# In The Matter Of: <br> THE CHIEF JUDGE'S HEARINGS v. ON CIVIL LEGAL SERVICES 

September 26, 2011

New York Supreme Court - Civil Branch
60 Centre Street - Room 420
New York, New York 10007
646-386-3050

SUPREME COURT OF THE STATE OF NEW YORK
-- FIRST DEPARTMENT --

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THE CHIEF JUDGE'S HEARINGS
ON CIVIL LEGAL SERVICES

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7 Madison Avenue New York, New York

September 26, 2011

B E F ORE:

HONORABLE JONATHAN LIPPMAN, Chief Judge

HONORABLE ANN PFAU, Chief Administrative Judge

HONORABLE LUIS A. GONZALEZ, Presiding Justice, First Department

VINCENT E. DOYLE, ESQ., New York State Bar President

ANGELA TOLAS, and ROBERT PORTAS, Official Court Reporters

WITNESS LIST:
HON. CHRISTINE QUINN, Speaker of the New York City Council

DEBORAH C. WRIGHT, Chairman and CEO, Carver Federal Savings Bank

CRAIG L. REICHER, Vice Chairman, New York Tri-State Region, CB Richard Ellis

DONNA CIROLIA, Vice President, Coca-Cola Refreshments
SAMUEL W. SEYMOUR, President, New York City Bar Association

GEETA SINGH, Principal, Cornerstone Research
JEFFREY L. BALIBAN, Managing Director, Navigant Consulting, Inc.

ENEYDA MALDONADO, Client of the Legal Aid Society, accompanied by Jack Newton

YVES GEBHARDT, Client of Manhattan Legal Services, accompanied by Mallory Curran

VIRGINIA NORMAN-ACEVEDO, Client of The Legal Aid Society, accompanied by Judith Goldiner

TRACY SMITH, Client of the Urban Justice Center Community Development Project, accompanied by Sadia Rahman

NATALIE JONES, Client of Manhattan Legal Services, Domestic Violence Unit, accompanied by Lenina Trinidad

HON. DAVID KAPLAN, Housing Court Judge
HON. TANYA R. KENNEDY, Acting Supreme Court Justice and Civil Court Judge

HON. DOUGLAS E. HOFFMAN, Acting Supreme Court Justice and Supervising Judge, Family Court

HON. FERN FISHER, Deputy Chief Administrative Judge for the New York City Courts; Director of the New York State Courts Access to Justice Program

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JUDGE LIPPMAN: Good morning. Everybody is hiding there in the peanut gallery, or whatever you want to call it. It's good to see my colleague here. I see my colleague Judge Ciparick from the Court of Appeals. It appears that she is able to make it beyond the Task Force.

And Judge Acosta, my former colleague from the Appellate Division, and he's here, a member of the Task Force.

And I saw Judge Melones was here. Judge Melones a former member of this Court hiding really in the corner behind the camera, he's camera shy. It's good that he's here too, and also doing great work on behalf of Civil Legal Services.

And I also recognize right off the bat Elaine Barnett, the Chair of the Task Force, who has really done a spectacular job with a terrific team.

But Elaine Barnett is the former head of the Legal Services Corporation in Washington, and has lead just a stellar group, I think the best in the country in terms of devising a game plan really to promote Civil Legal Services in this state. So thank you, Elaine, for being here.

And I can introduce everyone in that section, but I won't because then we're not going to get started. But I will introduce Chris O'Malley who is the director of IOLA which certainly is a large founder of civil legal services

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in this state. And IOLA does a terrific job. And again I will not introduce everybody there, although I want to. So it's terrific to see you all. And this is the second series of hearings on Civil Legal Services in New York.

The genesis of why we are here is because the judiciary and the legal profession in this state understand that our fundamental constitutional mission is to provide equal justice for all. And that certainly includes the poor, the indigent, the working poor in our state.

We recognize that it's not enough to just keep our courthouses open, but that we really need to foster equal justice within those courthouses and within those courtrooms.

We have today on the panel, we have really the leadership of the legal and judicial system in New York. On my right is the person who normally sits in this middle chair. I left it to him when I left the Appellate Division, and that is the Presiding Justice of the Appellate Division, First Department, my good friend, the Honorable Luis Gonzalez.

And I want to thank Judge Gonzalez not only for being here to help preside over this hearing, but also for lending us this spectacular courtroom. There is only one other courtroom in the state that I can say without

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hesitation rivals it, judge Gonzalez. I'm not saying that it exceeds it because it's hard for anything to exceed this beautiful courtroom. That other courtroom is the Court of Appeals in Albany. But thank you, Judge Gonzalez, for all you do in the pursuit of justice in the Court. Again giving us this fantastic courtroom for this hearing.

And on my left is Judge Ann Pfau who is the Chief Administrative Judge of the Courts of the State of New York who runs the day to day operations of the Courts and sees that everything functions well. And as I indicated equal justice is the norm in New York State.

And to her left is Vincent Doyle, Junior, who is the President of the State Bar Association. And I guess he runs the day to day operations of our legal profession in this state the same way that Judge Pfau runs the Court. So, Vince, thank you for being here. And he has a distinguished career as a mostly criminal defines lawyer in Buffalo in the western part of our state. I'm so glad that Vince is here representing the legal profession and the leadership of that profession.

The times are difficult. We recognize that these are very difficult economic times for our state and our country with record poverty levels not seen in decades. In New York alone in one year we went from 5.6 million people at poverty level to 6.3 million and rising.

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The moral and ethical obligations that we have as a judiciary, as a legal profession, are clear. That is that all of us, every single part of society is judged by how it treats its most vulnerable citizens, certainly from the judiciary and legal profession perspective.

If not us, who is going to stand up for those who cannot help themselves who come into our legal system without representation and need to interface with the various bureaucracies in our state and our country.

And so we have a moral and ethical obligation to speak out and to provide funding for legal representation. We have a constitutional mission to do so, as I indicated, to provide equal justice. And I think there is also a bottom line for our society and for its well-being, that it is so important that there be equal justice and the people be represented.

And last year we certainly had testimony from banks and businesses, landlords and hospitals that indicated that their own bottom line are affected if the poor do not have legal representation.

So it's not only this ethical obligation that we have, it's not only this constitutional obligation that we have, but the bottom line, the well-being of society, and the financial well-being of our state, is dependent upon not letting the poor, the indigent, in these difficult fiscal

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times fall by the wayside, fall between the cracks of our society and institutions.

Last year recognizing this was the first year that we had held these hearings, and we appointed a Task Force that Elaine Barnett heads, and this set of hearings had really dramatic results in terms of the funding for Civil Legal Services in this state.

The present state of Civil Legal Services we found in the Task Force that Elaine Barnett heads meets approximately 20 percent, if that, of the Civil Legal Services needs of the poor and the indigents in New York.

And I'm talking about the very basic essential necessities of life that people need. When I talk about legal representation, we're not talking about someone who trips in front of the courthouse and maybe needs a lawyer. We're talking about the roof over a person's head, their personal safety, the well-being of their family, their livelihood, their subsistence, income and benefits that everyone is entitled to.

And we're talking about making eligible for Civil Legal Services anyone really at 200 percent of the poverty level. And to put that in perspective for you, 200 percent of the poverty level is a family of four earning $\$ 44,000$ a year. And if you have a major legal problem, go hire a lawyer and be able do what you need to do for yourself and

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for your family on $\$ 44,000$ a year for a family of four. So last year given the hearings and given our efforts, which I think we have at least in part succeeded, to create a permanent, systemic, dependable system of funding Civil Legal Services in the state, coming out of the public fiscal we were able to obtain 27 and a half million dollars for Civil Legal Services. Fifteen of which we turned over to IOLA, and which they used to fund to hire and 12 and a half million which we gave out directly through the State Court system through our Oversight Board headed by Elaine Barnett and Judge Pfau and Benito Romano, the Chair of IOLA.

So those monies, at least the $\$ 12$ and-a-half million given out of the court system funded 56 different providers. And in the time of great economic stress for the court system for our state where the court system itself has cut $\$ 170$ million in its budget, and 400 layoffs in the State Court system, we were so pleased that we were able to obtain the $\$ 27$ and-a-half million dollars in the judiciary budget where it belongs. Because, again, it is our responsibility to insure that Civil Legal Services is funded in this state.

The process that we've created pursuant to a joint resolution of the legislature is to hold hearings to determine the gap in Civil Legal Services, putting funding in the judiciary budget to either eliminate or narrow that

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down, and then have the legislature and the governor act on that request.

Now more than ever is the time that we need this funding. We certainly don't say that times are bad so we're not going to have public schools this year, or we're not going to have hospitals to treat our sick, or we're not going to have police on the streets to insure justice.

Justice for all, pursuing justice for rich and poor, high and low alike, it has to be a priority of our society and our government.

And we cannot say, just like we can't say that any of those things can be put by the wayside, we can't say we're not going to provide Civil Legal Services for the poor and the indigent because times are tough. It's when times are tough that that funding is most needed. And it is so essential now more than ever.

Justice is a distinctive commodity. It is unique. There is a distinctiveness in the courts, in the judiciary, in the justice system, in delivering justice.

So last year in pursuit of justice, we issued, the Task Force issued, I believe, the most comprehensive report of its kind in the country. We saw firsthand clients, and we'll see that today, who have been seeing the benefits of Civil Legal Services.

We had testimony again from banks, from landlords,

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from businesses, from hospitals, from judges, from clergy, from law enforcement, all testifying as to the need to fund Civil Legal Services. This year we will focus on foreclosures on the cost and benefits of providing Civil Legal Services.

In fact, our first panel, in a minute or so the Chief Judge will stop pontificating, we will have testimony on that issue on the cost saving, on simplification of court processes. That we will have Fern Fisher, the Deputy Chief Administrative Judge, her access to justice, and the Deputy Chief Administrative Judge in charge of the New York City Courts who is committed with so much passion and energy and access to justice in our state will testify as the last witness on that subject. And she's sitting right there in front of us. Thank you, Fern, for the terrific job that you do.

Today we'll not only of course have the panel, we'll have the speaker for the New York City Council, Christine Quinn, again to grace us with her presence and testimony. We'll have business and community leaders. A client's panel, a Judge's panel, and again then Judge Fisher's testimony.

Last year we learned that for every person who is accepted for Civil Legal Services here in New York City by the Legal Aid Society, eight or nine are turned away.

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We learned that 2.3 million people came into the courts last year without legal representation. We learned that 99 percent of tenants in eviction cases in New York City are unrepresented. Ninety-nine percent of the borrowers in eviction cases in New York City are unrepresented. Ninety-seven percent of parents in child support matters are unrepresented.

And the great majority, at least $I$ think we've changed that to a significant degree over the last year, but the great majority of people subject to foreclosure proceedings were unrepresented without legal assistance last year.

Seventy percent of civil matters in the New York State Courts involve family law, consumer credit, landlord tenant and foreclosure cases. The essentials of life, the necessities of life, where everyone deserves representation.

And what we concluded last year was that for every dollar spent in providing that representation, \$5 are returned to the State in terms of decreased expenses, and costs of social services, incarceration, homelessness, and more federal benefits brought to New York.

We expect to learn much more next year. We learned that the IOLA monies that are dependent on lawyers' interest accounts went from $\$ 36$ million before the financial crisis to $\$ 8$ million in one year.

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So dramatic need is what we found. And obviously we're going to learn a lot more this year. And this hearing is very much a part of that systemic process.

I want to thank Steve Banks, the head of the Legal Aid Society, for coordinating today's hearing and getting so many of our witnesses in place.

But the bottom line is, make no mistake, the judiciary and the legal profession in New York is committed to nothing more, nothing more important in our heads and our hearts, than meeting our constitutional and professional obligation, and ethical obligations to foster equal justice in the state. That is the spirit in which these hearings are being held and will proceed.

Don't be taken aback those of you who are providing testimony today. If I interrupt you a little bit, we're on a kind of a tight schedule. But the hearing will take place between 10:00 to 1:00 o'clock. So we need to get a lot of testimony in.

We'll keep you on schedule. There are lights. When that red light goes on, it means you're in big trouble, that's the bottom line. But don't be nervous. We know that you're here in the spirit of these hearings. So thank you for coming. Thank you for your testimony in advance. And we're going to also try and leave some time for questions.

So with no further ado, we're going to start the

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hearing. And would the first panel, the cost savings panel, please come forward. Jeffrey Baliban, Managing Director of Navigant Consulting, Inc., and Geeta Singh, Principal of Cornerstone Research. Come up to the table.

Mr. Baliban, are you going to start?
MR. BALIBAN: I will.
JUDGE LIPPMAN: Okay. Welcome.
MR. BALIBAN: Judge Lippman, and members of the panel, good morning. As you said my name is Jeffrey Baliban, I'm the Director at Navigant. It is a consulting firm that specializes in expert services focused in accounting, economics and finance.

First I wish to thank the Task Force for the opportunity to participate in this most worthwhile endeavor, and for this panel for taking time in allowing me to present these findings.

My work typically as an economist is in evaluation of businesses or in estimating economic impact of particular actions or inactions of certain parties on others embroiled in complex commercial litigation.

The skills developed in 34 years of that work are highly transferable to the situation at hand. Estimating the dollars and cents impact of a fictitious but preferable but for world, one in which domestic violence is prevented.

Such violence places a burden on society, a cost

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in the sense that it absorbs scarce resources rather than creates them. And the costs created by society are always borne by the members of society by direct payments of certain members as well as by indirect allocation of those costs through taxation, federally and state funded medical insurance programs, higher private insurance premiums, higher costs for public safety and general health care, the loss of beneficial output by otherwise productive members of society, and a host of many other negative externalities associated by society.

While methods and scope differ among the many studies that I analyze, none indicated that an increase in funding for Civil Legal Services to low income households did not result in even greater reduction of overall societal costs of domestic violence.

My work, therefore, has been to outline the framework by which available data can be used to estimate at least a portion of the cost of domestic violence on our society here in the State of New York.

There are a number of sources from which data on incidents can be gathered. However, applying their results proved difficult for a number of reasons. First there is a general lack of consensus of even a definition of domestic violence. It can include child abuse, elder abuse, and intimate partner violence, or IPV.

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Even looking solely at IPV the researcher uses a definition such as physical and sexual violence will produce a lower occurrence in costs than one who also includes stalking and other forms of psychological abuse.

Second, there are gaps in data collection. Because no national or statewide system exists for ongoing data collection about IPV, estimates are often drawn from other sources.

For example, hospitals collect information about victims to provide care and for billing purposes, but may record few details about the violence itself, the perpetrator or perpetrators relationship with the victim. On the other hand police will collect data to apprehend the perpetrator that will focus a little on the victim.

Third, there is a widely recognized reluctance to report victimization. This is especially pertinent in IPV cases where the victim may fear but still depend on the perpetrator, or the victim may love and wish to protect the perpetrator.

Fourth, reports about IPV often do not clearly indicate whether they relate to the number of incidents or the number of victims. This is especially problematic due to the repetitive nature of IPV.

In 1994, the CEC and the National Institute of Justice co-funded an effort by two researchers to develop a

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survey designed to collect sufficient information about the nature and extent of $I P V$ related incidents applied to a large enough sample to reliably estimate current IPV related injuries to the US population.

What was developed was the National Survey of Violence Against Women, or NVAWS. This generated information about the incidents, prevalence, characteristics and consequences of physical assault, rape and stalking, perpetrated against women ages 18 years and older by all partners, including intimate partners.

In 1999 the NVAWS survey results were applied to US Census figures to estimate the incidents and prevalence of IPV related injuries among women. As the CDC report states before estimating the cost of intimate partner violence, one needs to know how many women were injured non fatally as a result of IPV.

That is how many women used medical and mental health care services after IPV victimization, and how many women lost time from paid work or performing household services after IPV. The NVAWS provided that information.

Of the female NVAWS respondents, 7.7 percent had been raped by an intimate partner, 4.8 percent had been stalked by an intimate partner, and 22.1 percent reported being physically assaulted by an intimate partner at some point in their lives.


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MR. BALIBAN: (Continuing) Table One shows a calculation of our cumulative total avoidable costs. The 2010 U.S. Census reported there were $7,768,878$ women living in New York State aged 18 years and over. Applying these rates, 2.688 million women have suffered or will suffer in their lifetime rape, physical assault or stalking at the hands of an intimate partner. Table One shows estimates of the annual occurrences. All studies of prevalence of IPV showed greater proportion of such violence among lower income households. A Bureau of Justice statistics special report called "Violence Against Women Estimates From The Redesigned Survey" indicates that of female IPV victims 66.44 percent are below 200 percent of the federal poverty level. Applying this factor reduces the estimate to account for this.

Finally, several studies in analyzing the impact of civil legal services on domestic violence and IPV look to civil protective order issuance as a proxy variable. The recent 2006 study funded by the State Bar of Wisconsin analyzes the benefits and costs of proposed domestic abuse grant program. Civil protective orders were ineffective in preventing further violence between 20 and 60 percent of the time. Using that mean ineffective rate of 40 percent I assume civil protective orders could be effective 60 percent of the time.

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Obviously this is a hypothetical exercise, but the greater the number of incidents avoided, the greater the cost savings.

JUDGE LIPPMAN: So there are basically, as I understand it, to put this in easily understandable mode, so you're basically saying that if there were legal representation for domestic violence victims, many of whom are in low income households, number one you can avoid a lot of the incidents altogether, and, translated, when you avoid the incidents, you avoid a lot of these associated medical costs that go along with -- and I'm sure social service costs that go along with domestic violence.

MR. BALIBAN: That's right. So we estimate the number of expected or potentially avoidable incidents based on the survey results which were robust enough to extrapolate to the U.S. --

JUDGE LIPPMAN: And the incidents translate to a -- medical costs and social services and things that go along with --

MR. BALIBAN: Correct.
JUDGE LIPPMAN: -- domestic violence incidents.
MR. BALIBAN: Correct.
JUDGE LIPPMAN: Okay.
MR. BALIBAN: In fact, this is a listing of the -at least the direct medical costs we included in our

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analysis. This is an example of one of the calculations for rape victims. And we included in our direct medical costs emergency department visits, out-patient visits, overnight hospital stays, doctor visits, dental visits, ambulance and paramedic services and physical therapy visits.

Obviously allocation of these services is per communization and not per victim. Cost allocations are based on victimization percentage distributions of medical care among U.S. adult female IPV victims.

This is another example of some of the National Violence Against Women survey. It's showing -- for instance, in each circumstance where an IPV victim used physician services they in fact used 5.2 units or had 5.2 visits on average to physicians, or 2.3 visits to the dentist office. We needed those units so we can extend them by unit costs.

These provided numbers of -- as I said, the cost units. These units were then costed out based on data from New York State Temporary Assistance for Needy Families, or TANF for short, showing Medicaid expenditures for selected categories of services by selected categories of eligibility.

A similar analysis was done for mental
healthcare costs. This shows the NVAWS estimates of

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percentages and costs of victims who will seek the care of a psychologist, psychiatrist or other mental health professional. These national rates in 2003 are brought forward to 2011 dollars and adjusted for New York medical healthcare cost of living indexes.

Finally, we have an analysis reporting indirect costs, that is a loss of productivity. The survey results showed these various percentages of victims reporting days lost and the mean number of days lost per victim for both aide work as well as household services.

In valuing these services I used a minimum wage rate, which results in inherently underestimated costs. As you yourself, Judge Lippman, pointed out, this analysis is indicative of Medicaid eligibility where a family of four could earn up to $\$ 14,637$ annually and still be eligible for Medicaid. However, that same family of four, as you pointed out, could earn roughly three times that amount for up to 44,700 a year and still be at 2 percent of federal poverty level.

All this shows a potential, direct or indirect cost savings about -- of about 85 million a year.

JUDGE LIPPMAN: $\$ 85$ million a year?
MR. BALIBAN: Yes.
On closing, it is important to clearly describe what this analysis does not do as potentially avoidable

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costs. This does not attempt to value the pain and suffering experienced by victims of IPV, although there are several studies that --

JUDGE LIPPMAN: But I think what's so interesting is that, you know, you've put it in a -- in a numerical assessment or a numbers, but I -- but, you know, in a clinical way that clearly is meant to -- you know, kinds of dollars you're talking about to have an impact, but of course there's so much impact in the events themselves that the horror of it all, that -- that at the very least to have legal representation is so significant, putting aside all of this. And then when you play in the numbers and the financial costs to society, it kind of doubles that impact of the events themselves being so horrible. And seeing it --

MR. BALIBAN: Right.
JUDGE LIPPMAN: -- how it plays out in terms of the costs to society is striking.

MR. BALIBAN: In fact, there are some studies that attempt to statistically correlate pain and suffering awards by juries on various criminal instances of domestic violence, and they can come up with amounts ten to twelve times the amount of the actual direct costs.

MR. DOYLE: Mr. Baliban, can I ask you a question? The direct and indirect medical and mental health treatment

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figures, that is for the victim; is that right?
MR. BALIBAN: That is for the victim.
MR. DOYLE: Your figures don't take into account the mental or medical consequences to children or other family members of victims; is that right?

MR. BALIBAN: That's correct. In fact, I'm about to make that very point.

MR. DOYLE: Sorry.
MR. BALIBAN: I was going to say there are a number of other cost areas that are significant and have a continuing drain on society resources related to IPV. It has been shown that abused women experienced -- abused women themselves experienced more physical health problems and have a higher incidence of depression, drug and alcohol abuse and suicide attempts than do women who are not abused.

Further, as you point out, children living in households where domestic violence is prevalent and who witness these incidents suffer from a greater level of physical, emotional, psychological and behavioral difficulties, which of course they tend to take with them into childhood.

So my thanks to all who contributed their time in helping me with this analysis, and to the panel for taking part of their Monday morning to listen to these

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findings.
JUDGE LIPPMAN: Let me ask you another question: How does one go about -- when one of -- one of our issues, we're trying to collect information that makes clear that legal representation is a good investment, that legal representation for the poor is not -- again, as I indicated in my opening comments -- is not just because it's the right thing to do. You know, there are lots of things that are right things to do, and we think this is a high priority, but to make the point that it goes beyond that, that it goes to the financial well-being of our State. Your analysis really is about domestic violence. How do you equate -- I know it's not necessarily your area of expertise, but how do you equate that one area to the other necessities of life that we've been talking about if you have these kinds of savings, when you're dealing with domestic violence and representing the poor and the indigent involved in these kinds of situations? How many times over--and, again, without analysis, I understand it's difficult--when you take into account housing, homelessness, consumer credit transactions, family issues relating to children, the costs $I$ would guess are almost incalculable in terms of what the savings are by providing legal representation without looking at, I think in the narrow perspective that some people do, "Gee, we're

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spending $\$ 25$ million in civil legal services," is it fair to -- would you guess it's a fair judgment to say that the costs are many, many times over what you're finding in domestic violence?

MR. BALIBAN: Certainly. I mean, what I'm finding here is these limited -- this narrow view of these particular costs, just the medical out-of-pocket costs are many times over what's -- what is being spent in civil legal services and what could be saved as a result of that investment. Obviously any other issues, as I've pointed out, difficulties these women may have beyond this particular -- these particular out-of-pocket expenditures, the children, families themselves, go on for years and years. And with the additive, as well, it would be the homelessness issues, a variety of those things would be additive to the numbers I have.

JUDGE LIPPMAN: All right, thank you so much. And now your next task is to go into the housing area, into the -- consumer credit, because I think these kind of analyses that you've done for domestic violence are so instructive in terms of what we're talking about, and the payoff in more than good deeds of civil legal services but for that it is a wise investment.

So thank you so much. Appreciate it. Before Ms. Singh comes up I'm going to ask -- I see that the

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Speaker of the City Council has come in and I'm going to ask her to come up and provide her testimony now.

Thank you so much.
MR. BALIBAN: Thank you so much.
JUDGE LIPPMAN: Speaker Quinn, it's a delight to see you here.

SPEAKER QUINN: Well, thank you very much, Judge Lippman. We very much appreciate the opportunity to come back. And, if I can, just before I give my testimony, I want to thank you and in particular Judge Pfau for all of your help this past July in implementing the first day of marriage equality. We literally would have been sunk without all of the Judges that we had. And the Judges showed up en masse. I have to tell you, more New Yorkers than I can count have told me how lovely and wonderful all of the Judges were that day. So thank you guys very, very much.

JUDGE LIPPMAN: We're very proud of the judiciary. The city -- we thank you for saying that. And thank you for coming back for the second year in a row.

SPEAKER QUINN: Absolutely.
JUDGE LIPPMAN: We hope to make this an annual event, Speaker, that you will --

SPEAKER QUINN: Absolutely.
JUDGE LIPPMAN: -- that you will come and testify.
Robert Portas, RPR, CRR

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SPEAKER QUINN: Absolutely.
JUDGE LIPPMAN: Thank you.
SPEAKER QUINN: Just one last thanks to the court officers who were superterrific that day in July, too. They didn't get enough thanks.

But we will be back every year, Judge, that you call us, because we really believe that this task force already in the first year has made major strides and has shown really an unyielding commitment to equal access to justice in every way possible. And your report was incredibly thorough and really showed a real review of broad-based testimony data analysis and other sources. But, as you indicated in saying it's a yearly thing, the work really has just begun.

Unfortunately the task this year is going to be harder, because the number of poor people living in New York City is now at its highest level since 2000. According to recent census data, in one year alone from 2009 to 2010, city -- 75,000 city residents were added to the city's poverty roll. We now have more than 1.6 million city residents who are poor, and the percentage of New Yorkers living below the official poverty level has risen to 20.1 percent, the highest since 2000.

Obviously because of that the need for legal

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services for the poor has grown. This increase means more New Yorkers are facing eviction, more New Yorkers need food stamps and other benefits, more New Yorkers, coupled with other reasons, face foreclosures on their home and have creditors filing action for payment of loans that they can no longer afford.

The demand for civil legal services has risen as the economy has struggled. For example, Legal Aid had 30,000 civil legal cases in fiscal year 2008 and 43,000 in fiscal year 2011, an increase of over 40 percent. But this is just the tip of the iceberg; for every civil legal case represented by legal services lawyers, unfortunately, by no fault of their own, another eight cases at least are turned away. And there are even more people who don't even know that they could call legal services to try to get help. Therefore, the task force goal of a reliable funding force -- source for legal services is critical. And we in the council strongly support legal services for the poor and also support kind of delineating that in different ways that are targeted with a level of expertise, whether it's around housing or domestic violence or foreclosures, but obviously city funding is below -- not the lowest level in importance, but federal, state, local, as it all gets cut back it is in some ways the least stable.

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Well, that said, we have made civil legal services funding a priority. The City of New York, as we all know, provides representation for indigent defendants in criminal cases and in Family Court. Now, the struggle for funding for that is a story in and of itself as well, but none is quite mandated, if you will, for civil legal cases.

The Council at times, many years, has been the only source among local funding for civil representation. Unfortunately Council funding for programs raging from general civil legal representation, to anti-eviction cases, to benefit advocacy has fallen from 12.7 million in 2008 to less than half that level in the current fiscal year, fiscal year '12, and it was a fairly Herculean task to even keep it at that level, it's now at 6--- $\$ 6.035$ million.

In addition, we funded legal services on top of that for in-group communities and for victims of domestic violence, but those programs have also been cut and we've confronted even larger cuts to city agency core services which only makes the problem of having less legal services more significant.

Nonetheless, taken together, funding for civil
legal services still remains the single largest
Council-funded initiative in our work additions to the

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budget every year, which I think speaks to the significance our council members hold this funding in. Why do they hold it in such high regard? Because they're seeing the people who are coming into their offices asking for legal assistance that a district office cannot provide and they're seeing the diversity of that need. The Council's funding and the financial and other generous support that the private bar and foundations provide is, no matter how well intentioned, no substitute for sustained reliable funding for legal services statewide by the state. We all know the IOLA account has proven an unreliable source for funding as interest rates have dropped. And, according to your report, the account produces a fraction of the funding for legal services that it has in the past.

Judge Lippman, you've advanced the goal of sustained institutional funding by including it in the court's budget, and this in turn, we believe, will improve fairness and efficiency in the courts for all litigants and also help us in the Council. If there is kind of a stable funding stream in the court's budget, then it allows us to add on what we see specifically in a borough, a neighborhood. New York would allow Nassau to do the same for Westchester, for us to respond to particular local issues as opposed to taking on the

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entire -- you know, entire effort.
Now that we have new data from the 2010 Census and we have -- we can use it to analyze where legal services are particularly needed in a unique way $I$ think the work of the task force is going to be even more important. For example, the census data tells us that a total population of 8.2 million residents in New York City, 5.3 million of them are renters, which certainly is a fact that indicates an ongoing need for housing-related civil services. Over a million New Yorkers are over 62 years of age, another relevant fact as it relates to legal services. 334 households have income and benefits less than $\$ 10,000$ a year, which is a stark fact on a lot of different levels, but particularly as it relates to your work.

We -- and I'm glad to hear you saying this, the yearly thing, because we really do hope the task force will continue its work and also continue its work on simplifying the legal process. The reality is that 98 to 90 percent of poor litigants are unrepresented in the essentials of life cases. Even with a dramatic increase in funding, even if you're as successful as your wildest dreams, that number is never going to be as low as we would want it to be, which is why making your way through the courts as easy as possible is another, you know,

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important part of all of this work.
The Council and city agencies we believe can play an important role in this. For example, if there is significant systemic issues in federal and state benefits, the city can be a place to help advocate for changes in that in a broad way.

I'll just give you, you know, a couple of examples: The Council has used litigation to address issues of broad concern, working hand and hand with a lot of legal services organizations who are here. In 2009 we filed an amicus brief in the "Roberts versus Tishman Spire" case which resulted in a ruling that all tenants living in buildings with J-51 are entitled to stabilized rents. The council recently passed litigation to protect tenants who are unrepresented and also give tenants standing in Housing Court if they're being harassed.

So just in conclusion, I thank the Court for its attention on this. I thank you for your recognition that funding is important, and it is really in some ways the only way to get lower income and poor New Yorkers what they need. I also appreciate your focus on trying to get it into the foundation of the budget, which will then give us local elected officials the opportunity to target in specific ways and also afford the effort of making the court system smoother and easier for people. And that if

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there are ways we can add to your work on that through advocacy at higher levels of government, please let us know, because we stand at the ready.

And I say, I heard you were asking the witness right before me about domestic violence. I came from the Brides' March in northern Manhattan, which is an unfortunate yearly event which notes the date of a woman who was supposed to be married on September 26 th and instead she was murdered by her former boyfriend. But one of the things that's notable about the vast majority of family-related homicides in New York City in 2010, the vast, vast majority of those, I think over 70 percent, had no interaction with law enforcement and no orders of protection. So the issue of domestic violence and legal services really goes hand and hand with that issue that we're trying so desperately to combat. But without stable general funding, we're never going to be able to have additional programs that can target things like that. So thank you very much.

JUDGE LIPPMAN: Thank you, Speaker Quinn. And just a couple of questions: What we get a lot in today's economy is this idea that times are tough and we just cannot afford to increase or even to keep civil legal services funding for the poor at present level. How do you answer that in city where you have kind of a -- a ground

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birdseye view of what goes on?
SPEAKER QUINN: You know, whether it's the court, the city, the state, your house, there is no document that is a more clear statement of your priorities than your budget, what you spend your money on, what are your most scarce resources, says what you care about. And so the budget is never easy, but it's always a set of choices about priorities. And although I have not been able to keep the funding as high as I would have liked it, it's our largest funding initiative. And I think that speaks to us seeing this in the council as a priority. Because, look, you can't have everything you want out there program wise in a tough economy, but keeping people in their homes, keeping seniors with the benefits they deserve, getting people on to food stamps, getting people out of homes where they are being battered, those really aren't extras, those are foundational services without which people will lose their connection to the things they need, safety, food, their homes, maybe, you know, things relating to their jobs. Without that, it's very hard to even get to a place where you can contemplate the extras if you think about it.

So, in some way, you know, representation of people in court, I don't know exactly how it becomes this idea of an extra. But, really, who would, with all due respect, in their right mind walk into a court alone?

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You know, when you're at the table, you know, bringing a court case, it's an incredibly vulnerable, powerless position, and you really need someone there with you who knows how to work it.

So I think, you know, the answer is some things are core. And having something in the court's budget sends that message: This is core. That's part of the reason why we've worked so hard on base-lining things in the city's budget, because that will help change how we think about this.

JUDGE LIPPMAN: Now, I think we're exactly on the same -- on the same page on that, that these are the very essentials of life --

SPEAKER QUINN: Right.
JUDGE LIPPMAN: -- and this isn't some, "Gee --" some luxury that "Maybe we can do it this year, maybe we can't."

How do you view this whole dynamic? I know you -- you mentioned it in relation to the state and local funding, which, again, $I$ think makes total sense, and that's what we're trying to do, create this kind of systemic, consistent, dependable level of funding at state level and then, as you indicated and you made such a priority in the city's -- priorities in spendings on civil legal services so you can target certain areas --

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SPEAKER QUINN: Right.
JUDGE LIPPMAN: -- what do you make of what's going on in Washington when you have the Legal Services Corporation which Elaine Barnett, who is the head of our task force, was the head of at one point, that they are fighting in Washington over something as essential as this? How does that play into this whole dynamic?

SPEAKER QUINN: It's very destabilizing. You know, and -- and, look, we are not a branch of government that can print money. There is only one branch of government that can print money. And that does not mean to say you do that irresponsibly or without great thought, but when there is this level of focus on cutting back, on the federal level, when there is no ability from the states and the cities to do anything but balance our budget -- and, remember, we in New York City, because of the fiscal crisis are held to the tightest budgeting standards in the country. We have to be balanced on generally acceptable accounting principles, we have to be balanced on every order. We have no room for error or margin. To have the one branch of government that has ability to on the highest level articulate priorities, the highest level to send a message and in the greatest way create funding that will be both stimulating to the economy and also stabilizing to people's lives, you know, it makes you very nervous if

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 you're at another level of government.And the thing that is shortsighted is, so let's say there's massive federal cuts to legal services, the people who need the services are not going to go away, they're not going to walk into some white shoe law firm and hire another lawyer and have their matters work out in court; they're simply going to end up in a worse situation with worse choices, which is only going to be a greater drain on the local governments --

JUDGE LIPPMAN: Exactly.
SPEAKER QUINN: -- which is not going to help support, you know, I think what some of the folks in the federal government want to get at.
(Continued on the following page.)
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JUDGE LIPPMAN: I think that's exactly right. One last question. Do you accept the premise that we have come to the conclusion, at least from the first years hearing and the report which I know your familiar with, that for every dollar invested at the local and state level, that it's actually a benefit from a fiscal perspective to local and state government and obviously society as a whole; do you accept that?

SPEAKER QUINN: Absolutely. I mean, it's hard to quantify. That's why that argument gets lost in the budget process, right, because you want to be able to say: We have to cut this amount of money, here's how $I$ cut it. You can't put the point you just made always in the budget in that way but it's without a doubt true.

JUDGE LIPPMAN: It is a ripple effect.
SPEAKER QUINN: Absolutely. Homelessness is growing in New York City right now at levels that are much higher than in recent years.

If people lose their homes because they went in unrepresented, and let's not forget landlords by their right, and good for them, are, a vast majority of the time are represented.

The tenants that lose their homes, they are going to end up swelling the ranks of homeless in New York City which is only going to cause us to spend more money from the

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Department of Homeless Services, or HRA, or whoever it is.
If people who qualify for food stamps or federal benefits don't get them because of paper work mistake or a misunderstanding, that is not only a worse situation for them first and foremost, that's federal money that it is their right to have that will stay in Washington and not be here.

Which has a further ripple effect, particularly as it relates to food stamps and benefits. Because people not having their money in their pocket means they are not spending that money at their local bodega or their local supermarket or their local clothes store, not creating some level of economic activity out there.

Studies have always shown that when low income folks get those benefits, they really are spending it because it's on things they need, not extras in their life. So it's without a doubt.

In truth think about it as it relates to Medicaid or medical insurance that you may not end up getting. If our Health and Hospitals Corporation doesn't get that money which they are owed, it's even a further drain on the system. It's performing as well as it can, but with little resources.

JUDGE LIPPMAN: Thank you, Speaker Quinn, for your testimony, and thank you for your leadership on this issue

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on making a priority of the Civil Legal Services for the Court which we believe, and I know you do, is so important not only to the justice system and the legal profession, but to the well-being of our society, our city and our state. And thank you for taking a leading role in this issue.

SPEAKER QUINN: You're very welcome. And I want to thank you and everyone else who has been part of the Task Force. Also I want to thank our partners in this, the Legal Aid Society, Legal Services, all of the various community groups that are working on this. We're really just supporting their work as the local government. They're the ones doing it every day.

JUDGE LIPPMAN: They're the ones in the trenches, we salute them.

SPEAKER QUINN: Absolutely. Thank you, Judge. JUDGE LIPPMAN: Thank you, I appreciate it. Next is Geeta Singh, Principal of the Cornerstone and Research.

While you're getting set up, I will recognize Sam Seymour who is here. I see Sam in front of us who is the President of the City Bar Association. And so, please, thank you for joining us, Sam.

Are you ready?
MS. SINGH: Yes.
JUDGE LIPPMAN: Okay, you're on.

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MS. SINGH: Chief Justice, and distinguished members of the panel.

JUDGE LIPPMAN: Speak into the mike.
MS. SINGH: Chief Justice, and distinguished members of the panel. Thank you for giving us this opportunity to talk about our research and analysis.

I'm Geeta Singh, I'm a principal of Cornerstone Research. And I'm here with my colleague Atay Kiailaslan. And as a Cornerstone Research employee with a financial education. This experience work has given us the ability to address the issue of cost savings that are achieved by preventing eviction from providing legal services in that context.

So I will talk about the analysis and research we have done on this topic. I sort of see three places where cost savings can be achieved because of legal services provided to prevent eviction.

JUDGE LIPPMAN: So you're going to do sort of the same kind of analysis that Mr. Baliban did for domestic violence.

MS. SINGH: Right, it's similar in spirit and details.

JUDGE LIPPMAN: So we can take this off his ticket.

MS. SINGH: Right.

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JUDGE LIPPMAN: Go ahead.
MS. SINGH: All right. So the first aspect of the cost savings that we have considered is cost savings that come out of shelter costs that's prevented from preventing evictions.

So when families or individuals are evicted, they are likely to go to a shelter, either directly after eviction or after staying first with friends and family for some time.

If the eviction is prevented, those shelter costs are prevented, and we talk about the shelter costs in details.

Two other important costs that we need to consider is a fact of homelessness on education outcomes for children, and how in the long run it effects their earning capacity.

And the next point on that issue would be the medical costs that are avoided because you are preventing homelessness. And the research has showed that homelessness has a big impact on health of individuals and family members.

So let's start with a shelter cost, an estimation
of cost. There is a basic methodology that we have used. We consider the number of cases or individuals who were helped in the past year 2010 through provision of legal

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services.
Not all of these individual's families end up in a shelter. Some would have gone to a friend or found other ways of getting shelter, but not have gone to an emergency shelter. So we consider that proportion.

For other people who would have gone to a shelter, we see what would have been the cost of using a shelter. Now there are two components to the cost. There is a component where we consider how many nights they would have stayed in the shelter. And we have some estimate for that. And it varies for individuals, it varies for families, and it varies for different parts of the state.

The other component is the per night payment or expense that's incurred by the shelter. And again that varies whether the shelter housing is provided to individuals or provided to families. It also varies across different parts of the state.

So combining those elements of sort of the average cost of providing shelter with the number of people who avoided going to a shelter because legal services were provided to them, we're able to get an estimate of cost savings achieved at this time.

I also note that this analysis is preliminary in that we are still waiting to get data from certain parts of New York State, and a complete analysis will be incorporated

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into the final report that we submit.
So data for this analysis is coming from various sources. New York City has a more organized structure of tracking this data, and that may be the reason why past studies are focused on New York City.

What the big effort that we did this time around as different from what was done last year is to actually reach out to all the counties outside New York City.

And this meant sort of calling up individuals in various counties and getting them to provide us information on evictions, on shelter use, on the cost of shelter use, and then using that to come up with numbers for cost savings at the very fundamental level for the counties outside of New York City.

Where data is incomplete we have used certain assumptions that are statistically valid in terms of filling in the holes, and are consistent with the best practices of doing an appropriate statistical analysis.

In terms of results, we will show data in a second, but $I$ want to highlight at a high level the points. Data has shown that there is a 14 percent increase in clients that are being kept over last year, and this includes both families and individuals.

The point that I mentioned about not all the people who are helped, not all the people who are evicted,

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taking a step back, would end up in a shelter. Data showed that about 43 percent of the evictees ended up using a shelter in New York City. The number is different for suburban areas and Upstate New York, 13.6 and 32 percent respectively.

The average shelter cost is highest in New York City. It's $\$ 25,000$. This again reflects two components. The per night rate is high in New York City, as well as average length of stay is much higher in New York City as well as outside New York City.

For suburban areas the number is about $\$ 8,000$ and it reflects a length of stay --

JUDGE LIPPMAN: What do each of those figures represent, $\$ 25,000$ for what?

MS. SINGH: It's an average cost of stay in the shelters by household, whether the household could be an individual or it could be for a family.

JUDGE LIPPMAN: For how long?
MS. SINGH: It varies. For New York City, numbers have shown that the stay is as high as 250 days a year.

JUDGE LIPPMAN: So the average cost for a stay for a New York City family is $\$ 25,000$ ?

MS. SINGH: Yes. And it reflects the per diem cost, the per night cost, and the average length of stay.

For suburban areas the length of stay turns out is

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quite similar to New York City. And the suburban areas includes Westchester, Nassau, Suffolk.

JUDGE LIPPMAN: Why does that cost less? Is the stay shorter?

MS. SINGH: Slightly shorter. The per night costs are less, and that ends up making the different figures. And then in Upstate New York per night costs are also lower, as well as the stays are very much shorter. And one of the things that we discovered as part of this research and talking to people and collecting this data, that they are constrained in terms of space.

So it's almost that, yes, there would be families that could stay longer, but then they move them on to permanent housing or other forms because they are limited in their ability to keep people in the shelters.

So this analysis is using a methodology that is more refined than the methodology that was used last year, and it uses more detailed data.

And the calculations show that there is a saving of about $\$ 126$ million for New York City, and $\$ 10$ million from suburban and upstate areas. So that a total of $\$ 136$ million savings achieved.

JUDGE LIPPMAN: A total savings by what? If they had had legal representation, and they had not? MS. SINGH: Yes, exactly. So if the legal

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representation had not been provided, individuals who had been evicted would have some proportion they would have ended up in a shelter and incurred these costs.

JUDGE PFAU: This is the avoidance if they had not gone to the shelter; is that right?

MS. SINGH: Yes, yes. So this is a table that sort of lays out the details of the calculation to arrive at the $\$ 136$ million number. You can see the number of cases helped in different parts of the state is about 10,000, and New York City 3,000, and suburban areas is 5,000 in upstate, New York.

The cases translate into a number of people estimate, that's NOB. Of these people, a certain percentage would have gone to the shelter, and that's presented and you'll see.

So if you consider that percentage, the number of people for whom you avoided homelessness is presented in number D, in row D. And then there is the cost that we talked about. So these calculations end up in a saving of \$136 million.

MR. DOYLE: So this figure is the avoidable cost, that they had been provided counsel.

MS. SINGH: The cost was avoided because these people were provided legal care.

MR. DOYLE: I'm talking about the bottom line

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under $F$, the estimated cost savings in row $F$. The estimated savings for taxpayers that takes into account the people provided counsel.

MS. SINGH: Yes.
JUDGE LIPPMAN: You are saying these savings were achieved?

MS. SINGH: Yes.
JUDGE LIPPMAN: Because?
MS. SINGH: Because Legal Aid was provided.
JUDGE LIPPMAN: Right. You're saying
representation because they did not have to go into the shelter?

MS. SINGH: Exactly.
JUDGE LIPPMAN: This is the cost. I think it bespeaks to the really critical nature of the roof over one's head, how important that is in our society, and the amount of dollars that it costs to help people that can be a small fraction that can be put into Civil Legal Services.

MS. SINGH: Absolutely. And what we did here, the table represents aggregate numbers for different reasons, but the analysis was done at county level. And total savings were aggregated because we see a lot of differences in patterns, expenses across counties, and this we felt was important to incorporate that in our analysis.

JUDGE LIPPMAN: It's particularly impressive the

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dollars that you're talking about.
MS. SINGH: Right. Just to give a context the savings that were reported last year were a little over a hundred million, so this is a 20 percent increase in the dollar number, besides the 14 percent increase of the number of cases that Legal Services helped out to prevent eviction.

So next I want to sort of talk a little bit about other impacts of homelessness that are harder to quantify, but my sense is the impact is much -- is already high in terms of all the values. And the two that we will emphasize impact on education outcomes, and impact on medical, on health outcomes.

So the housing instability and homelessness affects the development outcome for children. There is a lot of literature that talks about how education performances are affected both in terms of graduation rates, as well as the performance in class.

The fact that you get evicted means you may be moving from your home to a shelter, then to another place of housing, and then it results in frequent changes of schools, and that itself has an impact on education outcomes.

Besides the short term impact of what is happening in the classroom, that leads to a long term impact on both your ability to earn in the future, and the flip side of that is that you are more than likely to be using government

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programs in the future. So that's a real cost that comes out in the long run from eviction that impacts housing.

JUDGE LIPPMAN: Right, sure.
MS. SINGH: And there has been research also to show that, there is plenty of research to show use of education proficiency results in reduced income for the households.

On the health front there is literature that's showing how there is an impact on the health outcomes of individuals that are homeless.

A greater proportion of them end up in hospitals, they are in hospitals for longer periods of time, and they come back with greater frequency.

So on all those fronts, there is an impact on homelessness in terms of medical costs that society has to bear.

Finally I just want to sort of --
So the calculation of savings that we have presented in this reflect in the savings that are coming from shelter use because that's a most concrete savings that can be captured.

JUDGE LIPPMAN: But there is lots of other tentacles?

MS. SINGH: Lots of other things, but that itself is an under estimate because of certain reasons in that in

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the remote part of the state there are no emergency shelters. They use a lot of motels and hotels. This data doesn't incorporate that. And to that extent becomes an under estimate of cost savings.

And then the additional under estimate of total savings comes from the fact that there is education and medical impacts that cannot be captured.

So in conclusion this is important legal services that are provided to prevent eviction, providing valuable services, and providing savings in many ways that some of which we can capture and some we can't.

JUDGE LIPPMAN: I think it's interesting that when you talk to like Speaker Quinn, or we talk about some of the -- we know there are these hundreds of millions of dollars of savings, but it's so helpful to see it in a concrete way how you get to that number, and really recognize even the kind of numbers we're talking about are probably just a small kernel of the ripple effect of having legal services for again the essentials of life.

MS. SINGH: Absolutely. I think in talking to the people during the course of sort of gathering this data, we're privileged to talk to people directly in the field who are running the shelters, who talked about the challenges of the homeless people, challenges of providing shelters for the homeless people, and last but not least tracking data

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that's essential to evaluate Legal Services that they felt that it's a lot of effort and they are very appreciative to the Legal Task Force in this particular hearing and this data will come to a larger audience.

And I wanted to thank them for their cooperation, and for this opportunity and the privilege of talking to you.

JUDGE LIPPMAN: No, thank you. I think that it's incumbent upon us and the Task Force and the hearings to be able to quantify in black and white, you know, what the consequences are not having civil legal representation. And I want to thank so much Jeffrey Baliban from the Managing Director of Navigant Consulting and Geeta Singh as Principal for Cornerstone Research for doing this pro bono, which in legal terms means gratis, non legal terms means for free, for doing this for the public good, and to I think demonstrate publically the physical consequences in just a small, two designs in two particular areas that $I$ think are a piece of really that bigger savings that we talked about when we estimated probably for every dollar in New York State spent on Civil Legal Services that $\$ 5$ are returned to the state. I think even that may be a conservative view.

So I thank you both for your pro bono assistance and, you know, it really is very helpful. So thank you, I

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appreciate it.
MS. SINGH: Thank you.
JUDGE LIPPMAN: The next panel that we're going to have is the business and community leaders panel. And we have Deborah Wright, the Chairman and CEO of Carver Federal Savings Bank; Craig Reicher, the Vice Chairman of CB Richard Ellis; Donna Cirolia, the Vice President of Coca-Cola refreshments; and Samuel W. Seymour, President of the New York City Bar Association. Okay. And an impressive group it is.

And we're going to start out with Deborah Wright, the chairman and CEO of Carver Federal Savings Bank. Ms. Wright, thanks for coming. We're going to take the red light off, you didn't even start yet. You couldn't be over your time yet. Okay, let's go. Go ahead.

MS. WRIGHT: Good morning. And thank you very much for the opportunity to testify today on the need for expanded access to legal assistance in civil cases. I commend the Chief Judge, and the Panel for the foresight and leadership on this issue.

JUDGE LIPPMAN: Thank you.
MS. WRIGHT: Carver is the holding company for a federally chartered bank which is headquartered in Harlem. It's the nations largest African American and Caribbean-American operated bank something in the country

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with approximately $\$ 700$ million in assets and 140 employees. Carver operates nine branches in New York City in the three boroughs. All of our branches are located in inner city communities representing many of the communities Steve and others focus on.

Including my current role as CEO of Carver I have worked to strengthen inner city neighborhoods for more than 20 years.

During law school, I was a summer intern in the Dallas Legal Services where $I$ learned firsthand the vital role of legal representation for the poor.

In my roles as the Commissioner of the Department of Housing Preservation and Development and the head of the upper Manhattan empowerment zone, I also saw the urgent need for civil legal assistance in low income communities.

New York City's economic vitality requires a well functioning judicial system that works for everyone. Failure to insure access to representation for all New Yorkers undermines efforts to make this a city of economic opportunity and stability. Increasing access to counsel in civil matters will instill greater confidence in the fairness of our justice system and in character of our city.

This in turn will contribute to the stability needed to attract new business investment and grow our economy. The communities in which Carver's branches are

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located desperately need more jobs for its residents.
Our city and most of its business sectors are rebounding from the global recession, but recovery has yet to reach most low income New Yorkers. And we see this dramatically in our branches. Statistics released earlier this year show New York State's poverty rate climbed to 20.1 percent in 2010, the largest increase in nearly two decades.

Recent studies by the FDIC and the City of New York also document that as many as 60 percent of the residents of the communities that Carver serves are unbanked or underbanked. That means individuals do not have a bank account, or if they do they are of limited usage.

Not surprisingly the recession and increasing conditions of poverty have resulted in an increase in the number of New Yorkers seeking free and discounted civil legal assistance, obtaining unemployment and disability benefits, fleeing domestic violence, and preventing evictions, foreclosures, and homelessness.

For example, I understand the number of struggling families and individuals who seek civil help at the Legal Aid Society has increased dramatically during the economic down turn, and the Society, which is the oldest and largest in the country now has to turn away eight lower income New Yorkers for every one client that it can help.

Providing legal services to lower income New

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Yorkers is not just the right thing to do, it's also a good investment. As we seek solutions for the difficult fiscal problems faced by both our city and state, we should all keep in mind that these legal services have potential to save government millions of dollars a year in averting homelessness and domestic violence, and obtain federal benefits in place of city and state public assistance payments.

A fair and just legal system is essential to sustain the confidence of businesses in our city and our state, and to encourage investment growth and stability. This is why insuring adequate legal health for lower income New Yorkers in dealing with our civil legal system is so vital to the economic future and well-being of our entire city.

I want to thank you for allowing me to appear today and I'm happy of course to be here.

JUDGE LIPPMAN: One question for you: How does it hurt your bank as a business person, how does it hurt you when people fall through the safety net, because if they don't have legal representation, they wind up losing their homes, going into homelessness, social services; how does it hurt you?

Why is a business person, you, interested in this as a banker?

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MS. WRIGHT: Well, when your bank is only invested in poor and poor communities, Harlem and Bed Stuy and Crown Heights are not what they used to be, they are much more diverse economically, and I think that's a good thing.

But we have seen a dramatic impact on people who were in lower income marginal jobs, so to speak, where they could piece together lives for their families. Maybe they didn't have large savings, but that didn't matter to Carver because that's our core constituency.

But we have seen a dramatic fall off in that population, and believe it or not in the middle income sector of our customer base, where people are losing their homes to foreclosure, where even the churches who are part of the stronger fabric of our community have had a very difficult time, because contributions are down well over 30 percent even in that sector.

And so our company has been severely impacted. In fact, we had to raise capital to continue to stay in business and keep fighting the good fight in our communities. We're not going to change our mission.

But to your point, your Honor, the impact financially on our customers and the larger community cannot help but impact our business. And obviously for those like us who want to actually expand and invest in more branches and other communities that we're not serving, it is very

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difficult to do so when there are not the deposits and other assistance to make that sustainable.

JUDGE LIPPMAN: So when poor people, the working poor, don't have legal representation, it actually hurts your bottom line financially, and that of the communities you serve.

MS. WRIGHT: Absolutely. We have lost money, significant money over the last two years. But I would say one bright light of something created we did during this period in digging down to understand what was happening to our community, we were actually encouraged and we moved forward on creating a check cashing product line to try to say to those families don't rush out of the banking system.

And, in fact, many of you who are not, 60 percent as I testified, we'd like to encourage you to come into the system and we'll meet you where you are today, and hope that by getting familiar with banking and when you come back we can encourage you and teach you how to save. So it's a very difficult time, and we're all doing as best we can.

JUDGE LIPPMAN: So you don't need money when people are on welfare, and in shelters, or anything else. It's not good for you.

MS. WRIGHT: That's not how we make our money. We make our money on people trusting us with their savings and investing those in housing. We want people to be housed

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well, either through homeownership, or landlords. And no surprise to everyone here, homeowners are struggling, and so are landlords particularly in our communities.
(Continued on following page.)

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JUDGE LIPPMAN: Craig Reicher, vice chairman, CB Richard Ellis.

MR. REICHER: How are you today?
JUDGE LIPPMAN: Thank you for coming.
MR. REICHER: My name is Chris Reicher, I'm a vice chairman of CB Richard Ellis; we're a public Fortune 500 S\&P 500 company, about 31,000 employees around the world. I appreciate coming here today. The last time I was here was almost 25 years ago when $I$ was sworn into the bar, so it's a good second showing for me.

And we, too, feel -- strongly believe that legal access is important for all New Yorkers no matter how much money they have or don't have. Unlike a lot --

JUDGE LIPPMAN: How is it important to your business?

MR. REICHER: Well, $I$ think that the answer for us, because everyone else today is really focused on cost savings and how much -- for every dollar you spend how much are you saving. I think we've looked at it from a different point of view. Obviously we're a little bit more distant in the real estate business than some of the others who have presented some other subjects. But for us a key component to the city and the city economy is job growth and the linkage between job growth and real estate. I can share some of the statistics with you; it just tells you

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where we were kind of prerecession.
You know, in December 2006 unemployment was 4.3 percent and commercial availability in Manhattan was 8.5 percent. You speed ahead to January 2010, unemployment goes up to 10.4 percent and you see real estate availability spike to 14.3 percent. We're a little bit better today, 8.7 percent unemployment, and we're just shy of 11 percent of availability.

So for us this linkage between jobs and real estate availability really ties perfectly together. I mean, the lines are moving in sync with one another.

JUDGE LIPPMAN: So when people fall off a cliff, you know, out of the safety net, you feel it.

MR. REICHER: We definitely feel it. And I think the city feels it, too. Because if you look at city tax revenues, real estate is just shy of 49 percent of all city tax revenues.

JUDGE LIPPMAN: Right.
MR. REICHER: So for us, as you see that availability rate going up and down, those are real revenues coming into -- coming into the city. And these -the savings numbers I think are important, as you heard on the homelessness and violence, but the numbers for real estate related taxes to the city are much different, over \$19 billion of real-estate-related tax dollars that are

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coming into the city. We're on the commercial side of things here in the city, but the largest component of that is close to 17 billion are for real property taxes. A lot of that are from commercial buildings, but obviously a lot of that comes from residences as well. And as you're having foreclosures and bank problems you're going to see those drop. That can only hurt the overall city economy we think dramatically.

MR. DOYLE: Mr. Reicher, in your written testimony you said something that we've heard a couple of times. I just want to ask: You said that providing legal services for low income New Yorkers would prove to be a prudent investment as it would stabilize communities and help promote an environment of job creation.

MR. REICHER: Yes. And we strongly believe that.
MR. DOYLE: Why?
MR. REICHER: The linkage -- the linkage that you can show between unemployment rates and commercial availability rates is so clear. I think it becomes tougher to show -- to show the linkage that we feel exists between providing legal services to people on these civil cases, because we know that that has to promote stronger communities, better environments for businesses. When you have a better environment for businesses, they're going to grow, they're going to look for people to hire, it's going

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to be much easier to hire people who are not in the midst of foreclosure cases or in shelters. It seems like it all ties together well. You know, maybe as a study for next year someone could get to that secondary piece of it that we know is there but within our statistical category we just don't -- we don't capture right now.

So that's really the crux. We're focused more on the revenue side.

JUDGE LIPPMAN: No, terrific. I think it brings home graphically why we had in last year's hearing where we think we demonstrated in our report and this year's hearing this kind of counterintuitive where people say, "Oh, this is all about, you know, giving a hand to the poor people and that's a good thing and a nice thing and the right thing, but, gee, we can't afford to do that." And I guess the answer is from this kind of thing, we can't afford not to do that.

MR. REICHER: That's probably correct.
JUDGE LIPPMAN: Okay. Thanks so much.
Donna Cirolia, vice president of Coca-Cola.
Thank you for coming.
MS. CIROLIA: Thank you. Thank you.
Good morning, Chief Judge Lippman, distinguished members of the panel, ladies and gentlemen. Thank you for the opportunity to testify before you today. We

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applaud your work and the task force work on working to protect and expand the access to civil legal services in New York.

My name is Donna Cirolia and I am regional vice president for public affairs and communications for Coca-Cola here in the northeast.

In New York State Coca-Cola employs over 3200 men and women, many of which are hourly employees. We have two production facilities and ten sales and distribution centers located throughout New York State. Coca-Cola is made up of people who live in our neighborhoods, send their kids to our schools and want to see their communities thrive. They represent a diverse cross-section of our communities who you see every day, driving our red trucks, stocking and merchandising store shelves and working our production facilities.

Coca-Cola defines sustainability as creating meaningful benefits for society as we manage and grow our business. We are working to embed sustainability into every aspect of our business. We are committed to developing the capabilities of our employees and ensuring that our system, associates, our stakeholders, customers and consumers are engaged in a stable business environment.

Part of supporting the sustainable community and

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a sustainable business environment is understanding the needs of those who are most vulnerable among us. As we've come to learn, when the least fortunate among us are unable to gain access to the judicial system because they cannot obtain legal help with their civil legal problems, the impact is broad in our community and in the stability of that community. When a family struggling to get by is not aware of their civil legal rights or unable to exercise those rights, it can tear into their economic future. Particularly with respect to children, lack of access to essential legal assistance in such matters as foreclosures and child support can lead to significant declines in a child's economic well-being, health and future academic success. Indeed, we are especially concerned that the lack of access to civil legal help can pose a clear threat to health and safety for women and children who cannot escape from domestic violence without legal representation.

We recognize these difficult economic times, but we all depend on sustainable communities, from business to individuals who are less fortunate. We hope by testifying today we've added to the base of information needed to make the decision on the civil legal services provided in New York State.

Thank you.

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JUDGE PFAU: So what you're really saying is interesting, is the business community relies on stable communities to have a foundation to build a business, to grow a business.

MS. CIROLIA: To grow our business and have a stable workforce environment. Yes. And for future generations to come. Absolutely.

JUDGE LIPPMAN: Thank you. We appreciate it.
Sam Seymour. Delighted to have you here.
MR. SEYMOUR: Thank you, Chief Judge. And thank you to all of you for having me here today. I'm president of the Bar Association, so I'm representing the legal profession here. And I must say it's a privilege to be with the business community, and your task force did a great job of representing our business community by having a finance, real estate and Coca-Cola. I think that makes a very nice --

JUDGE LIPPMAN: All good things.
MR. SEYMOUR: All good things.
I'm president of the New York City Bar Association, one of many Bar Associations in New York State, but one of the largest, with 23,000 members. And we do what Bar Associations do: We study the law, we meet, we have committees. But we also have an affiliate called The City Bar Justice Center which does pro~bono

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work and especially reaches out to low income persons who need representation in civil cases. We do not do criminal work, we do civil work. And that civil work really translates into the areas of personal bankruptcy, landlord/tenant eviction cases, benefits cases of all kinds, including particularly for veterans who are seeking federal benefits from Veterans Administration. We're doing foreclosure work for people who are finding themselves facing foreclosure, and also a great deal of domestic violence work and immigration work.

All of that work together -- we served 20,000 clients last year -- gives us as the Bar Association a sort of a birdseye view of -- or perhaps more accurately a worm's eye view of the work in providing civil legal services. We're seeing a huge uptake in the demand for our services, we're seeing more and more cases filed, more and more of those involve unrepresented persons, and we're seeing that, despite all the efforts of the private bar to provide a funding for this organization and provide volunteers, more importantly, to work in those cases, there's not enough.

JUDGE LIPPMAN: How does it fit together? The funding for the civil legal services provided and the pro~bono efforts of the great organization like the city bar, how do those things -- what's the relevance to each

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other? Is it a -- is it part of a puzzle? How does it work?

MR. SEYMOUR: They work together very neatly. And there are organizations that provide staff attorneys to do civil legal work. There are other organizations that are sort of clearing houses for volunteers that work together.

JUDGE LIPPMAN: You're doing -- your program, you're talking about what you do directly, right?

MR. SEYMOUR: We do both. We do both. We have a staff. Some of our employees of the justice center will go out and represent people, they bring great expertise. Some of these areas are very technical, very complex.

JUDGE LIPPMAN: And some work for the providers?
MR. SEYMOUR: And some work for the providers and some work with the providers. We partner up. It's a seamless -- for the most part, a very seamless enterprise. We train lawyers. We have a lot of young lawyers, people right out of law school who want to do something to help; we train them, show them how to do these cases, we take them out there.

But, as well as that group works together and seamlessly as all that fits together, it doesn't begin to cover the need. We turn people away every single day despite the thousands of people we work with and for.

So we're here to support the efforts of this

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task force and of Your Honor and others in the state who are pointing out the great need for funding for civil legal services for the poor.

A great deal of testimony today has been about the economic, the sort of financial arguments, and I'm just a barefoot Wall Street lawyer. I don't have a Ph.D. in economics like the other witness, so I can't say a whole lot about that. But I do want to say one thing about the point Your Honor made at the very outset, which is it's the right thing to do. And I don't think that point should be left behind.

Our legal system is -- is beautiful because it has the capacity to change. It's a funny paradox that our legal system is based on precedent, which is doing things the way they've always been done, and change and trying to find new ways to do things. And it wasn't that long ago in our country that cases involving criminal exposure --

JUDGE LIPPMAN: Right.
MR. SEYMOUR: -- you didn't have a right to a lawyer. And the courts found a way to say these are important rights. These are important rights where you really should have a lawyer. An appearance in court in a case of a certain type without a lawyer is really not a meaningful access to the courts.

Robert Portas, RPR, CRR

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That was the courts. The legislative branch also has the power to change. You saw New York State, the same sex marriage last year take a wonderful leadership role, they chose to see that something was going to happen anyway and it was time to do it and it was the right time and right thing to do.

Civil legal services is the same thing; these are rights, the house you live in, your entitlement to benefits, your entitlement to programs that you simply can't demonstrate your right to it because you don't have a lawyer to navigate you through that.

We're not serving justice by turning people away. Yes, they fall back into the safety net and it costs our economy more, but it's also the right thing to do to have our legal system say -- we're not determining the person should get the rights, we're determining we want them to have a fair hearing, to find out.

Gideon wasn't about making sure every defendant was acquitted; it was about making sure you had a lawyer to find out whether justice can be done. We're in the same way here, and I strongly -- on behalf of the New York City Bar, I strongly applaud Chief Judge, the court system and this task force for pushing this issue forward. It will happen and we hope it happens this year.

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JUDGE LIPPMAN: Thank you, Sam. Thank you for the terrific work that the city bar does. And I think you demonstrate in the point that you just made really that the -- the legal profession is a noble profession. And I think it's our very reason for being is to promote equal justice in our city, in our state, in our country. And for us this is everything. This is -- this is what we should be doing. And to see the legal profession step up to the plate on this issue and then to recognize the broader community, the business community, our basic institutions all not only -- having two sides of the coin, that were intent upon showing that this is a good investment from a bottom-line perspective, and I think all of us, not just the legal profession, but certainly our businesses, our institutions also recognize that it's all of our reason for being and not just the legal profession to help those who can't help themselves.

I think I used the -- I don't know who first said it, $I$ think it was maybe Churchill or somebody, that every civilized society is judged by how it treats its most vulnerable citizens. And I think it's up to all of the institutions within that society to -- to recognize that. And we feel in the legal profession, I know many of you are lawyers, that it's our special obligation, but I think it's everybody's obligation.

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So this is a great panel and we appreciate each of you coming by to talk to us. Thanks so much.

MR. SEYMOUR: Thank you.
MS. CIROLIA: Thank you.
JUDGE LIPPMAN: We're now going to have a clients' panel, which is people who have really been helped by civil legal services. And I'd ask Eneyda Maldonado, a client of the Legal Aid Society, accompanied by Jack Newton; Yves Gabhardt, a client of Legal Services NYC, accompanied by Mallory Curran; Virginia Norman-Acevedo, a client of the Legal Aid Society, accompanied by Judith Goldner; Tracy Smith, a client of the Urban Justice Center Community Development Project, accompanied by Sadia Rahman; and Natalie Jones, a client of the Legal Services NYC Domestic Violence Unit, accompanied by Lenina Trinidad.

I was just wondering how all of you were going to fit at this table. If we need more chairs we can do that, too.
(Brief pause.)
JUDGE LIPPMAN: We have plenty of chairs.
MISS MALDONADO(Through Spanish Interpreter): Good morning. My name is Eneyda Maldonado.

JUDGE LIPPMAN: Hold on. This is Eneyda Maldonado, right? The Legal Aid Society. Accompanied by Jack Newton.

Robert Portas, RPR, CRR

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Okay, go ahead. Now you're up.
MISS MALDONADO(Through Spanish Interpreter): I was born in Mexico. I first encounter the society of legal assistance through the center, the family center -- Justice Family Center in the Bronx, a center that gives counseling and services -- provides counseling services, legal services for victims of domestic violence.

That meeting has changed my life and the lives of my children in ways that $I$ could never have imagined. With the assistance of the Legal Aid Society I have been able to free myself from my husband's physical abuse and economic control. Now I am able to decide how I spend the money I earn on my family and economic control.

Since that first meeting I have received assistance from the Legal Aid Society in almost every aspect of my life: Immigration, work authorization, divorce, custody, benefits and medical debt.

I came to this country in 1990 at the insistence of my husband who was living here at the time. From the very beginning of our marriage my husband beat me, forbade me to speak to others, insulted me and told me I was worthless because I was a woman. He hit, punched, kicked and slapped me. When he was angry he would throw chairs or shoes at me or destroy things in the house. Once he even threw a metal pipe at me, hitting me in the

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face.
I was terrified of my husband and believed that he would indeed kill me some day. I was also afraid to call the police because my husband frequently threatened to have me deported and even told me the police would deport me. I was terribly afraid of being separated from my American-born daughter, and I had no idea how I could... I had no idea how I would support my children if $I$ were ever forced to return to Mexico. I worked ten to twelve hours per day as a nanny and a housekeeper while he stayed home and monitored my comings and goings. My husband largely refused to work, instead relying on me to provide not only for the entire family, including at times his brothers and other relatives outside of our immediate family, but also for his own substantial and often selfish needs.

Finally after nearly twenty years of abuse, something in me snapped. After a particularly severe beating by my husband in the summer of 2009 I called 911. A few days later my husband was arrested while I was at work. My husband was charged with assault, menacing and harassment, although I was very afraid and lost many nights sleep, I kept my resolve and cooperated fully with the police and District Attorney in the prosecution of my husband. My husband eventually pled guilty to harassment

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and $I$ received a final order of protection against him that is valid until May 2012.

While all of this was going on, my husband sued me for visitation with the children. I did not know what to do. I had no money to pay for a lawyer. The District Attorney assigned to my case suggested I go to the Bronx Family Justice Center to see if I might be able to get civil legal advice regarding custody. This is how I first came to the Legal Aid Society.

I went to the Bronx Family Justice Center in May 2010. The attorney who conducted the screening that day happened to be a lawyer from the Legal Aid Society, Mr. Jack Newton. I told Jack that I was looking for help in keeping custody of my children. During our interview I told Jack about the years of abuse I had suffered and about my husband's arrest the prior year.

To my great astonishment Jack advised me that both my older daughter and I might be eligible for something called a U-visa. I had never heard of such a thing. I was astonished to hear the news. He also asked me if I wanted a divorce from my husband and he explained the process to me.

For the next few months Jack and his colleague, Mrs. Michael -- Mr. Michael....

MR. NEWTON: "Miss Michal Katcher."

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MISS MALDONADO(Through Spanish Interpreter): Miss Michal Katcher prepared the new visa applications on my daughter's and my behalf, along with applications for employment authorizations. Both applications required many hours of interviews and lots of paperwork. In May 2011 we were notified that both our visas and work permits were granted.
(Continued on the following page.) ○O○

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MS. MALDONADO: (Through Spanish Interpreter)
Receiving a new visa and work authorization has also had an immeasurable impact on my life.

Now that I have my work authorization, the family for whom I am working increased my weekly pay by 60 percent and gave me a two week paid vacation. I can't remember the last time $I$ had a paid vacation, which is a chance to spend time with my children. Since receiving my work authorization, I feel as if my employer has treated me with more respect and dignity.

Recently my youngest daughter became extremely ill requiring hospitalization for several days. Before having a work authorization, I think that I would have been fired for taking time off and staying in the hospital with my daughter.

I believe that my U-Visa status and newfound respect for my employer gave me the strength and courage to tell my employer that I needed some time off instead of merely asking and expecting that I would be fired.

Although I am pleased that I am being treated better by my employer, I am looking for another job that challenges me in different ways. That is the wonderful thing about obtaining U-Visa status. The opportunity to improve my life and my daughter's life.

I feel safe and secure in my home now. I know

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longer fear being forced to return to Mexico where I see no future for my children, and where I would receive no protection from my violent husband.

The Legal Aid Society is also going to help me get a divorce if from my husband. Once again $I$ will never be able to afford to hire an attorney to file the required papers.

I felt trapped in a miserable marriage for over 20 years, and getting a divorce would be tremendously liberating for me, yet another step in my journey to independence. I can't wait to sever all legal ties from my husband.

Legal Aid has also provided me with advice relating to the custody of my children. My children are my priority, and the advice I have received has been invaluable. Even after applying for Medicaid, Legal Aid continues to help me. While my daughter received her Medicaid card promptly, mine has not yet arrived, and my medical bills are piling up.

I told Jack and Michael about this issue, and they connected me with the Legal Aid's Health Unit. Now Legal Aid is assisting me to make sure that I do not oh anything dating back to the time I applied for Medicaid.

I was very worried about the mountain of medical bills until $I$ spoke with my attorneys in the health law

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unit.
I never in my wildest dreams imagined that all of this would come true. I really appreciate all the legal representation and advice that Legal Aid has been able to provide me regarding immigration, work authorization, divorce, custody, benefits, and medical debts.

The services Legal Aid provides to victims of domestic violence like me is simply invaluable. With my husband out of my life and having U-Visa status I now view the world a little differently.

I am able to decide my own future, both economically and emotionally. Since my first meeting with Legal Aid around one and-a-half years ago, I walk a little taller, and I dream a little bigger than I ever did before.

JUDGE LIPPMAN: Thank you. I think it is a vivid demonstration that having legal representation, in this case the Legal Aid Society, can literally transform someone's life. We see this happen. So thank you so much for coming. MS. MALDONADO: Gracias.

JUDGE LIPPMAN: Yves Gebhardt, client of Legal Services NYC, accompanied by Mallory Curran.

MR. GEBHARDT: Good morning, your Honor. Good morning distinguished panel members. Ladies and gentlemen, my name is Yves Gebhardt. Thank you for giving me the opportunity to speak with you today.

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I am a 59 year old man who moved to New York in 1980 and have called the city my home ever since. In 2002, I was diagnosed with stage four cancer and HIV. I was given 20 percent chance of surviving the cancer.

I had several biopsies, surgery, chemotherapy. Also I have been in remission from cancer since 2003. I experienced an avalanche of other medical conditions related to HIV and its treatment.

Prior to my illness, I was the manager of a Manhattan restaurant where $I$ had worked for over 20 years. No longer able to work, I focused for several years on regaining my health, learning about the community supports available to me, and becoming an advocate for both myself and others with disabilities.

Currently I am a volunteer community liaison with the Manhattan HIV Care Network. Through my own experiences and my volunteer work, I understand firsthand the crucial importance of Legal Services to low income people.

People living with HIV are people like everyone else. They have the same trials and tribulations of life as others. Most people with HIV are low income. And so like other low income people, they have legal problems related to issues like housing, access to benefits, immigration, domestic violence, consumer problems, just to mention a few.

However, having HIV adds another layer of

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complexity. Due to illness, severe side affects from a highly active antiretroviral medication regiments and other challenges, people with HIV often lack the financial resources, strength and physical vitality to fight problems with the focus and determination needed to overcome barriers.

I have been a client of Legal Services on several occasions. I cannot overstate the importance of having a lawyer for both solving my legal problem, and also maintaining my health. For people with HIV, having a low viral load and a high CD4 count is an important indicator of health.

When I and others in my community experience the stress of an unresolved legal problem, our viral load increases precipitously and our CD4 count plummets. Access to legal services is literally of life and death importance to us.

This summer, my neighbors and $I$ received a shocking and unwelcome visit from the emergency placement unit of a city agency. They told us that because the owner of our building was going into bankruptcy, the building would be transferred.

They said that we should move within two weeks because the building was at risk of being totally shut down and locked up. Moving with two weeks notice, ladies and

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gentlemen, is awful for everyone. For myself and my neighbors, all of whom have significant disabilities, it was horrifying.

The first thing I did upon receiving this news was to contact Manhattan Legal Services, a program of Legal Services in New York City. They responded immediately, as I recall, within 15 minutes.

Together with their colleagues from South Brooklyn Legal Services, and other Legal Services from the New York City program, the attorneys at Manhattan Legal Services brought our plight to the attention of anyone and everyone who could help save our building, including the Mayor's office, Human Resource Administration, also known as HRA, Housing Preservation and Development, also known as HPD, Housing and Urban Development, also known as HUD, the building managers, the previous contract holders, and the bankruptcy trustees.

In less than two weeks, and without going to court, the problem was resolved. A new contract was signed for the provision of social services, and all tenants were able to stay in the building, catastrophe was averted.

In my experience that's what Legal Services do. They provide timely, effective problem solving, helping low income people to do things like avoid evictions, maintain health insurance, access safety net services, or move along

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the path towards citizenship.
Ultimately they help us, people with HIV, maintain our health in the face of a precarious financial situation. In short they are our lifeline. They have been my lifeline as I die slowly.

Thank you again for inviting me to speak today. I will be happy to answer questions. And if $I$ may give it straight when I say because Legal Services promptly interceded on my behalf, subsequently I was able to complete 40 hours of training with the New York City Department of Health.

JUDGE LIPPMAN: Thank you. That again demonstrates how Legal Services can be a lifeline for people with all the different stresses and difficulties of all of our lives. And thank you for telling your story.

Okay, Virginia Norman-Acevedo, Client of the Legal Aid Society, accompanied by Judith Goldiner.

MS. NORMAN-ACEVEDO: Good morning, ladies and gentlemen. My name is Virginia Norman-Acevedo.

I've been blind since $I$ was 18 years old. And I live at 135 West 23rd Street with a blind little boy which I am his legal guardian.

But my help with Legal Aid came since the '80's. When I came to this country I was kind of lost, I didn't know what to do. And I then applied to talk to somebody to

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get legal advice.
And I found great lawyers like Betty McManus and Peggy McDonnell. They advised me how to work with the procedures, and what I had to do.

And in 1990 -- excuse me, 1988, I became with, you know, my green card which allowed me to move freely and continued doing trainings at the same time. I also through the years I became also a US citizen with Legal Aid's help.

In 2004 I met Orlando Acevedo at the Jewish Guild for the Blind. And I used to go for trainings. And Orlando used to go with a little boy, which his name is Orlando Cheng. His mother abandoned him. And Orlando at that time was taking care of him. He used to take him to trainings at the Guild. They have training for blind and young kids.

And Orlando became trained to talking about, you know, how he could help the child. And, you know, I had much more experience. And he was a private person. He didn't know really how much to deal with. I used to give him advice and we became very close.

And the year 2006 I asked -- he asked me to be engaged. And the year 2007 we became legally married. And, you know, unfortunately he became very ill with throat and lung cancer. And in the year 2010 he passed.

So I was really devastated. I didn't know what to do. What am I going to do with this little boy? I've never

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been involved in legal guardian things. And I don't know how I'm going to petition.

So my daughter and I went through Family Court and we filled out some papers. And, you know, I met with the Judge, and then also met with Peter Hahn and a social worker Ellen Robles which they have been very great help. They guided me and told me, you know, how to deal. And this is also a child that has other issues.

And I felt like, you know, I got so much that I have been given that $I$ wanted to give something, you know. And I felt like taking care of that blind little boy, you know, not let him fall into the system with the problems that he has. You know, it was going to be hell.

So I spoke with Legal Aid, and as always, you know, they advocate for me. At the same time $I$ obtained a petition in December of 2010 , I became his legal guardian.

Then I requested New York City Housing, which I was living then, but I have to come out of the lease because I have to live in, you know, with a little boy. And New York Housing told me that I have to take my family wherever I have to go, because my family was not on the list for a long time, and if I moved out I have to take my family with me.

And I came and, you know, talked to Peter Heart and Anna Laura and I told them that I need some help.

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Because I can see that the Housing is trading me that I got to put my daughter and my two grand kids which they have special needs and I couldn't see them, and I didn't want to leave that little by into the system.

So with the help of Legal Aid, you know, we came to some hearings in the housing, and we finally, you know, they finally called my daughter that she has been approved to sign the lease. So, you know, one more time Legal Aid came through for me.

So I, you know, hope that that will help to continue providing services so they can advocate for others the same way that they advocate for me. Thanks.

JUDGE LIPPMAN: Thank you very much, and thank you for coming and for your story. And again Legal Services can be so instrumental in saving people's lives and helping them get well. So thank you.

Tracy Smith, Client with the Urban Justice Center Community Development Project, accompanied by Sadia Rahman. MS. SMITH: Hello. Hello. Can you hear me?

JUDGE LIPPMAN: Yes.
MS. SMITH: My name is Tracy Smith. And I'm truly honored to be here for this opportunity to tell you about the legal assistance that $I$ received from Legal Services of New York, a/k/a LSNY, and the Urban Justice Center as well which is a/k/a UJC.

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Attorneys from these agencies saved me from eviction in three different cases brought within two years by my landlord.

In 2009, April, Hayco Realty Company, the owners of my building, sent me a demand for rent which stated that I owed approximately $\$ 2,000$. At this point $I$ was withholding my rent because the owners refused to make repairs in my apartment, my daughter and I were living with horrendous conditions and violations. However, I knew that I owed far less than $\$ 2,000$.

In response to this rent demand, I sent the owners a letter after many unanswered phone calls. I informed them that I was withholding the rent because of repairs. I listed the most dangerous conditions that needed to be fixed immediately, and as a gesture of good faith I enclosed a partial payment of $\$ 400$.

Hayco did not respond to my request for repairs. The very next month $I$ was sued for nonpayment of rent. I didn't know what to do or where to turn.

At the first court date, the owner's lawyer called my name, took me into the hallway of the courthouse, and stated that he would give me four to five weeks to come up with the $\$ 2,000$. He was talking fast and was very intimidating.

All I could say to him was I wasn't comfortable

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with signing anything without a lawyer to look at it. His response was, "You don't need a lawyer, just take the deal." But I knew that was inaccurate, and I didn't sign anything.

In July, 2009, a lawyer from LSNY was sent to represent me. She interviewed me and assessed the paperwork in my case. She concluded that the owner's were trying to get money from me that they were not entitled to.

From that moment forward, I felt relieved and realized that $I$ do have the right to defend myself as a tenant. The lawyer from LSNY gave me the confidence, and provided much needed support when I was nervous about the case.

While the case was pending, the landlord started to harass me. In particular after a court date on July 7, 2009, the landlord sent the super to my apartment. He started to ring my doorbell nonstop. I had not walked into my apartment for ten minutes before my doorbell began to ring.

When I did not respond, my landlord called me. When I did not respond, my phone rang. My landlord was calling me. I refused to answer. I refused to answer my doorbell and the phone. For 30 minutes the phone and doorbell continued to ring. Then one of the owners of the building left a threatening message on my answering machine. At the end of July, 2009, the Housing Court Judge

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ordered me to pay $\$ 560$ to Hayco, as opposed to the $\$ 2,000$. I paid the $\$ 560$ dollars in full on August 31, 2009.

In September, 2009, less than ten days after Hayco received my payment, they took me back to court for an alleged illegal washer dryer.

On October 10, 2009, the same LSNY attorney and I were back in Housing Court. This case was in court from 2009 through April 5, 2010.

Finally on that court date in April the Judge stated to the owner's lawyer that they had no proof that the washer dryer was illegal, and no case, and therefore I was entitled to keep my appliances.

However, the Judge did not stop there. He even awarded me $\$ 100$ to be paid by the owners for the inconvenience of having me come to Court to defend this baseless case.

That same spring I started to talk to my neighbors about the landlord's conduct, and it became apparent to me that many of my other, my lovely neighbors was were also not getting their repairs done.

I started to organize a tenants' organization and invited attorneys from the Urban Justice Center to help us bring an action against the landlord.

However, within a few days of holding our first tenant's meeting, I received a dispossession letter opened

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taped to my door from the landlord. This letter was for my neighbors to read. I believe that this was an attempt to humiliate me, and to harass me, and to undermine my position as the co-president of the tenant association of my building.

The letter stated I owed $\$ 3,400$ in rent arrears. By May, 2010, I was sued again for nonpayment of rent. This time the Urban Justice Center represented me in Housing Court. I was able to provide proof of payment for every month rent since my last case had been dismissed.

The landlord claimed that they never received four of these money orders. So I agreed to trace the payments. It turns out that three out of four of these had, in fact, been cashed by the landlord within days of receiving them. With the help of the UJC, I was able to reissue the fourth money order to settle the case, and settled the case.

As to the repairs, the Urban Justice Center brought a case against the landlord on behalf of 15 tenants living in the building. During this case, we were able to get approximately 100 violations addressed in our building.

I'm extremely grateful for the many hours of work that the Legal Services of New York and Urban Justice Center dedicated to my cases. There is no way I could have reached a successful resolution of this matter on my own.

LSNY and UJC enabled me to remain in my home and

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remove a major source of stress in my life. Now I'm able to focus on myself and my life. Without a stable home I literally do not know if $I$ would have made it through this story.

It truly breaks my heart to think there are many other New Yorkers every year who need the kind of help that I received, but who do not receive it because of insufficient state funding of legal services.

I urge all of the branches of the New York government to come together and find a fair and permanent solution to the problem of inadequate funding for Civil Legal Services in our state.

Thank you once again for the opportunity to testify.

JUDGE LIPPMAN: Thank you so much. Again a different area where Legal Services was helpful in a domestic relations case, health issues, and certain other housing issues which was so critical.

Our last member of the panel, Natalie Jones, a client of Legal Services, New York City Domestic Violence Unit, accompanied by Lenina Trinidad.
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MISS JONES: Good morning. My name is Natalie Jones and I thank you for inviting me to speak today. I am a low income single mother and I immigrated to New York --

JUDGE LIPPMAN: Speak into the -- bring that mic closer to you.

MISS JONES: I'm a low income single mother and I immigrated to New York from Jamaica as a young woman. I am a survivor of domestic violence. In 2007 I gave birth to my son. My ex-husband physically abused me, choked me and threw me out of our apartment. By the time $I$ was able to return home he had left the state with our baby.

I was able to get my son back and file a police report. I also filed a custody hearing for an order of protection from the Family Court. My husband was arrested but my ordeal had only just begun.

My husband hired lawyers and filed for custody of our son. I had no money to hire a lawyer and I didn't know what to do. On top of that, my husband had taken all of my immigration documents. I had no identification documents, no way to prove who $I$ was and no way to get a job to take care of my baby. My case was being heard in the Integrated Domestic Violence Court where it was referred to Manhattan Legal Services. I met with an attorney, Lenina Trinidad, and things began to change for me.

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The criminal case against my husband was dismissed, which gave my husband more motivation to pursue custody. I was terrified that my abuser would win custody of my baby and I would not be able to protect him. After many court dates, and my husband refusing to agree to my having custody of our son, the Judge said we have to have a trial.

I spent many hours with my baby in my arms at my lawyer's office getting ready for court. I had a team. I had a lawyer, her supervisor and a paralegal working hard to prepare for my case. My lawyer spoke to my witnesses and went over evidence with me and explained what was going to happen in court.

My case finally went to trial. I testified in court to everything my husband had done to me, about the bruises $I$ had and how afraid $I$ was for myself and my son. Over the course of five or six two-trial dates my husband's lawyer tried to make me look like a liar. Over -- but because of the work of my legal services, the Court decided to issue a five-year order of protection for me and my son against my abuser husband.

Even after the Judge gave me the order of protection my husband still wanted to get custody of the baby. Two false trial neglect claims were called in against me to the Administration For Children's Services.

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Legal Services New York City through Manhattan Legal Services' offices again helped me through the process of getting the investigation completed without any problems for me and my child. The charges were unfounded or found to be untrue. We finally settled the custody case with a detailed written order. I got custody of my baby and we were finally safe. I was able to get child support in my Family Court. This helped me put my child in daycare so I was able to enroll in college. I got an apartment and I was able to get my green card and work authorization replaced. Now that I'm in college I want to help children and women in my situation. Thanks to Manhattan Legal Services I was able to protect my son and make a better life for us. I know if I didn't have a lawyer, things would have gone very differently for me and my baby

Thank you again for inviting me here today. JUDGE LIPPMAN: Thank you. We really appreciate, I think, Natalie, your story and the other clients here again graphically illustrating what the services in terms of one's life and dealing with the essentials of life, which you all, again, so demonstrated to all of us, and why this is important.

So thank you all. Appreciate it. You've been great, and thank you. And thank you for all your

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lawyers, too.
We're running just a little behind schedule, but our next panel are always very short on words and brief in their comments: Judges, an essential piece of our judicial system. And we're going to have the Honorable David Kaplan from the Housing Court, the Honorable Tanya R. Kennedy, acting Supreme Court Justice and Civil Court Judge, the Honorable Douglas Steve Hoffman, acting Supreme Court Justice and Supervising Judge in the Family Court. And this crew knows what the red light is, so, okay.

David, why don't we start with you, because I think you know so well about the roof over someone's head and how important it is and how important legal services are.

JUDGE KAPLAN: Good afternoon. And thank you for affording me the opportunity to address the need for further access to legal services in Housing Court.

Over 90 percent of the tenants and many landlords in Housing Court appear without the benefits of counsel every day. This is generally not by choice, but a stark economic-based reality. These unrepresented litigants are routinely at a disadvantage as they lack the tools and the knowledge to properly assert their rights and navigate the system. This has saddled the

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Court with systemic problems including voluminous case loads where time spent addressing the needs of unrepresented litigants exceeds the time spent of delving into the myriad of legal issues that arise every day. JUDGE LIPPMAN: David -- Judge Kaplan, what happens when they come into court, you're hearing a case, you see that it's not even, the playing field? What do you do as a Judge and how does it affect what you think you should be doing when one side is unrepresented and the other one is, particularly when you're dealing with, again, eviction or something like that?

JUDGE KAPLAN: It's not an enviable position that we want the Court in, but the Court has an obligation by case law and statutory mandate to review agreements and make sure that not only are we impartial, obviously, but that there's a level playing field where everybody has an opportunity to be fairly heard and --

JUDGE LIPPMAN: How does your life change as a judge if both sides are represented, particularly in a tenant-landlord situation?

JUDGE KAPLAN: It would make my life a lot easier. I would have time to -- more time to conduct hearings, I'd have more time to hear arguments on motions, I would have more time to focus on the legal issues, rather than missing the entire day, especially in a resolution part -- a

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resolution part in the Housing Court is spent going over stipulations and helping make sure that the unrepresented litigants understand what's going on that they're not forfeiting legal rights just based solely on the fact that they don't have equal access to justice.

JUDGE LIPPMAN: Overwhelmingly tenants are unrepresented in eviction proceedings?

JUDGE KAPLAN: Well, over 90 percent. I don't have the exact statistics, but I think everybody can agree with that.

JUDGE LIPPMAN: Would justice move more quickly and I guess more fairly if there was representation on both sides?

JUDGE KAPLAN: Both. It would be the calendars would be lighter, people wouldn't have -- would have an opportunity to get right to the issues rather than dealing with all the tangential issues of what they have to do in terms of navigating social service programs, finding out availability to different benefits, and the attorneys are able to help them with those -- with those systems so they can come to court and let us know what's going on, rather than the Court having to get involved with finding out why there were these delays which is plaguing our system right now.

JUDGE LIPPMAN: When people don't have legal
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representation and they're evicted, what happens to them? You know, when they leave your courtroom, where do they go from there?

JUDGE KAPLAN: I don't know. I only know the people that come back. And not everybody comes back. And I should also point out that a lot of people get evicted before they even come to court for the first time, it's not just they were there and then got evicted. And that often has to do with poor service of papers, it has to do with people not understanding the proceedings. So more information upfront would do a lot to avoid that. For the people who have been evicted, some of them end up in shelter systems, some of them end up on the streets, on occasion they can get back into their apartment, but that's a lot easier to be done when somebody has the assistance of counsel.

JUDGE LIPPMAN: Thank you.
Judge Kennedy.
JUDGE KENNEDY: Good afternoon, Judge Lippman, Judge Pfau, Judge Gonzalez and Mr. Doyle. I am an acting Supreme Court Justice assigned to Civil Court and I thank you for giving me this opportunity to testify regarding the need for increased funding to ensure equal access to justice for the indigent in civil matters based upon my recent observations while presiding over the Consumer Debt

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Part here in New York County.
JUDGE LIPPMAN: What do you see in that part? Are those people overwhelmingly unrepresented also?

JUDGE KENNEDY: Each and every defendant is unrepresented.

And I'd like to put this into context: My most recent assignment was from mid-April to July. And during that time period there were 1,731 cases on the calendar for either a conference or a trial. There were 605 cases on the calendar scheduled for motions. At the end of my assignment, 426 cases were resolved. So that leaves 1305 cases still remaining on the calendar.

And although the Court system has done an excellent job in creating the Volunteer Lawyer For a Day Program, developing the Do-It-Yourself Forms, the question is these volunteers can't handle that caseload, so more resources are needed. About two or three years ago you wouldn't see as many professionals as you do now --

JUDGE LIPPMAN: Yes, sure. That's their --
JUDGE KENNEDY: Yes. We're seeing increasing numbers of professionals due to corporate downsizing and layoffs, and we're also seeing small business owners, entrepreneurs whose revenues have declined because of the increasing economy. And it's my belief that the numbers

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will only increase in light of the worsening economy. JUDGE LIPPMAN: How would your life be different and the lives of the litigants who appear in front of you if they were represented, let's say overwhelmingly?

JUDGE KENNEDY: Well, let me say more cases would be disposed of, there wouldn't be so many adjournments. A lot of my time is spent explaining procedural matters to the defendants.

JUDGE LIPPMAN: You can't really do the job you're supposed to be doing as a neutral arbiter because you're kind of not being a lawyer for them but giving them the basics to even allow them --

JUDGE KENNEDY: Correct.
JUDGE LIPPMAN: -- to function in your courtroom.
JUDGE KENNEDY: That's correct. Many times motions are adjourned, litigants do not respond because they don't read the papers, and that's because perhaps they do not read or speak English, perhaps they have limited education, or perhaps they can't understand the legal concepts that's set forth in the papers.

JUDGE LIPPMAN: You could even have -- you know, a lot of people think that everyone in New York who gets legal representation from legal service providers are necessarily uneducated or really don't, you know, have any idea what to do because their education. I would bet a lot

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of people come in, as you said, in this economy where you have people of -- who have a higher education, they still don't have a clue as to what to do in a courtroom to protect their own livelihood and their own well-being because they need a lawyer.

JUDGE KENNEDY: That's true.
JUDGE LIPPMAN: I don't mean to put words in your mouth. Is that your conclusion?

JUDGE KENNEDY: That is my conclusion. And in my written testimony I even indicated, you know, that many of the defendants often resemble a deer in headlights because they just have no concept.

JUDGE LIPPMAN: Even they could be college educated beyond --

JUDGE KENNEDY: Doesn't matter.
JUDGE LIPPMAN: -- it's the same thing.
JUDGE KENNEDY: Doesn't matter. It's the same thing.

JUDGE LIPPMAN: So I ask you the same question $I$ asked Judge Kaplan: In the end, what is legal -- what would legal representation do? Is it ultimately justice what it's all about? Is it the speed of justice? What is it that would be different if in the Civil Court, and today, as you say, a different world from maybe not that long ago in the number of these kinds of consumer credit

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cases, the type of people now from all walks of life we get in those cases, how would justice be different, this elusive idea that we're supposed to be dispensing? How would that change?

JUDGE KENNEDY: Judge, it's really going to level the playing field for all litigants, whether you are represented, whether you are unrepresented. And that's really the charge that we have. We have the charge to ensure equal justice for all, regardless of your income status. And I think that Judge Cahn [phonetic], he said it best when he said that if we are to really have a democracy -- and I'm paraphrasing here -- that there is one commandment, and that is that we are not to ration justice. And that's the charge that we have.

JUDGE LIPPMAN: And sometimes -- Again, don't let me put words in your mouth, but sometimes we feel like we're rationing justice, don't we?

JUDGE KENNEDY: Unfortunately, yes.
JUDGE LIPPMAN: And legal representation, I think
it's fair to say you're seeing it today from all the different angles, but you have the client who sees what it does for their lives, and you see a Judge who can sit there and almost feel helpless because you know that the cards are stacked in one direction but you don't have the time or the ability, given your role, to make it right and to

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foster, as you say, equal justice and not ration justice. JUDGE KENNEDY: That's it. JUDGE LIPPMAN: So, thank you, appreciate it -JUDGE KENNEDY: You're welcome.

JUDGE LIPPMAN: -- so much for coming, Judge Kennedy.

Our next speaker is Judge Hoffman. And you're going to talk about the Family Court today?

JUDGE HOFFMAN: Yes. In part.
JUDGE LIPPMAN: Tell us the same kind of answers to the -- what Judge Kaplan was talking about in Housing Court and Judge Kennedy was talking about the Consumer Credit Part in Civil Court, how does the lack -- A lot of your customers aren't represented either, right?

JUDGE HOFFMAN: Right. And actually --
JUDGE LIPPMAN: What happens? What's the impact of that?

JUDGE HOFFMAN: It's a tremendous impact.
First of all, thank you, panel members, and Elaine Barnett, Task Force Chair, for permitting me to testify today.

As you may know, I think you may recall, I worked with the civil division of Legal Aid Society for thirteen years prior to becoming a Housing Court judge for several years, and now, believe it or not, almost

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nine years have been in Family Court.
So I want to emphasize how interconnected the courts are, Housing Court and Family Court, for so many of the same litigants who are unrepresented in Family Court are unrepresented in Housing Court. Not just people from similar backgrounds, but the very same litigants.

JUDGE LIPPMAN: And they have multiple legal problems?

JUDGE HOFFMAN: Absolutely, all the time. People are forever going from Family Court to Housing Court and vice-versa. And it's something that has a tremendous impact on what we do in Family Court.

Essentially it's the question of a meaningful opportunity to be heard. In Family Court we -- most litigants are not represented till they get to court, and that has a tremendous impact.

JUDGE LIPPMAN: And certain -- let's --
JUDGE HOFFMAN: Yes.
JUDGE LIPPMAN: -- let the audience understand one thing: There are certain cases in Family Court -- right? -- that there is, by law -- at least in New York, representation is provided; right?

JUDGE HOFFMAN: Actually the majority of cases in Family Court there is representation once you get to court.

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Predominantly in certain -- if you're the petitioner of a paternity proceeding or most litigants in support cases, which are about 89,000 or 250,000 cases annually, do not have entitlement to counsel. What happens is they get themselves in trouble first. In other words, initially not paying child support or not being able to present evidence in a child support hearing. There could be an order of support which is too onerous for many of the low income litigants, because they don't know the exceptions they can present.

JUDGE LIPPMAN: So --
JUDGE HOFFMAN: Yes.
JUDGE LIPPMAN: -- really by the time people get representation, they're already --

JUDGE HOFFMAN: It's too late often in Family Court.

JUDGE LIPPMAN: So what do we need in Family -what do we need that we don't have in terms of legal representation?

JUDGE HOFFMAN: If there were a right to counsel --

JUDGE LIPPMAN: That's not mandatory.
JUDGE HOFFMAN: Right. If there were a right to counsel in the paternity and support cases to the extent there is not now, that would be extremely beneficial. But

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the issue is civil legal services, people having access before they get to Family Court.

JUDGE LIPPMAN: So they're not in the fix that you find them at the time.

JUDGE HOFFMAN: Correct. But it's not just that. You heard, I think the first client who testified as to the extreme domestic violence happening in her household, the issue of child custody, the issue of support. We have many people who don't leave domestic violence --

JUDGE LIPPMAN: Explain that testimony. To understand that, when you have a domestic violence case and someone is prosecuting you or whatever for domestic violence it's one thing. What's related to these domestic violence cases?

JUDGE HOFFMAN: Well, in the domestic violence cases, you may not have the ability to leave the household. You have many women who stay in a domestic violence relationship because they don't know they can get an order of protection, they don't know they can get an order of child custody, and they don't know, very importantly, that they can get the orders of support needed in Family Court to do that.

JUDGE LIPPMAN: The only time they find out the system is after they've been beaten and --

JUDGE HOFFMAN: Quite frequently, yes, they don't

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know that. And since many people stay in the relationship because the person who is committing the domestic violence is the one who has the most income in the household and they don't know they can get support, people stay in that relationship too long to the detriment of the children and also, of course, to the other person in the household who needs to survive the domestic violence.

JUDGE LIPPMAN: In the first instance that they realize there was a real problem they can really be helped by having representation.

JUDGE HOFFMAN: Yes. That would be extremely helpful. And we have a correlation between the need for civil legal services in a comprehensive way, because we have people who suffer from domestic violence and --

JUDGE LIPPMAN: And they have all these other problems.

JUDGE HOFFMAN: Right. And then when the batterer is out of the home you often have non-payment proceedings, or if children are removed from the home you often have the non-payment proceedings. So there's direct correlation between the types of proceedings we see in Family Court and --

JUDGE LIPPMAN: You can have a housing problem or
a debt problem, right? You can have all kinds of issues related to a domestic violence case.

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JUDGE HOFFMAN: That's right. Let me just give you an example we see every day: We have children who are either removed in which, let's say in an abuse and neglect case or domestic violence situation, and we have a situation we're trying to reunify the family and we need to arrange visitation. What happens is often the household income decreases to such an extent, or the rental allowance decreases, that people face the eviction proceedings and are evicted from their home while the Family Court proceeding is pending. That tremendously complicates the issue of arranging for visitation and arranging for reunification of the household. People drop out as they go to the shelter system from services, issues in Medicaid prevent issues in services which prevent reunification of families.

So it's very interconnected, Family Court and Housing Court, in terms of the issues, the need for really access to legal services before any litigation commences and certainly after litigation has started in the courts.

JUDGE LIPPMAN: And what would be your wish in terms of this whole issue of representation? What would you like to see happen?

JUDGE HOFFMAN: Well, certainly a greatly
increased funding for civil legal services so that people

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have full access to legal services. And those legal services can advise people not just to the individual problem that, say we would get appointment of counsel in Family Court on a neglect case or a domestic violence case, but someone who can take a comprehensive view of everything, refer you to appropriate services and see your family and you on a holistic basis.

JUDGE LIPPMAN: Well, thank you. I think it's so -- really it does complete the picture to see how the Judge views it, you know, rather than the client, the provider. I think the Judge has a unique perspective on need for civil legal services. And thank you, the three of you, from different parts of the puzzle so to speak. And I think what's clear, and I think you'd all agree, is that in this terrible economy in the so many different ways it impacts on the courts and the people who come into the courts and the lack of legal representation for those who really can't afford it, I think is so elevated during these difficult times, and the impact on our society, both the human beings and just the well-being of society and people in it are so affected.

So, thank you so much. You're a terrific panel and terrific Judges, and we appreciate you being here. JUDGE KAPLAN: Thank you. JUDGE KENNEDY: Thank you.

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JUDGE HOFFMAN: Thank you.
JUDGE LIPPMAN: No red light for them. They don't need a red light. They're on the money.

And, talking about being on the money, our last speaker is the -- Fern Fisher, the Honorable Fern Fisher, the Deputy Chief Administrative Judge for New York City courts who oversees the courts, the Judges who were just here, and the statewide director, the head of the Access to Justice for the state. And Judge Fisher is a passionate advocate for civil legal services, and we're so pleased to have you here today, Judge Fisher.

JUDGE FISHER: Thank you, Chief. I left my name tag.

JUDGE LIPPMAN: That's all right. We know who you are. You can't hide. Go ahead.
(Continued on the following page.) ○OO

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JUDGE FISHER: Good afternoon, Presiding Justice Gonzalez, Chief Judge Jonathan Lippman, my Chief Administrative Judge Ann Pfau, and President Doyle.

Thank you again for the opportunity to offer testimony to you on this vital issue. The success of the hearings last year which resulted in additional funding must be celebrated.

The additional funding will result in more services for low income people at a time when New Yorkers continue to be faced with severe economic challenges.

However, our job is not complete. The New York Times reported last week that one in five New Yorkers live in poverty, the highest numbers since 2000. The numbers of unrepresented litigants --

JUDGE LIPPMAN: Judge Fisher, say that again. How many people live in poverty?

JUDGE FISHER: One in five.
JUDGE LIPPMAN: One in five is really quite a staggering number if you think about it. Go ahead, I'm sorry.

JUDGE FISHER: Well, the numbers of unrepresented litigants continue to flood our courts with life altering cases. The desperation that I described last year continues. In fact, we had a suicide of a tenant recently when the marshal came to the door.

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You have already heard from our Judges on the difficulties that they see in their courtrooms of litigants who are trying to handle their cases, usually poorly, without an attorney. You have also heard from clients on the difference an attorney can make.

We must now move forward to increasing the success of the funding obtained this year, to increasing substantially the amount next year.

This year at the request of the Task Force I am focusing my remarks on a topic other than the increase of funding.

And let me say that the Task Force has done a remarkable job, and particularly the subcommittee on simplification of court processes lead by Bob Giffer.

The Task Force is recommending the simplification of Court procedures and processes.

JUDGE LIPPMAN: Why is that important, Judge Fisher? I know you're going to say it in your prepared remarks, but explain in short why does it matter?

JUDGE FISHER: In a perfect world everybody would have full representation. We're such a long way from a perfect world. There will still be litigants without attorneys who will need to navigate our Court system.

In addition, if we simplify our processes it will make it easier also for Legal Services attorneys and pro

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bono attorneys also to navigate our system, but also equal access to justice requires uniformity. And we're long from being uniform in our State with respect to our policies.

JUDGE LIPPMAN: So in the simplest terms no matter how much we achieve in terms of getting funding, the average person has to be able to navigate the courts without a detailed road map that should be kind of in front of them and easy to do.

And that saves not only their own time, effort, and hopefully contributes positively to their lives, but also the justice that we can administer in the courts is so much better if it is simpler and easy, and you don't have a maze of people wandering all over the place and not knowing how to proceed.

JUDGE FISHER: Exactly, Chief. And even the United States Supreme Court in the new case Turner has recognized the need for the Courts to provide information and to explain procedures. It was a child support case. So in order to move this along, because I know we're at an end, and the rest of it will be in my written testimony, the Task Force has determined that there are starters on the road to simplification. They have a wish list. But there are some starters.

Most individuals would not attempt to play a sport, play a game such as chess, take an exam, fill out an

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instruction, without knowing the rules. But we expect litigants without lawyers to know the rules. We, in fact, hide the ball when they are playing the game. It's time that we stopped hiding the ball.

And so we are suggesting that unrepresented litigants be given rules and instructions and necessary tools when they are attempting to navigate the courts.

I'm skipping, Judge.
JUDGE LIPPMAN: Okay, you use your judgment.
JUDGE FISHER: The Task Force is setting forth for consideration four proposals: Standardization and simplification of forms and procedures; improvement of the Court website; expansion of outreach; and a study of Court scheduling and the town and village justice courts.

And as a Director of access to justice, I think these are very well considered suggestions and they are doable without a lot of expense.

In order to achieve a major step forward and access to justice, standardization and simplification of forms and procedures is an effort we must embrace and get done.

New York is already a national leader in DIY computer programs for unrepresented litigants. I think we have 15 now. And the DIY programs assist litigants in filling out our Court forms using a computer tutorial

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program.
However, that effort will eventually be stymied unless statewide we standardize and simplify forms and processes. Recently we're preparing a DIY program for minor name changes for Upstate.

My staff learned that depending on the county a family resided in, the family may be charged one fee for changing the names of all the children in the family, or in a different county a separate fee for each child. Which, of course, is clearly more expensive.

In some counties a fee depended on who was at the counter at the time. In some counties three copies of the forms were required, and in other counties less than three.

Some counties required a petition, other counties did not. A2J cannot move forward with these discrepancies. Justice should not be more expensive or complicated depending on which county you reside. Moreover, justice shall not be, should not be stymied by obstacles that we can cure.

In New York City, tenants are given access to a check off list for available defenses in housing cases. And in consumer cases New York City clerks are instructed to require affidavits from plaintiff debt collectors which establish chain of custody of books and records, assignments, and statute of limitations, similar to the

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foreclosure requirements that you put in, Judge.
JUDGE LIPPMAN: Right.
JUDGE FISHER: In the City the Court mails out notices to response and defendants in both housing and consumer cases before default judgments are entered.

In housing a large percentage of tenants come in to answer the cases stating that the only notice they received was the one mailed by the Court. It's the same in consumer cases.

And, in fact, in consumer cases we get a number of the notices back, thousands back, saying bogus address, the address does not exist, or addressee unknown. We do not issue default judgments in those cases. Plaintiffs are free to make a motion, but, curiously, none of them do.

These procedures do not exist outside of New York. Equal access to justice demands uniformity throughout the state.

The Task Force proposes in general standardization procedures, and more standardized simplified forms and instructions, and that everything be translated into other languages besides English.

Some specific suggestions are improvement and simplification of the divorce process and the pro se divorce packet, affidavits of net worth, pro se court forms where making defenses clear, contested and uncontested divorce,

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check list, Article Six custody visitation forms for people who are not biological parents, petition for orders of protection, custody, child support, as well as summonses, need to be in simpler language with clearer instructions.

Forms and instructions on service of process, filing deadlines, pleading requirements, process the request for an interpreter, what to bring to Court, and tenant's rights, and consumer rights with respect to defenses.

Standardization of forms and procedures will assist in increasing limited scope representation. Legal Services advocates and pro bono counsel and clinics could provide more limited services by assisting litigants by filling out simplified forms.

More could be trained to assert common defenses if common forms were used and common procedures were used throughout the state. A by-product of simplifying the courts will be the reduction of litigation costs for all, including plaintiffs.

Without training of clerks to utilize and embrace new forms and procedures, efforts to standardize and simplify will not -- will hit brick walls.

Another recent inquiry by my office turned out a startling revelation. In one county a clerk indicated that there were no forms to vacate a tenant's default, and that she had never seen a tenant move to vacate a default

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judgment.
In another county the clerk who had been with the court system for a long time had only seen five in his entire career. We have miles to go in some places, and not only to develop forms and procedures, but to educate the public and train court personnel.

Judges must be encouraged to accept simplified forms and procedures, but also to feel comfortable in explaining procedures and defects in pleadings when rejecting those pleadings.

In the absence of sufficient attorneys, health centers, it is -- justice requires that the Judges do participate. And naturally the concept of the Judge setting forth these procedures, explaining why a pleading is inadequate, and construing pleadings liberally is taking hold.

And as I indicated, even the United States Supreme Court mentioned this, New York should be at the head of the movement for changing the Judge's role.

As we move further and further into the internet age websites become the conduit for information, and information is clearly a pathway to increasing access to justice.

The Task Force has proposed various improvements to the website which will be fully vetted in the final

For purposes of brevity today I highlight just a few suggestions. The Court help and local websites should be linked. All Court forms should be in a central place on the website, not scattered all over as they are now, and also organized so they can be easily found. And all local courts should direct users to the central location for forms and legal information.

All local Court sites should be uniform, the websites should be translated into numerous language, and we need better search engines.

Under the simplification subcommittee mandate, they also looked at outreach. And included under outreach the committee is recommending expansion of volunteer lawyer for the day programs and other volunteer programs.

There are many operating already in the Civil Court, Family Court, and foreclosures within the City of New York, but those programs are not as well entrenched outside the City of New York.

These programs which are all limited scope representation will allow pro bono attorneys to serve easily, will allow our emeritus attorneys to provide assistance, and will increase access to justice. But it will also allow the legal services advocates to handle the more complicated cases that require full representation,

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leave the slightly easier cases to volunteers.
The Task Force strongly recommends that the emeritus program be expanded, and that is a pool of attorneys that $I$ believe will be extremely helpful to the access of justice movement.

The Task Force also requires additional mobile Court help centers similar to the Court's help center that NYLAG will be launching soon. And they suggest that a partnership of nonprofit organizations, Task Force members and law firms, foundation grants, donations, and other support can get more than that one van on the road, and I think we can do it.

Expand the use of teleconferencing and video conferencing. We believe that litigants who are unable to come to Court because of disabilities or finances or geographic location can benefit from video conferencing and teleconferencing.

In addition, if attorneys are on the case teleconferencing and video conferencing can keep their time in court down. And they're advocating using that more often with some caveats, which I won't go into. It will be in my written testimony.

With respect to the other issues that the Court, the Task Force would like us to look at is court scheduling, staggered court schedules, so individuals don't have to sit

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in court the entire day, so they don't miss work, they don't have problems picking up their children, but also attorneys who are Civil Legal Services attorneys also can't afford to sit in court all day. And so we should look into court scheduling.

And of course it will vary from court to court and from jurisdiction to jurisdiction, each district a little bit different, and it has to be tailored to each court district. And we believe we should be looking at that now and figuring out how to do that.

And finally, although it was not the Task Force subcommittee on simplification's responsibility, they are emphasizing that we need to look at the town and village Justices with respect to their resources, their training and what goes on there.

JUDGE LIPPMAN: Judge Fisher, let me ask you one kind of summing up question. You've been doing this so long, interested in this issue so passionately for so many years.

Where do you think we are today on Civil Legal Services given the great impact that the economy, this terrible economy has had in New York and around the country, putting together federal, state, local efforts, our own efforts here, the Bar's voluntary programs, the programs we do in the courts, the simplification issues that you talked

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about today. Where are we? Is this the -- has the economy made this even more daunting than it was just a few years ago?

JUDGE FISHER: Our finger is still in the hole of the dike holding the water in, Judge. It is not getting any better.

JUDGE LIPPMAN: The need is so overwhelming?
JUDGE FISHER: It is extremely overwhelming. And any decrease in federal aid certainly affects us here in New York State. The numbers of individuals coming into the court is not abating. Some of the filings have gone down, but not enough to make a difference. But the percentages of unrepresented litigants have not gone down at all.

And the problems are getting more and more complicated as people are getting more and more desperate. We are the place of last resort for some people.

And as you can see from our numbers and from some of the stories that you have heard, people are desperate. People are losing their lives. And it's our responsibility as a Court when they have legal problems to make sure we do the best we can to make sure they get access to justice.

I believe that some of the things that we're proposing for simplification requires the backing of the presiding Justices, the Chief Judge, the Chief Administrative Judge, Judge Coccoma and I, the New York

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State Bar, the City Bar, to get it done.
But I am confident that some of the measures that we are proposing today and in the report can get done. It just takes a partnership, and it takes a little elbow grease, and it takes a little hope.

JUDGE LIPPMAN: Thank you, Judge Fisher. Thank you again for your work in this area, your passionate work for so many years, and for the efforts that you're talking about in terms of simplifying.

I think this kind of all comes together if you look at the testimony that we've had today, the whole idea that the cost issue cuts all the other way from this issue about, gee, times are terrible, how could we spend it on just doing good.

But this does more, Civil Legal Services does more than doing good and helping people which should be reason enough. But it saves money to the State, it brings money to our communities and to our society.

The political support that we see today from the speaker of the City Counsel as she indicated making the first priority of the City Counsel is Civil Legal Services in terms of their funding.

The business and community leaders who recognize that the well-being of everybody, including these basic institutions that fuel our economy are, whether it be banks

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or big businesses or real estate, are all very much dependent upon people getting legal representation when it comes to the essentials of life.

The individual stories that we heard today from clients, which cover again all of the necessities from a roof over one's head to their physical safety to that of their families', to their livelihoods, to being able to have meaningful lives.

The Judges look at it from a perspective of sometimes just wondering how they can do their jobs when you look at the different courts and you see people come in in a fashion that presents a skewed playing field where everyone can't get equal justice.

And again looking at inside the courts, how we can do things to allow people to navigate the courts, again without some kind of convoluted road map, I think it all goes to what is clear, or should be, to everyone at this point which is that the courts, the legal profession, everyone presiding here today recognize that it is particularly our mission, both professionally and from a constitutional perspective of insuring equal justice. That there is an ethical and moral obligation as a society that we have to pursue justice for all, fair, equal justice.

And again the point we've been making that the well-being, the bottom line of society aside from the moral

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imperatives involved, it just makes sense for our communities, for our society, to help those who cannot help themselves; the poor, the indigent, the working poor in this State, who are so impacted by the economy and whose lives can be saved if we can provide them with Civil Legal Services for the poor.

That is why we have tried to develop this systemic approach to the question of Civil Legal Services to have a dependable, continuing, ongoing funding stream for Civil Legal Services that come out of the public flask and that recognizes how important it is to our way of life, to our society, to the individuals involved. It's critical. I think these hearings today were very helpful.

There are two more hearings that will be held in the near future, one in Albany at which the Chief Law Enforcement Officer of the State, Eric Schneiderman, will be testifying. And one in the western part of our State in Buffalo which has had it's -- that part of the State, Upstate, has had its economic problems, again which has made an impact of a lack of legal representation even that much greater.

So thank you all for coming. We go forward and continue to try to determine the unmet legal needs so that we can make a substantial presentation to legislature and the governor, and to insure that all of us in this State are

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pursuing justice for again the most disadvantaged and the most vulnerable in our society. Thank you so much. I appreciate your coming.

CERTIFIED TO BE A TRUE AND CORRECT
TRANSCRIPT OF THE FOREGOING PROCEEDINGS.

ANGELA TOLAS, OFFICIAL COURT REPORTER

ROBERT PORTAS, OFFICIAL COURT REPORTER

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