

The Demographics of Poverty & Civil Legal Need in Bucks, Chester, Delaware, & Montgomery Counties

An Assessment for Legal Aid of Southeastern Pennsylvania

Final Report – August 2009



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III. INTRODUCTION

ABOUT LASP & THE RESOURCE

LEGAL AID OF SOUTHEASTERN PENNSYLVANIA¹ (LASP) is a non-profit corporation committed to delivering high quality civil legal services to low-income people, victims of domestic abuse, and the elderly living in Bucks, Chester, Delaware, and Montgomery counties – outside Philadelphia. It was created in January 1, 2001 to take over the operations of the four former legal services programs in each of those four counties: Bucks County Legal Aid Society, Montgomery County Legal Aid Service, Legal Aid of Chester County, and Delaware County Legal Assistance Association.

LASP provides legal services typically in the areas of landlord/tenant disputes, public housing, utilities, consumer problems including foreclosures and sheriffs' sales, bankruptcy, denial or termination of government benefits such as welfare, Social Security and unemployment compensation, protection from abuse, custody, child dependency, divorce, license suspension, and elder law issues. While most of these kinds of cases are handled in all locations, there are currently some differences between counties in the kinds of services provided.

The services rendered in these areas can consist of information and advice, drafting of legal documents, and negotiation and representation in administrative and judicial proceedings. LASP also engages in community legal education through talks and presentations to client and social service staff groups, accompanied by the compilation and distribution of brochures and other written materials on a wide variety of civil legal issues.

THE RESOURCE FOR GREAT PROGRAMS, INC.² is a national corporation dedicated since 1984 to providing strategic support to organizations seeking full access to civil justice. Our work is focused on enabling our clients to get extraordinary results, including dramatic increases in the number of clients served, in access provided, in dollars raised, and in impacts on communities and people. Our services concentrate on points of leverage in client organizations where reasonable dollar investments can deliver big gains in impact.

Examples of our services include:

- Strategic planning for full access
- Program assessment and program-owned evaluation
- Outcomes measurement and benchmarking for civil justice programs and projects
- Strategic marketing packages
- Low-income population trends package
- Results-based marketing and resource development
- IOLTA revenue enhancement campaigns

¹ See Legal Aid of Southeastern Pennsylvania online at www.lasp.org/.

² See The Resource for Great Programs, Inc. online at www.greatprograms.org/.

IV. THE ASSESSMENT PROCESS

GOALS ADDRESSED BY THIS REPORT

The authors believe that this report provides a strong foundation for a productive conversation and continued strategic planning among leaders of LASP, focused on:

- a) Fully meeting the civil legal needs of all low-income residents in the four-county service area, consistent with LASP's mission: "To provide quality legal representation to low-income people, to empower them to solve problems without legal representation through legal education and increased access to the courts, and to change community practices and systems that cause or aggravate poverty,"
- b) Satisfying the requirements of the Legal Services Corporation's Regulation 1620 to perform an "effective appraisal of the needs of eligible clients in the geographic area served," and
- c) Deploying resources more effectively, securing more funding and partners, and increasing staff and board engagement in resource development, marketing, and strategic planning.

Methods Used for This Report

The Resource used three tools for developing the information presented in this report. First, we performed an analysis of U.S. Census Bureau's 2005-2007 American Community Survey 3-Year Estimates³ to quantify the total, legal aid-eligible population and its major demographic segments in Bucks, Chester, Delaware, and Montgomery Counties and seven communities therein for which data was available. In some cases, we present a comparison of 2005-2007 ACS data with U.S. Census 2000 data⁴.

The 2005-2007 ACS data represent an average estimate of the characteristics of population over the entire time period. The data were released on December 9, 2008, for all U.S. geographies with a population of 20,000 or above, including the four counties in the LASP service area and the following communities: Levittown, Chester city, Radnor Township, Drexel Hill, Springfield, Norristown borough, and Pottstown borough. Throughout the report, we present data (where available) for these 11 localities, as well as for Pennsylvania and the United States as a whole, to convey a sense of the geographic and socioeconomic variations that exist in the service area and how that compares to the state and nation.

Second, *The Resource* held a 90-minute telephone discussion with LASP's two Co-Executive Directors who provide leadership to the staff, the Supervising Attorney of the central intake unit, and the Development Director who is primarily responsible for resource development. The conversation centered on the program's goals, clients, trends, emerging needs, key initiatives (current and planned), and reactions to our draft data collection.

³ See the American Community Survey online at www.census.gov/acs/www/index.html.

⁴ See U.S. Census 2000 online at www.census.gov/main/www/cen2000.html.

Finally, *The Resource* ran the demographic information through a quantitative model that we have developed, based on several scientific surveys, to estimate the number of civil legal problems faced annually by the legal aid-eligible population in Bucks, Chester, Delaware, and Montgomery Counties.

The next phase of this legal needs assessment process, beginning in mid-2009, will include focus group meetings with clients and community organizations, stakeholder interviews, surveys of the eligible population, and a report describing the results and their ramifications.

V. AN OVERVIEW

LEGAL NEEDS OF THE POOR IN PENNSYLVANIA’S BUCKS, CHESTER, DELAWARE, AND MONTGOMERY COUNTIES

The Resource for Great Programs, Inc. has performed an analysis of U.S. Census Bureau data to quantify the demographics of major segments of the eligible low-income population in the cities and counties served by Legal Aid of Southeastern Pennsylvania. With this data in hand, we have applied our legal needs model, which is based on results of scientific legal needs studies carried out by the American Bar Association and the Legal Services Corporation, to produce "bounding estimates" of the numbers and types of civil legal problems experienced by low-income people in the four-county service area.

This analysis shows that there are 203,769 people eligible for civil legal aid in Bucks, Chester, Delaware, and Montgomery Counties, experiencing an estimated 79,700 legal problems per year. The 10,665 legal cases handled (completed or still active) in Fiscal Year 2008 by LASP, and its pro bono volunteers, address 13.4 percent of these problems.

Some portion of the unmet need also is addressed through LASP’s outreach via community legal education (10,114 people reached in FY 2008), referrals (9,961 people referred) to other nonprofit and private bar providers of civil legal services, and pro se assistance (331 people helped).

We conclude that a significant gap exists in providing the eligible low-income population with full and equal access to civil legal services.⁵ Bridging this gap calls for preserving the funding streams LASP has, generating new revenue sources, continuing services that are working and paring those that are not, strengthening the referral network, and deploying the aggregate funds in new ways and with fresh approaches that multiply their impact.

We believe that by combining these capacities, LASP can and will make great progress in the next decade toward the goal of "full access" – providing access for low-income people everywhere, to the level of legal help each needs to function as a responsible member, not a victim, in our society.

⁵ State and national studies of civil legal services consistently find that no more than 20 percent of the eligible low-income population is served and that half of all potential clients are turned away for lack of resources. See the Legal Services Corporation “Documenting the Justice Gap In America,” online at www.lsc.gov/press/pr_detail_T7_R6.php.

**FACT SHEET I:
LOW-INCOME PEOPLE IN THE LASP SERVICE AREA***

Poverty Populations & Poverty Rates (at 125% of the U.S. Census Poverty Thresholds):

- Number of low-income people in 2007: 204,000
- Number of low-income people in 2000: 164,000

- Poverty rate in 2007: 8.7%
- Poverty rate in 2000: 7.2%

- Poverty population growth from 2000-2007:..... 24%
- Total population growth from 2000-2007:..... 4%

Poverty Rates (at 100% of the U.S. Census Poverty Thresholds) for Major Population Segments in 2007:

<u>Population Segment</u>	<u>Poverty Rate</u>
1. People with disabilities	14.3%
2. Children	7.6%
3. Females	7.1%
4. Total low-income population	6.4%
5. Seniors	6.2%
6. Males	5.6%
7. Veterans	3.8%
8. Family types:	
a. Female-led (no spouse).....	15.8%
b. Male-led (no spouse)	7.2%
c. All families	4.1%
d. Married couples	1.8%
9. Race or Ethnicity:	
a. Others.....	21.6%
b. Blacks.....	19.5%
c. Hispanics/Latinos.....	16.8%
d. Asians.....	6.7%
e. Whites	4.6%
f. Natives	NA
10. Education:	
a. Less than high school graduate	16.1%
b. High school graduate	7.0%
c. Some college/associate's degree.....	4.4%
d. Bachelor's degree	2.3%
e. Graduate/professional degree	2.1%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey.

**FACT SHEET II:
LEGAL NEEDS IN THE LASP SERVICE AREA***

Legal Problems of People in Poverty

- Total number of low-income households** 79,200
- Total number of legal problems each year 79,700
- Top 10 legal problems – number per year in service area:
 - 1) Financial/consumer 13,300
 - 2) Housing 13,300
 - 3) Community & regional problems 10,200
 - 4) Family/domestic 9,700
 - 5) Employment-related problems 6,400
 - 6) Personal/economic injury 5,400
 - 7) Health/health care-related 5,100
 - 8) Wills/estates/advance directives 3,900
 - 9) Public benefits problems 3,100
 - 10) Small business/farms 1,600

* *Extrapolated from the American Bar Association's 1992-1996 reports from its "Comprehensive Legal Needs Study."*

** *Source: U.S. Census Bureau's 2005-2007 American Community Survey.*

VI. POVERTY⁶ POPULATION FIGURES AND TRENDS

LASP SERVICE-AREA POPULATION, POVERTY POPULATION

The Resource has analyzed U.S. Census Bureau data for the four counties – Bucks, Chester, Delaware, and Montgomery – in the Legal Aid of Southeastern Pennsylvania service area and the following communities: Levittown, Chester city, Radnor Township, Drexel Hill, Springfield, Norristown borough, and Pottstown borough. Throughout the report, we present data (where available) for these 11 localities, as well as for Pennsylvania and the United States as a whole, to convey a sense of the geographic and socioeconomic variations that exist in the service area and how that compares to the state and nation. (See Exhibit 1.)

Exhibit 1: Counties & Communities in the LASP Service Area Covered by This Study*

Bucks County
Levittown
Chester County
None with at least 20,000 residents
Delaware County
Chester city
Radnor Township
Drexel Hill
Springfield
Montgomery County
Norristown borough
Pottstown borough

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents)

⁶ We use the terms “poverty” and “low-income” interchangeably in this report to denote people living at or below 125 percent of the U.S. Census Bureau’s Poverty Thresholds, based on family size, in 2007, the year for which most statistics are presented in this report. See Exhibit 3 in this report. The U.S. Census applies the Poverty Thresholds to generate all of its poverty statistics, including the data reported in the 2005-2007 American Community Survey and Census 2000. Where U.S. Census Bureau data are available for only 100 percent of the Thresholds, we clearly note that fact. The U.S. Department of Health and Human Services annually issues Poverty Guidelines, also based on family size, online at <http://aspe.os.dhhs.gov/poverty/figures-fed-reg.shtml>. For eligibility purposes, the Legal Services Corporation relies on 125 percent of the HHS Poverty Guidelines, which are very similar – but not identical – to the Poverty Thresholds. For a discussion of the differences between the Poverty Thresholds and Poverty Guidelines, online see <http://aspe.os.dhhs.gov/poverty/faq.shtml#differences>

LASP operates six, full-time staffed offices in the four-county service area, which are in Bristol, Chester city, Doylestown, Norristown, Pottstown, West Chester. LASP also staffs several outreach sites where clients are seen by appointment in Landsdale and Willow Grove.

One in 12 People Here Lives in Poverty.

In Bucks, Chester, Delaware, and Montgomery Counties, 8.7 percent or about one in 12 people lives at or below 125 percent of the Federal Poverty Thresholds. By comparison, the poverty rate here is about half that of the state and nation as a whole, but still far too high, engulfing the lives of more than 200,000 people in the LASP service area.

The incidence of poverty is the worst in Delaware County, where it has reached double digits and is pushed higher by Chester city’s astounding, nearly 42-percent poverty rate. Bucks, Chester, and Montgomery Counties have poverty hovering around 8 percent, with some deep pockets of despair evident in Montgomery’s Norristown and Pottstown boroughs. Exhibit 2 below provides data on the poverty population and rate for each of the four counties, their seven communities studied in this report, and the LASP service area as a whole. Map 1 further below depicts the number of people in poverty in 2007 by county and community.

**Exhibit 2: People in Poverty in 2007
(125% of the Poverty Thresholds)**

Counties & Communities	Total Population 2007*	Low-Income Population 2007**	Poverty Rate 2007	Poverty Rate 2000***
Bucks County	607,265	48,444	8.0%	6.1%
Levittown	50,867	4,296	8.4%	6.2%
Chester County	464,130	36,671	7.9%	6.9%
Delaware County	531,664	63,476	11.9%	10.4%
Chester city	27,451	11,448	41.7%	33.5%
Radnor Township	25,336	1,652	6.5%	7.9%
Drexel Hill	30,036	2,027	6.7%	6.3%
Springfield	23,874	1,630	6.8%	3.7%
Montgomery County	752,458	55,178	7.3%	6.1%
Norristown borough	33,070	9,774	29.6%	21.4%
Pottstown borough	21,354	4,384	20.5%	16.4%
LASP Service Area Totals****	2,355,517	203,769	8.7%	7.2%
Pennsylvania	11,968,623	1,897,828	15.9%	14.6%
United States	290,858,668	51,321,785	17.6%	16.5%

* Reflects total "population for whom poverty status is determined," which is slightly less than the total population shown in Exhibit 5.

** Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents).

*** Source: U.S. Census 2000.

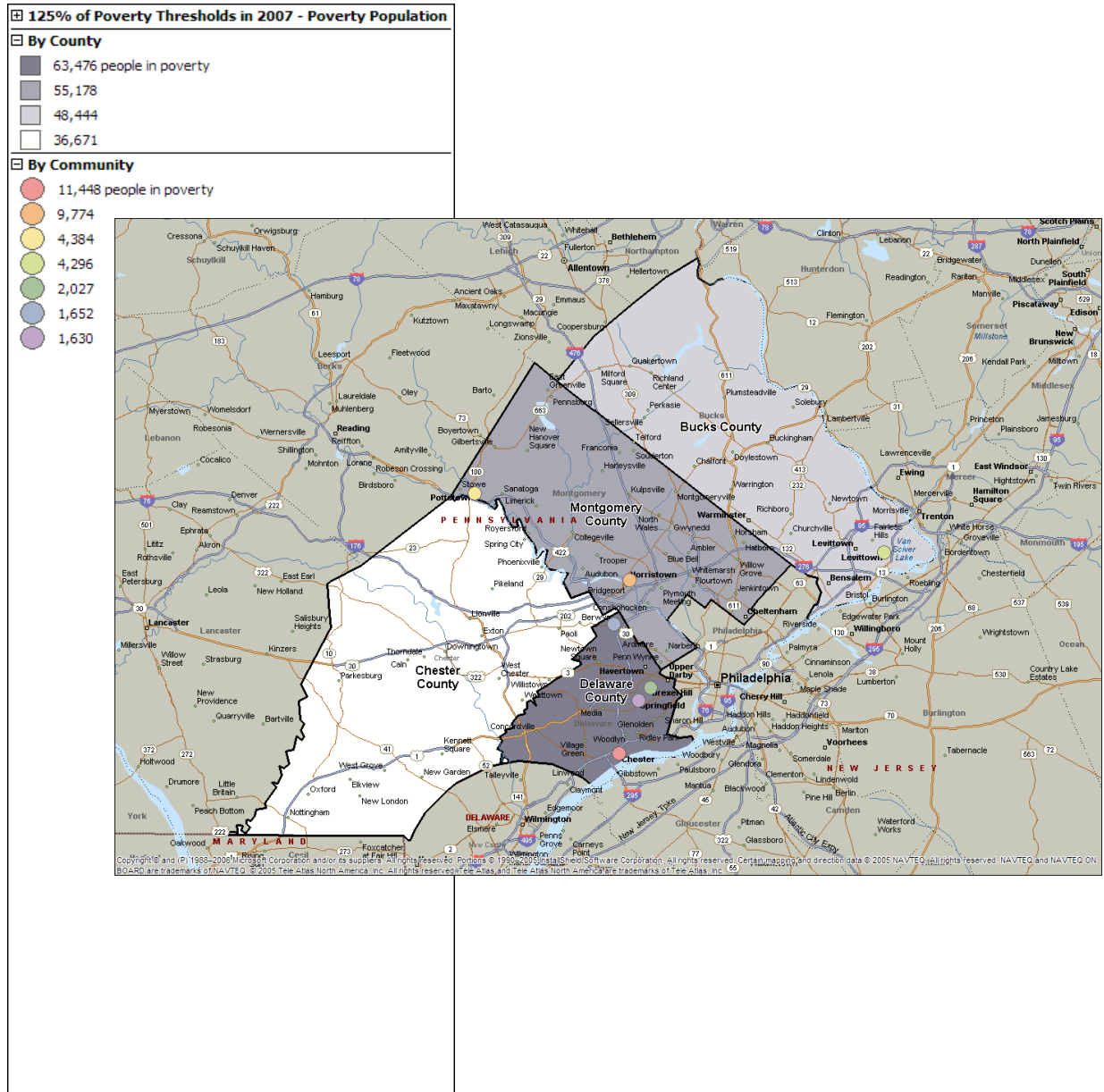
**** LASP Totals are for the four counties only.

“Individuals for Whom Poverty Status is Determined” includes all people except those who are institutionalized, those in military group quarters, those in college dormitories, and unrelated

individuals under 15 years old. The U.S. Census Bureau excluded these groups from the numerator and denominator when calculating poverty rates.

Map 1: Number of People in Poverty in 2007⁷

Map 1 below displays the number of people in poverty in 2007 by county and community in the LASP Service Area. The darker the color is for each *county*, the greater the number of people living in poverty there. Each of the seven *communities* studied is marked by a colored dot, with pink denoting the highest number of people living in poverty there and purple representing the lowest end of the range. See the map's key for more details.



⁷ Source: U.S. Census Bureau's 2005-2007 American Community Survey, at 125 percent of the Poverty Thresholds.

Poverty Has Deepened Here almost 25 Percent in Just Seven Years, far Outpacing the State.

From 2000-2007, the number of people in the LASP service area living in poverty has soared by almost 40,000 people, or about 25 percent, while the population overall grew at a far more modest four-percent pace. Poverty worsened here nearly three times faster than it did for Pennsylvania generally. In fact, LASP's four counties comprised about one-quarter of all the increased poverty experienced by the state during this period, even though the service area has only about 11 percent of the state's low-income population. Exhibit 4 below details the growth in poverty across the service area and shows that poverty surged the fastest and by the most people in Bucks County and less briskly in Delaware County.

**Exhibit 3: Poverty Growth 2000-2007
(125% of the Poverty Thresholds)**

Counties & Communities	Low-Income Population 2007*	Low-Income Population 2000**	Growth 2000-2007	% Growth 2000-2007
Bucks County	48,444	35,935	12,509	35%
Levittown	4,296	3,300	996	30%
Chester County	36,671	29,108	7,563	26%
Delaware County	63,476	55,053	8,423	15%
Chester city	11,448	11,390	58	1%
Radnor Township	1,652	1,958	(306)	-16%
Drexel Hill	2,027	1,840	187	10%
Springfield	1,630	878	752	86%
Montgomery County	55,178	44,119	11,059	25%
Norristown borough	9,774	6,501	3,273	50%
Pottstown borough	4,384	3,512	872	25%
LASP Service Area Totals***	203,769	164,215	39,554	24%
Pennsylvania	1,897,828	1,737,375	160,453	9%
United States	51,321,785	45,187,635	6,134,150	14%

* Reflects total "population for whom poverty status is determined," which is slightly less than the total population shown in Exhibit 5. Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents).

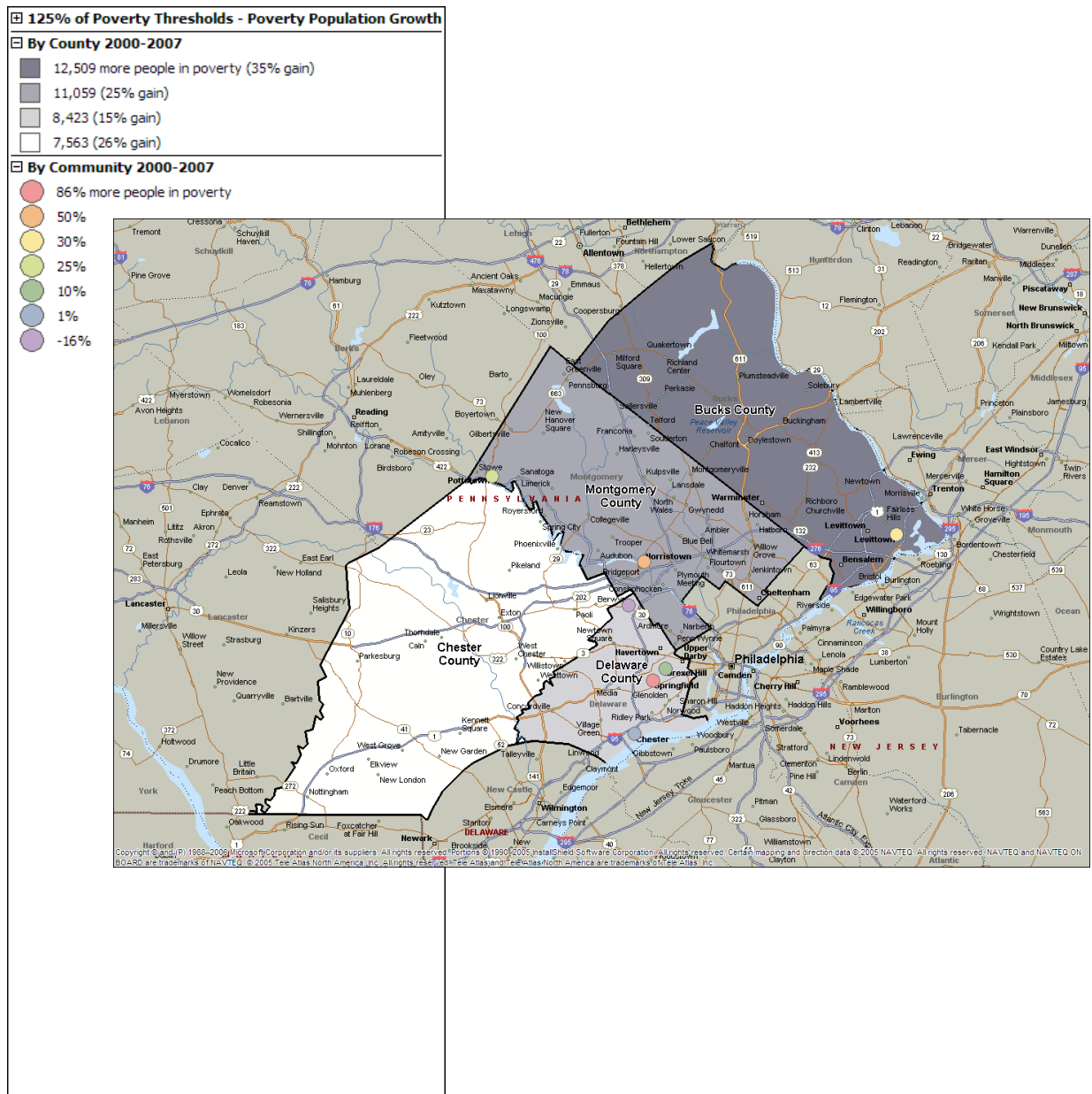
** Source: U.S. Census 2000. *** LASP Totals are for the four counties only.

In human terms, of 100 low-income people living in LASP's four-county service area, on average, 57 are female and 43 are male⁸. Of those same 100 people, 59 are adults ages 18-64, another 28 are children under age 18, and 13 are senior citizens. Specific to race and national origin, of these same 100 people, the majority (59 people) are white, 25 are black, eight are Hispanic, four are Asian, and four are classified by the U.S. Census as "other." (Numbers for Native Americans were not available). These demographics are examined in detail later in this report.

⁸ Numbers in this paragraph only are for 100 percent of the U.S. Census Bureau's Poverty Thresholds.

Map 2: Poverty Population Growth from 2000-2007⁹

Map 2 below displays the growth in number of people in poverty in 2007 by county and community in the LASP Service Area. The darker the color is for each *county*, the greater the growth in the number (but not percentage) of people living in poverty there. Each of the seven *communities* studied is marked by a colored dot, with pink denoting the highest growth in the number of people living in poverty there and purple representing the lowest growth end of the range. See the map's key for more details.



⁹ Source: U.S. Census Bureau's 2005-2007 American Community Survey, at 125 percent of the Poverty Thresholds.

For an individual (under age 65) at or below 125 percent¹⁰ of the U.S. Census Bureau's Poverty Thresholds in 2007 (the year for which most statistics are presented in the report), annual income is no more than \$13,484. For a family of four (two adults and two children), an annual income is no greater than \$26,284. While many people above these income levels have difficulty obtaining and affording legal assistance, the hurdles for low-income people are even more severe.

Exhibit 4: 125 percent of the U.S. Census Bureau's Poverty Thresholds in 2007*						
Poverty Thresholds for 2007 by Size of Family and Number of Related Children Under 18 Years						
Size of Family Unit	Weighted Avg.	Related children under 18 years				
		None	One	Two	Three	Four
One person (unrelated individual)	\$13,238					
..Under 65 years	\$13,484	\$13,484				
..65 years and over	\$12,430	\$12,430				
Two people	\$16,925					
..Householder under 65 years	\$17,443	\$17,355	\$17,864			
..Householder 65 years and over	\$15,688	\$15,666	\$17,796			
Three people	\$20,663	\$20,273	\$20,861	\$20,881		
Four people	\$26,504	\$26,733	\$27,170	\$26,284	\$26,375	
Five people	\$31,350	\$32,239	\$32,708	\$31,705	\$30,930	\$30,458
Six people	\$35,404	\$37,080	\$37,228	\$36,460	\$35,724	\$34,631
Seven people	\$40,291	\$42,665	\$42,931	\$42,013	\$41,373	\$40,180
Eight people	\$44,770	\$47,718	\$48,139	\$47,273	\$46,513	\$45,435
Nine people or more	\$53,424	\$57,401	\$57,679	\$56,911	\$56,268	\$55,210

* Source: U.S. Census Bureau.

Poverty Thresholds for 2007 by Size of Family and Number of Related Children Under 18 Years						
Size of Family Unit	Weighted Avg.	Related children under 18 years				
		Four	Five	Six	Seven	8 or more
One person (unrelated individual)	\$13,238					
..Under 65 years	\$13,484					
..65 years and over	\$12,430					
Two people	\$16,925					
..Householder under 65 years	\$17,443					
..Householder 65 years and over	\$15,688					
Three people	\$20,663					
Four people	\$26,504					
Five people	\$31,350	\$30,458				
Six people	\$35,404	\$34,631	\$33,984			
Seven people	\$40,291	\$40,180	\$38,789	\$37,263		
Eight people	\$44,770	\$45,435	\$44,069	\$42,645	\$42,284	
Nine people or more	\$53,424	\$55,210	\$53,755	\$52,440	\$52,114	\$50,106

* Source: U.S. Census Bureau.

¹⁰ Consistent with the Legal Service Corporation's standards, LASP uses 125 percent of the U.S. Department of Health and Human Services' Poverty Guidelines for client eligibility.

Population Here Is Growing Faster than the State, Slower than the Nation.

Total population growth from 2000-2007 in the LASP service area, for all income levels, was moderate compared to the nation's growth, but is increasing at a faster pace than the overall rate in Pennsylvania, one of the slowest-growing states. In fact, LASP's four counties gained nearly 94,000 people during the period, representing a whopping 78 percent of the state's total increase; neighboring Philadelphia County shrunk by about 68,000 during the same timeframe.

A closer look reveals that Chester County gained the most people of any Pennsylvania county in the seven-year span, with that county's Upper Uwchlan Township, Penn Township, and New Garden Township leading the way. Montgomery County ranked fifth and Bucks County ninth in population increase. Also of note, the state in 2007 boasted four counties among the top 100 largest nationally in 2007: Philadelphia, 24th; Allegheny, 30th; Montgomery, 69th; and Bucks, 96th. Exhibit 5 below provides population numbers for 2000 and 2007, the growth in population during that period, and the attendant growth rate for LASP's counties, communities, and service area.

**Exhibit 5: Population Growth 2000-2007
(Not Based on Income)**

Counties & Communities	Population 2007*	Population 2000**	Growth 2000-2007	% Growth 2000-2007
Bucks County	619,093	597,635	21,458	3.6%
Levittown	55,921	53,692	2,229	4.2%
Chester County	478,821	433,501	45,320	10.5%
Delaware County	553,511	550,864	2,647	0.5%
Chester city	36,695	36,854	(159)	-0.4%
Radnor Township	31,008	30,878	130	0.4%
Drexel Hill	29,487	29,301	186	0.6%
Springfield	23,776	23,677	99	0.4%
Montgomery County	774,424	750,097	24,327	3.2%
Norristown borough	31,108	31,284	(176)	-0.6%
Pottstown borough	21,348	21,771	(423)	-1.9%
LASP Service Area Totals***	2,425,849	2,332,097	93,752	4.0%
Pennsylvania	12,400,959	12,281,054	119,905	1.0%
United States	298,757,310	281,421,906	17,335,404	6.2%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents).

** Source: U.S. Census 2000.

*** LASP Totals are for the four counties only.

Exhibit 6 below shows projected population growth and growth rate through 2030. In numeric growth, Chester County is projected to add the most people (258,553) by 2030 of any county in Pennsylvania. Montgomery County will follow Chester, according to the projections, with a growth of 138,168 people. The four-county LASP service area's population growth by 2030 will occur three times faster than the state rate and represent more than half of the state's expected total growth.

**Exhibit 6: Projected Population Growth 2000-2030
(Not Based on Income)**

Counties & Communities*	Population 2000	Population 2010	Population 2020	Population 2030	Population Change 2000-2030
Bucks County	597,635	643,095	673,124	697,961	100,326
Chester County	433,501	519,979	604,385	692,054	258,553
Delaware County	550,864	553,502	566,788	583,942	33,078
Montgomery County	750,097	813,853	854,994	888,265	138,168
LASP Service Area Totals	2,332,097	2,530,429	2,699,291	2,862,222	530,125
Pennsylvania	12,281,054	12,540,718	12,871,823	13,190,400	909,346
United States**	281,421,906	308,935,581	335,804,546	363,584,435	82,162,529

* Source: Pennsylvania State Data Center. Projections are for July 1 of given year.

** Source: U.S. Census.

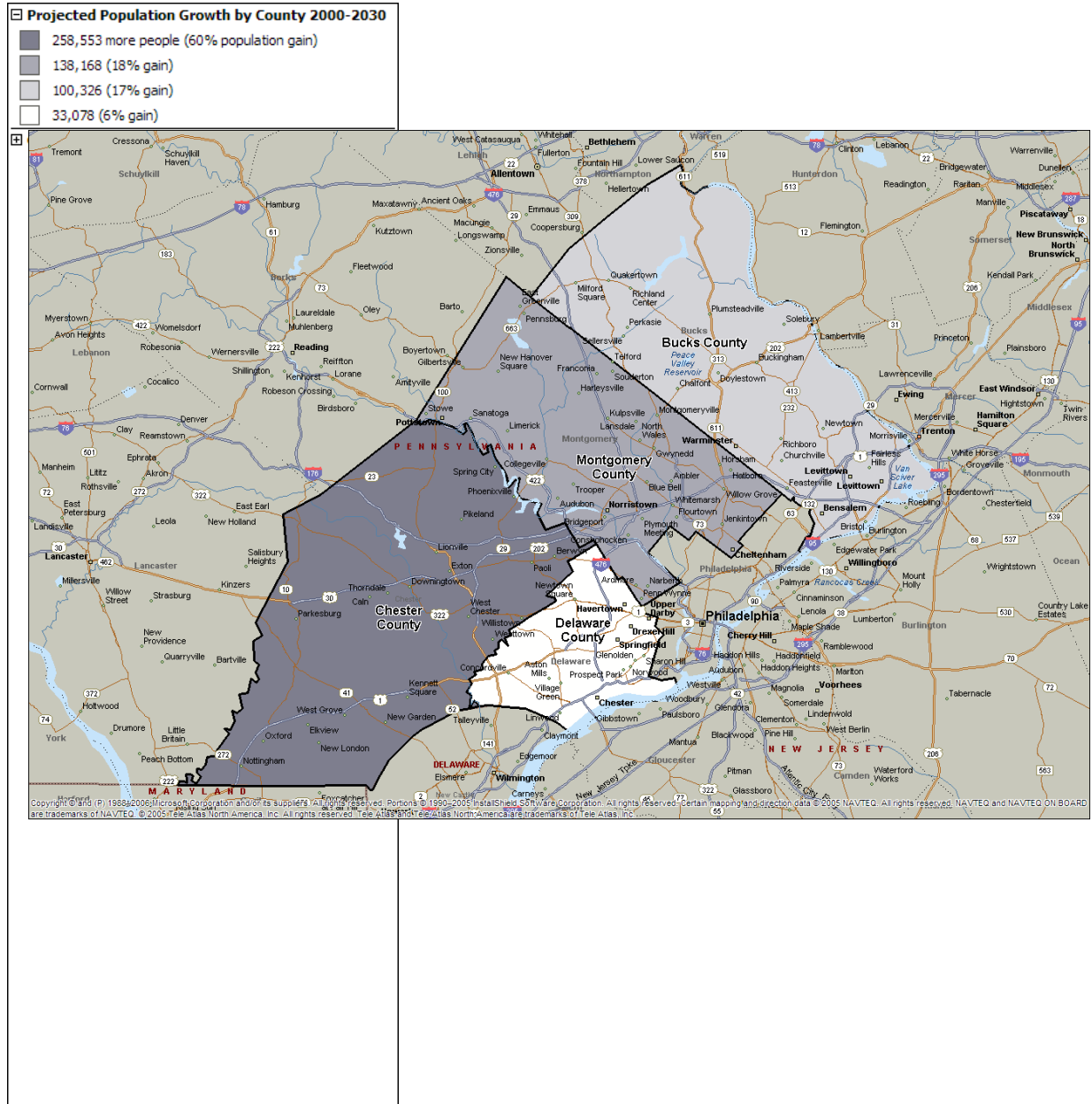
Counties & Communities*	% Change 2000-2010	% Change 2010-2020	% Change 2020-2030	% Change 2000-2030
Bucks County	7.6%	4.7%	3.7%	16.8%
Chester County	19.9%	16.2%	14.5%	59.6%
Delaware County	0.5%	2.4%	3.0%	6.0%
Montgomery County	8.5%	5.1%	3.9%	18.4%
LASP Service Area Totals	8.5%	6.7%	6.0%	22.7%
Pennsylvania	2.1%	2.6%	2.5%	7.4%
United States**	9.8%	8.7%	8.3%	29.2%

* Source: Pennsylvania State Data Center. Projections are for July 1 of given year.

** Source: U.S. Census.

Map 3: Projected Population Growth from 2000-2030¹¹

Map 3 below displays the projected population growth from 2000-2030 by county in the LASP Service Area. The darker the color is for each county, the greater the projected growth in the number (and percentage) of people living there by 2030. The population projections were not available for each of the seven communities studied. See the map's key for more details.



¹¹ Source: Pennsylvania State Data Center, 2009.

VII. WHO THE LOW-INCOME PEOPLE ARE

SPECIFIC CHARACTERISTICS OF THE LOW-INCOME POPULATION

After examining trends in poverty numbers, poverty rates, and past and projected population growth, greater insight into who is experiencing poverty, and to what extent, can be gained by looking at specific characteristics of the low-income population. The U.S. Census Bureau collects an array of poverty statistics associated with individual and family characteristics. In this section, *The Resource* has analyzed and displayed data related to people in poverty in the Legal Aid of Southeastern Pennsylvania service area, correlated with a host of demographic characteristics, including gender, age, family status, homeownership, ethnicity, disability, English proficiency, education level, veteran status, and commuting patterns.

The U.S. Census Bureau's 2005-2007 American Community Survey 3-Year Estimates provide detailed poverty data by key demographic segments only for 100 percent of the Poverty Thresholds (rather than the 125 percent standard employed by the Legal Services Corporation and LASP.) Therefore, directly below, we have included Exhibit 7 displaying the service area's poverty numbers and poverty rates in 2007 at 100 percent of the Poverty Thresholds, so that comparisons can be made in this section of the report between these poverty totals and poverty subtotals for specific demographic segments, starting with gender.

**Exhibit 7: People in Poverty in 2007
(100% of the Poverty Thresholds)**

Counties & Communities	Total Population 2007*	Low-Income Population 2007	Poverty Rate 2007
Bucks County	607,265	31,926	5.3%
Levittown	50,867	3,152	6.2%
Chester County	464,130	28,912	6.2%
Delaware County	531,664	49,584	9.3%
Chester city	27,451	10,378	37.8%
Radnor Township	25,336	1,360	5.4%
Drexel Hill	30,036	1,285	4.3%
Springfield	23,874	1,105	4.6%
Montgomery County	752,458	40,207	5.3%
Norristown borough	33,070	7,619	23.0%
Pottstown borough	21,354	3,341	15.6%
LASP Service Area Totals**	2,355,517	150,629	6.4%
Pennsylvania	11,968,623	1,427,598	11.9%
United States	290,858,668	38,567,903	13.3%

* Reflects total "population for whom poverty status is determined," which is slightly less than the total population shown in Exhibit 5. Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents).

** LASP Totals are for the four counties only.

Females Are Impoverished at a Higher Rate, in Greater Numbers than Males.

Females of all ages exceed males in poverty rates in the LASP service area and each of its four counties (based on 100 percent of the Poverty Thresholds), although both genders experience poverty at a lesser rate than their counterparts do throughout the state and nation. Females in the service area also outnumber males in total poverty population by a ratio of 57 percent to 43 percent, even though there are roughly the same number of males and females in the general service-area population. Still, it should be recognized that nearly 65,000 males in the four counties live in poverty and have a significant need for free legal and other human services. Exhibit 8 displays the poverty population and poverty rate for males and females in 2007 for LASP’s counties and communities. The poverty picture is bleakest for males and females in Chester city, where more than a third of the population lives in poverty, and in Norristown borough, where nearly a quarter of residents do.

**Exhibit 8: Males and Females in Poverty in 2007*
(100% of the Poverty Thresholds)**

Counties & Communities	Males		Females	
	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate
Bucks County	13,622	4.5%	18,304	6.0%
Levittown	1,462	5.8%	1,690	6.6%
Chester County	12,888	5.6%	16,024	6.8%
Delaware County	20,552	8.1%	29,032	10.5%
Chester city	4,304	34.9%	6,074	40.2%
Radnor Township	693	5.8%	667	5.0%
Drexel Hill	545	3.7%	740	4.8%
Springfield	483	4.2%	622	5.0%
Montgomery County	17,555	4.8%	22,652	5.9%
Norristown borough	3,984	24.4%	3,635	21.7%
Pottstown borough	1,365	13.5%	1,976	17.6%
LASP Service Area Totals**	64,617	5.6%	86,012	7.1%
Pennsylvania	607,862	10.5%	819,736	13.3%
United States	16,868,668	11.8%	21,699,235	14.6%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents).

** LASP Totals are for the four counties only.

Children Are the Most Likely to be Impoverished of any Age Group; Seniors Fare Better.

Children here experience poverty at a higher rate than do adults under age 65 and senior citizens, in large part because of multiple children residing in single-parent poverty households. The same holds true across the state and nation, although the child poverty rate in the LASP service area is considerably lower by comparison.

Senior citizens fare better than do children and females, but worse than males, in terms of poverty rate. Both children and seniors are gripped most strongly by poverty in Chester city,

Norristown borough, and Pottstown borough. Most notably, more than half of children and one-fifth of seniors live in poverty in Chester city.

Some 43,000 low-income children in the four counties are growing up with acute challenges before they have a chance to enter the adult world themselves, challenges ranging from malnutrition to child abuse, limited education, inadequate childcare, and in many cases, little or no access to health services.

More than 19,000 seniors in the service area live in poverty, with their 6.2 percent poverty rate coming closer than for any other age group here to the state and national averages (based on 100 percent of the Poverty Thresholds). These older adults are particularly vulnerable to everything from consumer credit scams to elder abuse, problems accessing vitally necessary healthcare, and acute economic vulnerability as they try to make ends meet, often on limited incomes. Exhibit 9 displays the poverty population and poverty rate for children and seniors in 2007 for LASP's counties and communities.

Exhibit 9: Children and Seniors in Poverty in 2007*
(100% of the Poverty Thresholds)

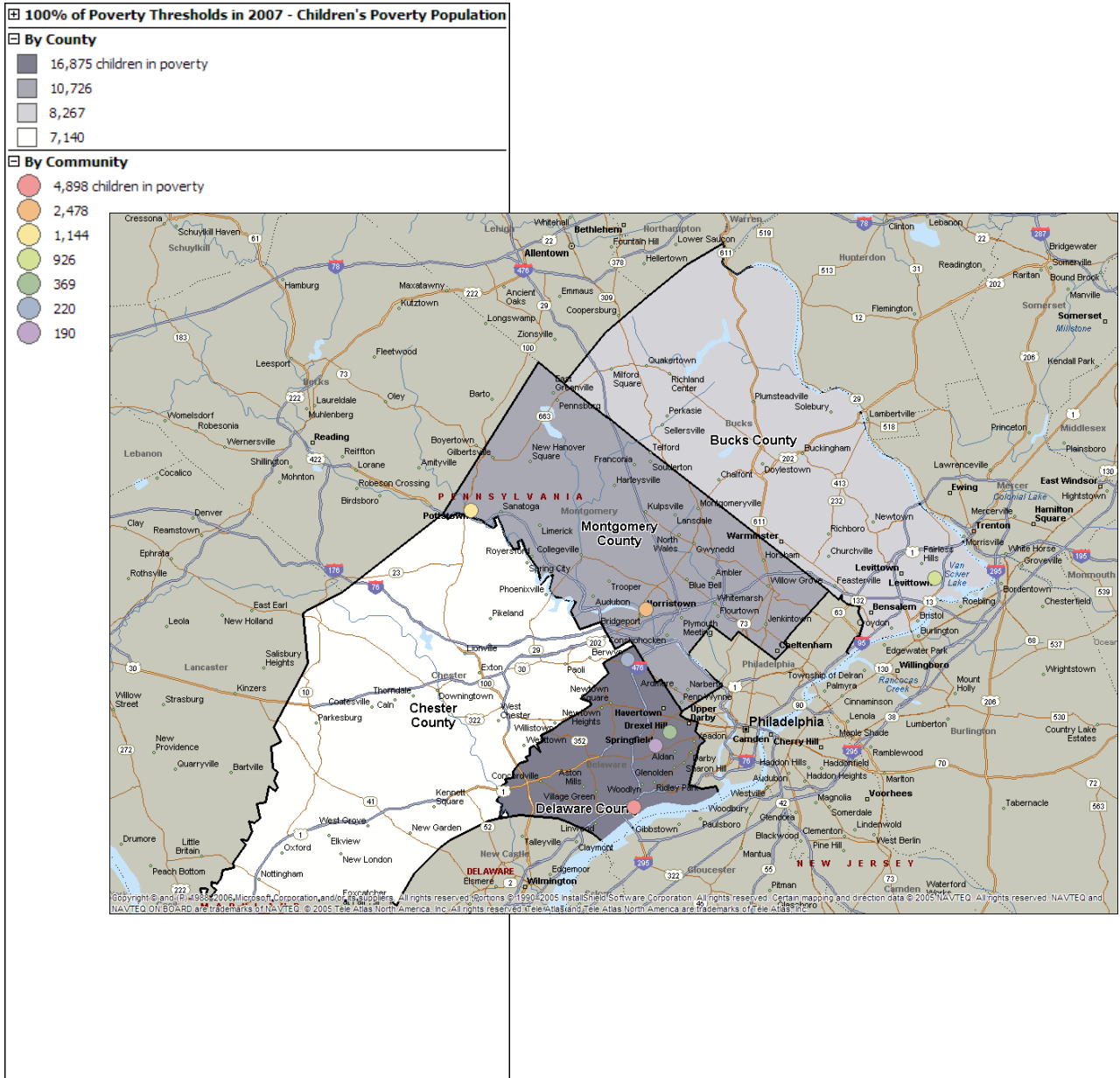
Counties & Communities	Children		Seniors	
	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate
Bucks County	8,267	5.8%	4,635	5.9%
Levittown	926	7.9%	532	7.8%
Chester County	7,140	6.1%	3,019	5.6%
Delaware County	16,875	12.8%	5,800	7.9%
Chester city	4,898	57.0%	737	21.5%
Radnor Township	220	3.3%	107	2.8%
Drexel Hill	369	4.7%	284	8.8%
Springfield	190	3.3%	117	2.8%
Montgomery County	10,726	6.0%	5,899	5.6%
Norristown borough	2,478	30.4%	478	16.3%
Pottstown borough	1,144	21.5%	349	12.2%
LASP Service Area Totals**	43,008	7.6%	19,353	6.2%
Pennsylvania	457,398	16.6%	158,456	8.9%
United States	13,262,891	18.3%	3,521,829	9.3%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents). "Children" are under age 18, and "seniors" are age 65 and over.

** LASP Totals are for the four counties only.

Map 4: Children in Poverty in 2007¹²

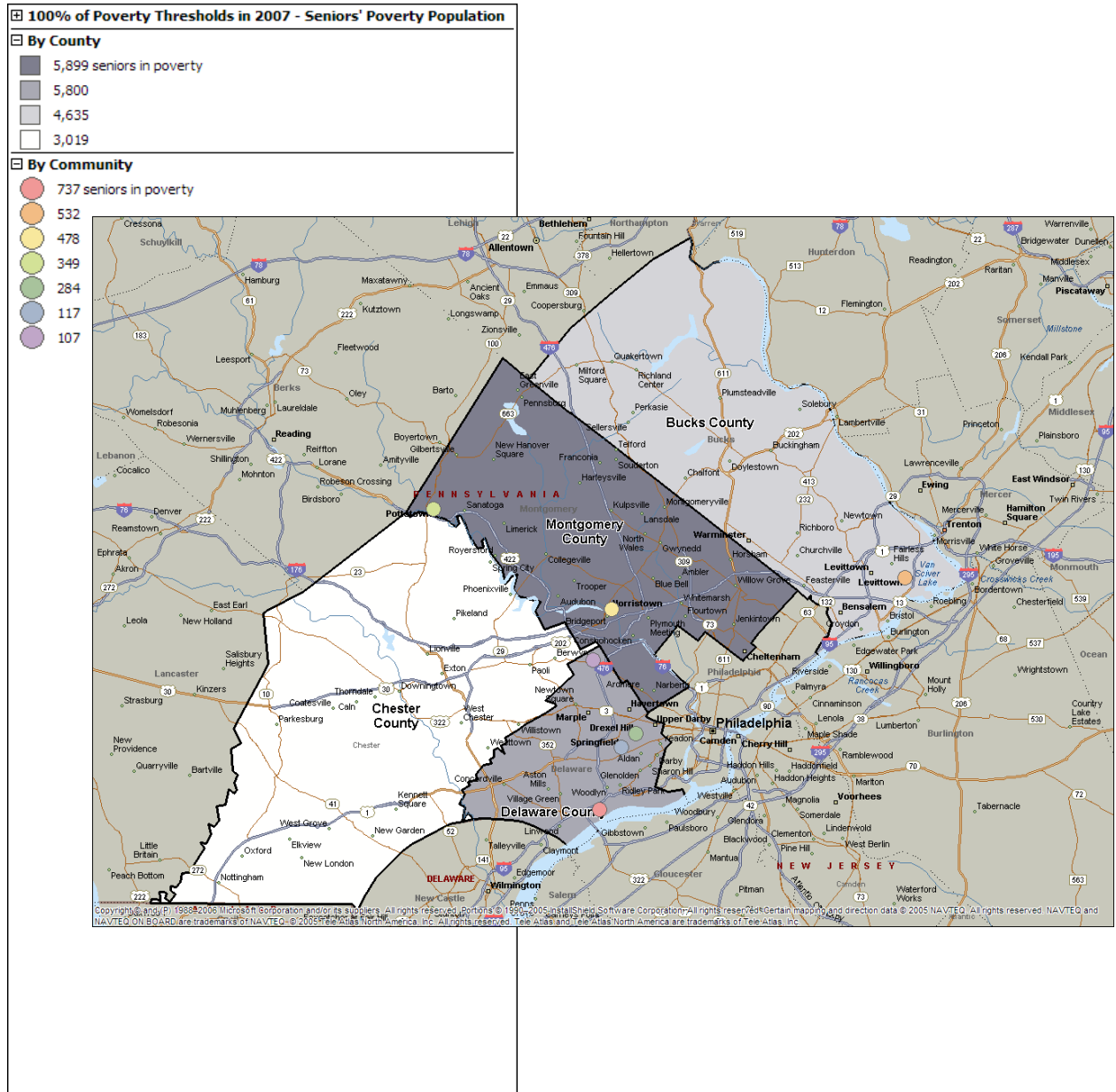
Map 4 below displays the number of children in poverty in 2007 by county and community in the LASP Service Area. The darker the color is for each *county*, the greater the number of children living in poverty there. Each of the seven *communities* studied is marked by a colored dot, with pink denoting the highest number of children living in poverty there and purple representing the lowest end of the range. See the map's key for more details.



¹² Source: U.S. Census Bureau's 2005-2007 American Community Survey, at 100 percent of the Poverty Thresholds.

Map 5: Seniors in Poverty in 2007¹³

Map 5 below displays the number of seniors (ages 65 and older) in poverty in 2007 by county and community in the LASP Service Area. The darker the color is for each *county*, the greater the number of seniors living in poverty there. Each of the seven *communities* studied is marked by a colored dot, with pink denoting the highest number of seniors living in poverty there and purple representing the lowest end of the range. See the map's key for more details.



¹³ Source: U.S. Census Bureau's 2005-2007 American Community Survey, at 100 percent of the Poverty Thresholds.

Female-led Households Are Twice as Likely to be Impoverished as Male-led Households; Married Couples Fare Best.

Of the nearly 26,000 families¹⁴ (with or without children) in poverty in the LASP service area, more than half are female-led (no spouse) households. Female householders here face a nearly 16 percent poverty rate, more than double the rate (based on 100 percent of the Poverty Thresholds) for male-led (no spouse) households (of which there are about 2,500 in poverty). The trends hold true across Pennsylvania and the nation, though at elevated rates. The almost 9,000 married couples, with or without children, here have the lowest poverty rate of all family types at less than two percent. The poverty rates are highest for all family types in Delaware County.

**Exhibit 10: Families in Poverty by Family Type in 2007*
(100% of the Poverty Thresholds)**

Counties & Communities	All Families		Married Couple	
	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate
Bucks County	5,689	3.5%	2,287	1.7%
Levittown	NA	NA	NA	NA
Chester County	4,416	3.6%	1,726	1.7%
Delaware County	9,048	6.7%	2,369	2.4%
Chester city	2,166	33.8%	179	9.5%
Radnor Township	NA	NA	NA	NA
Drexel Hill	NA	NA	NA	NA
Springfield	NA	NA	NA	NA
Montgomery County	6,585	3.2%	2,504	1.5%
Norristown borough	1,273	17.3%	328	8.9%
Pottstown borough	644	12.4%	182	5.8%
LASP Service Area Totals**	25,738	4.1%	8,886	1.8%
Pennsylvania	262,426	8.2%	84,196	3.5%
United States	7,296,982	9.8%	2,643,604	4.8%

¹⁴ Poverty status in the past 12 months of families by family type by presence of related children under 18 years.

Counties & Communities	Male-led (No Spouse)		Female-led (No Spouse)	
	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate
Bucks County	347	4.1%	3,055	15.8%
Levittown	NA	NA	NA	NA
Chester County	589	9.3%	2,101	15.3%
Delaware County	1,236	12.8%	5,443	19.8%
Chester city	231	31.8%	1,756	46.1%
Radnor Township	NA	NA	NA	NA
Drexel Hill	NA	NA	NA	NA
Springfield	NA	NA	NA	NA
Montgomery County	367	3.5%	3,714	12.5%
Norristown borough	19	2.5%	926	31.4%
Pottstown borough	39	10.2%	423	24.8%
LASP Service Area Totals**	2,539	7.2%	14,313	15.8%
Pennsylvania	26,360	13.0%	151,870	26.8%
United States	673,668	13.2%	3,979,710	28.6%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents); family income in the past 12 months below poverty level. NA = Not Available.

** LASP Totals are for the four counties only.

Renters are More Likely in Numbers and Rate to be in Poverty than Homeowners.

The LASP service area has about 15,000 low-income families who rent and 10,000 families in poverty who own their home. In addition, renters experience poverty at a slightly higher rate than do homeowners. Those trends hold true across the state and nation as well.

**Exhibit 11: Homeowner and Renter Families in Poverty in 2007*
(100% of the Poverty Thresholds)**

Counties & Communities	Homeowner Low-Income Population	Family Poverty Rate	Renter Family Low-Income Population	Poverty Rate
Bucks County	2,608	1.6%	3,081	1.9%
Levittown	292	2.1%	281	2.0%
Chester County	1,781	1.4%	2,635	2.1%
Delaware County	3,258	2.4%	5,790	4.3%
Chester city	429	6.7%	1,737	27.1%
Radnor Township	53	0.8%	125	1.9%
Drexel Hill	101	1.4%	143	2.0%
Springfield	185	2.9%	0	0.0%
Montgomery County	2,772	2.0%	3,813	2.8%
Norristown borough	213	2.9%	1,060	14.4%
Pottstown borough	122	2.3%	522	10.0%
LASP Service Area Totals**	10,419	1.7%	15,319	2.4%
Pennsylvania	102,337	3.2%	160,089	5.0%
United States	2,499,731	3.3%	4,797,251	6.4%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents); family income in the past 12 months below poverty level.

** LASP Totals are for the four counties only.

Blacks¹⁵ and Hispanics/Latinos Experience the Highest Poverty Rates, Asians and Whites the Lowest.

Blacks live in poverty at three times the rate of the overall low-income population in the LASP service area, with Hispanics/Latinos in poverty not far behind (based on 100 percent of the Poverty Thresholds). Asians experience poverty at about the same rate as the four-county average, while whites fare best and face a poverty rate below the service area average.

Blacks – About one in five blacks here lives in poverty, comprising about a quarter of the service area’s low-income population. More than 38,000 of the nearly 200,000 blacks in the four counties are impoverished, with more than half of low-income blacks residing in Delaware County. Blacks in Montgomery County fare best, living at about the same poverty rate as the national average for all groups.

Hispanics/Latinos – About one in six Hispanics/Latinos here is in poverty, which is roughly half the rate for the ethnic group statewide. Just more than 12,000 of the nearly 72,000 Hispanics/Latinos in the service area are low-income. The largest concentration of Hispanics/Latinos is in Chester County, where the ethnic group also faces its highest poverty rate among the four counties.

¹⁵ All terms used here for identifying racial or ethnic groups are those used by the U.S. Census Bureau’s 2005-2007 American Community Survey.

Asians – About one in fifteen Asians here is classified as low-income, about half the poverty rate faced by Asians statewide. About 6,500 of the service area’s 97,000 Asians live in poverty. Asians experience poverty at about the same rate as the four-county average. Most low-income Asians live in Delaware and Montgomery Counties, with their poverty rate in Delaware County twice as high as it is for the service area as a whole.

Whites – About one in every twenty-two whites here lives in poverty, which is below the service-area average for all groups and nearly half the rate for whites across the state and nation. About 90,000 of more than 1.9 million whites in the four counties experience poverty. Low-income whites are distributed fairly evenly across the four counties, with the poverty rate slightly more elevated for whites in Delaware County. While whites fare best in poverty rate among all racial and ethnic groups, whites still represent the largest group in poverty here, representing almost 60 percent of the low-income population.

Some other race – About one in five people classified as “some other race” here lives in poverty, or about 5,000 of the 23,000 people meeting this U.S. Census Bureau definition. The Census defines “some other race” to include all other responses not included in the “white,” “black or African American,” “American Indian or Alaska Native,” “Asian,” and “Native Hawaiian or Other Pacific Islander” race categories. Census respondents providing write-in entries such as multiracial, mixed, interracial, or a Hispanic/Latino group (for example, Mexican, Puerto Rican, or Cuban) in the “some other race” write-in space are included in this category.

Exhibit 12 below shows poverty populations and rates for six ethnic or racial groups for each of the counties and communities under study in the LASP service area.

Exhibit 12: Ethnicity and Poverty in 2007*
(100% of the Poverty Thresholds)

Counties & Communities	Asians		Blacks		Hispanics/Latinos	
	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate
Bucks County	595	3.0%	4,025	20.8%	2,660	14.3%
Chester County	297	2.1%	5,702	21.2%	4,305	20.2%
Delaware County	3,150	13.5%	20,929	22.6%	1,848	17.7%
Montgomery County	2,460	6.2%	7,817	13.5%	3,240	15.2%
LASP Service Area Totals**	6,502	6.7%	38,473	19.5%	12,053	16.8%
Pennsylvania	38,381	13.8%	344,417	28.6%	154,605	30.6%
United States	1,399,918	11.0%	8,925,858	25.3%	9,265,258	21.5%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents).

** LASP Totals are for the four counties only.

Counties & Communities	Natives		Whites		"Other"(s)***	
	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate
Bucks County	NA	NA	24,291	4.5%	791	15.2%
Chester County	NA	NA	18,275	4.6%	1,853	24.4%
Delaware County	NA	NA	22,719	5.7%	901	21.8%
Montgomery County	NA	NA	25,132	4.0%	1,557	23.4%
LASP Service Area Totals**	NA	NA	90,417	4.6%	5,102	21.6%
Pennsylvania	3,962	24.6%	865,103	8.8%	78,202	32.7%
United States	590,125	25.8%	17,737,339	9.2%	3,956,373	22.0%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents); NA = Not available.

** LASP Totals are for the four counties only.

*** Some Other Race – Includes all other responses not included in the “White,” “Black or African American,” “American Indian or Alaska Native,” “Asian,” and “Native Hawaiian or Other Pacific Islander” race categories. Respondents providing write-in entries such as multiracial, mixed, interracial, or a Hispanic/Latino group (for example, Mexican, Puerto Rican, or Cuban) in the “Some other race” write-in space are included in this category.

People with Disabilities Experience Poverty at More than Twice the Service-Area Rate.

One in seven people with disabilities lives in poverty here, which is more than double the poverty rate for the LASP service area (See Exhibit 13 below, based on 100 percent of the Poverty Thresholds). About 38,000 of some 267,000 people with disabilities here are classified as low-income. Delaware County has the largest share of, and the highest poverty rate among, people with disabilities; in Chester city, more than a third of people with disabilities endure poverty, which is also true in Montgomery County’s Norristown borough.

**Exhibit 13: People with Disabilities in Poverty in 2007
(100% of the Poverty Thresholds)**

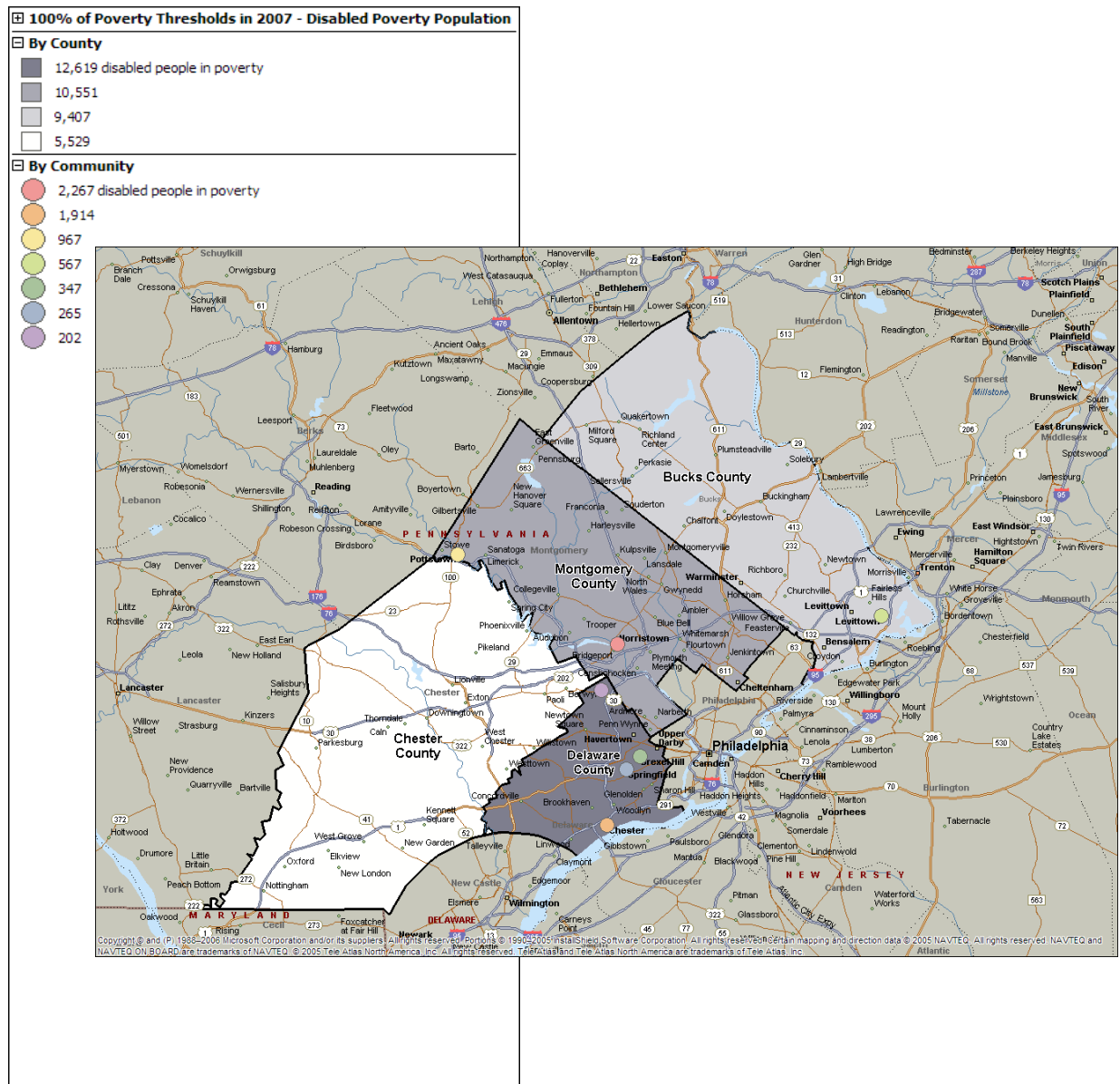
Counties & Communities	People with Disabilities Low-Income Population	Disabilities Poverty Rate
Bucks County	9,407	12.7%
Levittown	567	8.5%
Chester County	5,529	12.2%
Delaware County	12,619	18.3%
Chester city	1,914	39.1%
Radnor Township	202	10.9%
Drexel Hill	347	10.5%
Springfield	265	9.9%
Montgomery County	10,551	13.4%
Norristown borough	2,267	37.0%
Pottstown borough	967	26.0%
LASP Service Area Totals**	38,106	14.3%
Pennsylvania	391,307	21.4%
United States	8,750,890	21.4%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents); ages 5 years and older for whom poverty status is determined.

** LASP Totals are for the four counties only.

Map 6: People with Disabilities in Poverty in 2007¹⁶

Map 6 below displays the number of people with disabilities in poverty in 2007 by county and community in the LASP Service Area. The darker the color for each *county*, the greater the number of people with disabilities living in poverty there. Each of the seven *communities* studied is marked by a colored dot, with pink denoting the highest number of people with disabilities living in poverty there and purple representing the lowest end of the range. See the map's key for more details.



¹⁶ Source: U.S. Census Bureau's 2005-2007 American Community Survey, at 100 percent of the Poverty Thresholds.

People with Specific Disabilities Experience Poverty at Two-to-Four Times the Rate of People with No Disability.

People with certain disabilities here experience poverty at double to almost quadruple the rate of people without a disability (at 100 percent of the Poverty Thresholds). People with a sensory disability or physical disability in the LASP service area face poverty at about twice the rate of people with no disability, while people with a mental disability or self-care disability encounter poverty at nearly four times the rate of those lacking a disability.

People with severe disabilities often experience a greatly diminished quality of life as they struggle with access to jobs, education, healthcare, transportation, and other key needs and services. Nearly 100,000 low-income people in the four counties report having no disability and experience poverty at a 5.2 percent rate.

More than 8,000 low-income people in the four counties have a “sensory disability,” which the U.S Census Bureau defines to include blindness, deafness, and severe vision or hearing impairment. Nearly 24,000 people in poverty here have a “physical disability,” which is a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying. Both groups experience poverty at more than twice the rate than do people without a disability, with the highest rates for both groups found in Delaware County’s Chester city and Montgomery County’s Norristown and Pottstown boroughs.

Almost 20,000 people in poverty in the four counties have a “mental disability,” which is self-determined and not defined by the Census. Nearly 12,000 low-income people here have a “self-care disability,” which is defined as a physical, mental, or emotional condition lasting six months or more that makes it difficult to dress, bathe, or get around inside the home. These groups face poverty rates about four times the service-area rate, with the highest rates for both groups found in Delaware County’s Chester city and Springfield and Montgomery County’s Norristown and Pottstown boroughs.

Exhibit 14, which includes the next *two* charts, shows the poverty population and rate for people with four different types of disabilities as defined by the U.S. Census Bureau, as well as for people without a disability.

Exhibit 14: People in Poverty by Disability Characteristic in 2007*
(100% of the Poverty Thresholds)

Counties & Communities	Sensory Disability***		Physical Disability****		Mental Disability	
	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate
Bucks County	2,301	10.5%	6,554	13.7%	5,397	18.0%
Levittown	44	2.6%	371	8.3%	255	12.2%
Chester County	1,036	8.7%	2,954	11.5%	2,808	15.5%
Delaware County	2,212	12.6%	7,477	17.8%	6,698	25.1%
Chester city	399	35.3%	1,276	39.8%	947	49.0%
Radnor Township	47	6.8%	66	7.1%	49	8.9%
Drexel Hill	66	6.6%	257	14.3%	111	9.1%
Springfield	12	1.6%	67	4.1%	174	17.8%
Montgomery County	2,559	12.1%	6,701	13.9%	4,627	16.5%
Norristown borough	408	33.2%	1,375	39.2%	1,386	47.6%
Pottstown borough	248	22.5%	664	27.4%	379	32.8%
LASP Service Area Totals**	8,108	11.2%	23,686	14.5%	19,530	19.0%
Pennsylvania	85,721	17.0%	236,544	20.7%	191,757	28.3%
United States	2,210,343	18.8%	5,417,037	21.1%	4,245,964	27.1%

Counties & Communities	Self-Care Disability*****		No Disability	
	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate
Bucks County	4,376	22.7%	19,899	4.0%
Levittown	177	11.9%	2,421	5.9%
Chester County	1,274	13.8%	20,541	5.3%
Delaware County	3,905	26.4%	32,552	7.6%
Chester city	540	45.9%	7,151	35.1%
Radnor Township	32	10.1%	1,147	5.2%
Drexel Hill	99	20.0%	759	3.1%
Springfield	129	20.8%	844	4.3%
Montgomery County	2,243	15.6%	26,917	4.3%
Norristown borough	691	50.4%	4,394	18.2%
Pottstown borough	107	20.8%	2,071	13.0%
LASP Service Area Totals**	11,798	20.5%	99,909	5.2%
Pennsylvania	90,037	24.6%	894,234	9.5%
United States	2,034,509	24.7%	25,662,119	11.2%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents); ages 5 years and older.

** LASP Totals are for the four counties only.

*** "Sensory Disability" includes blindness, deafness, and severe vision or hearing impairment.

**** "Physical Disability" is a condition that substantially limits one or more basic physical activities such as walking, climbing stairs, reaching, lifting, or carrying.

***** "Self-care Disability" is a physical, mental, or emotional condition lasting six months or more that made it difficult dressing, bathing, or getting around inside the home.

People with an Employment-Limiting Disability Face Poverty at Four Times the Rate of People with No Disability.

Low-income people in the LASP service area with an employment-limiting disability experience poverty at more than quadruple the rate of people here without a disability. More than 86,000 people in poverty in the four counties report have a physical, mental, or emotional condition lasting six months or more that made it difficult working at a job or business, with the highest poverty rates measured in Delaware County’s Chester city, Radnor Township, and Springfield, and Montgomery County’s Norristown and Pottstown boroughs – as shown in Exhibit 15.

**Exhibit 15: People in Poverty with an Employment Disability in 2007*
(100% of the Poverty Thresholds)**

Counties & Communities	Employment Low-Income Population	Disability Poverty Rate
Bucks County	28,224	22.3%
Levittown	2,444	15.8%
Chester County	13,364	22.0%
Delaware County	23,375	30.0%
Chester city	1,967	48.4%
Radnor Township	332	36.7%
Drexel Hill	1,015	19.8%
Springfield	670	35.4%
Montgomery County	21,516	20.3%
Norristown borough	2,614	50.8%
Pottstown borough	1,209	30.4%
LASP Service Area Totals**	86,479	23.3%
Pennsylvania	617,007	31.9%
United States	13,606,775	30.6%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents). Population 16 to 64 years for whom a poverty status is determined. Respondents were asked if they had a physical, mental, or emotional condition lasting 6 months or more that made it difficult "working at a job or business."

** LASP Totals are for the four counties only.

Nearly 90,000 People Here Do Not Speak English Very Well and Speak another Language at Home.

Tens of thousands of people – living alone and in families – in the LASP service area report speaking a language other than English at home, while speaking English less than “very well”. The U.S. Census Bureau’s 2005-2007 ACS reports English language proficiency for people ages 5 years and older, but not delineated by income status, so no poverty measures related to language are available. That said, it seems reasonable to assume that people possessing little or

no English skills are more likely to struggle to receive access to social services, education, a driver's license, and a job – the lack of which are known to contribute to poverty.

Thus, it is expected (and confirmed by LASP) that the non-English-speaking, low-income population here poses special challenges to the civil justice system. Additionally, any federal restrictions on the provision of legal aid to non-U.S. citizens make it particularly difficult to serve the needs of non-naturalized immigrant individuals and families.

More than 88,000, or about four percent of, people in the four counties – living alone and in families – report speaking a language other than English at home, while speaking English less than “very well.” People not speaking English very well were distributed in the following manner: 30,816 in Montgomery County, 22,070 in Bucks County, 19,888 in Delaware County, and 15,657 in Chester County. The U.S. Census Bureau measured 39 different languages – including “other and unspecified” – in this category. At least 1,500 in the LASP service area reported speaking one of 11 languages as their primary language at home, while speaking English not very well.

Spanish is the Most Common Language Spoken at Home among Those Who Do Not Speak English Very Well.

More than 27,000 people in the four counties – a third of them in Chester County – speak Spanish as their primary language at home and do not speak English very well. This accounts for about 45 percent of population for whom Korean is their primary household language (the other 55 percent *do* speak English very well).

Korean is the 2nd Most Common Language Spoken at Home among Those Who Do Not Speak English Very Well.

More than 10,000 people in the four counties – most of them in Montgomery County – speak Korean as their primary language at home, and do not speak English very well. This comprises about 60 percent of the population for whom Korean is their primary household language (the other 40 percent *do* speak English very well).

Chinese is the 3rd Most Common Language Spoken at Home among Those Who Do not speak English Very Well.

More than 8,000 people in the four counties – most of them in Montgomery County – speak Chinese (Cantonese, Formosan, and Mandarin) as their primary language at home, and do not speak English very well. This comprises about 44 percent of population for whom Chinese is their primary household language (the other 56 percent *do* speak English very well).

Other Common Languages Spoken at Home among Those Who Do Not Speak English Very Well.

More than 4,000 people in the four counties speak Vietnamese as their primary language at home, and do not speak English very well; the same figure holds true for the Italian language. More than 2,500 people in the four counties speak Russian as their primary language at home,

and do not speak English very well; the same figure holds true for other Indic languages, French, and Gujarathi.

Exhibit 16 below shows the number of people here who speak one of 11 languages other than English at home and speak English less than very well, and also displays that number for each language as a percentage of all people speaking that language at home.

**Exhibit 16: People Who Speak a Language Other Than English
at Home & Speak English "Less Than Very Well" in 2007*
(Not Based on Income)**

Counties & Communities	Speak Spanish at Home		Speak Korean at Home		Speak Chinese at Home***	
	English Not Very Well	% of All "Spanish at Home" Speakers	English Not Very Well	% of All "Korean at Home" Speakers	English Not Very Well	% of All "Chinese at Home" Speakers
Bucks County	6,721	44.1%	1,455	58.2%	617	27.6%
Chester County	9,416	51.7%	334	49.9%	1,443	39.8%
Delaware County	4,045	41.6%	2,075	60.4%	2,048	40.9%
Montgomery County	7,397	41.9%	6,229	60.5%	4,158	53.6%
LASP Service Area Totals**	27,579	45.3%	10,093	59.7%	8,266	44.4%
Pennsylvania	168,055	38.9%	16,305	58.2%	32,210	54.8%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents); includes people 5 years and older. Margins of error are high for these estimates.

** LASP Totals are for the four counties only.

*** Chinese dialects are Cantonese, Formosan, and Mandarin.

Counties & Communities*	Speak Vietnamese at Home		Speak Italian at Home		Speak Russian at Home	
	English Not Very Well	% of All "Vietnamese at Home" Speakers	English Not Very Well	% of All "Italian at Home" Speakers	English Not Very Well	% of All "Russian at Home" Speakers
Bucks County	746	51.2%	742	22.3%	2,779	42.3%
Chester County	269	34.8%	424	18.3%	220	32.6%
Delaware County	1,289	56.7%	1,421	29.1%	211	24.2%
Montgomery County	1,846	63.3%	1,502	27.6%	313	16.2%
LASP Service Area Totals**	4,150	55.9%	4,089	25.6%	3,523	35.1%
Pennsylvania	19,820	63.7%	14,876	27.4%	14,822	45.1%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents); includes people 5 years and older. Margins of error are high for these estimates.

** LASP Totals are for the four counties only.

Counties & Communities*	"Other Indic Languages" at Home***		Speak French at Home****		Speak Gujarathi at Home	
	English Not Very Well	% of All "Other Indic Languages at Home"	English Not Very Well	% of All "French at Home" Speakers	English Not Very Well	% of All "Gujarathi at Home" Speakers
Bucks County	494	31.7%	888	33.5%	1,106	41.5%
Chester County	85	15.3%	454	17.7%	212	33.2%
Delaware County	661	36.0%	538	20.3%	206	36.1%
Montgomery County	1,354	56.3%	621	18.1%	934	54.4%
LASP Service Area Totals**	2,594	40.8%	2,501	22.2%	2,458	44.0%
Pennsylvania	4,759	31.8%	9,663	23.0%	5,502	41.6%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents); includes people 5 years and older. Margins of error are high for these estimates.

** LASP Totals are for the four counties only.

*** "Other Indic Languages" are Bengali, Marathi, Punjabi, and Romany.

**** French includes French, Cajun, and Patois.

Counties & Communities*	Speak German at Home		Speak Greek at Home	
	English Not Very Well	% of All "German at Home" Speakers	English Not Very Well	% of All "Greek at Home" Speakers
Bucks County	944	25.6%	70	19.0%
Chester County	369	15.0%	91	17.8%
Delaware County	297	20.3%	1,141	43.2%
Montgomery County	681	17.6%	306	29.7%
LASP Service Area Totals**	2,291	20.0%	1,608	35.4%
Pennsylvania	12,605	21.9%	4,313	29.6%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents); includes people 5 years and older. Margins of error are high for these estimates.

** LASP Totals are for the four counties only.

People with the Most Education Face the Least Poverty.

With little exception, the higher the level of educational attainment that people have here, the lower their poverty rate. This also holds true across Pennsylvania and the nation. Among the four counties, people who have not completed high school (or the equivalent) face double-digit poverty rates, with a high of 21 percent in poverty in Delaware County (measured at 100 percent of the Poverty Thresholds). People who have graduated from high school (or completed a General Educational Development program) or completed some college – including an associate's degree – live in poverty at only a third or half the rate of those without a high school diploma. With a bachelor's or graduate degree, people in the LASP service area live at a third to a half of the poverty rate of those who completed only some college. In Delaware County's Chester city and Montgomery County's Norristown and Pottstown boroughs, poverty rates also

drop as educational attainment rises, but poverty rates remain notably higher than elsewhere, even for people with a bachelor's degree.

Exhibit 17 below shows the poverty rate here for people ages 25 years and older by level of educational attainment.

**Exhibit 17: Poverty Rate for People 25 Years and Over
by Educational Attainment Level* in 2007
(100% of the Poverty Thresholds)**

Counties & Communities	Less than high school graduate	High school graduate (includes GED)	Some college or associate's degree	Bachelor's degree	Graduate or professional degree
	Poverty Rate	Poverty Rate	Poverty Rate	Poverty Rate	Poverty Rate
Bucks County	14.5%	6.0%	3.7%	1.9%	1.8%
Levittown	7.7%	8.4%	1.7%	3.3%	2.4%
Chester County	15.6%	7.6%	4.3%	1.4%	2.3%
Delaware County	21.2%	9.3%	6.0%	2.8%	2.6%
Chester city	38.9%	28.3%	22.3%	6.2%	18.5%
Radnor Township	13.6%	0.9%	6.0%	1.5%	3.8%
Drexel Hill	10.7%	4.8%	3.3%	5.0%	1.6%
Springfield	11.9%	8.8%	4.0%	0.6%	0.0%
Montgomery County	13.1%	5.8%	3.9%	3.0%	1.9%
Norristown borough	32.1%	18.4%	14.5%	12.5%	4.1%
Pottstown borough	25.0%	10.7%	8.9%	9.9%	2.5%
LASP Service Area Totals**	16.1%	7.0%	4.4%	2.3%	2.1%
Pennsylvania	21.4%	10.1%	7.1%	3.5%	2.9%
United States	23.6%	11.4%	7.7%	4.0%	3.0%

* Source: U.S. Census' American Community Survey - 2005-2007. Poverty rates reflect total "population for whom poverty status is determined."

** LASP Totals are estimates extrapolated from the ACS 2005-2007, which reports poverty rate but not underlying population figures for whom poverty status was determined

People Here are Better Educated than in the State and Nation as a Whole.

Nearly 62 percent of people living in the LASP service area (ages 25 years and older) have completed at least some college or gone on to complete an associate's degree, bachelor's degree, or graduate or professional degree. That rate compares to about 48 percent in Pennsylvania as a whole and 54 percent in the United States overall with the same level of educational attainment.

As Exhibit 17 (above) shows, educational achievement is directly related to avoiding or escaping poverty, so it is consistent that people living in the LASP service area are better educated on average than others throughout the state and nation and experience lower poverty rates.

Among the four counties, Chester County has the most highly educated population, with almost 67 percent of the population completing at least some college. Delaware County has the lowest educational achievement, with 56 percent completing at least some college; still, that rate

exceeds the average overall for the state and nation. Communities here recording the lowest level of educational attainment include Delaware County's Chester City at about 28 percent of the population, and Montgomery County's Norristown (34 percent) and Pottstown (39 percent) boroughs. Delaware County's Radnor Township stands out for its very high level of educational attainment, with 84 percent of its population having completed at least some college.

Exhibit 18 below shows the number of people who have completed various levels of education and their population expressed as a percentage of the total population. These figures are not based on income level.

**Exhibit 18: People 25 Years and Over
by Educational Attainment Level* in 2007
(Not Based on Income)**

Counties & Communities	Less than high school graduate		High school graduate (includes GED)		Some college or associate's degree	
	Population	% of Total Population	Population	% of Total Population	Population	% of Total Population
Bucks County	39,233	9.3%	132,465	31.4%	105,044	24.9%
Levittown	4,185	11.8%	14,826	41.8%	11,350	32.0%
Chester County	25,856	8.2%	79,461	25.2%	64,956	20.6%
Delaware County	39,730	11.0%	118,107	32.7%	81,628	22.6%
Chester city	4,235	24.1%	8,470	48.2%	3,058	17.4%
Radnor Township	682	4.0%	2,063	12.1%	2,268	13.3%
Drexel Hill	1,496	7.5%	6,683	33.5%	4,549	22.8%
Springfield	1,088	6.7%	4,985	30.7%	4,287	26.4%
Montgomery County	42,408	8.0%	147,899	27.9%	113,442	21.4%
Norristown borough	4,604	21.9%	9,230	43.9%	3,658	17.4%
Pottstown borough	2,360	17.0%	6,122	44.1%	3,054	22.0%
LASP Service Area Totals**	147,227	9.0%	477,932	29.3%	365,070	22.4%
Pennsylvania	1,143,037	13.6%	3,244,208	38.6%	1,857,435	22.1%
United States	31,303,421	16.0%	58,693,915	30.0%	52,824,523	27.0%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents).

** LASP Totals are for the four counties only.

Counties & Communities	Bachelor's degree		Graduate or professional degree	
	Population & % of Total Population		Population & % of Total Population	
Bucks County	89,435	21.2%	55,686	13.0%
Levittown	3,618	10.2%	1,490	4.2%
Chester County	89,551	28.4%	55,496	17.6%
Delaware County	71,153	19.7%	50,566	14.0%
Chester city	1,142	6.5%	685	3.9%
Radnor Township	5,815	34.1%	6,224	36.5%
Drexel Hill	4,429	22.2%	2,793	14.0%
Springfield	3,978	24.5%	1,900	11.7%
Montgomery County	130,406	24.6%	95,419	18.0%
Norristown borough	2,502	11.9%	1,030	4.9%
Pottstown borough	1,805	13.0%	555	4.0%
LASP Service Area Totals**	380,545	23.4%	257,167	15.8%
Pennsylvania	1,327,940	15.8%	815,254	9.7%
United States	33,455,531	17.1%	19,368,992	9.9%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents).

** LASP Totals are for the four counties only.

Veterans Here are More Likely than Others to Have a Disability, but Less Likely to be in Poverty.

Veterans in the LASP service area are about 50 percent more likely than the overall population to have a disability, yet are far less likely to be in poverty. The same trend exists for veterans overall in Pennsylvania and the United States. Relatively favorable retirement, medical, and other disability benefits may explain the difference in income level compared to the general population.

The U.S. Census Bureau defines a “civilian veteran” as a person 18 years old or over who has served (even for a short time), but is not now serving, on active duty in the U.S. Army, Navy, Air Force, Marine Corps, or the Coast Guard, or who served in the U.S. Merchant Marine during World War II. People who served in the National Guard or military Reserves are classified as veterans only if they were ever called or ordered to active duty, not counting the four to six months for initial training or yearly summer camps. All other civilians 18 years old and over are classified as nonveterans.

More than 182,000 veterans live in the four counties, or about 10 percent of the area’s population ages 18 and older, which is roughly equivalent to the percentage seen across the state and nation. Nearly 41,000 of local veterans report having a disability, for a 22.9 percent disability rate, compared to about a 14.0 percent disability rate for all people living here. Yet, in all four counties, veterans experience poverty at a lower rate than does the overall population of people with disabilities and the general population in those locales. Veterans here faced a 4.9 percent

unemployment rate, on average from 2005-2007, according to the U.S. Census Bureau, which is generally the same for the state during the same period.¹⁷

Exhibit 19 below shows the number and percent of veterans here and their poverty status, job status, and disability status. These figures are not based on income level.

Exhibit 19: Veterans' Characteristics in 2007*
(Not based on income except where noted)

Counties & Communities	Population		Poverty Status***	
	Veterans Population	% of General Population	Low-Income Population	Poverty Rate
Bucks County	46,659	9.9%	1,055	2.3%
Levittown	4,662	11.8%	147	3.2%
Chester County	34,184	9.5%	1,518	4.6%
Delaware County	42,478	10.1%	2,078	4.4%
Chester city	1,779	8.3%	471	28.0%
Radnor Township	1,740	7.2%	39	2.3%
Drexel Hill	2,132	9.6%	68	3.2%
Springfield	2,012	11.1%	16	0.8%
Montgomery County	58,977	10.0%	2,071	3.6%
Norristown borough	1,744	6.9%	250	15.0%
Pottstown borough	1,845	11.5%	111	6.0%
LASP Service Area Totals**	182,298	9.9%	6,721	3.8%
Pennsylvania	1,072,163	11.2%	58,727	5.6%
United States	23,392,676	10.4%	1,352,647	5.9%

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents) for ages 18 years and older.

** LASP Totals are for the four counties only.

*** Below 100% of Poverty Thresholds in last 12 months; ages 18 years and older.

¹⁷ See the U.S. Department of Labor's Bureau of Labor Statistics online at:
http://data.bls.gov/PDQ/servlet/SurveyOutputServlet?series_id=LASST42000004&data_tool=XGtable

Counties & Communities	Employment Status***		Disability Status****	
	Jobless Population	Jobless Rate	Disability Population	Disability Rate
Bucks County	946	4.6%	10,644	23.2%
Levittown	64	3.5%	1,235	26.8%
Chester County	1,052	7.0%	6,831	20.7%
Delaware County	761	4.4%	10,846	26.1%
Chester city	92	15.2%	685	40.7%
Radnor Township	23	3.6%	312	18.5%
Drexel Hill	36	2.9%	537	25.2%
Springfield	0	0.0%	506	25.0%
Montgomery County	1,071	4.3%	12,481	21.7%
Norristown borough	16	2.5%	679	40.8%
Pottstown borough	29	3.0%	566	30.7%
LASP Service Area Totals**	3,830	4.9%	40,801	22.9%
Pennsylvania	24,726	5.5%	287,344	27.4%
United States	573,708	5.2%	6,144,225	26.8%

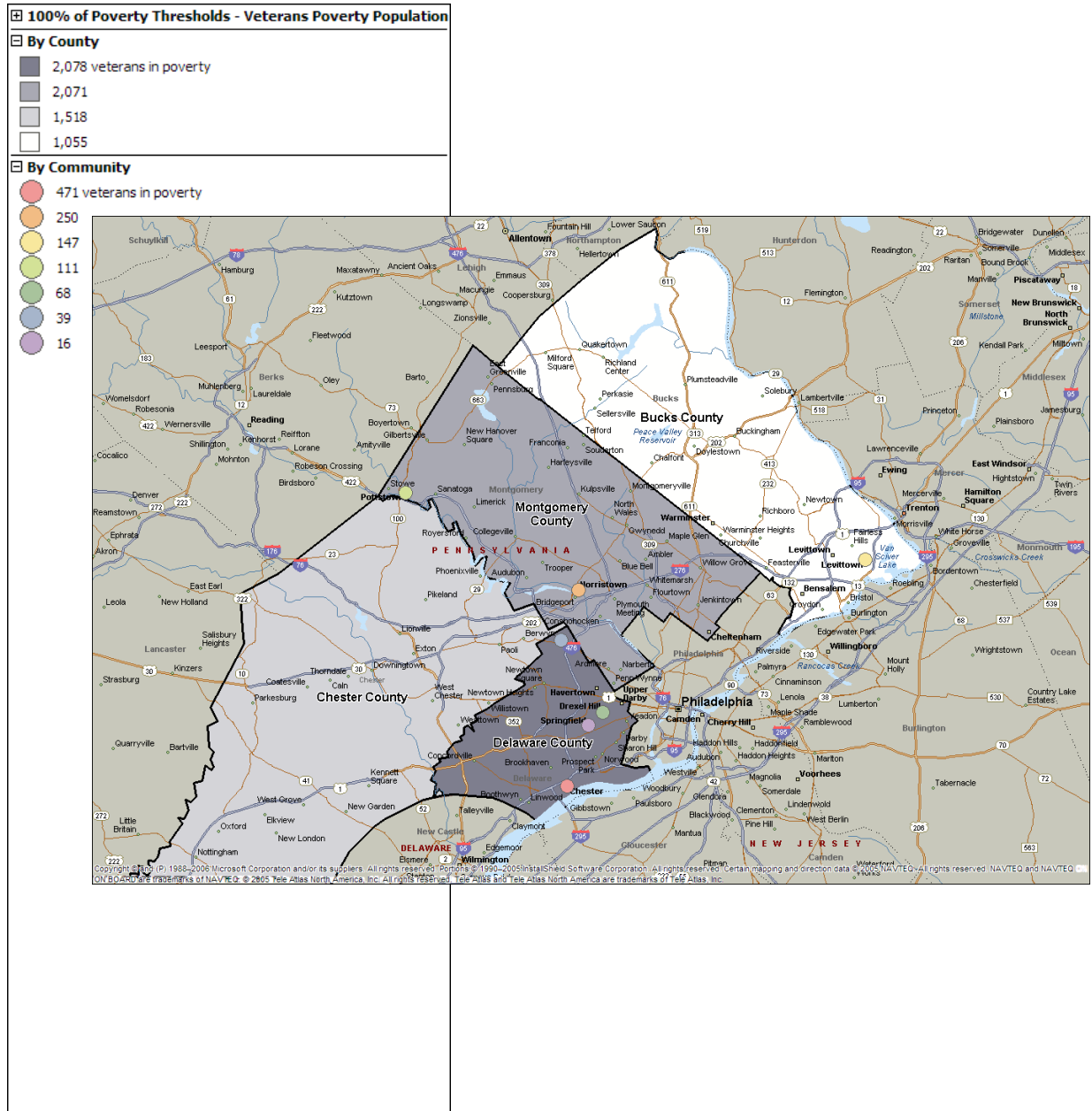
** LASP Totals are for the four counties only.

*** Labor force ages 18 to 64 years.

**** Reported a disability of any type; ages 18 years and older.

Map 7: Veterans in Poverty in 2007¹⁸

Map 7 below displays the number of veterans in poverty in 2007 by county and community in the LASP Service Area. The darker the color for each *county*, the greater the number of veterans living in poverty there. Each of the seven *communities* studied is marked by a colored dot, with pink denoting the highest number of veterans living in poverty there and purple representing the lowest end of the range. See the map's key for more details.



¹⁸ Source: U.S. Census Bureau's 2005-2007 American Community Survey, at 100 percent of the Poverty Thresholds.

People in Deeper Poverty Here Tend to Ride Public Transit or Walk to Work.

People in the LASP service area experiencing the highest rates of poverty tend to take public transit to work, walk, or rely on a taxi, motorcycle or bicycle. People living at lower poverty rates, meanwhile, tend to carpool, drive alone, or work at home. The figures are for workers ages 16 and older, measured at 100 percent of the poverty thresholds.

More than 3,300 low-income people, with an 11.7 percent poverty rate, in the four counties rely on public transit to reach their workplace, with about half living in Delaware County. Another 3,000 low-income people, with a 10.4 percent poverty rate, walk to work, with the largest share living in Montgomery County. Nearly 6,500 people in poverty, with a 6.4 percent poverty rate, in the four counties carpool to work, with the largest share living in Montgomery County.

More than 22,000 low-income people here drive alone to work, representing about 60 percent of the low-income population (workers ages 16 years and above). These solo commuters face a 2.4 percent poverty rate, which is roughly a third of the poverty rate for the service area.

Exhibit 20 shows the number of people, and their poverty rate, who use each of five modes of transportation to get to work – plus those who work at home.

**Exhibit 20: Transportation to Work and Poverty in 2007*
(100% of the Poverty Thresholds)**

Counties & Communities	Drive Alone		Carpool		Ride Public Transit	
	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate
Bucks County	4,731	2.3%	1,892	7.9%	295	8.7%
Levittown	121	2.1%	22	3.1%	123	0.0%
Chester County	5,512	2.9%	1,222	6.3%	334	13.3%
Delaware County	4,288	2.8%	1,045	6.1%	1,712	16.1%
Chester city	198	2.8%	56	8.3%	84	14.3%
Radnor Township	451	2.6%	19	1.2%	119	10.4%
Drexel Hill	NA	NA	NA	NA	NA	NA
Springfield	341	4.0%	157	15.9%	54	5.4%
Montgomery County	7,834	2.1%	2,292	5.7%	1,009	8.4%
Norristown borough	286	2.3%	249	20.7%	176	23.2%
Pottstown borough	258	2.8%	216	19.7%	0	0.0%
LASP Service Area Totals**	22,365	2.4%	6,451	6.4%	3,350	11.7%
Pennsylvania	149,505	3.5%	38,983	7.3%	32,534	11.0%
United States	NA	NA	NA	NA	NA	NA

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents); workers 16 years and over for whom poverty status is determined.

** LASP Totals are for the four counties only.

Counties & Communities	Walk		Use taxi, motorcycle, bicycle, other***		Work at Home	
	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate	Low-Income Population	Poverty Rate
Bucks County	397	7.3%	31	1.7%	308	2.8%
Levittown	NA	NA	53	23.1%	47	8.2%
Chester County	753	15.2%	277	15.6%	439	3.6%
Delaware County	722	8.9%	71	3.7%	449	5.6%
Chester city	NA	NA	155	22.3%	13	11.6%
Radnor Township	NA	NA	105	10.6%	0	0.0%
Drexel Hill	NA	NA	NA	NA	NA	NA
Springfield	NA	NA	11	3.5%	0	0.0%
Montgomery County	1,151	10.9%	330	8.2%	552	3.8%
Norristown borough	NA	NA	242	16.6%	0	0.0%
Pottstown borough	NA	NA	172	21.6%	26	12.4%
LASP Service Area Totals**	3,023	10.4%	709	7.4%	1,748	3.8%
Pennsylvania	31,477	15.6%	7,538	11.8%	11,026	6.0%
United States	NA	NA	NA	NA	NA	NA

* Source: U.S. Census Bureau's 2005-2007 American Community Survey (Minimum 20,000 residents); workers 16 years and over for whom poverty status is determined.

** LASP Totals are for the four counties only.

*** "Other" includes walking for boroughs, cities, and townships, but not counties (for which walking is listed separately).

VIII. LEGAL NEEDS OF THE POOR

WHAT THE NATIONAL STUDIES SUGGEST ABOUT LOCAL NEEDS

For this report, *The Resource for Great Programs, Inc.* developed a civil legal needs model and applied it to the Legal Aid of Southeastern Pennsylvania's four-county service area, and its poverty population data discussed earlier, to estimate the number and type of legal problems arising here each year.

We based our model on data and findings from The Legal Services Corporation's 2005 study, "Documenting the Justice Gap in America: The Current Unmet Civil Legal Needs of Low-Income Americans," and data from the American Bar Association's 1992-1996 reports from its "Comprehensive Legal Needs Study."

The LSC "Justice Gap" report concluded that at least 80 percent of the civil legal needs of low-income Americans are not being met and that for every client who receives service, one applicant is turned away, indicating that 50 percent of the potential clients requesting assistance from an LSC grantee were turned away for lack of resources on the part of the program.

The ABA Study found that, nationally, low-income households averaged approximately one civil legal need per year and that help was received from a legal aid provider or the private bar for roughly one in five of all problems identified. The ABA Study remains the most recent national study of the legal needs of low-income Americans and the extent to which they are or are not met. The ABA data are based on 1,782 interviews nationwide with low-income households (those living at or below 125 percent of the Poverty Thresholds) and 1,305 interviews nationwide with moderate-income households (those living above 125 percent of the Poverty Thresholds but below \$60,000).

Our Methodology

We used the detailed findings of the ABA Study to estimate the number of legal problems, by *subtype*, likely to arise within a given low-income population (expressed as a number of households). By inputting the poverty population data for Bucks, Chester, Delaware, and Montgomery Counties into our model, we were able to derive a set of figures expressing the number and nature of civil legal problems that can be expected to arise annually here. In addition, we applied the LSC "Justice Gap" findings to estimate the number of people possibly turned away by LASP each year for lack of resources.

Findings: About 80,000 Legal Needs Occur Here Each Year; LASP Meets 13.4 percent of the Need. About 5,000 People Annually are Turned Away for Lack of Resources.

Using the LSC "Justice Gap" and the ABA Study's framework, our analysis finds that the 203,769 people eligible (at 125 percent of the Poverty Thresholds) for legal aid in Bucks, Chester, Delaware, and Montgomery Counties experience an estimated 79,700 legal problems per year. These problems are distributed among the problem types shown below in Exhibit 21, with more than one-third of the matters expected to relate to consumer and housing issues.

These figures assume the same percentage breakdowns locally as found in the national ABA Study; in fact, the distributions likely differ because of local factors and influences. These figures are useful, however, as order-of-magnitude estimates to be used as a starting point for discussions about funding needs and strategies for increasing services.

When compared to the LASP case statistics for Fiscal Year 2008, the estimates indicate that the 10,665 legal cases handled (completed or still active) in Fiscal Year 2008 by Legal Aid of Southeastern Pennsylvania address about 13.4 percent of the total demand for day-to-day legal assistance by the people in poverty in the four-county service area. Some portion of the unmet need also is addressed through LASP's pro se outreach, community group presentations, and referrals to other non-profit and private bar providers of civil legal services.

Exhibit 21 shows the estimated incidence of specific types of legal need, with subtypes, on an annual basis in Bucks, Chester, Delaware, and Montgomery Counties.

**Exhibit 21: Legal Needs of People in Poverty Each Year in the LASP Service Area
(Extrapolated from the American Bar Association Legal Needs Study)**

Type of Legal Needs in Bucks, Chester, Delaware, & Montgomery Counties		Civil Legal Problems per Year	Percent of Total Problems per Year
Consumer		13,323	17%
	Problems with creditors	4,702	
	Problems related to insurance	2,351	
	Problems obtaining credit	1,567	
	Tax problems	784	
	Bankruptcy-related problems	1,567	
	Problems related to contracts	1,567	
	Consumer fraud/defective products	549	
	Problems collecting on a debt	235	
Housing		13,323	17%
	Unsafe rental housing	3,919	
	Problems with landlord	2,351	
	Problems with utilities	2,351	
	Housing discrimination	1,567	
	Real estate ownership problems	784	
	Problems with tenants	627	
	Property rights issues	627	
	Real estate transaction	549	
	Mobile home/park problems	549	
	Problem with condo/coop boards	0	
Community and Regional Problems		10,188	13%
	Inadequate policing	4,310	
	Inadequate municipal services	3,527	
	Environmental health hazards	1,176	
	Opposition to proposed facility	1,176	
Livelihood (Employment & Public Benefits)		9,561	12%
	Discrimination in hiring	1,411	
	Problems with compensation	1,176	
	Discrimination on the job	1,176	
	Problems with working conditions	1,176	
	Workers' comp & unemployment	627	
	Job-related threats to privacy	235	
	Problems with pension plans	157	
	Problems with fringe benefits	157	
	Problems of self-employed	157	
	Farm worker problems	157	
	Public benefits problems	3,135	

Family		9,718	12%
	Household/marital dissolution	4,702	
	Problems with child support	3,135	
	Domestic violence	1,567	
	Prenuptial agreements	157	
	Elder exploitation/abuse	78	
	State intervention in family	78	
Other (Incl. Personal Injury & Property Damage)		5,408	7%
	Suffered injury	3,919	
	Victim of slander or libel	784	
	Charged with causing injury	705	
Health Care		5,094	6%
	Problems with charges/payments	2,351	
	Barriers to health care	1,959	
	Violations of patient rights	392	
	Environmental health problems	392	
Wills/Estates/Advance Directives		3,919	5%
	Wills/estate planning	1,567	
	Advance directives	784	
	Estate administration/inheritance	784	
	Vulnerable adult	784	
Children's Schooling		2,351	3%
	Inappropriate discipline	784	
	Problems with enrollment	784	
	Poor quality education	784	
Small Businesses/farms		1,568	2%
	Need for advice	784	
	Other problems	784	
Civil Rights		1,097	1%
	Improper search or seizure	392	
	Free speech/regligion violation	313	
	Voting rights violations	235	
	Interference with other rights	157	
Legal Needs of Immigrants/Non English Speakers		705	1%
	Language-related problems	313	
	Immigration-related problems	235	
	Exploitation and other problems	157	
Legal Needs of Native Americans		705	1%
Military Personnel/Veterans Needs		705	1%
	Military service-related problems	392	
	Needs of veterans	313	
Vocational Training-related Needs		705	1%
Discrimination related to the ADA		392	0%
LASP SERVICE AREA TOTALS		79,700	100%

IX. IMPLICATIONS

UNDERSTANDING AND ADDRESSING THE RESOURCE GAP

As we at The Resource for Great Programs, Inc. have advocated in articles in the *Management Information Exchange Journal* and elsewhere, moving towards full access requires that legal aid programs such as Legal Aid of Southeastern Pennsylvania take action on three key fronts:

- Delivery systems engineering.
- Resource development.
- Leadership building.

We find evidence that LASP is making measurable progress in all three areas.

We believe that what lies at the heart of improving delivery systems is a thorough and accurate assessment of legal problems being faced by people in the service area. We find that Legal Aid of Southeastern Pennsylvania makes a concerted effort to periodically assess the legal needs of its low-income communities. Through a process of setting and observing strategic priorities, the program strives to address the most prevalent and pervasive legal needs reported by low-income people and community service providers by employing a strong mix of advocacy strategies that address the most critical legal problems of those in poverty.

The program's impact compares very favorably to its peers at the national level for most measures of the quantity of services provided, such as brief service cases handled per \$10,000 of expenditures, and LASP also keeps pace with its high-achieving peers in Pennsylvania. LASP out-shines its peers in Pennsylvania and nationally in terms of the average years of experience of its advocate staff. As of 2008, its attorneys had an average of 20 years of experience, compared with the state median of 13 years and the LSC median of 10 years.

As described previously in this report, we find that Legal Aid of Southeastern Pennsylvania meets about 13.4 percent of identified legal need by providing advice, brief services, and extended representation to resolve legal problems for individuals and families. This is in line with the results throughout the legal services community at the local, state, and national level. Generally, legal aid is found to be efficient and effective, but limited resources result in limited reach that calls for continued innovation with delivery models and a strong and steady commitment to resource development. While no one in legal aid should be satisfied with achieving less than full access to legal services, it is clear that LASP meets critical needs, succeeds in prioritizing emergency cases, and leverages limited resources through a proactive mix of expertise, efficiency, creativity, partnerships, and referrals.

It is important to provide additional context when discussing unmet need, as the effectiveness of LASP cannot be summed up with the single measure of direct representation of legal problems. First, the case statistics do not take into account all the ways in which LASP's efforts are addressing legal needs. For instance, the significant impacts that "broad scope" services have, or

could potentially have, on total legal need are not reflected in these figures. Broad scope actions include major litigation, community development, and advocacy at the legislative and administrative levels that reduce the incidence of legal problems by correcting flaws in regulations and procedures that have a negative impact upon low-income people's lives.

Nor are "matters" services, such as community legal education and pro se assistance, reflected in the calculations. These reduce the severity of legal problems or prevent them altogether, sometimes helping people to avoid situations that would otherwise require help from a lawyer. For instance, some portion of the identified "gap" here is met through LASP's community legal education, which reached more than 10,000 people in FY2008 via presentations, distribution of brochures and newsletters, and development of website content. LASP referred nearly 9,000 to other organizations, including other nonprofit and private bar providers of civil legal services. LASP also provided pro se assistance to more than 1,200 people through the publication of self-help materials on its website. By adding or expanding broad scope and matters services where most needed, LASP could have a disproportionate effect in reducing the legal aid gap. Further, LASP's commitment to a well managed, centralized telephone advice and brief services unit ensures that many more people receive high quality advice, which enables them to resolve some legal problems on their own, freeing legal aid advocates to handle more complex problems.

Second, no single civil legal aid program in Pennsylvania comes close to meeting the total need in a given service area. According to the LSC "Justice Gap" study, nine state studies found that less than 20 percent of the legal needs of low-income Americans were being met. State reports often recommend that legal aid programs provide more information to the low-income public on legal rights, so that more people know when they have a legal problem, and know how legal assistance might help.

LASP is constantly striving to expand civil legal services, showing clear evidence on our second "front," by becoming more adept at preserving the funding streams it has and generating new revenue sources. Since adding a development director in 2006 to enhance and diversify fundraising, LASP has increased private foundation donations from \$121,329 in fiscal year 2007 to \$250,000 anticipated by the end of the fiscal year 2009. In that time, the program also has moved two single-year foundation donors into multiple-year donors, received first-time donations from six new foundation sources, and received two additional grants from foundations that had previously ceased giving to LASP. Three new corporate donors have been successfully solicited, and two counties have expanded funding for aging services.

The Chester County Department of Aging provided funding for Legal Services for older adults for the first time in fiscal year 2008-2009, and the county department has approved LASP's re-application for the coming fiscal year. Chester County also forgave LASP's rent of a county-owned building last fiscal year, a one-time – but much appreciated – form of support. In Bucks County, LASP was awarded \$20,000 from the Housing Trust fund for the first time in 2007-2008, which doubled county housing funding for that year. Though LASP did not have a Housing Trust contract renewed, the program did receive an expansion of the proposed 2009-2011 Fair Housing Contract from \$20,000 to \$32,000. Finally, each of the county bar

associations has expanded fundraising on behalf of LASP. These combined fundraising successes have partially offset the significant decline in state-level IOLTA support during the 2008-2009 fiscal year. The program is to be commended on these successes, especially coming during a time of much economic strife.

Along with a focus on resource development, the program continues to refine services that are achieving positive results and paring those that are not, strengthening the referral network, and deploying the aggregate funds in new ways and with fresh approaches that multiply their impact. We believe that by combining these capacities, LASP will continue to make meaningful progress in the next decade toward the goal of "full access" – providing access for low-income people everywhere, to the level of legal help one needs to function as a responsible member, not a victim, in our society.

We are confident that LASP will continue to implement its recently developed strategic plan. During fiscal year 2007-2008, the program engaged all the staff and many of the board members in an analysis of LASP's strengths and weaknesses, and out of that process came a vision and blueprint for LASP's future direction and leadership, our third "front."

This demographic analysis of poverty in the service area, and the comprehensive assessment of legal needs, are the next steps that will place LASP among those legal aid programs that have set bold funding goals and organized aggressive funding campaigns which reap substantial rewards for their programs and their clients. Raising more funds, however, is only one component of successful growth. LASP will need to continue its journey forward by deploying best practices and exploring untapped opportunities for expanding delivery models that serve more people with the resources that are available. These could include developing various types of self-help desks, offering more pro se forms and other materials on the LASP website, and conducting more pro se clinics or workshops. LASP is very well positioned, with an experienced and dedicated staff, guided by strong leaders and a supportive Board, to accomplish much more in the years to come.