundtable* (Jan. 14, 2022).

Invited Panelist, *Supporting Research Writing and Scholarship During the Pandemic*, The Center for Faculty Excellence, UNC (Nov. 11, 2021).

Presenter, Faculty Speaker Series, *Driving Inequality*, Wake Forest School of Law (Oct. 21, 2021).

Moderator, *Hopes and Predictions for Consumer Protection in a Biden Administration*, UNC Festival of Legal Learning (Feb. 5, 2021).

Presenter, *The Sovereign in Commerce*, UCLA School of Law (Dec. 4, 2020)

Presenter, *The Sovereign in Commerce*, UNC School of Law (Dec. 3, 2020)

Presenter, *The Sovereign in Commerce*, William & Mary College of Law (Oct. 15, 2020)

Selected Presenter, *The Sovereign Shield*, Consumer Law Scholars Conference 2020, University of California – Berkeley Law School (March 5, 2020).

Presenter, *Sovereign Shield: Student Loan Servicers' Attempts to Avoid Federal and State Liability and Oversight*, UNC Festival of Legal Learning (Feb. 7, 2020).

Discussant, *Regulatory Abdication and Student Loans*, AALS Annual Conference, Washington, DC (Jan. 5, 2020).

Presenter, *The Sovereign Shield*, Georgia State College of Law (Nov. 18, 2019).

Invited Panelist, “*Fail State*” screening, University of North Carolina (Oct. 23, 2019).

Presenter, *Sovereign Shields: Student Loan Servicing and the End of State Law*, UC Irvine School of Law (Oct. 2, 2019).

Invited group leader, simulated exercise for “Mock Direct and Cross Examinations” at LDF: Thurgood Marshall Institute Lab Fair Housing Expert Training, Durham, NC (May 17, 2019).

Invited presenter, “Overview of Anti-Discrimination Laws and Legal Theories” at LDF: Thurgood Marshall Institute Lab Fair Housing Expert Training, Durham, NC (May 15, 2019).

Discussant, *Works-in-Progress*, AALS Clinical Conference, San Francisco, CA (May 7, 2019).

Participant, *The Investment Imperative*, Southeastern Junior-Senior Workshop, Athens, GA (October 26-27, 2018).

Presenter, *Issues in Student Debt*, Department of City and Regional Planning, University of North Carolina – Chapel Hill, Chapel Hill, NC (Sept. 24, 2018).

Discussant, *Works-in-Progress*, AALS Clinical Conference, Chicago, IL (May 2, 2018).

Presenter, *Emerging Issues in Student Debt*, Consumer Law and Consumer Credit Symposium, UNC Festival of Legal Learning (Feb. 9, 2018).

Invited Panelist, *Student Loan Panel*, North Carolina Attorney General’s College Tour, Chapel Hill, NC (Jan. 24, 2018).

Accepted Presenter, *New Voices in Property Law: Junior Scholars Works-in-Progress Panel*, AALS Annual Conference, San Diego, CA (Jan. 6, 2018).

Invited Discussant, *Access to Justice in the Age of Technology, Television, and Trump*, AALS Annual Conference, San Diego, CA (Jan. 3, 2018).

Faculty workshop presenter, *Reviving Economic Citizenship*, University of Tennessee College of Law, Knoxville, TN (Oct. 26, 2017).

Paper Presenter, *Reviving Economic Citizenship*, New York University Clinical Writers' Workshop (Sept. 23, 2017).

Invited Presenter, *LQBTQ and the Fair Housing Laws*, Region IV Multi-State Training for Fair Housing Assistance Program (FHAP) Grantees (July 21, 2017).

Invited Presenter, *Expanding the Fight Against Housing Discrimination: HUD's New LGBTQ Fair Housing Policies and Enforcement Practices*, Elon Law School (Feb. 24, 2017).

Presenter, *Sex for Rent: An Introduction to the Problems of Sexual Harassment in Rental Housing in NC and Beyond*, UNC Festival of Legal Learning (Feb. 10, 2017).

Invited Presenter, *Ethics Challenge*, Durham County Bar Association (Feb. 2, 2017).

Group Discussion Leader, *Witt Professionalism Dinner*, UNC School of Law (Feb. 1, 2017).

Invited Discussant, *Law School Curricula and Practice-Readiness: Perfect Partners or Strange Bedfellows?*, AALS Annual Meeting, San Francisco, CA (Jan. 2, 2017).

Paper Presenter, *Clustered Bias*, UNC School of Law (Oct. 19, 2016).

Group Discussion Leader, *Charlotte Professionalism Dinner*, UNC School of Law (Oct. 5, 2016).

Paper Presenter, *Clustered Bias*, New York University Clinical Writers' Workshop (Sept. 24, 2016).

Paper Presenter, *Clustered Bias*, AALS Clinical Conference Works-in-Progress, Baltimore, Maryland (May 2016).

Selected Presenter, *Structural Subjugation: Racialized Sexual Harassment in Housing*, The Present and Future of Civil Rights Movements: Race and Reform in 21st Century America, Duke Center on Law, Race, and Politics (Nov. 21, 2015).

Paper Presenter, *Structural Subjugation: Racialized Sexual Harassment in Housing*, New York University Clinical Writers' Workshop (Sept. 26, 2015).

Paper Presenter, *Sex for Rent*, Mid-Atlantic Clinicians' Writing Workshop, Summer Scholarship Series, American University Washington College of Law (May 14, 2015).

Paper Presenter, *Branding Identity*, Scholarship Clinic, New York University School of Law (Apr. 10, 2015)

Panelist, *Gender and the Practice of Law Series: Housing Law*, American University Washington College of Law (Feb. 2, 2015).

## SERVICE

### **SERVICE TO THE COMMUNITY**

AALS Clinical Section, Mentorship, Outreach and Education Subcommittee (2018 – present)

Advisory Board, Carolina Demography, J.M. Belk Endowment Project (2019-2020)

Clinician Crew, Co-Facilitator (2021-2022)

CLEA New Clinicians Conference, Small Group Co-Facilitator (2021, 2022)

Member, North Carolina Student Debt Relief Coalition (2023 – present)

### **UNIVERSITY OF NORTH CAROLINA**

Conflict of Commitment/EPAP Working Group, Member (2023-Present)

EEOC Hearing Panel, Panelist (2022-Present)

Higher Education Working Group, Member (2021-Present)

### **UNIVERSITY OF NORTH CAROLINA SCHOOL OF LAW**

Faculty Advisor, North Carolina Civil Rights Law Review

Faculty Advisor, Consumer Legal Advocacy Society (CLAS), Run Club at UNC Law (2023-Present)

Admissions Committee (2023-Present)

Academic Affairs Committee (2021-2022)

Leadership Committee (2019-2020, 2020-2021)

Faculty Speakers Committee, Member (2016-2017, 2017-2018, 2018-2019)

Employee Engagement Committee (2017-2018)

Director (2020), Co-Director (2018-2019), Consumer Law and Consumer Credit Symposium, UNC Festival of Legal Learning

### **AMERICAN UNIVERSITY WASHINGTON COLLEGE OF LAW**

Mid-Atlantic Clinicians' Writing Workshop, Co-Convener (2015-2016)

Moot Court Committee, Member and Coach (2014-2015, 2015-2016)

## CLERKSHIP

### **THE HONORABLE JAMES B. MORAN**

*Law Clerk*

Northern District of Illinois

Sept. 2005 – Oct. 2007

## PROFESSIONAL EXPERIENCE

### **UNITED STATES DEPARTMENT OF JUSTICE**

*Trial Attorney*

Washington D.C.



*Civil Rights Division, Housing and Civil Enforcement Section*

Feb. 2008 – June 2014

Department of Justice Honors Program. Extensive litigation in cases arising under the Fair Housing Act, Title II of the Civil Rights Act of 1964, and the Americans with Disabilities Act. Lead counsel on multiple pattern-or-practice cases involving complex litigation and negotiation, including year-long federal district court bench trial. Developed litigation strategies, delivered opening statement, examined key witnesses, cross-examined opposing witnesses, developed and negotiated settlement agreements, drafted briefing, managed attorneys and support staff, presented oral argument, examined or defended approximately thirty fact and expert witnesses at depositions. Litigation consultant to the Department's Fair Housing Testing Program.

#### AWARDS

Ambitious Scholarly Project Award, UNC School of Law (2020).

Awarded for the empirical grant-funded project investigating the relationship between debt, persistence, and equity for Latino students in higher education. Accompanied by a monetary award.

Emerging Scholar Award, *Branding Identity*, Denver University Law Review (2015).

Awarded to a single rising scholar and accompanied by publication in the *Denver University Law Review* and a monetary award.

Attorney General Commendation for Outstanding Work in the Mentoring Program  
United States Department of Justice (Oct. 14, 2011).

Special Commendation for Outstanding Service

United States Department of Justice, Civil Rights Division (Nov. 25, 2010).

#### BAR ADMISSIONS

North Carolina

District of Columbia (inactive)

Maryland (inactive)

Illinois (retired/inactive)

United States District Court for the Northern District of Illinois

United States Supreme Court