

Central Jersey Legal Services

FY 2009 Annual Report Summary

July 1, 2008 – June 30, 2009

About Us

Central Jersey Legal Services (CJLS) is a nonprofit law firm which serves the low-income community of Mercer, Middlesex and Union Counties. CJLS attorneys and paralegals provide clients with free advice and representation to resolve legal problems with serious, life changing consequences. Our clients are families faced with eviction or foreclosure and the very real possibility of homelessness. They are victims of domestic violence looking for a fresh start, a way to keep their children safe. They are low-wage workers whose pay is illegally withheld. They are elderly victims of fraud, and men, women and children who need access to appropriate health care.

Our clients have few resources and cannot afford a private attorney's help, but often their adversaries can. Without CJLS' help, they are left to navigate a complex justice system alone and disproportionately lose their cases because they don't understand basic court procedures. Case outcome studies show that a litigant who is represented by counsel is *five times more likely* than an unrepresented litigant to succeed in a civil hearing or trial. Central Jersey Legal Services provides that critical legal assistance to individuals and families who have no place else to turn. No one should lose their home, custody of a child, income, employment or health care coverage because they cannot afford an attorney's help. Our attorneys and paralegals work hard to help clients secure safe and appropriate housing, financial security, safety, hope and dignity. This report shares the story of CJLS' accomplishments over the past year on behalf of our client community.

The Serious Unmet Need for Legal Services

To qualify for our services, clients must have household incomes less than 200% of the Federal Poverty Level. That's \$36,620 for a family of three in 2009. That's not much in NJ, one of the most expensive states in the country. Yet one in 5 central Jersey residents is living on less than that – more than 300,000 people. Studies have shown that 1 in 3 low-income people will experience at least one serious legal problem in a year's time. That's more than 100,000 people living in our service area who need our help.

In FY 09, Central Jersey Legal Services helped **8,059 men and women** with serious legal problems. Although the number of clients we serve increases every year, it still does not come close to meeting the need.

CJLS tries to make the most of its limited resources by recruiting private attorneys to take cases as volunteers and offering legal workshops in the community. These efforts do help, but we still have to restrict the types of cases we can take and offer only advice in many cases. The recession is pushing more and more people below the eligibility level for our services. This growing population of eligible clients is confronted with legal needs that are increasing in both number and complexity. Legal services is a critical part of the social safety net that will stop these families from falling further into poverty and support them as they try to get back on their feet. With the resources to help more of those who need us, legal services is a powerful tool for economic recovery.

Mercer County Division

198 West State Street
Trenton, NJ 08628
609-695-6249

Middlesex County Division

317 George Street, Suite 201
New Brunswick, NJ 08901
732-249-7600

313 State Street, Suite 308
Perth Amboy, NJ 08861
732-324-1613

Union County Division

60 Prince Street, 2nd Floor
Elizabeth, NJ 07208
908-354-4340

Our Cases

Family

It is painful and difficult for all involved when family relationships break down. CJLS family attorneys and paralegals help clients protect their rights to child custody, support, or parenting time. They stand up for victims of domestic violence who turn to the justice system for protection.

Income & Employment

A sudden loss of income is behind many of the problems we help solve at CJLS. That's why we work hard to help clients obtain and keep critical benefits that make it possible for them to make ends meet. We also defend the rights of low-wage workers who are improperly terminated, have pay or other benefits cut or withheld, or are subject to discrimination in the workplace.

Housing

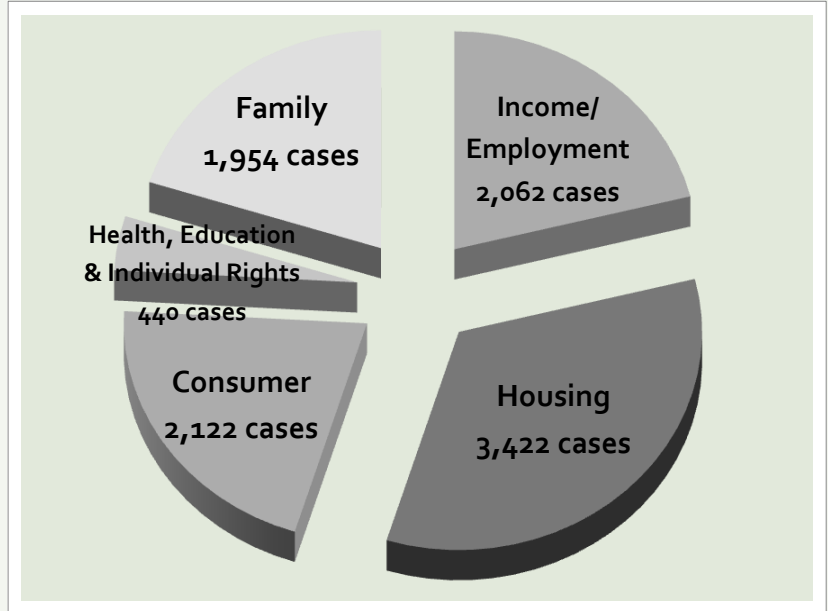
CJLS attorneys and paralegals work to help low-income tenants fight unfair or illegal evictions and stay in their homes. CJLS helps struggling families to negotiate with their landlords or secure emergency housing assistance, housing subsidies and entitlements to help them get back on their feet.

Consumer

CJLS' helps clients fight consumer fraud and eliminate excessive and unlawful debt. The Consumer Unit targets predatory lenders and helps low-income homeowners defend against foreclosure. We help low-income families fight illegal garnishments and levies to protect the income they have.

Health, Education & Individual Rights

At CJLS, we work to make sure that our clients connect with health care coverage that's available to them. We help low-income families fight reductions in coverage, refusals, and terminations so they can get the care they need. CJLS fights alongside parents struggling to get their kids the special education they need to succeed. We support parents whose children are bullied and help homeless families overcome residency restrictions to get their children in school.



Our Clients

The clients we serve reflect the diversity of our region. But certain groups are overrepresented- racial and ethnic minorities, women, immigrants, the elderly – those groups who are disproportionately low-income. These are legal services clients. They are our friends, family and neighbors. Remember, 1 in 5 central Jersey residents is eligible for our services. They need and deserve our help, because every one of us has the right to be treated fairly and equally by the justice system, regardless of their means.

- 6,062 were households making less than \$20,000/year.
- 6,043 clients were racial/ethnic minorities (75%). 43% of clients were African American, 28% were Hispanic/Latino, and 2% were Asian.
- 5,569 clients were women (69%). 2,489 clients were men (31%).
- 4,033 were parents raising minor children (50%).
- 1,517 were over age 55 (20%), including 115 over age 80.
- 1,505 clients were people living with disabilities. (19%).
- 1,112 were people with limited English proficiency (14%).
- 329 were victims of domestic violence (6%).

Many of our clients face multiple legal difficulties; the problems they face often seed one another. For example, the suspension of disability benefits forces a family to fall behind on their rent, and they find themselves facing eviction. In FY 09, CJLS helped **1 out of every 4** clients with more than one legal problem.

Central Jersey Legal Services helps our clients...

Keep their homes & obtain affordable housing

- 580 evictions prevented.
- 102 evictions delayed, giving clients the time they needed to secure alternative housing and avoid homelessness.
- 47 housing units repaired or improved to meet basic habitability standards.
- 41 critical housing subsidies secured or protected.

Secure and protect financial resources

- 254 clients obtained or kept their TANF benefits.
- 137 clients received Emergency Assistance to help them through a housing crisis.
- 135 disabled men, women and children secured or protected SSI/SSD benefits.
- 78 clients received Food Stamp (SNAP) benefits.

Improve family integrity and financial security

- 155 clients got a divorce or annulment.
- 99 victims of domestic violence received an order of protection keeping their abuser away .
- 75 parents secured or maintained custody of their children or established a right to parenting time.
- 27 clients secured child or spousal support, helping them better care for their families.

Resolve excessive or unlawful debt

- 98 clients secured federal bankruptcy protection.
- 61 people were freed from debt collection harassment .
- 27 garnishments or attachments lifted.
- 26 clients eliminated debt without bankruptcy.

