Financial Literacy and Education Commission

White House Legal Aid Interagency Roundtable

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LEGAL AID INTERAGENCY ROUNDTABLE BACKGROUND

- Conceived of and staffed by DOJ Office for Access to Justice (DOJ ATJ) since 2012
- Co-chaired by White House Domestic Policy Council & DOJ
- Originally 18 federal partners
- Big Idea:

Many of our federal priorities, programs and policies that help low- and moderate-income and other vulnerable populations are more effective when they include civil legal aid.

■ How?

- Increase resources
- Increase collaboration
- Remove barriers
- Increase research



PRESIDENTIAL MEMORANDUM – ESTABLISHES WHITE HOUSE LAIR

HTTPS://WWW.JUSTICE.GOV/LAIR

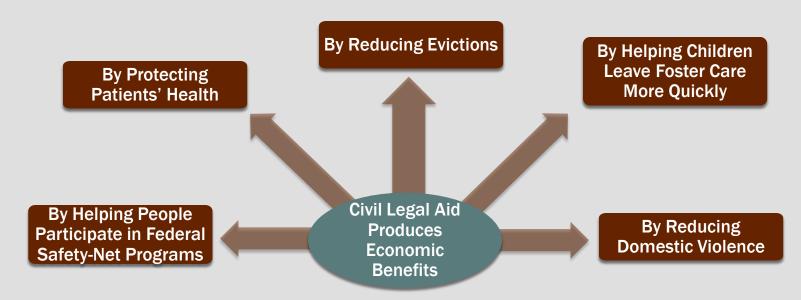
- Signed September 24, 2015
- 21 Agencies
- Section 4:
- (a) The LAIR shall work across executive departments, agencies, and offices to:
 - (i) improve coordination among Federal programs that help the vulnerable and underserved, so that those programs are more efficient and produce better outcomes by including, where appropriate, legal services among the range of supportive services provided;

1. Low Public Awareness of Legal Aid

Most low-income people – and the social service providers they work with – do not identify a wide-range of problems as having a possible legal solution



2. Economic Benefits of Investing in Legal Aid



WHAT IS LEGAL AID?

Legal Aid is free legal assistance to low & moderate income people who have civil legal problems.

- ✓ <u>Healthcare</u> –access to medical and mental health benefits.
- ✓ Government benefits SCHIP, TANF, SSI, SNAP, Home Energy Assistance, and Earned Income Tax Credit.
- ✓ Housing –unsafe housing conditions, discrimination, unlawful eviction, foreclosure, loss or denial of subsidized housing benefits, and access to public utilities.
- ✓ Employment –fair hiring and firing practices, proper payment for work performed, unemployment benefits, reasonable accommodations for people with disabilities, working conditions, and help securing drivers and professional licenses.

Civil legal matters are non-criminal legal matters, and include all of the problems on this slide.

- √ Family Law custody, support, visitation, adoption, guardianship, and divorce.
- ✓ <u>Individual Safety</u> —domestic or dating violence, stalking or other harassment, elder abuse, and child abuse and neglect.
- ✓ Education accommodations for children with special needs, ensuring education rights of homeless and migrant children, and school discipline matters.
- ✓ <u>Veterans' Services</u> veterans' and disability benefits.
- ✓ <u>Consumer Protection</u> consumer fraud and scams, predatory lending, unfair debt collection practices and credit problems.

WHAT ARE LEGAL AID SERVICES?

- Direct Services
 - Full representation
 - "Brief services" and advice
- Identifying and Addressing Systemic Issues
 - Helping to identify solutions to problems common to large numbers of people
- Community Education and Outreach
 - Know Your Rights materials and Self-help assistance
 - Trainings and Clinics so individuals can better determine eligibility for benefits







MOST LEGAL AID PROVIDERS LEVERAGE ALL THESE SERVICES WITH:

- "Pro Bono" volunteers: Private firm attorneys and paralegals, and law students and law school pro bono programs; and
- Online Technologies: Document assembly & legal information websites

TOOLKIT CASE STUDY:

CIVIL LEGAL AID SUPPORTS FEDERAL EFFORTS TO HELP PROTECT CONSUMERS



We know that LEGAL AID ATTORNEYS serve as FIRST RESPONDERS when it comes to Ensuring Financial Security of American families.

-Richard Cordray, Director, Consumer Financial Protection Bureau

Third-party debt collectors (acting on behalf of or in the place of the original creditor) bring at least half of all small claims cases in Maine. The debt collectors – represented by counsel -- prevail because for a variety of reasons consumers do not appear in court on the hearing date. Over a three-year period, Pine Tree Legal Assistance legal aid lawyers:

- represented 550 low-income consumers (which collectively involved \$1.86 million in alleged debt)
- won all but 2 of those cases by showing that the debt collectors did not have sufficient evidence to establish the debt under Maine law.

