

Karen Cox - David and Goliath Battle

I would have to crown Karen Cox the modern day David, battling against Goliath. So the biblical story goes, David slayed the giant Goliath and won the battle for his country. Karen Cox, who is currently the co-ordinator at the Consumer Credit Legal Centre (NSW) has committed her career with a passion to community legal centres. Her passion for social justice has motivated her to be one of the strong voices fighting for the disadvantaged and the minority, those who would otherwise be forgotten and overshadowed by the giant forces of this complex world.

For Karen, it was an irrational decision to enrol herself into a combined law degree at the University of New South Wales that kick started her career as a community legal centre lawyer. A combined law degree seemed like a good idea when she met someone at a Year 12 party doing it. One thing led to another, her love for interacting with people, a desire to do good and help people and the unforgettable experiences at Kingsford Legal Centre and Redfern Legal Centre as a student helped her make a decision to be a community legal centre lawyer.

Karen's undying passion for social justice is evident in her commitment to Legal Centres. After completing her College of Law, she worked for Campbelltown Legal Centre (now Macarthur Legal Centre) for 7 years as a generalist solicitor and continuing legal education worker. She then worked as a paralegal at Marrickville Legal Centre's Children's Service and also worked on a project on "Family Breakdown and Debt" and ended up working part-time at the Consumer Credit Legal Centre (NSW) as an education officer and later took on a full time role as co-ordinator in 1999. At the Consumer Credit legal Centre Karen manages a team of financial counsellors and solicitors who deal with financial services matters (eg connect electricity for clients after being cut because bills have not been paid, and appearing before the tribunal on behalf of clients) and policy issues related to consumer credit, banking and debt recovery.

Karen finds her work at the various legal centres challenging, interesting, creative, rewarding and motivating. Throughout her career, she has been able to engage in work that has a strong humanitarian focus (eg. Domestic violence at Campbelltown) as well as more commercially focused work (eg. Debt issues at the Consumer Credit Legal Centre, highlights here include working with ASIC to produce a report in 2003 which led to the consideration of national uniform mortgage regulating for the mortgage broker industry; helping the community battle credit card over-commitment by pushing for tighter regulation on credit). Karen chose to work at the Consumer Credit Legal Centre because it involves both commercial and humanitarian aspects. Often people's financial situations have a large impact on their lives. For those who are disadvantaged or have a low income, financial systems tend to exclude them. Karen has chosen to take up the challenge in helping individual consumers and debtors in a David and Goliath type battle against large financial institutions.

Karen's contribution to the Centre has been impressive. Karen worked on a project on the correlation between family breakdown and debts. She lobbies industry as well as parliamentarians, works with the press and journalists interview to publicise financial issues important to the public (eg excessive credit limits), educates the community and institutions on financial issues, provides valuable advice and supervises financial counsels and solicitors at the centre.

Our hero has a role model too, someone who has inspired her to be involved in community legal education. Karen praises Natalie Ross from the Inner City Legal Centre as a talented solicitor dedicated to social justice and a delight to work with. Karen says that she learnt a lot from Natalie when she was first working with her at the

Karen's advice to students who are standing at the head of two diverging roads, choosing which path to take: private practice or community legal centres? It's a very personal choice. While some people find it useful to get experience in private practice, many who take this path never make it back to community legal centres. She says, "Never forget where you want to go". Should you follow Karen's path, the path less travelled, the challenge may be David and Goliathic but worthwhile.

Karen's passion for social justice and her desire to help people and make a difference to their lives has never made her turn back from the career path that she took.

By Petrina Chow