

Amid epidemic of foreclosures, a crying need for legal aid

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THE FORECLOSURE crisis has hit Massachusetts families hard - not just financially, but also by leaving them at the mercy of the legal system. Tenants evicted from buildings seized by banks, as well as former homeowners, need legal advice but cannot afford it. So do people who have lost their jobs and benefits to the recession. State funding for programs to help the poor with civil legal issues has dropped significantly, while interest earnings from lawyer trust accounts, the main source of funding for such programs, have plummeted. Legal aid is the rare program that can bring in more money than it costs, so the state should restore its contribution to last year's level while private donors and foundations - including law firms, who can contribute their services - should do all they can to fill the gap.

The Massachusetts Legal Assistance Corporation, the primary financial supporter of local civil legal aid programs around the state, cut its funding for services by 54 percent over the past year. The nonprofit corporation saw its state funding decline by \$1.5 million in the current budget, while its revenue from lawyers' interest-generating accounts shrunk more than \$10 million because of low interest rates.

Meanwhile, requests for help with civil legal problems including housing, health care, child custody, and employment issues surged by as much as 25 to 40 percent at service agencies around the state. Foreclosures continue to put people on the streets. Employers, to cut costs, have shirked obligations to people they have laid off. "This is far and away the worst crisis we have ever faced," said Robert Sabie, the executive director of Greater Boston Legal Services, which has cut its paralegal and attorney staff by 15 percent since January. Legal aid for the poor is not only a moral priority, but makes fiscal sense. Civil legal aid programs brought \$40 million in federal money to Massachusetts last year in part by securing benefits for the unemployed, the elderly, the disabled, and low-income families, according to the Massachusetts Legal Assistance Corporation. Legal aid programs also reduce the burden on state social service agencies by helping people secure unemployment benefits they are owed from employers and by helping people stay in their homes instead of homeless shelters. Several studies suggest that on balance, financing more civil legal aid saves money for states.

The state should restore its appropriation for civil legal aid to \$11 million, its level in last year's budget. Foundations, corporations, and law firms must also do more to help civil legal aid programs until the economy rebounds. In this brutal economy, more people are struggling to stay off the streets and keep their families afloat. Now more than ever, Massachusetts needs to ramp up rather than retreat from helping low-income people navigate the justice system. □