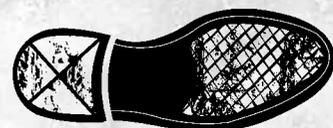
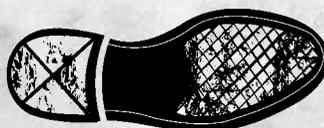
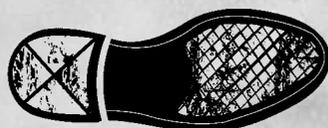
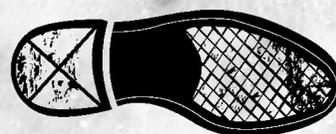
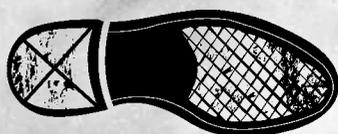
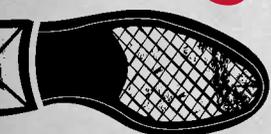


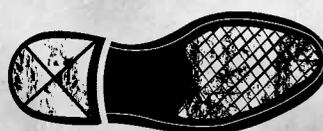
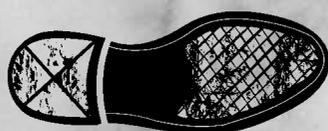
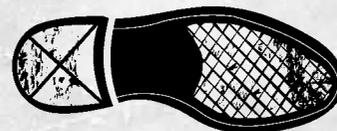
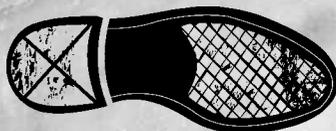
Clearinghouse REVIEW

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THE
SUPREME COURT
CONTINUES ITS
MARCH TO THE
RIGHT



Child Custody Jurisdiction and Domestic-Violence Survivors

Foreclosure Mediation

Universal Voluntary Retirement Accounts

Ethical Questions Involving Unrepresented Litigants

The *Olmstead* Decision at Ten



SHRIVER
CENTER

Sargent Shriver National Center on Poverty Law

Low-Income Communities and Climate Change

While climate change and extreme weather affect every social class, poor communities often lack effective emergency plans and the capacity to respond to and recover in the event of a natural disaster. A recent study published by Oxfam America examines the impact of climate change on low-income communities, specifically in the Southeast United States. *Exposed: Social Vulnerability and Climate Change in the U.S. Southeast* employs the Social Vulnerability Index (SoVI)—the first study to combine the potential impact of natural hazards with the populations most likely to be affected by them—to discern which geographical locations and residing populations are the most vulnerable to extreme weather patterns.

SoVI employs eight different components to determine a region's vulnerability—wealth, age, race, ethnicity, rural conditions, special-needs populations, gender, and employment. The study's layered maps pinpoint vulnerable communities in the U.S. Southeast, where the most likely climate hazards are drought, hurricane force winds, flooding, and sea-level rise; regional case studies exemplify each hazard. The study distinguishes between sparsely populated, homogenous rural areas and densely populated, diverse urban communities when making recommendations about the best approaches to combat the negative effects of climate change. The study is available for free online: <http://bit.ly/exposedreport>.

The Sargent Shriver National Center on Poverty Law is committed to raising awareness about climate change and its effects on low-income communities and to representing the interests of these communities in the current debates surrounding federal climate-change legislation. The Shriver Center's September 30 symposium on this topic brought together experts to explain how climate change particularly affects low-income communities in the Chicago area, the basics and status of the cap-and-trade legislation, the financial impact of cap-and-trade on costs of energy, food, and other necessities, and alternative policy proposals to offset these added costs. The possible benefits for low-income people from sweeping changes coming through green jobs and mass weatherization projects were discussed. A recording of the symposium and resources are available on the Shriver Center website: <http://bit.ly/climatechangeresources>.

Webinar: Integrating Asset-Building Strategies into Domestic-Violence Advocacy

Financial dependency and lack of financial knowledge are disincentives to leaving abusive relationships, making domestic-violence survivors particularly vulnerable in difficult economic times. Creating long-term asset-building policies that financially empower survivors can be a powerful tool in domestic-violence advocacy. Case studies in Shriver Center attorney Andrea Kovach, *Integrating Asset-Building Strategies into Domestic Violence Advocacy*, 43 CLEARINGHOUSE REVIEW 148 (July–August 2009), demonstrate that asset-building strategies can and should be integrated into advocacy on behalf of domestic-violence survivors.

The Shriver Center and CLEARINGHOUSE REVIEW hosted, on October 26, a webinar on integrating asset-building strategies into domestic-violence advocacy. Presenters were Kovach; Emily McGinnis, Individual Development Accounts program coordinator, Redevelopment Opportunities for Women; Kelly Goodall, economic empowerment project manager, Illinois Coalition Against Domestic Violence; Mary O'Doherty, economic empowerment project director, Kentucky Domestic Violence Association; and Cassandra D. Slade, vice president—Community Reinvestment Act officer, Lake Forest Bank & Trust Company. Kovach's article, resources, and a free recording of the webinar can be downloaded online at <http://bit.ly/assetbuildingdadvocacy>.

Webinar: Accessible Assets Bring Together the Disability and Asset-Building Communities

The Shriver Center hosted, on November 11, a webinar on how asset-building tools can be used to increase the financial stability and independence of individuals with disabilities. The panel discussed the current research on disability and poverty, successful national and local programs, and the continued challenges and opportunities in policy and program design. The webinar sought to promote understanding on how potential partners—state asset-building coalitions, disability rights organizations, and financial institutions—can help in these efforts.

The speakers were Frances Curley of Allies Inc., Shawn Fremstad of the Center for Economic and Policy Research, Thomas Foley of the World Insti-

tute on Disability, Johnette Hartnett of the National Disability Institute, Margaret Lombe of the Boston College Graduate School of Social Work, Megan O'Neil of Southern New Hampshire University's School of Community Economic Development, and Michelle Putnam of Simmons College School of Social Work. A recording of the webinar and resources are available online; see <http://bit.ly/assetbuildingdisability>.

Make Your Voice Heard! Help Us Select the 2010 Special Issue Topic

The CLEARINGHOUSE REVIEW editorial team is planning next year's special issue. Each year we strive to choose a topic that is relevant and timely and sometimes overlooked but needing attention. Some topics that have been suggested for 2010 are climate change and low-income communities; strategies during the economic downturn; health care reform; the American Recovery and Reinvestment Act; and legal issues affecting women. We invite you to react to these ideas or submit your own on the Shriver Center's Facebook page: <http://bit.ly/facebookdiscussion>.

This year's special issue was devoted to the "Legal Needs of Military Veterans, Servicemembers, and Their Families," a topic that has become increasingly relevant in the context of the war in Iraq and in Afghanistan. The issue covers various legal areas affecting veterans and their families and aims to give public-interest attorneys an overview and thought-provoking analysis of veterans law. Individual copies and articles can be ordered from our website: <http://bit.ly/2009veteransissue>.

Shriver Center Annual Awards Dinner

The Shriver Center held its eleventh annual awards dinner on October 29 at the Hyatt Regency Chicago. Two Chicagoans who have demonstrated an exemplary commitment to public service throughout their career received the Sargent Shriver Award for Equal Justice. They are Barbara Bowman, the Irving B. Harris Professor of Child Development at the Erikson Institute and chief officer of early childhood education for the Chicago Public Schools, and William E. (Bill) Lowry Jr., special assistant to the president of the Chicago Community Trust. President Obama's senior adviser, David Axelrod, was the keynote speaker. Doubling as a fund-raising event, the dinner was hosted by Frances Kao and Charles F. Smith, partners at Skadden, Arps, Slate, Meagher & Flom LLP, the dinner's main sponsor.

The Shriver Center thanks all of its supporters, who enable the Shriver Center to promote social justice on the local, state, and national level.

Removing Barriers to Reentry for Ex-Offenders with Psychiatric Disabilities

The Bazelon Center for Mental Health Law's *Lifelines: Linking to Federal Benefits for People Exiting Corrections* is an in-depth analysis of the complex rules that govern federal and state programs and outlines steps that administrators can take to ensure successful reentry for ex-offenders with psychiatric disabilities.

Factors such as access to mental health care, housing, and social services are essential to facilitate a smooth transition into civil society. *Lifelines* consists of three volumes with distinct focuses. Volume 1 argues for access to mental health resources in correctional facilities to ease the transition. Volume 2 describes what state and local governments can do to ensure prompt access to vital services after incarceration. Volume 3 advocates collaboration between corrections officers and mental health professionals and has an extensive list of online resources. Print copies of *Lifelines* are \$6 each; the complete file in portable document format can be downloaded for free at <http://bit.ly/bazeloncenter-lifelines>.

Why Servicers Foreclose When They Should Modify

As the foreclosure crisis continues to affect communities, people are losing their homes and lenders are lamenting their financial losses. A wise strategy would be to modify the terms of the original loan; this could save lenders money and keep people in their homes. However, this course of action is not commonplace. *Why Servicers Foreclose When They Should Modify and Other Puzzles of Servicer Behavior: Servicer Compensation and its Consequences*, published by the National Consumer Law Center, examines the role of servicers as obstacles to loan modification. Once a loan is made, lenders sell the loan to servicers who receive the monthly payments. Despite their advertised willingness to negotiate terms of the loans, this generally does not happen in practice. Servicers do not lose money in foreclosures and therefore have no real incentive to modify. See <http://bit.ly/servicerreport> for the complete report.

Reverse Mortgages and the Potential Risks for Seniors

Between 2005 and 2008, reverse mortgages designed to serve America's seniors doubled in volume, and 2009 was projected to be a record-breaking year. Reverse mortgages allow seniors to utilize home equity to meet their immediate financial needs. However, reverse mortgages share many of the same characteristics of the riskiest subprime mortgages, and their complex nature makes them attractive to abusive lenders. The reverse-mortgage market continues to grow despite the economic downturn; predatory lenders responsible for the subprime mortgage boom are targeting the nation's asset-rich seniors.

In response, the National Consumer Law Center has published *Subprime Revisited: How Reverse Mortgage Lenders Put Older Homeowners' Equity at Risk*. The report reviews reverse-mortgage basics; analyzes the origin and evolution of reverse lending, and the perceived opportunity in targeting the growing population of asset-rich seniors; points out potential risks; and recommends ways to promote a safe mortgage market. The report is available for free online: <http://bit.ly/reverselending>.

Guide to Adult Education for Work

Guide to Adult Education for Work: Transforming Adult Education to Grow a Skilled Workforce is a comprehensive manual to improve adult education for work programs based on research conducted by the Workforce Development Strategies Group at

the National Center on Education and the Economy and on a research paper commissioned by the latter and written by Forrest Chisman of the Council for the Advancement of Adult Literacy. The guide highlights the shortfalls of the current adult education system, makes the case for implementing a new system, and outlines the essential components of a quality adult-education-for-work program. The guide is a product of the One Step Forward Initiative, a project to identify a set of quality indicators for adult-education-for-work programs, made possible by a grant from Wal-Mart Stores Inc. See <http://bit.ly/adulteducationforwork>.

U.S. Supreme Court's Decisions on Court Access

For more than fifteen years, CLEARINGHOUSE REVIEW has published an annual synopsis of Supreme Court decisions concerning access to the federal courts. This year's "The Supreme Court's 2008–2009 Decisions on Court Access: The March to the Right Continues" was written by Gary F. Smith, Matthew Diller, Jane Perkins, and Gill Deford. The authors assert that the Court's decisions this Term relevant to issues of access demonstrate a well-established tendency to favor government and business over the individual and the environment. The online version of the article—with hyperlinks to statutory authority and case law cited in the footnotes—is available on our website, along with others in our collection of federal-court-access articles: <http://bit.ly/federalcourtaccess>.

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