

Clearinghouse REVIEW

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TOWARD HEALTH INSURANCE COVERAGE FOR ALL AMERICANS

Justice Stevens's Last Round in the Access Battle

Six Areas of Opportunity for Advocates

Health Care Reform for Native Americans

Home Affordable Modification Program

Private Right of Action in Food Assistance

Alternative Credit Data

Social Security at 75



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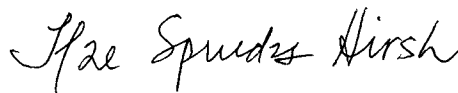
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About This Issue

Reflecting on accomplishments and focusing on next steps are themes in this issue of CLEARINGHOUSE REVIEW. Both are necessary for success in our work in the context of an economy that is slow to recover and at a time when many people are having a very rough time and are wondering if enough change has occurred since the presidential election of 2008. Now, absorbing the more recent mid-term election results, advocates examine what has changed and what remains the same—and move forward.

As Prof. Peter Edelman poignantly reminds us in remarks published in this issue, first let us celebrate the good things. Some causes for celebration are the historic passage of a health care reform law, a far-reaching financial regulation law protecting consumers of financial services, positive results of the stimulus law, and the seventy-fifth anniversary of the social security system that has kept millions out of poverty and that many now even take for granted. At last summer's National Legal Aid and Defender Association Litigation and Advocacy Directors and Substantive Law Conference, Edelman commended the conference attendees for their work and reminded them that they were not alone. There are people—in government agencies—who care about helping low-income people. He urged advocates to keep their eye on the big picture—taking bigger steps to end poverty—and in particular to work on or continue working on extreme poverty and the Temporary Assistance for Needy Families, public education, high-risk youth, concentrated poverty, and the implementation of the health care law. Edelman emphasized that the challenges of race and gender equality cut across all of these problems.

Other articles in this issue reflect on past developments and focus on what to do next. The lead article describes how the new Affordable Care Act builds on existing public programs but leaves many requirements for implementation, calls for states to develop new insurance exchange plans, and is already being challenged in federal court. A complicated law, it offers many opportunities for advocacy; the authors encourage advocates to obtain advice from the experts. The article on the long-awaited permanent reauthorization of the Indian Health Care Improvement Act (with the passage of the Affordable Care Act) states that the Improvement Act inspires hope that many Indian health disparities will be alleviated but that much remains to be done to improve the lives of Native Americans. An article on the Home Affordable Modification Program reviews the failure of the program to help many homeowners facing foreclosure and recommends raising violations of the program in defending foreclosure proceedings or affirmatively in suits against loan servicers. Other articles cover alternative credit data, court-access issues in the decisions of the U.S. Supreme Court's last Term, the private right of action in the Supplemental Nutrition Assistance Program and its statute, and a reflection on the Social Security Act.



CLEARINGHOUSE REVIEW encourages the submission of articles from legal aid field staff and others. Send articles to Ilze Sprudz Hirsh, editor and vice president of communication programs, Sargent Shriver National Center on Poverty Law, 50 E. Washington St. Suite 500, Chicago, IL 60602; ilzehirsh@povertylaw.org.

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