

Alan Houseman:

This is an oral history interview of Jeanne Charn, who is Senior Lecturer at the Harvard Law School and Director of the Bellow-Sacks Access to Civil Legal Services Project.

Alan Houseman:

The interviewer is Alan Houseman. This oral history was conducted on Thursday, May 12th, 2016, at the Palmer House, in Chicago, Illinois.

Alan Houseman:

Jeanne, let's start off with an overview of your personal and professional life. Then we'll come back and spend a lot more time on the details. So, where were you born? Where did you grow up? Where did you go to college and law school? And what professional jobs have you had? And then we'll come back and focus in on those and all the big issues that we need to discuss.

Jeanne Charn:

I was born in La Porte, Indiana, and went to kindergarten there and then moved to Rochelle, Illinois, a small town in northern Illinois, where I lived with my family. My sisters lived there the rest of their lives. I have four nieces and 13 grandnieces and nephews on farms and in small towns there. I graduated from Rochelle High School and went to the University of Michigan, from 1963 to '67. So, it was a pretty remarkable time to be in college.

Jeanne Charn:

Michigan was very involved in the civil rights movement. There were lots of students going south to work on voter registration. My favorite history teacher went to Selma Bridge, and was there through the whole effort, the push-backs and finally crossing and marching to the capitol, and spent two weeks of class sessions just telling us what happened and what it was like to be there.

Jeanne Charn:

So, it was an unusual time, in many ways a great time to be in college. And I went from there to Harvard Law School. I had made any number of friends who were interested in law. I thought I was going to be a history teacher and had applied to graduate school. But I became very certain that I would never complete a thesis. I don't think I handed in a single big paper on time my entire academic career.

Jeanne Charn:

So, I decided I would go to law school. Many of my friends were applying to Harvard and other schools, and so I thought I would too. And they told me I would never get in, but I got in, and some of them didn't. So it was just a little small strike for women at the time. I did find out that

my class at Harvard was over 600. The school is big, but it had over-admitted because the draft was reaching graduate schools and there were 23 women. There were way under 20 people of color. We were divided into four main sections. All of them had like 150 people in them. It was a sea of white men and a few female faces and one or two faces of color. It was a very, very different time.

Jeanne Charn:

And at the end. I was looking for something to do in the summer and I needed work. In those days I got scholarships. My mother was a telephone operator, and my dad did many things. Sell cars, sell insurance. Was a mechanic, but I was the first in my family to go to college. So I went to work for a citizens' housing and planning, which was low income housing advocacy group, and volunteered for an organization called CLAO, the Community Legal Assistance Office, which became my passion through law school.

Jeanne Charn:

I had so many cases that they hired me as a staff attorney. That was my first job out of law school, as a Staff Attorney at CLAO, where I supervised 2Ls and 3Ls, as I had been supervised. I represented most of the public housing tenant groups and eventually the statewide public housing tenant group in Massachusetts. I was recruited to Mass Law Reform Institute for my clients. I was like a rainmaker in the not for profit world, because my clients were all these public tenant housing groups.

Jeanne Charn:

I worked there for a couple of years. Then I got a call from Frank Sander at Harvard Law School, who said, "We're starting a clinical program. Would you be interested?" And I remember thinking, "Well, that's odd. I've not set foot on campus since I left CLAO." So I said, "Sure. I guess I'd be interested." And that was the last job that I was ever interviewed for.

Jeanne Charn:

One job that I had applied for in legal aid, I didn't get. Abe Shays helped me get an offer to the legal advisor's office in the State Department, because I thought I wanted to work there. This is the anticolonial era. The United Nations was very important, and I was a strong supporter of the United Nations. My family were Roosevelt Democrats. My English immigrant grandmother just substituted Eleanor Roosevelt for the Queen of England. They were royalty to her. And Mrs. Roosevelt supported the U.N., so I supported the U.N. Then I realized I would be working for Henry Kissinger and Richard Nixon, waging the Vietnam War. That seemed like not a good idea. So, I went into legal aid and was recruited. It was a time of change. I was very lucky to end up where I was. I've been at Harvard Law School since, and I'm doing similar things now. It's been over 40 years.

Alan Houseman:

And just to fill in your bio a bit, in '79 I think it was, '78 or '79, you co-founded--

Jeanne Charn:

We co-founded what was then called the Legal Services Institute with Gary Bellow. Gary Bellow was the foundation of Harvard's clinical program. They invited him to visit from USC. Al Sacks I think had a very clear idea of what he wanted to do in the clinical program. I've been more convinced of this as I've gone through some archival material that Harvard keeps bringing up to the office. Gary kept everything. So there are hundreds of boxes of paper, most of which is not interesting, but some of which was very interesting. I would've said that Gary and I figured out the clinical program. But I think Al Sacks went after us because he knew what he wanted. It was a little chastening to think. Well, we always thought he was farsighted and really an important person who was ready for legal education to make some major changes.

Alan Houseman:

Explain just a second, who Al Sacks was.

Jeanne Charn:

Al Sacks was the Dean of Harvard Law School by the time I graduated. Erwin Griswold was still Dean when I came in, and it was symbolic of the era. That was the old order, Griswold. There were no rooms at Harvard Law School that had color in them. They were all beige and gray, and as soon as he left, they started putting color in rooms and hanging pictures.

Jeanne Charn:

And Derek Bok was Dean for a short time, and then became President of the University. Al Sacks handed me my diploma. So, he was Dean by the time that I left school, and was a main supporter of our efforts in the clinical program and particularly the Legal Services Institute, which was a collaboration with the Legal Services Corporation and Harvard and other law schools.

Alan Houseman:

And then, later you and Gary set up the Bellow-Sacks--

Jeanne Charn:

The Institute changed from its original conception, which I'm sure you'll ask me about, to being the largest civil placement for the law school. And the Bellow-Sacks project was much later. It started in 1998. Gary's 30th or 40th reunion was coming up. That was after he had had his heart transplant. Some of his classmates at the school and in practice endowed what I call the Bellow-Sacks Access to Civil Legal Services Project, which I would say is a policy effort around how to

make legal services more widely available. So, I still do clinic work. I still work on issues of making legal services more widely available, and that's mainly what I teach about.

Alan Houseman:

Right. So, let's go back now that we've got the bio part done. And I want to talk a little bit about your work at CLAO and Mass Law Reform, and then we'll get into the legal services and the Bellow-Sacks stuff. You mentioned you represented 10 organizations in public housing. What would you say was the most interesting or challenging of that early work in your early legal career? And what would you say would be some of the accomplishments from that work?

Jeanne Charn:

Well, I started the job at the housing organization, Citizens' Housing and Planning, after my first year. And then I volunteered at CLAO beginning my second year. I worked there all through the summer after my second year and right through my third year. CLAO was one of the first grants made by the new Office of Economic Opportunity. Clint Bamberger was the first President. The grant came from him. Clint and people at Sargent Shriver's OEO office were interested in whether law students could make a contribution to delivery of legal services.

Jeanne Charn:

So, we had the Harvard Legal Aid Bureau, which was like the existing legal aid organizations of the time -- the New York Legal Aid Society, Chicago had a Legal Aid Society. The Harvard Legal Aid Bureau had been started in, I think 1917, one of the oldest law school based programs. But a group of faculty started CLAO. Frank Michelman, Sander was on the committee, and Alan Dershowitz. Some of them very young, some of them older faculty members. They wanted to do something different. They wanted community based legal services. They'd obviously heard about what was going on with the antipoverty program.

Jeanne Charn:

So, they put in for this grant. The idea was you would hire a professional staff. You'd have experienced legal services lawyers. It would be based away from the law school in a low income neighborhood. In fact, the office that I worked in, and that was CLAO's office for many years, was in the poorest neighborhood in Cambridge -- poverty area four was what it was called. There were many public housing projects there, many low income people, lots of poverty problems. So, we were right in that neighborhood. It was a 20 minute bus ride from the law school. And we were interested in grassroots service and in grassroots activities.

Jeanne Charn:

So, I represented a head start program. I represented a community health center. I did lots of landlord-tenant work. I did lots of family work. I was a general practitioner, and I loved the work. I loved working at that level. We did write an amicus brief in support of the state's rent

control law. I remember working on the weekend with Jim Roosevelt. I'd known him, he was a classmate. It occurred to me for the first time that he might be related to the illustrious family that my family so adored. So, in a stuttering way I said, "You couldn't ... You aren't exactly ... Are you related to the Eleanor and Franklin?" And he said, "They were my grandparents." It was one of the greatest moments for my mother of my law school career. That, and the fact that she associated Harvard with the Kennedys, because she was a huge supporter of John Kennedy and Robert Kennedy.

Jeanne Charn:

Anyway, I loved the work. I liked being in the community. I liked dealing directly with clients. The public housing organization was going on. They were looking for lawyers. We didn't organize them. They had organized. Two of the outside organizers, one in particular was a former newspaper reporter who got jobs in policy and other things to pay his bills. But he was an organizer. He was a lefty. He was a member of Michael Harrington's Democratic Socialist Organizing Committee, and knew Mike Harrington.

Jeanne Charn:

And when I was at Michigan, I had worked on a program on the other American, which we invited Harrington to speak at. So, I'd read the book, I had met Harrington as a, to me, an amazing figure. But through this guy I joined. I was on the Board of the Democratic Socialist Organizing Committee, and worked on whether we could merge with the New America movement I think, which was slightly more to the left. We claimed about 6,000 members. My guess is we had about 4,000. But Mike and the people that I met there ... Mike Harrington was a remarkable man and thinker and it really did influence my politics and my interest in the work that I did.

Jeanne Charn:

But I was mentored by this Boston pol. His name was Jack Plunkett. He had been a newspaper man. He knew all the politicos in the city, and he said, "Here's what we're working on. We're going to take over the Boston Housing Authority with a liberal majority. I think we can do that. Kevin White's Mayor. We'll get him to appoint people. The governor was Frank Sargent. He's a Republican, but we'll get him. And then, Ed Brooke is our Senator. We have to change the funding of public housing."

Jeanne Charn:

The original concept was the government paid for the construction and the mortgage, and then the tenants had to pay all the rent. And people were getting poor, rents were going up. So, he said, "We need a subsidy for rents, and we need a new program to make capital improvements and modernization."

Jeanne Charn:

And he worked this stuff. He was in touch with Brooke. And by golly, all of it happened. Now, I don't think we did it all, but he saw that this could happen, and he and another young man, who was ambitious to be in politics from South Boston where we've had a couple of speakers of the House, from Southie, were very into politics. So I was really mentored by people who were politically astute, who needed a lawyer. In fact, once they did take over the Boston Housing Authority, it had a liberal majority, including a Democratic Socialist board chair, a guy named Jules Bernstein. Everybody knew that was his politics.

Jeanne Charn:

I was offered the job of General Counsel. I guess it's what pols do, they offer jobs to their faithful followers. I think it was a very smart decision for me to say I didn't think I was ready for that. So, I went from there to Mass Law Reform. Partly because CLAO was eventually merged into what's now Cambridge and Somerville Legal Services. But it had a really big influence on me, both because I'd grown up in it as a student, and the idea that it was community based. It wasn't at all like the Bureau, which was a great honorary at the time. You had to get good grades to be in it. My class advocated for pass-fail, and got it as an option for a few years.

Jeanne Charn:

So, the progressives in law school at that time were interested in great honoraries. So, then I went to Mass Law Reform, and we worked on state housing policy a lot, getting the state to adopt a parallel program to the federal legislation that had come out of that massive spate of legislation that Johnson was able to get through Congress after he won convincingly in 1964 against Barry Goldwater. Who would've thought that we'd still be fighting off crazy conservatives.

Jeanne Charn:

Anyway, there a guy named Dan Perlman was my mentor and he was quite experienced. He had been at the National Housing Law Center and was brought to Mass Law Reform. He really taught me a lot about how you lobby an administrative agency or work in administrative agency. We drafted regulations. We gave them away to people as drafts, and let them take credit for them. We found the people who were sympathetic and chatted them up on policy, gave them policy briefs. So it was a very interesting time. And after that I went to work at the law school. I should say Mass Law Reform was part of the backup center network. It was funded by the Legal Services Corporation. So, I only worked for Legal Services until I went back to the law school.

Alan Houseman:

Before we get to Legal Services, what was your role in the law school exactly? What you think you accomplished there before we get to the Legal Services.

Jeanne Charn:

Gary and I were hired to begin the Clinical Program. We were it. There wasn't one. The big change was these would be courses for credit in which you would also get credit for practicing. So, it was both classroom and the practice hours. So I was hired as Assistant Dean for Administration of the Clinical Program. And I was the first woman to hold any kind of academic appointment at the school and later became only the fourth woman to ever have a teaching appointment at the school. So, a lot has changed since then. I really didn't think about it that way. The Dean interviewed me. Al interviewed me. We went out to lunch. Gary interviewed me three or four times. But in looking back, I looked at the law school newspaper, the Harvard Record, and the announcement of my appointment was on the front page on the left and it said, "Seventy Grad Named First Woman Dean." Next to it was a picture of Dean Sacks and headline saying, "Sacks Denies Gender Bias Charges." So, I think they really needed a woman in a position at the school. So, it helped me that I was female, I think.

Jeanne Charn:

So, Gary's idea was to build on the USC program, which was placing students in legal and defender offices, while he taught a course that he was developing called The Lawyering Process. My job was to find all those placements. I worked with him a lot on the materials. They were being edited all the time. So, it was to set up placements, to keep the faculty more than informed, but trying to sustain faculty involvement in the clinical program. This cadre of faculty, who had started CLAO, were instrumental in support for the clinical program and in supporting us.

Jeanne Charn:

So, that experience laid the groundwork that we were then able to build a significant academic program on. So, from '72-'73 until 1979, our placements were in local legal aid and defender offices. The Council on Legal Education for Professional Responsibility, CLEPR, was funding supervisors. Harvard got a grant to prepare the first generation of clinicians. CLEPR started in the late '60s. They got their money, but they weren't making grants until the very late '60s. They were four, five years behind OEO Legal Services.

Jeanne Charn:

It was a spinoff of the Ford Foundation's anti-poverty program, headed by a guy named Bill Pincus, who was a very shrewd grants man. Their grey areas funding programs had really influenced the nature of the poverty program that President Kennedy and President Johnson conceived, and that Johnson then got passed through Congress. So, the idea was that the law school should be involved here, that lawyers could play a role in the anti-poverty movement. But Bill Pincus trusted no law school. He was as tough as you can imagine, and it's hard to imagine that there would've been a modern clinical movement without Pincus and his vision, but also his practicality and his toughness, and his, I think in many respects, good judgment.

Jeanne Charn:

So, I dealt with him. I wrote our first grant. And we were back and forth consulting with Pincus the whole time. He wanted the clinics inside the law schools. He thought it would be too easy to cut them off if you were using outside placements. He called us The Bobbsey Twins. We would show up as a duo and debate with him and talk with him, but he was also a mentor to both of us in terms of the politics of their grant making. But he was starting a whole new program. He was going to change law schools, and most people in and around law schools would say that Pincus did it. Pincus and the Ford Foundation really had an impact on law schools. Didn't turn out all we hoped, but it's quite a bit.

Alan Houseman:

Okay, so let's now talk about the Legal Services, what your vision was, what it tried to accomplish, what it has accomplished. All those things. I'm not trying to limit you. I'm trying to make it as expansive as you want it to.

Jeanne Charn:

I'd love to have three days. So, Gary in particular had become dissatisfied with the outplacements. There were plenty of good attorneys in the offices. Some offices were better organized, better functioning than others, but the students were seen as an add-on, something that brought some resources. There wasn't as much interest as we thought, I think for many good reasons, in educating the next generation of legal services lawyers. So, we wanted an office that would be both a school and a center of practice. Very much like the teaching hospital in medicine. It would have three functions. Service, education, and research and innovation in modes of service delivery. So, we were very interested in how you deliver legal services from the get-go and CLAO had been very experimental. My experience at CLAO was we gave phone advice, we went out and met people. We recruited clients, we had self help, we brought community leaders in on the board. We had the students writing manuals. There was an extensive manual program that basically set out protocols for how you did service in the office.

Jeanne Charn:

So, we wanted to be in that kind of program and our decision at the point was we were going to leave the law school. Nobody who went into clinics that I knew planned to stay more than five years at most. With the election of Jimmy Carter and a Democrat back in the White House, LSC had been formed by '79 and the board was I think very sympathetic to Legal Services. I believe Hillary Rodham Clinton was Chair in that era. Tom Ehrlich was I think the first President of the Legal Services Corporation, who was of course a law school dean. We thought that we were on the edge of a big expansion in US legal services and that we would at some point look a lot like the big legal aid programs of the rest of the world. In fact, Gary got recruited because he spoke at a plenary session of Harvard Law School's 150th Anniversary celebration, which was a very, very fancy event. The Lord High Chief Justice or whatever of the UK was over there in his robes

and they had an academic procession. So, there's Gary on a panel, moderated by Justice Brennan. He, Frank Michelman and Alan Dershowitz. This is 1967. Two years after OEO Legal Services. Gary makes a speech and says, "On the eve of founding this important program, we will not reach all the people who we need to reach. We need paralegals, we need efficiencies, word processing and things will make it more effective. And we need a judicare program. The private bar has to be involved."

Jeanne Charn:

So, it was very expansive and very compelling. Gary was always a good speaker, but I think Al Sacks was certainly there and law school faculty were there. So, they remembered him and then when you looked into his accomplishments as a public defender, and he had started the program at USC and been at California Rural Legal Assistance. Also, he was at Harvard Law School and it was very hard to get a job at Harvard Law School of any kind if you weren't from any of the three, or four, or five top schools in the country.

Jeanne Charn:

So, we thought this was a very important moment and our idea was to take over the third year of law school. The entire third year would be spent in a legal aid office. We'd partner with schools, but it was to draw the law schools out of the classroom and into the community, whether it was in public defender work, or civil legal aid. To be deeply engaged. And that would serve a number of purposes. It would be a career line education, because we thought there was going to be a lot of jobs. And you would get the first year of training paid for by the law school budgets or tuition. And then maybe with a revised Reggie program or something, graduates could move out into practice with some background and experience and eventually there might be four or five regional offices. If you wanted to work in rural New England, you would go to an institute at the University of Maine. If you wanted to work in the southwest, there would be a law school that had an institute partnership there.

Jeanne Charn:

So, we got this program through with 100% unanimous vote of the Harvard Law School faculty. It took a year of discussion, debate, modification. Al Sacks was just fabulous at law school politics. He was both visionary, and he was practical, and he put it to the faculty to study the proposal and he was clear that he supported it. And it was clear that if they didn't support it, that would be the end of it. So, there was no backroom arm twisting of any unpleasant sort. And he got a unanimous vote.

Jeanne Charn:

So, the program originally was for eight Harvard students, eight students from Northeastern, who were partners with us, and eight from any law school that would give a full year's credit. And we taught classes that were law and policy classes. The social welfare system and law.

Advocacy and landlord and tenant housing. The public housing program. Consumer needs and rights. Massachusetts had just passed its domestic violence law. We were one of the first states. So, you took courses in that.

Jeanne Charn:

Our view was, my view still is, that to be a good advocate, if you're going to do law reform for sure, but if you're going to do law at the grassroots level, you should be policy literate. You can't just go out with a rights thing and say, "Well, there's a right, for instance, to repaired housing." We would've said down the road, well, yeah you got a right to housing, but you apply that differently if a market is gentrifying. Or what you want to do is hang on to the housing, because if displacement is the risk, then in a disinvesting market where the risk is that the bottom's going to fall out of the market and you'll get abandonment, and neighborhood destruction. So, there you want repairs. Nobody's charging high rents, because they can't get them, and in a gentrifying market you fight for possession. They'll make repairs, as long as they can throw you out, is what we found. So, I would say to my students, you need to know as much about the housing markets you're working in as a good realtor does. If you don't know that, you probably will screw something up. It won't work as well for the neighborhood, as well as for individual clients.

Jeanne Charn:

So, for the courses, we got academics to come in. We had a political scientist, we had an urban planner. And Al Sacks agreed. Offered any faculty member one full additional year of leave if they wanted to spend one full academic year with us at the Center. And Duncan Kennedy, a theoretician who had never passed the bar, was the first to sign on. And so, he did welfare work, because you don't have to be a lawyer to do public assistance. And he wrote two or three articles on housing markets, because he became very interested in what we were doing in housing. And he said, "You should be putting people out of business enforcing the sanitary code. What happens?" And we said, "We have put some people out of business. They've been foreclosed on but someone comes in and buys up the property." He said, "Oh, that's very interesting. You're recapitalizing the housing in the market. With a lower capital base you don't have to charge as much rent to make profit, and you can make some repairs."

Jeanne Charn:

So, that caused him to write an article about enforcing the warranty of habitability that he called milking and class violence. And two or three others. Some of the things we hoped would happen were actually happening. It was very hard to do. We made a lot of mistakes. We were operating in what was a factory. It was very much a storefront kind of place. It was big, but it was a little dreary. It was full of people. It was a great experience. And it ended three months after Ronald Reagan was elected. We had a four year program with the Legal Services Corporation. We got the word that two years into the grant, it was canceled. There wouldn't be

another nickel for anything Gary Bellow was associated with. Just take that from Ed Meese. What's the guy who sent out that message. That of course related to the number of times that Gary had been on the lawsuits that sued Reagan when Gary was with California Rural Legal Assistance. So, we had to reconfigure.

Jeanne Charn:

But it was a pretty daring experiment. In the law school, nobody's every gotten control of the entire third year the way we did. And that was not for the whole school. But the school was ready to move in that direction. I think it could've had an influence on legal education. It was an opportunity missed. And now we see the incubator movement as a post graduate. We're seeing more post graduate fellowships, motivated more by the crisis in enrollment in legal education, but it's getting closer to where we were. But that Harvard did it, I think, would have been encouraging for other schools to do the same thing.

Alan Houseman:

And how... the predecessor to the Legal Services Institute I guess.

Jeanne Charn:

It was externships. We placed students in-

Alan Houseman:

Yeah, but the program is still going on.

Jeanne Charn:

Yeah, yeah.

Alan Houseman:

I think you call it a different name now maybe, but ... I was viewed as the Legal Services interviewer, because that's what I do, but ...

Jeanne Charn:

Yeah. You mean before we did the Institute?

Alan Houseman:

No, no. Afterwards.

Jeanne Charn:

Oh, afterwards. Afterwards, we scrambled to try and put a program together. The Legal Services Corporation support for the Institute was very controversial, as you know. So controversial that there was a public hearing held at the ABA midwinter meeting, in which I

think every legal services person who testified, testified against the proposal. They were fine about Gary and me, but it was just, "We can't give money to Harvard Law School." They wanted minimum access, and I think David Barnhizer spoke on our behalf, who had been a fellow in our program earlier on. He was the only guy who supported us. And the board vote margin was by one vote. I believe that Hillary cast the deciding vote. We had the bar people, Bob Kutak was on the Board at the time. The bar leaders were for us, and the community legal services people weren't. So, it was an odd place for us to be, but we went ahead with it.

Jeanne Charn:

But our partner was Greater Boston Legal Services. We really were working as a local office of Greater Boston Legal Services. And all of our cases that we did were part of the Greater Boston Legal Services case load, so in some ways you can say they were purchasing cases from us at a fraction of what it would cost them to get it. So, they wanted to continue the partnership. And they were making some changes in how they did their work. Mainly consolidating into one downtown office. The then Director of Greater Boston Legal Services said, "There's an office. It cost about \$200,000 a year. If you'll take the staff, I'll give you the \$200,000 so you can continue."

Jeanne Charn:

And the law school had paid less. We hadn't spent as much, so they had an amount that they owed and that got us through a year and a half. It was cobbled together funding. And then in that time, we were able to reconfigure the Center as the main civil clinical placement. But students came to us then on a semester basis in connection with courses.

Jeanne Charn:

We taught a lot of the courses. But over time, we got faculty members who weren't clinicians to have a clinical component to their courses. So, Elizabeth Warren when she first came to the law school, I or Gary approached her and she sent a note back that said, "I don't think clinical practice really adds anything." And then a couple of years later I get another note from Elizabeth that said, "I think I was wrong about that. I've had students in my class who've been in your bankruptcy clinic, and they added a lot to this." Very characteristic of Elizabeth Warren. She has strong views. Totally able to change your mind if she thinks she's wrong. "So, come and see me. I want to have a clinical component to my course."

Jeanne Charn:

So, the idea was that it would draw faculty into issues of how the law is applied and actually lived in people's lives, as opposed to just teaching students about the structure of the law, the issues that are still unresolved in the appellate courts when, if nobody's using the law or nobody knows the rules at ground level, you really don't have a law that's effecting it. Why are tenant laws widely not understood or widely unapplied? So, you can discuss the policy pros and

cons of the warranty of habitability, but if no one's asserting it, it has absolutely almost nothing going on in the lives of the people it was intended to benefit.

Jeanne Charn:

Also, we theorize a lot of things in law schools, but we don't have good understandings of how lawyers work, and of the lawyer in practice as a law maker. My neighbor, when I first went to the law school, was David Cavers, who was by then close to an emeritus, but he was a kind of law and society guy. Very flexible, very humane wonderful guy. And he wrote something once that said he was waiting for the first scholar to begin to investigate the law making function of the bar. That when you sit across the table from someone and write a deal, write a contract, that becomes the law of the deal. And you can waive claims. We waived claims of minor housing code violations if we got an agreement that rent would be at an affordable level for three years, we were instituting our own rent control after rent control was repealed in Massachusetts.

Jeanne Charn:

And I still think that that hasn't happened. That the Academy is missing out on a major area that would benefit from better understanding and good theorizing. It exists to some extent in medicine. Maybe more, because how you deliver services has such a big impact on health outcomes, but also on the costs of service. So, we do pay a fair amount of attention to also what doctors and medical care professionals actually do when they're delivering services. But in law, not so much.

Alan Houseman:

Let me ask you, before we get to the Bellow-Sacks stuff and more into the Legal Service stuff, just on the clinical legal education, what would you like to see happen to clinical legal education in this country? Virtually, every law school has something.

Jeanne Charn:

Every law school now has something. It's become something you have to have.

Alan Houseman:

And many law schools -- NYU, Georgetown, AU, Maryland -- a group of them have a lot.

Jeanne Charn:

Yeah. Exactly.

Alan Houseman:

So, I'm trying to just ask, what would you like to see happen? What would your vision be in the clinical education broadly defined road?

Jeanne Charn:

It's not all that different than the Institute, the ideas of the Institute, not necessarily the structure, I have to say. So one, I would like to see the law schools much more involved in understanding -- I'm not saying that everybody has to practice -- the actual functioning of law, drawn into areas of law practice. And I include big firms. Corporate law is undergoing tremendous pressures and changes now in how they price, and how they staff. And only a few people in the Academy are really tuned in to that. I use a lot of this material in my course, which is legal profession. So, it's third year students at Harvard Law School, and I ask many of them, "Have you been talking about this? Anybody let you know that the hourly bill is a dinosaur, or it's a dying aspect?" And they say, "No, no." "Do you look at Above the Law, law school transparency, the ABA Legal Rebel's website?" And they say, "No." And well, I say, "You should. Look at this stuff." It's a very exciting changing time, and it seems odd to me that much of the Academy hasn't really digested how much the market for legal services is changing and is going to change. Not just because of technology, but in part because of technology. A few schools are stepping out on that.

Jeanne Charn:

So, I would like to see law schools much more involved on the professional side. Personally, I don't think we've ever known what to do with the third year, and if the third year were a bridge to practice and the incubator movement got blurred with that, I think it would be a better system. The costs of legal education are going to be all but unbearable for where most graduates practice, which is state or local government, solo, and small firm practice. It's hard to make a living there as law school debt just for tuition approaches \$150,000, \$160,000, and with little price differentiation. It costs almost as much to go to a low rank school, not saying not as good a school, as it does to go to Harvard Law School, but the job prospects for a Harvard, Yale, Chicago, Columbia grad are radically, radically different than the prospects for someone who's from Thomas Jefferson School of Law that got sued. Radically different.

Jeanne Charn:

So, a third thing is I think, we in legal services and law schools need to pay a lot more attention to the solo small firm practitioner, and to the possibility of different entities serving that market, i.e. LegalZoom. Or something like the insurance programs, which I don't know exactly where LegalZoom is going, but I think they're looking to function like an insurance company. And they're part of something. I just got a book on this called The Platform Revolution. They're two-sided matching networks. People need lawyers. Lawyers need clients. There's a lot of lore and maybe reality of how that happens now, but LegalZoom is beginning to be a place that attracts clients with basic legal problems, and now they've got affiliated lawyers.

Jeanne Charn:

Well, they can also develop protocols for efficient, high quality service and say, "You can use our protocols. In fact, we want you to use them." Because we want high quality service, we'll find all clients to you. We'll have vetted them, so your cost of client getting can be whatever it costs to subscribe to us, but it's a way of systematizing and assuring a level of quality and affordability maybe in the market for people of modest means, which has been very hard for us to reach, and we have not much policy focus on it in the United States.

Jeanne Charn:

And you know, Alan, you've had a lot of experience, that is a main focus of the big legal aid programs in the rest of the world, all of which are much larger and much more generous, even with cuts, than in the United States. My hunch is, maybe more than a hunch, some of our international policy maker friends have said, "I don't think so, Jeanne." The fact that they're mainly judicare, I would like to see a judicare program and I would like to see the law schools supporting and preparing people for this. Or centers of policy discussion around these issues. They're very important ethical institutional market issues in a changing profession, and I think you have to engage the profession to be able to say anything about it. But a judicare dimension would bring in the private bar, and a private bar that gets something out of legal aid, will have to be a very strong supporter of legal aid.

Alan Houseman:

Okay, we're moving into legal aid. That's fine. Talk a little bit about how the Bellow-Sacks program was started, what you're trying to do, and then let's go into a little more depth on what you just started spinning out.

Jeanne Charn:

Well, I think it was started in recognition of Gary's career and accomplishments in legal services and at the law school. And he had been ill and needed a heart transplant and got one. And Gary and I talked to each other about people want to do something for you and it's nice that they want to do it. They're worried that you're going to die, which unfortunately he did a couple of years later. But I do think it was a memorial to Gary while he was living, or a way of recognizing, and it was very much like Gary in that it was future looking. It wasn't a plaque or an award. It was future looking and thinking about the things that he cared most about, and that I'd spent my whole career working on with him, and he spent his whole career working on these issues.

Jeanne Charn:

So, it was funded by alums from his class. And they donated and quickly actually contributed something over \$300,000. And what we did with it, we didn't need to hire staff. We had administrative staff. An ex-student Richard Zorza, became involved, so we had a consultant. We had a few consultants, but Richard knew all about things that I didn't know about. The self help movement, the changes that we were going on at the state court level in the U.S.

Jeanne Charn:

So, the idea was to look at all the ways that you can make legal services available. It was really a policy project. What policies? What can we learn from other countries? The first time I got involved with the international legal aid program was after Gary's memorial service. Earl Johnson of course was there and spoke, and I had a dinner for his friends. The law school sponsored. And Earl said, "You should be going to these International Legal Aid Group (ILAG) meetings, and the next one is in Melbourne." So, that was the first time I went to an International Legal Aid Group meeting, and it turns out the other agenda was that they wanted to hold the next meeting at Harvard Law School.

Jeanne Charn:

So, ILAG 2003 was at Harvard Law School. I knew about those programs. All the early people in legal aid knew what the Brits were doing. Not every country had a program. The Brits I think were the first in 1949. They had a very expansive program. 80% of the British population was eligible for some assistance with legal aid in the first program. It got ratcheted down, because it got very expensive, but in 2000, about 40% of the population was eligible for subsidized services. There would be co-pays.

Jeanne Charn:

So, here are these very large legal aid programs. The US founders knew about them. Basically, early on rejected the judicare model as too basic service and not enough reform. Not enough anti-poverty dimension. Clint Bamberger made a famous speech about that. But it had a big influence on me. Going to those meetings.

Jeanne Charn:

And I basically would say, "I'm with the internationalists." Here's what we need to do about legal aid: Complex managed mix model system. If it works, let's do it. We need evidence to know if it works, so we've got to have some research. We don't have to prove the earth is round. Got proof. But we need good evidence that something works. Cost effectiveness matters. But there are a lot of ways to deliver legal services other than through an attorney.

Jeanne Charn:

So, what we were able to do was to convene people. To invite people to a discussion on a topic. We would bring them for a couple of days. You'd come in on Thursday night, we'd meet Friday and Saturday. Say goodbye. You had Sunday to get back. And we took topics like unbundling legal services and delegalization in the courts and self help. And then Richard knew all the people there. We did have one where we got together people from the U.S., I believe. You were there with some international people when we met at Harvard around ...

Alan Houseman:

Yeah.

Jeanne Charn:

And people from the Legal Services Corporation board were there. And I got a call from someone on the board in 2004 who said, "Is it really true that in Britain you're entitled to legal aid?" So, there'd been a loss of connection with what other countries were doing. So, this was an opportunity to bring thought leaders and policy leaders in the U.S. together just to talk. And we used Chatham House Rules. Say anything you want. Nothing's for attribution, and we eventually wrote a white paper that got some attention. We still continue to do things like that. We don't have money. I think we may try to get some. Harvard's 200th anniversary is coming up. So, there'll be efforts to raise money. And you don't need much money to do this. You don't need much money to bring people together, maybe with different views, whatever. But start talking about it.

Jeanne Charn:

But I do think we reached people. The program in some ways validates one spectrum of a big effort that looks at how can we make legal services more widely available. I don't count myself as in the civil Gideon camp. If we passed an entitlement to civil legal services, I guess that would be fine, but we would still have to answer every question about how are we going to deliver that service. Who's going to do it? How much experience? And the civil side is so much broader. And we have a whole sector of it where you don't even need lawyers. All the administrative agencies ...

Jeanne Charn:

And there are places where, if the courts were just more welcoming, as many have become, and give you the materials that you need, you can do some straightforward things. We may be asking people more than they should. I think there are areas where you really do need knowledgeable legal help. But I think most professionals over credential and claim more of the market for their expertise than they really need to. And we've not developed any kind of credentialed paraprofessionals. The Washington state experiment is recent, and the legal profession's been around a couple of hundred years as an organized activity. So, I think there's a lot of room for law to innovate, and the project has been about just opening up discussion and getting a lot of ideas on the table, and I think we've had some success. People like to come to Harvard. They feel like it's a place where serious things get done. It's a hard place to be for a long time.

Alan Houseman:

I want to follow up on just one thing you threw out and then come back. You mentioned the white paper. Why don't you just describe it a little bit more, the white paper that you and Richard did.

Jeanne Charn:

Well, we produced a white paper that was in a nice book form. I still have copies of it. I think it's still relevant. And it was Legal Services for all Americans. Basically the idea was there's probably a place for everything on the civil side. From online services to experienced attorneys, and when you need an experienced expert attorney, you should be able to get one. So, we had the idea of a service pyramid. One of the issues about civil Gideon is if it were enacted, say by a state, it's likely to be available for people when big things are at stake. You're about to be evicted. That means you're going to be putting your money into crisis prevention, which is what we do now, and you're not going to have money, for say widespread advice services, or limited assistance that might, they won't always, but that might in some cases have prevented the crisis before you got there.

Jeanne Charn:

You're defaulting on a debt and they're putting a lien on your house. You could've probably done something about that debt. It's more expensive and costly to do it when your house is about to be sold at foreclosure than when it's not. And this is clearly where the big legal aid programs that are entitlements that are spending lots of money are going, widespread advice services. That's the base, and that should be available. If you're doing widespread phone advice or whatever, it's not worth the time to means test it.

Jeanne Charn:

So then, there are broad access points readily available. Will Hornsby and I, must be the small town, at some meeting said, "I've got a new idea." And Will said, "I've got one too. Which one goes first?" It was the same idea. Let's repurpose post offices, especially in small areas. People hang at the post office. Their post office, they feel they belong. You should be able to register to vote, you can already get your passport. There should be an advice center. It could be like the citizens' advice bureaus, and we can repurpose all those postal workers to helpful advice, and no one would go postal anymore, because no one would complain about the lines. They would just see them as helping institutions.

Jeanne Charn:

So, that's the base. And that allows knowledge to get out and you know about all the work that's gone out on the consumer perspective. And it is pretty convincing. These surveys that people often don't want to go to a lawyer's office. It may not be price that's keeping them away. But to have someone who can give them a little advice, confirm that maybe it would be helpful, that might get the ones that need to go to a lawyer's office.

Jeanne Charn:

So, the idea is that you have to do triage, so that it's consistent with the portal movement. But you have to have the availability of a ladder of resources, because some person may be in crisis

and they need to jump from the advice center to someone who's going to go file a motion to remove a default before the constable shows up to evict them. Or put in an appeal of a denial on benefits before the time runs out.

Jeanne Charn:

So, some of that could be done by a self helper, but some of it's going to require a lawyer. And that means you've got to have a managed system. The more complex the service space, then you got a management issue. So, I understand that that's the trade off, and that's why I sign on to the mantra, I'd like to see a very diverse system. If we could get it working right, I think it could be cost effective. It probably wouldn't happen until you had it working right.

Alan Houseman:

So, you were on the ABA Committee...

Jeanne Charn:

... ABA Standing Committee on Delivery of Legal Services. Right.

Alan Houseman:

So, while you were on that Commission, what kind of things did you do, and what were you pushing? And how do you see that role, that Committee?

Jeanne Charn:

Well, the mentors that I had way back when, the pols and Dan Perlman the administrative lobbying expert, which I hadn't really thought about that, but it opened up a whole world, to my experience in the International Legal Aid Group movement, and the Standing Committee on Delivery of Legal Services, were huge influences on my thinking.

Jeanne Charn:

And that was after the Bellow-Sacks project had started, so it was a perfect ... Probably, I think I was asked if I was interested in joining it, but that was after we'd had some of these meetings and it was exactly the issues that I was interested in. It was a broad perspective, very interested in the solo and small firm bar and the needs of moderate income people. But there are no sharp lines. One thing melts into another and there has always been a category of people who are working class, maybe 200% above the poverty line, maybe even 300% depending on where you're living. And their job skills aren't great, so they can get laid off. They lose a job, they become ill, and the next thing you know, they're poor. They're can be categorized as poor and legal aid eligible, but then if they get a job again, they're out.

Jeanne Charn:

There's an in between line, and that Committee was interested in those things and was very interested in any novel way. The Lew Brown award is given for innovation for delivery of legal services. So, for me it was a perfect match. I think I had some things to offer, but I really learned a lot from that, and I really learned a lot from the experience with the international policy makers and policy leaders. And I wish that more people in the United States had an understanding of how different some legal aid programs are and could be, and what they're working on now to reach really a mass of people. I think there are some really innovative things going on.

Alan Houseman:

Let's just talk a little bit about that. Explain what International Legal Aid Group is, that you and I are both members of. And add a little bit to that about some of the things going on.

Jeanne Charn:

Well, as I said, the early people in legal aid, Gary knew about the British Program. Clint did. Earl Johnson did. So this is a group that is formally a subcommittee of a Committee of the International Law and Society Organization. So, these are the law and society types. I've always found that very appealing. In the end, to understand law ... I don't know what a theory of law is. It's probably political science. Partly jurisprudence, but it always ... To really have disciplined thinking or theorizing, you're always interdisciplinary.

Jeanne Charn:

Law doesn't lend itself in terms of its black letter quality. It's ambiguous I guess. Words are elastic. They can mean many things. After that, what do you say? It's about institutions, culture, anthropology. It's a totally socially constructed activity. Medicine at root is a physical science. Or it's a hugely physical science, and we don't invent physical science. It's there, and it's our job to understand it. But we invented everything about legal systems.

Jeanne Charn:

So, this group is from law and society, and so you're already in a field where "law and" is the way you look at things. And this is a subset that's interested in the management and effectiveness, survivability, if that's an issue, of the big legal aid programs in the world. And it really is this guy from Strathclyde University named Alan Paterson ...

Alan Houseman:

Our good friend.

Jeanne Charn:

Our good friend, our leader. And it is a biannual invitation only meeting, and you get invites by checking with Alan, or by hosting a conference. Earl got me in. It's like pledging a fraternity.

There has to be a member that takes you under their wing. When Harvard Law School hosted three meetings, I was added to the Advisory Committee. So the Advisory Committee grows by one person each year. Whoever's the host country for ILAG.

Jeanne Charn:

So, it brings together policy analysts and researchers with the chief executives of the big legal aid programs of the world, and there is a two and a half day meeting, in which panels of papers are presented. Two panels the first day. Four panels the next two days. So, it's a serious amount of research and writing, and people read, but the best thing about it is there's a core of people who've been going for a long time. You were going longer than me.

Jeanne Charn:

And so a discussion has grown and become more complex and more sophisticated as time goes by. You're not walking in and starting at zero again, because half the people have never been there. You're picking up a conversation. When you're into it half a day, you feel like it was yesterday that you were in the panel, so it's very hard working. It's quite a unique experience and activity, and tremendous source of information, ideas, and knowledge about the kinds of things that other countries have invested in and tried, and that they find work pretty well and the things that they found didn't work so well.

Jeanne Charn:

So, it's really a unique opportunity. And very small attendance by Americans. Lots of times it's you and me. Maybe one or two other Americans.

Alan Houseman:

Yeah. I want to close, but we're not quite there yet, with you talking a little bit about you see the future. You won some awards for your work. What was the most important of those awards in your mind. I don't mean important to the bigger world, but just to you.

Jeanne Charn:

I suppose the Pincus Award, which is an award that's given for lifetime contributions. I think you have to have lived a while. You have to been around a while, so I'm certainly at that point in my life now. One, because it Gary had it too, and Harvard is the only law school that has two winners -- Gary and me. That was just kind of appealing that that happened. But we were pretty controversial in the clinical world, just as we were in legal services. And the word on us was, "Gary and Jeanne care about service, not education. Gary and Jeanne care about service. And we like that. That's why we like them. But they're not serious about education. They would rather go out and serve people." Steve Wizner at Yale would say this. It was friendly. We liked them, but it was an ongoing debate. We didn't buy into that everybody has to be tenured,

because we wanted a big program. At its peak, the center, the successor to the institute that was the big program, had 80 students a semester. We closed 1,000 full rep cases a year.

Jeanne Charn:

We thought that service and learning had to be together. You couldn't learn by taking one case and assigning two people to it for a semester. Now, why would you do that? Because the clinical world was bent on securing their place in the Academy. I think it's important that they did, but if your criteria is everybody should have tenure or as close to tenure as you can get, you are not going to have many positions. Even if you get a lot. And if each of those people can only supervise six or eight people, you're not going to have a good program. And ours was big enough that if you wanted to do a clinical placement throughout your second and third year, you could. And some students did.

Jeanne Charn:

They were interested in this work. It was what they wanted to do, and by the time they were done, it was a little like the institute. They had a lot of courses and practice experience. So, in some ways the award was ... I sent you the material ... They're alums of the Center. Many of them are alums of the Center. We had so many people go through the Center that we populated the clinical world to some extent. And the ones who'd gone through the Center, that's the model that they want to work in. Now maybe that's true of others. So, there's been a little bit of ... Steve Wizner wrote something with Jane Aiken ... both wonderful.. Jane is a fabulous person.. in which they said, "Maybe Bellow was right about this service and learning thing." It's right in a law review article and the words were, "Maybe Bellow was right."

Jeanne Charn:

A conference at NYU where we could go on, this book *Beyond Elite Law*, which is about the needs of moderate income people, and I have a chapter in there. And I was asked to write a chapter on the Harvard model of clinical education. And that's clearly understood as a service and learning model. And Randy Hertz and Joy Radice were on a program together about an emergency law school clinic as a model of service for moderate income people. Joy began by saying, "And Jeanne Charn of course is here and she and Gary Bellow did this 35 years ago, or 40 years ago."

Jeanne Charn:

So, we've been waiting. I feel like I've been waiting for at least a serious interest in the model. I think we need teaching law offices and they should provide lots of service. They can provide lots of service and it can be very good. That's where you can figure out new models that work. You don't have to support yourself entirely. Get some money. The law school supports a ton of what you do.

Jeanne Charn:

But we did things like ... We took an asymptomatic lead paint poisoning case. Nobody thought it was actionable. Gary said, "I think it maybe could be" There was a doctor that we could reach at Children's Hospital, Harvard Medical School doing research, and on asymptomatic lead paint poisoning and finding some low level symptoms. We took the case. Sell it within an insurance company for 40 grand. We have the expert, the pleadings, the discovery, the strategy. We gave it out to the private bar. It took a lot to do ... We got two settlements of that order. Took a lot of input. We would have lost money given what we had to do to put the claim together. But once you'd have some success, we didn't need to do it anymore. The private bar would take those cases where there was insurance.

Jeanne Charn:

So, there's a need for R&D offices. I would love it if some of the larger and most effective legal aid programs somehow got a designation of this sort and the price on their point would be that your practice is totally open to review and research. It's a transparency, but specifically to designate lab offices, and I think you could get law schools that would participate.

Jeanne Charn:

Did we get six or seven law schools in Boston? I would love to see ... This is a fantasy, and I will not live long enough to know if it would ever happen. What if they, and you went to some of the big firm, built a large teaching hospital. It could be a partner with the Boston Legal Services, that was available for placements to all the law schools in the area. You would cut the costs a little, but you would have a multi department operation, and you could refer people to the immigration unit, or to the benefits unit. They would get the help they needed in one place and it could be a major advice center.

Jeanne Charn:

Less competition and more collaboration around practice teaching law offices. If we're truly a learning profession and if we truly are a self regulating profession, then we need places where we're brutally honest with each other and with the people who pay us or pay for us about what we're doing why, and we're always looking for ways to do it better. And that's what we tried to do in these programs and what we were most interested in.

Alan Houseman:

I want to give you some time to add anything you want. Throughout this discussion, there have been mentions of pieces of what you see as the civil legal aid strategy for the future. The final big question is, just pull that together and lay out what your vision of access to civil legal aid. What would you like to see happen?

Jeanne Charn:

Well, I would like there to be something like the Institute, the Center. It could be what I said, a collaboration. The incubator movement seems to me very promising, and there are many of them. And something along the lines of what we were interested in, but if they're teaching students how to practice law the way we were practicing it in 1979, largely paper based or as small substitutes for paper, it's not going to work. They're going to die. I don't think the economics work. I would like to see lots more -- and I think there is -- collaboration between the solo small firm bar and the subsidized legal aid bar. We found lawyers that we could just send clients to. We would say, "If you'll do this work, we'll send you clients that we know are clients that could afford what you're pricing and are the kinds of clients that you are looking for." So, you don't have the client getting costs on the front end, you just serve them.

Jeanne Charn:

So, I would like to see more of a continuum and exchange and flow between the fee for service market and the subsidized market. It's probably pretty clear by now that I would like to see higher income limits and co-payments, that you have a kind of merger between subsidized offices and the market. I'm very excited about things that I think Legal Zoom could become, which is a platform that develops service protocols, keeps them up to date. In some ways it's like TurboTax for your basic income tax. Some of it can be done online. I could imagine bankruptcy more or less being done straightforward. No asset bankruptcies being done by a TurboTax type operation, especially if there were phone assistants available on some of the areas.

Jeanne Charn:

Or, done efficiently, something that a private operation could make a living on. It would work. You have to look at every single area of practice. There is no one size fits all answer. It depends on the practice. So, I would like to see the subsidized sectors as in many of the teaching hospitals, having these super functions. More than just the function of effective service, but experimentation and training for either private practice or for subsidized legal services practice.

Jeanne Charn:

I would like to see more attention paid to the role of providing a lot of service as a source of impact. When you're in markets, you will never have to have a lawyer to try every single housing case that has triable issues. I don't know what the threshold is, but at some threshold there will be enough chance that landlords are held to account through a represented tenant that they'll keep their houses up to better condition, or they will not just refuse to return a security deposit. It won't be worth it.

Jeanne Charn:

So, the idea that every person needs a lawyer and that's where we go, wouldn't be the case in many instances. In some it is. I think domestic violence can't be dealt with that way. You got to have a helper, but I don't think it necessarily has to be a JD.

Jeanne Charn:

So it would be more of a system. It's something like what medicine is trying to do in a much more complicated field of having the pieces well coordinated, and having as much preventive work as you can, and having that centered, even if it were a regional super legal aid office that had a lot of subsidy, but that effectively reaches out into the solo small firm bar. So that we get more market based solutions. I don't think we can begin to get access to legal advice and assistance without the market.

Jeanne Charn:

And so, we need efficient, effective, and client centered market service. I think if you're very efficient in how you deliver the service, you have time to listen to your client and to understand and to give them counsel and advice. So, there were all those stereotypes of what a more, in some ways, automated or systematized approach to service would be. The problem is that the mom and pop, the small firms don't have the time to invent the new ways to practice.

Jeanne Charn:

So, we're seeing stuff. Richard Grannit. There are actors out there around the Standing Committee, Wills Committee, who are trying to build things that can be packaged and provided to the private bars. Certainly the virtual offices have some dimension of that.

Jeanne Charn:

So, I would like to see a lot of innovation. I'd like to see a lot of testing of the innovation and I'd like to see something that creates in the private sector a stronger sense of protocols or the way we go about service that assures quality and efficiency. We did a lot of that in the years of the Center. We had very specific protocols that we were constantly updating. Some of it was legal knowledge. Some of it was don't bother with anyone at this office, except Jane. You get a hold of Jane, you can get back the last 90 days of Social Security overpayment when you file for bankruptcy. If you find Jane, Jane will have that 90 days back and will stop the present deducting from Social Security. Anybody else in the office, you'll have to call them seven times.

Jeanne Charn:

So, it's that kind of just in-practice practical knowledge that saves your time. Or, you got to check if there's a properly notarized deed in Massachusetts, because otherwise the Bankruptcy Trustee can void the whole mortgage -- stiff the lender, but he will sell the house out from under -- and they will get their homestead, but your house is gone. And for that, you've got to make sure that the details of notarization of the deed are exactly right. So, that becomes

probably malpractice not to check. It's all got to be packaged and available in some pod online about what do you do when you have a Chapter 7 bankruptcy claim who owns their own home. And then there's a bunch of due diligence. Anything that has due diligence dimensions. You want the pod, go online, pick it up. Everything you need, it's right there.

Jeanne Charn:

That kind of stuff is very important. And I think we're undervaluing that dimension. There's less focus, and the main focus is we need more resources, which we absolutely do. But if it's just generic focus on resources and it's fed into a system that might not be very efficient, we're not going to get anywhere. The money will just be soaked up and we've seen that at some places. We don't have productivity requirements for the money we spend. Maybe we should. A lot of things like that.

Alan Houseman:

Right. Okay. Is there anything else you want to reflect on in this? Any final comments, final thoughts? We've covered a huge amount of territory, but I may have missed something.

Jeanne Charn:

I don't think you missed anything, Alan. It's something that you know. I can't believe that I was lucky enough to be a college grad in the middle of the '60s and experience everything that was going on that was both unbelievably turbulent -- there was violence -- with so much hope that we could fix this stuff. I asked some of my mentors, "What do you think I should do when I'm 40? Because I think we're going to have this poverty thing taken care of." It's pretty naïve, but it felt like we could do it, and then to be able to have such an interesting and satisfying life. I had no idea it would be in the Academy, but it was there because we were able to actually start a legal services organization that eventually was almost fully supported by Harvard Law School at over two millions dollars a year, just for the program. Not counting the building and things. And try to do some of these things. I was just incredibly fortunate and I'm very grateful.

Alan Houseman:

Okay, well thank you. This was great.

Jeanne Charn:

Thank you, Alan. It's been enjoyable talking with you. Thank you.