

Perspectives on Poverty & Civil Legal Need in Bucks, Chester, Delaware, & Montgomery Counties

A 2009-10 Assessment for Legal Aid of Southeastern Pennsylvania

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II. ABOUT LEGAL AID OF SOUTHEASTERN PENNSYLVANIA & THE RESOURCE FOR GREAT PROGRAMS

About LASP

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 violence, and the elderly living in Bucks, Chester, Delaware, and Montgomery Counties. It was created in January 1, 2001, through a merger of four legal services programs, each serving low-income residents of their respective counties: Bucks County Legal Aid Society, Delaware County Legal Assistance Association, Legal Aid of Chester County, and Montgomery County Legal Aid Service. LASP operates seven, full-time staffed offices in the four-county service area, which are in Bristol, Chester city, Coatesville, Doylestown, Norristown, Pottstown, and West Chester. LASP also staffs outreach sites where clients are seen by appointment in Lansdale and Willow Grove.

LASP provides legal aid in the areas of landlord/tenant disputes, public housing, utilities, consumer problems, mortgage foreclosures, bankruptcies, denial or termination of government benefits, unemployment compensation, protection from domestic violence, custody, barriers to employment, and elder law issues. Most of these problems are handled for low-income residents of all four counties, but there are some differences in priority problem types among the counties.

The legal assistance provided ranges from information and referral to advice and brief service to direct representation with a legal problem, which can include drafting of legal documents and negotiation and representation in administrative and judicial proceedings. In addition, LASP solicits and coordinates legal help from private attorneys who volunteer their services. LASP provides community legal education to members of the low-income community and to staffs of social service organizations and others who have an interest in becoming more knowledgeable so they can serve as lay advocates to the low-income community. This includes disseminating brochures and other written materials on a wide variety of civil legal issues at LASP's offices, on its website, and at the many locations where low-income people visit.

In late 2009, LASP underwent a transformation by agreeing to absorb some of the legal services previously performed by Community Impact Legal Services (CILS), which ceased its operations on November 30, 2009. CILS had acted as a partner organization to LASP since 2001, providing specialized, non-profit legal services in the same four-county service area. As a result of CILS' dissolution, LASP hired some of the staff and assumed responsibility for continuing some of the legal aid services to the client community, including:

- Administering the Don't Borrow Trouble Suburban Campaign which is focused on mortgage foreclosure prevention and anti-predatory lending;
- Maintaining an office in Coatesville, in Chester County;

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

- Hiring the former CILS Executive Director to work from the Coatesville office and coordinate community education and media outreach, maintain collaborative relations with community organizations, and provide some direct services to residents in the Coatesville community;
- Employing a former bilingual CILS paralegal to work in the LASP Telephone Helpline unit;
- Subcontracting with the Community Justice Project, which has engaged a former CILS staff attorney to handle class action litigation that LASP cannot handle because of restrictions by the Legal Services Corporation;
- Continuing to provide direct legal assistance to eligible residents of Chester County who have legal problems in the areas of housing and consumer, including bankruptcy;
- Responding to requests for community legal education, primarily through LASP's Chester County division in West Chester.

About The Resource

THE RESOURCE FOR GREAT PROGRAMS, INC.² is a consulting firm dedicated since 1984 to providing strategic support to organizations seeking full access to civil justice. We target our efforts at helping civil legal aid and justice programs, IOLTA organizations, and others achieve extraordinary results that have many positive impacts upon communities and people.

Examples of our services include:

- Strategic planning for moving towards full access
- Program assessment and program-owned evaluation
- Strategic marketing services and resource development
- Low-income population trends analysis
- IOLTA revenue enhancement campaigns

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

III. GOALS & METHODS OF THE ASSESSMENT PROCESS

Phase I (Completed May 2009) – Legal Needs of the Poor in Pennsylvania’s Bucks, Chester, Delaware, and Montgomery Counties

Phase II (Current Phase) – Perspectives on Poverty & Civil Legal Need in Bucks, Chester, Delaware, & Montgomery Counties

Goals Addressed by Phases I & II of the 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 the Phase I Report on Demographic Data

The Resource completed the legal needs assessment’s Phase I report – *The Demographics of Poverty & Civil Legal Need in Bucks, Chester, Delaware, & Montgomery Counties: An Assessment for Legal Aid of Southeastern Pennsylvania*³ – in May 2009. Phase I included an analysis of population characteristics and trends based on U.S. Census Bureau data and an estimate of the incidence of legal problems among low-income households in Southeastern Pennsylvania.

The Resource used three tools for developing the information presented in the Phase I report. First, we performed an analysis of U.S. Census Bureau’s 2005-2007 American Community Survey 3-Year Estimates⁴ 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 presented a comparison of 2005-2007 ACS data with U.S. Census 2000 data⁵.

The 2005-2007 ACS data represent an average estimate of the characteristics of the population over the entire time period. The data were released on December 9, 2008, for all U.S.

³ The Phase I report is available online in the program’s website at www.LASP.org.

⁴ See the American Community Survey online at www.census.gov/acs/www/index.htm01.

⁵ See U.S. Census 2000 online at www.census.gov/main/www/cen2000.html.

geographies with a population of 20,000 or above, including the four counties in the LASP service area and the following communities: Levittown, the city of Chester, 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 initial data collection.

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.

Methods Used for the Phase II Report of Legal Needs

Phase II of this legal needs assessment process began in mid-2009 and included surveying of the client-eligible population, focus group meetings, and stakeholder interviews. This report describes the results and implications of that outreach which involved:

Client-eligible survey – LASP requested that several community stakeholder organizations across the four-county service area distribute a self-administered legal needs survey, prepared by *The Resource*, to low-income persons utilizing their services. LASP staff also solicited input from the low-income community at locations where client-eligible people tend to congregate, including senior centers and workforce development sites. Some who walked into LASP offices seeking legal assistance were asked to complete surveys. A total of 151 surveys were completed. The 14-question survey asked a mix of questions related to a respondent's household demographics, history with encountering legal problems, and experience with seeking services from LASP if applicable. The survey instrument is included in the appendix of this report.

Focus group meetings – LASP management and staff held a series of focus group meetings throughout the four-county service area with leaders and staffs of client organizations and human service providers, members of the private bar, court personnel, law enforcement officials, government officials, and others. *The Resource* served in a coaching role, holding some Webinar sessions with LASP management and staff to prepare them for their roles as facilitators and recorders, conducting a "debriefing" Webinar following the first meeting, and being available to answer questions and provide ongoing support. *The Resource* also prepared a script to guide the facilitators through the meetings. LASP ran a total of eight focus groups, with two held in each of the service area's four counties. Each focus group involved about nine attendees, lasted about 90 minutes, and included a facilitated discussion, a short survey, and the completion by LASP of recording forms developed by *The Resource*. At the conclusion of each meeting, the facilitator

and recorder captured their perceptions of the participants' views in a debriefing form. A copy of the focus group survey is included in the appendix.

Stakeholder interviews – LASP’s management and staff conducted 20 telephone interviews with a range of community stakeholders involved in addressing the causes and consequences of poverty. Those interviewed included leaders of area organizations and departments serving children, youth, students, seniors, families, and tenants and also included representatives of local human services agencies, law enforcement, philanthropic foundations, bar associations, and others.

IV. FACT SHEET

LOW-INCOME PEOPLE IN THE LASP SERVICE AREA*

Poverty Populations & Poverty Rates (at 125 percent 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 percent
- Poverty rate in 2000: 7.2 percent

- Poverty population growth from 2000-2007: 24 percent
- Total population growth from 2000-2007: 4 percent

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

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

**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.

V. MAJOR FINDINGS

The Phase I report shows that there are 203,769 people eligible for civil legal aid in Bucks, Chester, Delaware, and Montgomery Counties who experience an estimated 79,700 legal problems per year. During fiscal year 2008, LASP advocates and the program's pro bono⁶ volunteers handled 10,665 legal cases, which addressed 13.4 percent of the estimated legal problems of those residing in the four-county service area.

In addition to the provision of direct legal assistance, some portion of the legal need is addressed through LASP's effort at providing other legal services. In FY 2009, the program provided some form of community legal education to 33,000 people, referred 9,300 people to other non-profit agencies and private bar providers of civil legal services, and assisted 700 people with pro se⁷ materials.

LASP's ability to reach – directly and through community outreach – roughly one-quarter of the people eligible for legal aid locally is consistent with the level of service provided by other legal aid programs and state networks across the nation, as documented by several state-level studies and two national examinations.⁸ These studies find that legal aid is efficient and effective, but continues to be severely hampered by a demand for services that far outpaces available resources, and they encourage the continuation of innovative service delivery systems and ongoing resource development.

With LASP, we conclude there is a significant unmet need for legal assistance – a “justice gap” – resulting primarily from limited resources to meet that need. Bridging this gap calls for preserving the funding streams LASP has, generating new revenue sources, continuing and working to expand 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 result in even greater impact to the community.

Interaction with the many stakeholders of the service area provided a wealth of insight about the challenges faced by LASP as they strive to ensure full access to justice. The survey results raised a number of broad questions for leadership to consider as LASP continues with ongoing strategic planning, and there is no doubt that the program has asked these questions of itself many times over:

⁶ “Pro bono” professional work is undertaken voluntarily and without payment as a public service.

⁷ “Pro se” legal representation involves a person representing himself or herself without a lawyer in a court proceeding.

⁸ 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.

- How can the legal community get the word out about the availability of free legal assistance to the 32 percent who need this service, but are unaware that it exists?
- What steps can LASP take to address the resulting increase in demand? Can LASP and its partners find the resources and technical means to expand capacity, or will they simply create a situation where more people must be turned away?
- Can the existing human and organizational resources be applied in more efficient and effective ways? Can LASP and the “other sources” of legal help – including the private bar and court-based service providers – collaborate in creating a strategic approach and system for providing even more legal help to those who need it in the four-county service area?
- How can the system as a whole be made more user friendly so that some of the obstacles to access – including a lack of information about available resources and a lack of understanding about how the legal system works – can be removed so more low-income people who have a legal problem can get the help to resolve it?

These are challenges that potentially can be addressed by the stakeholders of the civil justice system in the four counties, including LASP, local bar leaders, the leading law firms, the judiciary, the funders of legal aid, and the partner agencies with whom LASP works to serve the low-income community.

Lack of Resources Means that Many Must Be Turned Away. In a society that looks to the justice system for orderly and fair resolution of disputes, the need to ration scarce legal resources to those needing help means that for our most vulnerable residents, “Justice for All” is an unkept promise.

The ongoing economic crisis of the past few years created a worse dilemma for LASP as the program is now experiencing more of an increase in the overwhelming demand for legal assistance and has fewer resources to meet the need. The “Justice Gap” has grown even wider. LASP reports a surge in requests for services, many with the following characteristics:

- An increase in numbers and severity of domestic violence cases.
- More people who are either divorced or intend to get divorced continuing to live together because they cannot afford to live separate and apart, with potentially disastrous consequences for themselves and their children.
- Landlords filing eviction complaints for non-payment of rent after one missed payment rather than waiting the normal two or three months before filing.
- A growing number of requests to file bankruptcy and steady increase in foreclosure cases.

The majority of applicants coming to LASP for help must be turned away, and many others do not apply, either because they are unaware they are eligible for free legal assistance, or they have heard from friends that LASP is severely constrained in the numbers of people it can serve and the types of legal problems it can handle. Because of limited resources and restrictions imposed by funders, LASP is forced to adopt a *triage system* of only providing help for the most compelling cases. The applicants who are accepted have critical legal needs that are within the program’s priorities, such as obtaining a restraining order against an abusive partner, stopping an

eviction proceeding that threatens them with homelessness, or intervening to cut the red tape that blocks access to critically needed disability income.

This leaves many people with unmet legal needs. Our assessment process has shown that the vast majority – perhaps 80 percent, as is true across the United States – of low-income residents of the LASP service area having a legal problem in any given year will not receive legal help from any source. Though many must be turned away, there is much evidence from stakeholders that LASP provides excellent legal aid to those that can be served. We find that LASP is seen as providing a very valuable and much needed service and doing a great job with a dedicated, professional staff. Specifically, the needs assessment findings conclude that:

1. Community stakeholders view LASP as effectively utilizing its resources to help those living in poverty. Most focus group participants and those interviewed by LASP staff were aware of LASP’s emphasis on addressing the most critical legal needs. While they were most familiar with LASP’s focus on assisting domestic violence victims and keeping people in their homes, stakeholders were also aware that LASP provides legal assistance with other family issues, consumer matters, and government benefit problems. Focus group participants affirmed LASP’s list of highest-priority legal problems. A strong majority of participants deemed each problem type as an “extreme crisis” or “high priority.” Loss of housing was seen nearly universally to be a dire emergency with 92 percent of participants ranking this as an extreme crisis, followed by consumer and financial problems at 72 percent. LASP is seen as providing vital legal aid to people who are facing crises and using their resources to effectively help low-income people who can’t afford to pay for access to justice.

2. LASP provides valuable and high quality legal aid to the low-income population of the service area. Community leaders and advocates perceive LASP as providing a much needed service through competent, concerned, professional staff members who do great work. Legal aid is viewed as essential, as people who cannot afford to pay a private attorney would have nowhere else to turn if not for LASP. As one focus group participant put it, “Legal Aid does fabulous work.”

3. LASP’s staff members are viewed as caring and compassionate advocates who are dedicated to assisting the less fortunate and affecting positive change for individuals and their families. There’s a general consensus among focus group participants and interviewees that the staff of LASP cares a great deal about impoverished people. LASP provides a voice for the low-income community, and does so with much empathy for those seeking legal aid. Stakeholders note that clients report confidence in the representation they are receiving, and see LASP as instilling confidence in those they serve.

4. The population served by LASP and its partners is predominantly female, white, and unemployed. During FY 2009, LASP provided direct legal assistance with individual legal problems to 11,734 people. Of that number, 75 percent were female, 61 percent were white, and 32 percent of those served were black. The low-income survey results indicate that 44 percent of those surveyed had one or two people in the household. While a high percentage (87 percent) of

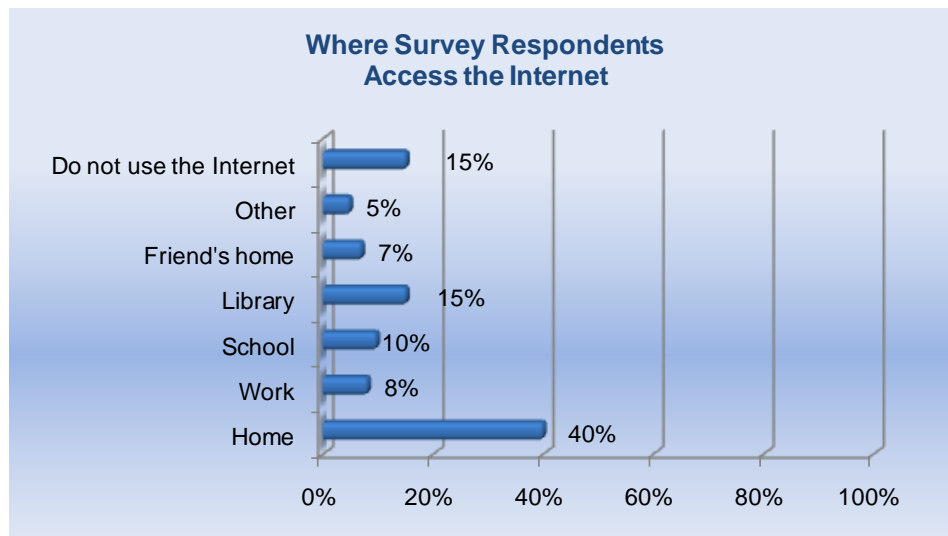
the households had at least one person having a high-school education or better, only a 38 percent of households had a member who was employed. Fifty-eight percent were receiving government benefits of some kind, with 18 percent living in public housing and receiving a housing subsidy. Thirty percent had at least one household member who was disabled.

5. About 79,000 legal problems are experienced by low-income households in Southeastern Pennsylvania each year. *The Resource* used the detailed findings of the American Bar Association's Comprehensive Legal Needs Study to estimate the number of legal problems likely to arise within LASP's low-income population. In addition, the Legal Services Corporation's *Justice Gap* findings were applied to estimate the number of people possibly turned away by LASP each year for lack of resources. The analysis finds that 203,769 people are eligible for legal aid in the service area, and they experience 78,765 legal problems each year. When compared to the LASP case statistics for FY 2008, the estimates indicate that the 10,665 legal cases handled by LASP 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.

6. Many who experience legal problems seek help. In total, the surveying process showed that 250 legal problems were reported among the 144 households responding to the question, or an average of 1.74 legal problems per household per year. This average incidence of legal problems among the poor is higher than generally found in other legal needs studies; for example, the landmark 1993 American Bar Association study reported 1.01 legal problems per year per household. Fifty-one percent of survey respondents who reported experiencing a legal problem in the household sought help for the problem, and 26 percent of those seeking help went to Legal Aid. Surprisingly, 68 percent knew they could get free legal help from LASP. That figure is much higher than seen in most legal needs studies, which typically indicate just 20 to 40 percent of the low-income population are aware they can get free legal help. This is an encouraging result, indicating generally that LASP is well-known throughout the low-income community, and yet focus group participants and interviewees are united in thinking that LASP needs to do more to market the program and its services.

7. The Legal Aid Helpline is seen as efficient for providing services and referrals and overcoming transportation barriers. Eighty-three percent of focus group participants were aware of LASP's Helpline. They voiced their opinions that the Helpline is a good referral service, resolves legal problems, helps to address transportation concerns, and ensures quick service. Most believe that the majority of legal problems can be resolved with some advice and brief service, and the immediacy of the service helps to alleviate fears. Stakeholders report that they have referred many to the Helpline and have called at times for advice so they can better assist their clients. There was a general consensus among stakeholders that the hours of operation are too restricted, maximum income guidelines to qualify for legal help are too low, and LASP needs to do more to publicize the Helpline.

8. Increased access to the Internet by low-income people presents opportunities for outreach, but the websites are not yet being tapped. Eighty-seven percent of focus group participants thought that legal help on the Internet is an important resource for the low-income community. Eighty-five percent of survey respondents had Internet access, with 40 percent of those having access in their homes and 15 percent using the library. However, only four percent of survey respondents said they had ever used LASP’s website or the statewide PALawHelp.org.



Significant access to the Internet in the low-income community creates new opportunities for outreach. Though the survey’s small sample size might not be wholly representative of the entire low-income community, the percent of respondents having Internet access is substantial and a sign that LASP should aggressively pursue the potential of expanding its use of the Internet. The program maintains its own client-focused website (<http://www.lasp.org/>), as well as participating in the statewide www.PALawHelp.org website sponsored by the Pennsylvania Legal Aid Network, the Legal Services Corporation, and the Pennsylvania Bar Association to provide legal information and to help low-income people become aware of services and better understand the legal system. LASP’s website, however, requires users to call LASP in order to receive legal educational materials, rather than providing the option to download the content from the Internet, a potential untapped opportunity to reach more people.

9. Three proposed new projects that LASP is developing have the potential to address important issues and produce significant benefits for the client community. LASP requested feedback on three new projects:

- Increasing outreach and capacity to serve those with legal problems involving public benefits
- Providing assistance with mortgage foreclosure diversions
- Working to help prevent homelessness

A high percentage of focus group participants – 84 percent and higher – said that these projects would address serious situations faced by people they know or those they serve. Participants were also very vocal in suggesting other proposed new projects and the need for LASP to expand its community legal education efforts. Twenty-six percent believe that a campaign to increase public awareness of legal aid is needed. Many also indicated a willingness to take a more active role in collaboration with LASP.

10. There is a significant unmet need for legal assistance and increased support to the immigrant population. When focus group participants were asked to react to LASP’s high priority of preventing a loss or reduction in income among those in the low-income communities, 40 percent expressed concern about the income of immigrants. In general, stakeholders voiced concern that undocumented immigrants and their children, the latter of whom are U.S. citizens, have nowhere to turn for legal help. Restrictions by funding sources prohibit LASP from providing legal assistance to most undocumented immigrants, but LASP should explore whether there are some collaborative opportunities for the program to work with other agencies, or even the private bar, in ways that might address some of this crucial need.

VI. CONCLUSIONS REGARDING OPPORTUNITIES FOR LASP AND ITS PARTNERS

Legal Aid of Southeastern Pennsylvania's strengths create opportunities for addressing the "Justice Gap." The program focuses resources on a core set of legal aid priorities that help people in crisis address emergency legal problems such as domestic violence, the loss of shelter or income, and barriers to employment. LASP is proactive and productive – its case output grew by 18 percent between 2004 and 2008. It is effective in offering a variety of strategies to address legal problems; in 2009, LASP assisted an additional 43,000 people by sponsoring an extensive community legal educational program, holding pro se clinics, and providing referrals to other agencies. With more resources, LASP could extend its reach further and provide more desperately needed legal aid to a higher proportion of those in need.

The findings of this needs assessment report suggest several opportunities for LASP and its partners in the immediate future.

Additional resources would enable LASP to have an even bigger impact. Based on the findings of this legal needs assessment, LASP is encouraged to continue its efforts to seek additional funding and seek new partners in an expanded, strategically focused effort to address the overwhelming need that clearly exists. The program should harvest the fruit of the focus group meetings and stakeholder interview process as participants indicated the desire to become much more involved in collaborative efforts. They acknowledged that no one agency can go it alone and were eager to become partners in developing community solutions.

LASP should look to successful initiatives and the positive community feedback as they engage in a quick review of current projects with the goal of creating a list of fundable efforts. As an example, the Helpline is seen as vital to the low-income community, and yet there is a loud cry for expanded hours and increased staff capacity. Forty-nine percent of survey respondents would like access to legal aid during weekends; about 17 percent would like evening hours, and 15 percent would like access before 9:00 a.m. The time seems ripe for a proposal that would help LASP to better reach the working poor needing assistance before or after normal work week hours. There are other opportunities for LASP to promote its significant achievements as methods that obtain positive results and seek additional funding for continuing and expanding these initiatives.

As planned, LASP should take the next step to review and re-align priorities and strategies in light of the information produced by this legal needs assessment. A review of priorities and strategies is a worthwhile discussion for the board and staff to have every few years. This legal needs study recommends that LASP review its priorities in the context of a broader strategic review and re-alignment focusing on the findings of this study. Some problems have legal solutions that can leverage bigger impacts than others, and a more holistic view of clients' situations might change their lives in addition to resolving their legal problems. For example, saving a person's job can have broad ripple effects on the client's shelter situation, access to health care, family stability and educational prospects. Gaining or preserving disability benefits for a single client can stabilize his or her financial situation; hundreds of disability cases can

provide broader economic payoffs for the entire low-income community and reflect a broad, conscious strategy decision by LASP.

LASP should consider an enhanced public awareness campaign to promote the quality of its work, the broad range of advocacy strategies it offers, and its image as a community partner. While 68 percent of the survey respondents knew that they could get help from legal aid, the stakeholders' opinions were mixed about LASP's efforts at promoting the program and its services. One agency director who had been employed for 10 months thought that LASP was only a referral service. Others stated that some of their clients didn't realize that legal aid was free to those who qualify financially if they have a high priority legal problem. The needs assessment process also revealed that many are unaware of LASP's work in helping to remove barriers to employment. Most believe that LASP plays a key role in the community, but the program needs to increase its outreach. It should be noted, however, that such an outreach campaign has the potential to bring more people to the door that will have to be turned away unless LASP can attract more partners and resources to meet a growing demand. The same holds true for Helpline callers without increased staffing at LASP. As a launching point, there appears to be some opportunity for LASP to make more people aware of their community educational efforts and, as voiced by stakeholders, a need for LASP to emphasize the quality of its work, which could be effectively done by creating more public awareness of the results that it achieves for clients. There is also much interest in more collaborative work for the overall good of the community, and LASP should tap this opportunity with other agencies.

VII. POVERTY POPULATION FIGURES AND TRENDS

LASP Service Area and Poverty Population

In the Phase I report, *The Demographics of Poverty & Civil Legal Need in Bucks, Chester, Delaware, & Montgomery Counties: An Assessment for Legal Aid of Southeastern Pennsylvania, The Resource* 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, the city of Chester, Radnor Township, Drexel Hill, Springfield, Norristown borough, and Pottstown borough. Throughout the Phase I report, we presented data when 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.

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 poverty⁹ 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 the astounding, nearly 42-percent poverty rate in the city of Chester. 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 1 below provides data on the poverty population and rate for each of the four counties, their seven communities studied in the Phase I report, and the LASP service area as a whole. Map 1 (following Exhibit 1) further depicts the number of people in poverty in 2007 by county and community.

⁹ We use the terms “poverty” and “low-income” interchangeably in this and the Phase I reports 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 1 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>

**Exhibit 1: 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).

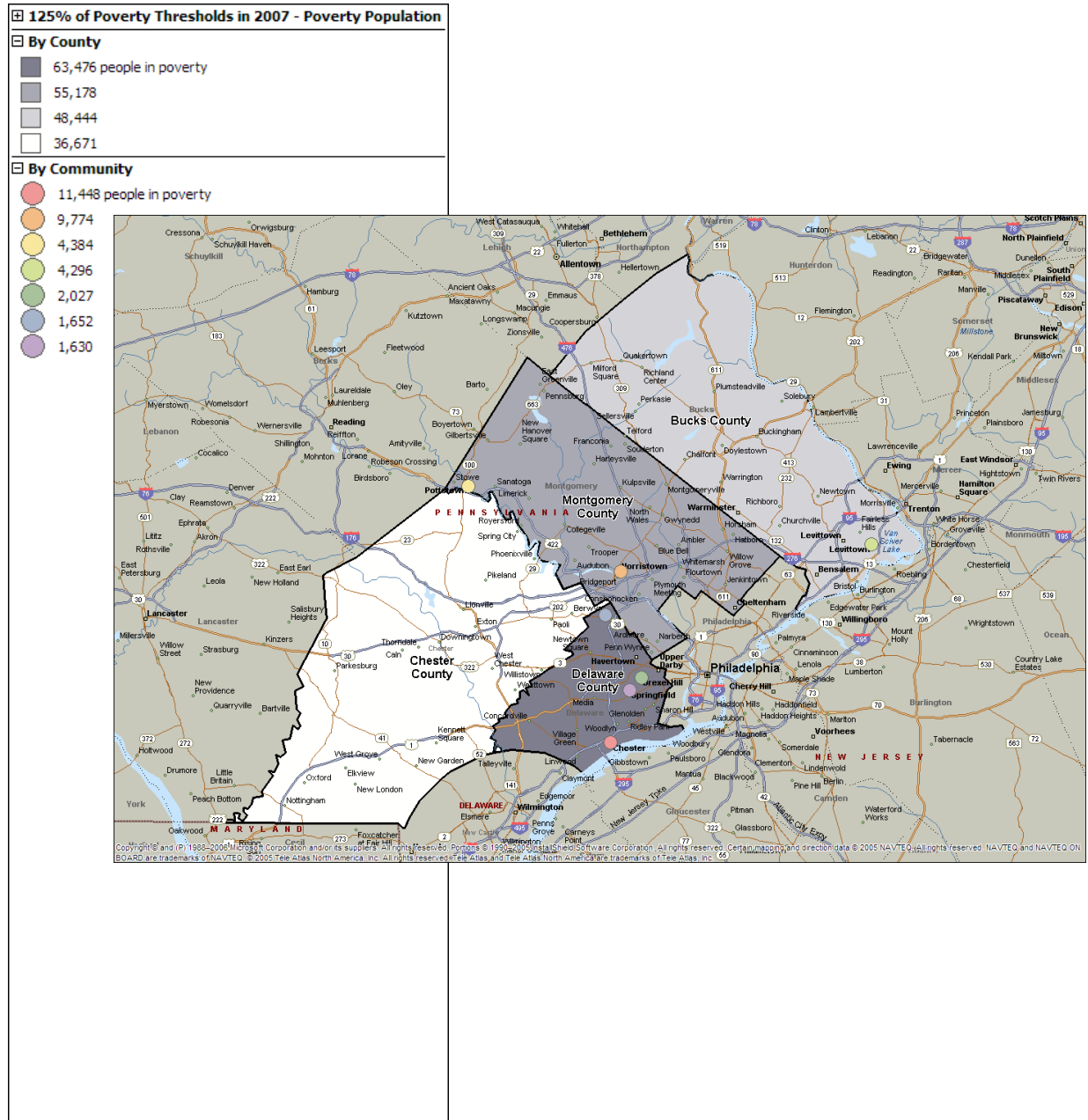
*** Source: U.S. Census 2000.

**** 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 2007

Map 1 below displays the number of people in poverty in 2007¹⁰ 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.



¹⁰ Source: U.S. Census Bureau's 2005-2007 American Community Survey, at 125 percent of the Poverty Thresholds.

Poverty Has Deepened 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 in the service area 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 2 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 2: 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 male¹¹. 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).

¹¹ Numbers in this paragraph only are for 100 percent of the U.S. Census Bureau's Poverty Thresholds.

For an individual (under age 65) at or below 125 percent¹³ of the U.S. Census Bureau's Poverty Thresholds in 2007 (the year for which most statistics are presented in the Phase I 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 3: 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

¹³ 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.

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			
		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				
Six people	\$35,404	\$33,984			
Seven people	\$40,291	\$38,789	\$37,263		
Eight people	\$44,770	\$44,069	\$42,645	\$42,284	
Nine people or more	\$53,424	\$53,755	\$52,440	\$52,114	\$50,106

* Source: U.S. Census Bureau.

VIII. WHO EXPERIENCES POVERTY IN LASP'S SERVICE AREA

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. *The Resource* analyzed and displayed data in the Phase I report 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 4 displaying the service area's poverty numbers and poverty rates in 2007 at 100 percent of the Poverty Thresholds.

**Exhibit 4: 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.

Other Key Characteristics of the Low-Income Population

- **Females and children:**
 - Females are impoverished at a higher rate and in greater numbers than males.
 - Children are the most likely to be impoverished of any age group; seniors fare better.
 - Female-led households are twice as likely to be impoverished as male-led households; married couples fare best.
- **Renters** are more likely in numbers and rate to be in poverty than homeowners.
- **Blacks¹⁴ and Hispanics/Latinos** experience the highest poverty rates, Asians and whites the lowest.
- **People with disabilities:**
 - People with disabilities experience poverty at more than twice the service-area rate.
 - People with specific disabilities experience poverty at *two-to-four times* the rate of people with no disability.
 - People with an employment-limiting disability face poverty at four times the rate of people with no disability.
 - Veterans here are more likely than others to have a disability, but less likely to be in poverty.
- **Language proficiency:**
 - Nearly 90,000 people here do not speak English very well and speak another language at home.
 - Spanish is the most common language spoken at home among those who do not speak English very well.
 - Korean is the 2nd most common language spoken at home among those who do not speak English very well.
 - Chinese is the 3rd most common language spoken at home among those who do not speak English very well.
- **Educational level:**
 - People with the most education face the least poverty.
 - People here are better educated than in the state and nation as a whole.

¹⁴ 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.

IX. LEGAL NEEDS OF THE POOR

What the National Studies Suggest about Local Needs

The Resource 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

The Resource 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. 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 in the service area each year.**
- **LASP meets 13.4 percent of the need.**
- **Annually, about 5,000 people 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 almost 79,000 legal problems per year. These problems are distributed among the problem types shown below in Exhibit 5, 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 by LASP 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 need also is addressed through LASP's pro se programs, community education presentations, and referrals to other non-profit agencies and private bar providers of civil legal services.

Exhibit 5 shows the estimated incidence of specific types of legal need, with subtypes, on an annual basis in Bucks, Chester, Delaware, and Montgomery Counties.

Exhibit 5: Legal Needs of People in Poverty Each Year in the LASP Service Area (Extrapolated from the American Bar Association Legal Needs Study)

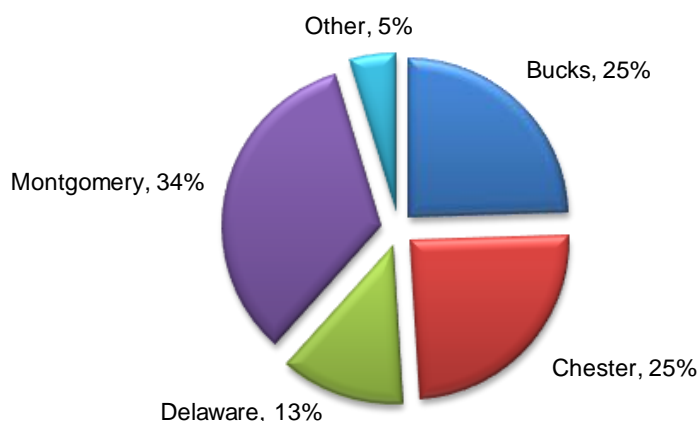
Type of Legal Needs in Bucks, Chester, Delaware, & Montgomery Counties		Civil Legal Problems per Year	Percent of Total Problems per Year
Consumer		13,323	17%
	Problems with creditors	4,702	
	Problems related to insurance	2,351	
	Problems obtaining credit	1,567	
	Tax problems	784	
	Bankruptcy-related 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	1%
LASP SERVICE AREA TOTALS		78,765	100%

X. THE VOICE OF THE LOW-INCOME COMMUNITY: WHAT THE CLIENT-ELIGIBLE SURVEY REVEALED

Low-income people in the four-county service area were asked in the fall of 2009 to complete an extensive written survey (see Appendix A) that inquired about their legal problems during the last two years, household demographics, knowledge and use of services provided by Legal Aid of Southeastern Pennsylvania, Internet access, and other topics. The surveys were distributed to a mix of low-income people via community services agencies in Bucks, Chester, Delaware, and Montgomery Counties and to some who “walked into” LASP offices. The results of the surveying process are tabulated and analyzed in this section. The chart below shows the distribution by county of residency for the 151 client-eligible survey respondents.¹⁵

Exhibit 6: Distribution by County of Survey Respondents



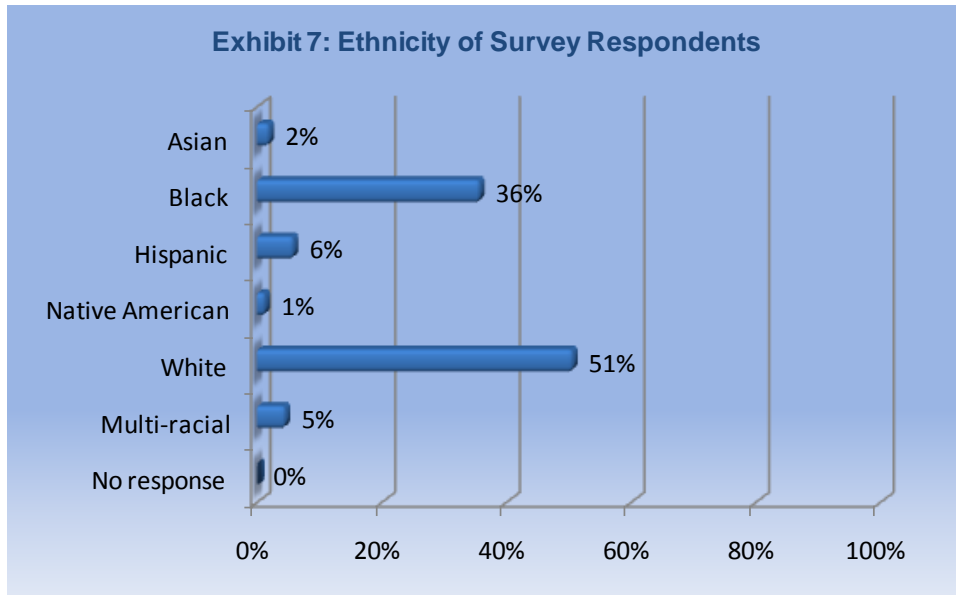
The population served by LASP and its partners is predominantly white, female, and unemployed. During fiscal year 2008-2009, LASP provided direct legal assistance with individual legal problems to 11,734 people. Of that number, 75 percent were female, 61 percent were white, and 32 percent of those served were black. The charts below summarize the major characteristics of the survey sample as self-reported by survey respondents. The percentage of black respondents was slightly higher than the percentage of those receiving legal assistance in the past fiscal year, and the same holds true for the number of female respondents. The number of white respondents was 10% less than the number of whites who received legal services last year.

¹⁵The majority of the surveys were completed by the elderly at senior centers, those at workforce development sites, and low-income persons visiting LASP’s offices in Chester County and Montgomery County. Seniors comprise 22 percent of the respondents. The U.S. Census Bureau’s 2005-2007 American Community Survey data indicate that only 6.2 percent of the elderly in the LASP service area live in poverty. Survey results, therefore, are skewed toward issues affecting the elderly and should be viewed in that light.

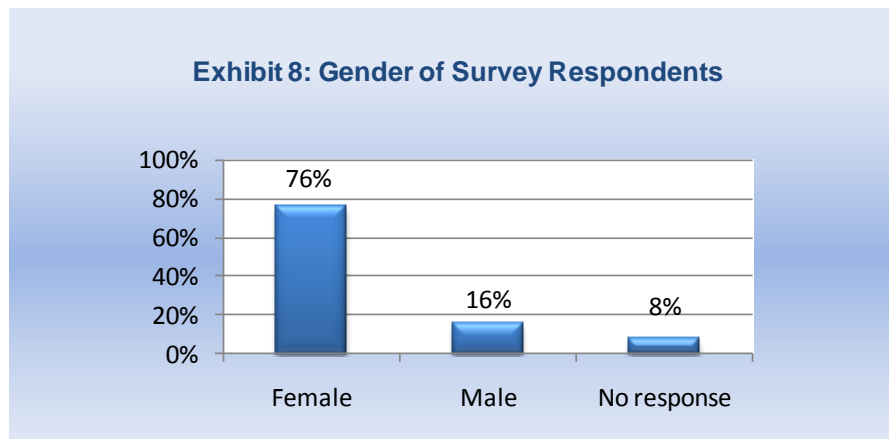
Household Demographics of Survey Respondents

Those completing the survey were asked to provide demographic data about the household, including information about those who are employed, those with a disability, households with a veteran, primary language spoken, education level, ethnicity, age, gender, and whether the respondent lived in public housing. The following charts display the demographics of the respondent pool.

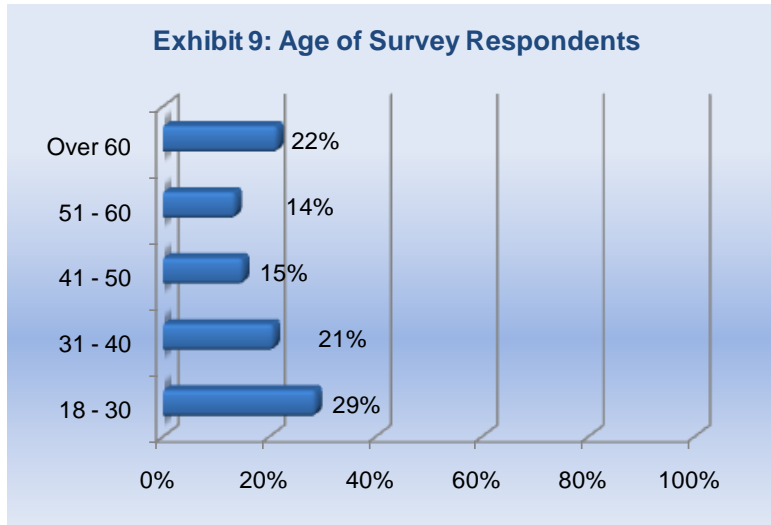
Ethnicity. The distribution of respondents by ethnicity is reflected in the following exhibit.



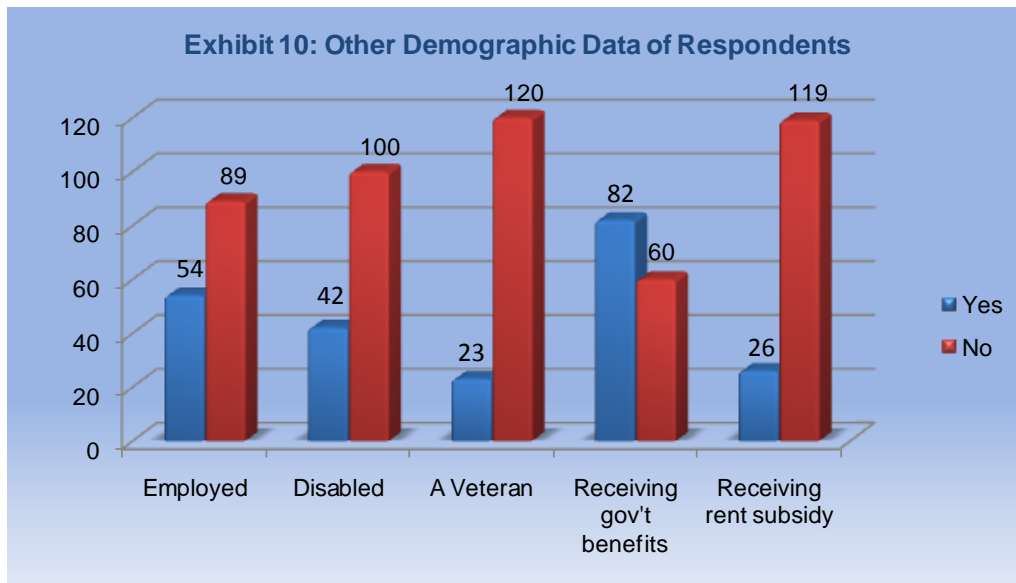
Gender. More than seven in ten of the survey respondents were women.



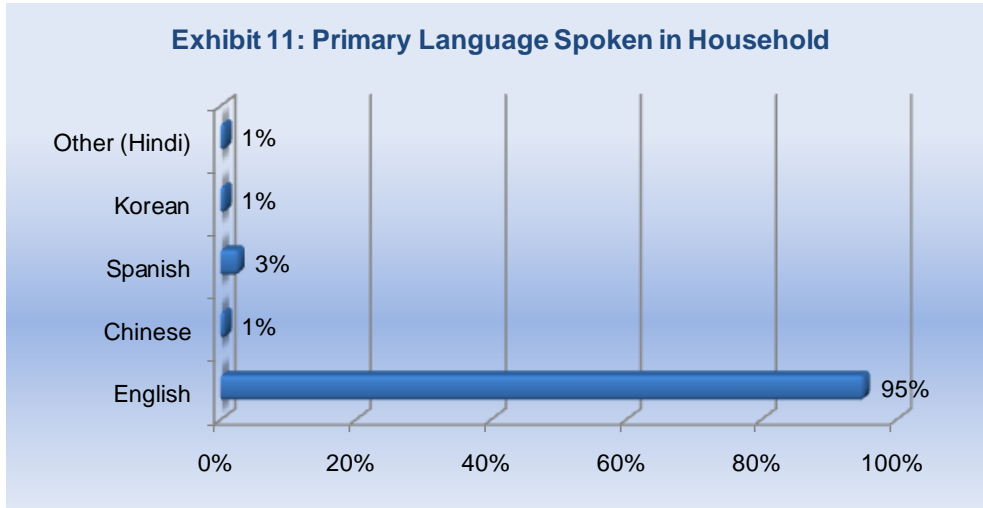
Age. Most of the respondents were 30 years of age or younger or over the age of 60.



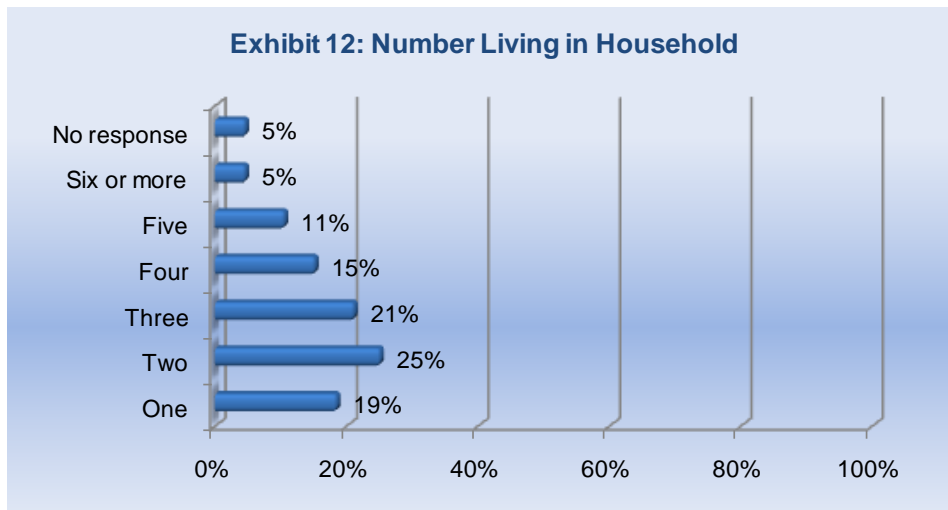
Other Demographic Data. The bar chart below summarizes five other characteristics of the survey respondents' households. Thirty-eight percent of the households reported having at least one employed person. More than half (58 percent) were receiving public benefits of some kind, with 18 percent receiving housing subsidies. Three in 10 households had at least one member who had a disability, and a veteran lived in 16 percent of the households.



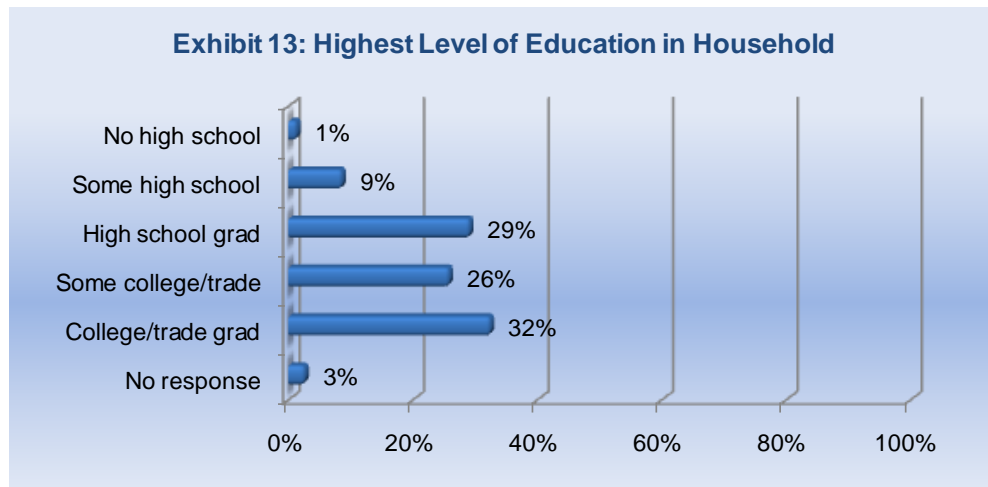
Language. Most respondents primarily spoke English, consistent with primary language spoken by a large majority of the low-income population in the LASP service area.



Household Size. The respondents' most common household size was two people. An average of about 2.8 people lives in each respondent's household, slightly higher than the 2.6-person average household size in the four-county service area, according to the U.S. Census Bureau.



Education Level. Eighty-seven percent of survey respondents had at least one household member who had graduated from high-school or completed at least some college, and about one-third of respondent households included a graduate of college or trade school.



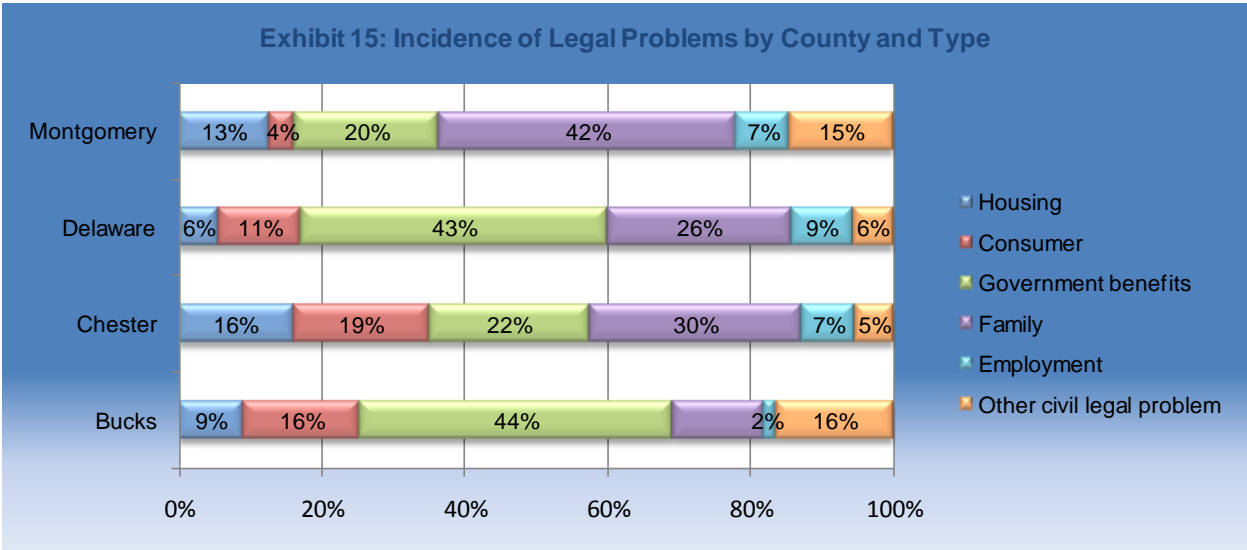
What the Survey Respondents Said about the Types of Legal Problems

More than half of all respondents’ households experienced legal problems involving family matters or government benefits within the last two years. The chart and graphic below also show that 15 percent of the respondents reported that their household had at least one consumer-related legal problem in the past two years. Other households experienced legal problems related to housing or employment or “other” legal problem types. Montgomery County stands out for the percentage of “family” problems reported there, as do Bucks County and Delaware County for the percentage of “government benefits” responses there.

In total, 250 legal problems were reported among the 144 households responding to the question, or an average of 1.74 legal problems per household per year. This average incidence of legal problems among the poor is higher than generally found in other legal needs studies; for example, the landmark 1993 American Bar Association study reported 1.01 legal problems per year per household.

Exhibit 14: Legal Problems Experienced by One or More in Household in the Past Two Years

Legal Problem Area	Respondent’s County of Residency										Total	Percent
	Bucks		Chester		Delaware		Montgomery		Other			
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent		
Housing	5	9%	15	16%	2	6%	7	13%	1	14%	30	12%
Consumer	9	16%	18	19%	4	11%	2	4%	4	57%	38	15%
Gov’t benefits	24	44%	21	22%	15	43%	11	20%	1	14%	73	29%
Family	7	13%	28	30%	9	26%	23	42%	-	0%	68	27%
Employment	1	2%	7	7%	3	9%	4	7%	-	0%	15	6%
Other	9	16%	5	5%	2	6%	8	15%	1	14%	25	10%
Total	55	100%	94	100%	35	100%	55	100%	7	100%	250	100%



Survey Respondents’ Experiences with Seeking Legal Help

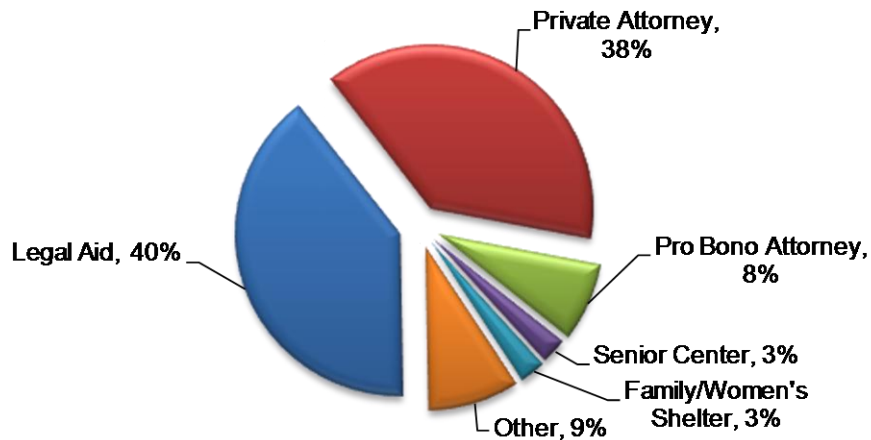
Half of those who experienced legal problems sought legal help within the past two years.

Exhibit 16: Those in Household With a Legal Problem in the Past Two Years

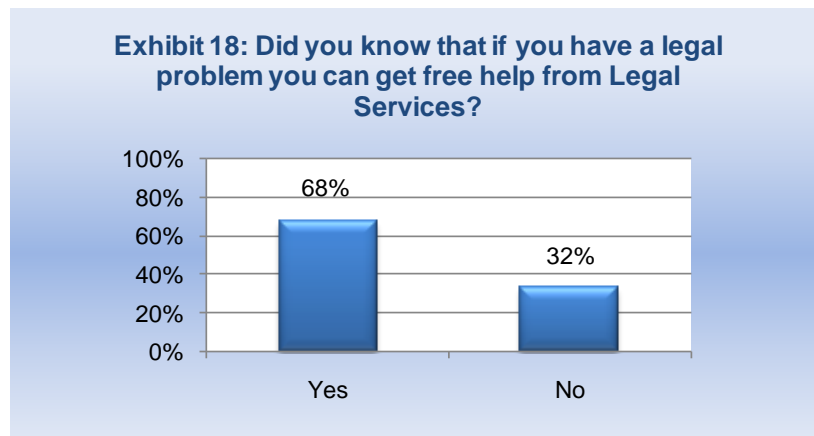
Action Taken	Total	Percent
<i>Sought help</i>	78	50%
<i>Sought help, but didn't receive</i>	1	1%
<i>Did not seek help</i>	77	49%
Total	156	100%

LASP was the source most frequently consulted for legal help. As indicated in the pie chart below, the next most common source of aid was private attorneys (paid or pro bono).

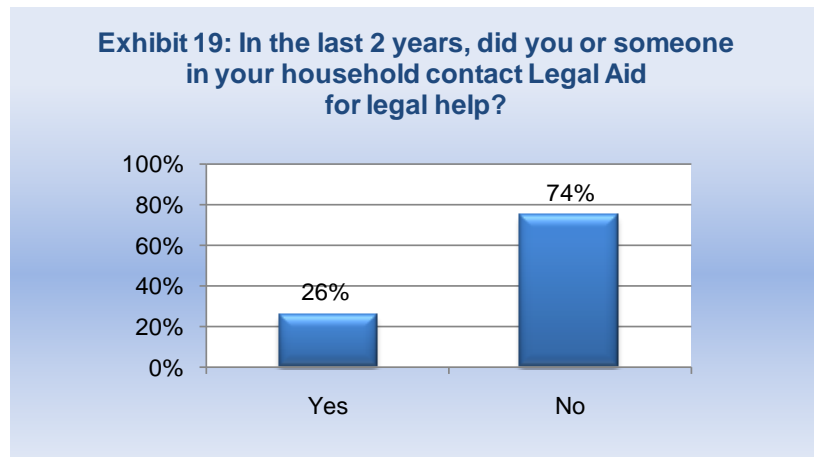
Exhibit 17: Sources Consulted by Those With a Legal Problem in the Past Two Years



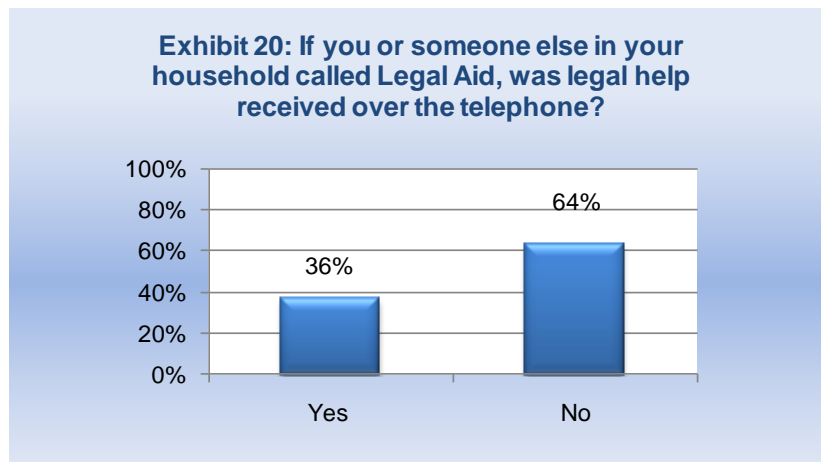
People in Southeastern Pennsylvania are aware that free legal help is available. As indicated below, 68 percent of survey respondents knew they could get free legal help from LASP. That figure is much higher than seen in most legal needs studies, which typically indicate just 20 to 40 percent of the low-income population are aware they can get free legal help. This is an encouraging result indicating that LASP is well-known in the low-income community, particularly among those who are receiving services from other nonprofit or public entities. While direct comparison with other studies is potentially misleading due to the different sampling methods used, it can be said with some confidence that the population sampled in the survey – people who use the human services network in Southeastern Pennsylvania – know about LASP.



People report positive experiences requesting and receiving help from LASP. Twenty-six percent of respondents reported that they or someone in their household had contacted LASP for help in the past two years.



A little more than half of those who sought help at LASP received it, with about a third aided by telephone.



Estimates of the total numbers of legal problems experienced by low-income people in LASP’s service area

As shown in Exhibit 5 on pages 27-28, The Resource applied national data from the ABA Legal Needs Study (1993) to estimate the numbers and types of legal problems arising each year among the low-income households in Southeastern Pennsylvania. The following three exhibits update this picture with data displaying the prevalence of legal needs by LASP’s legal problem types based on the results of the low-income survey and in comparison to actual cases handled by LASP in fiscal year 2009. Exhibit 21 below displays the estimated problems per 100 households and estimated problems annually using the survey data.¹⁶

¹⁶ A more detailed chart of the prevalence of legal needs comparing the Phase I report estimates with the 2009 survey results is included in the appendix for reference. Given the small number of surveys and a respondent rate of 22 percent from seniors, The Resource has less confidence in the detailed estimates by sub-problem categories.

**Exhibit 21: Prevalence of Legal Needs in
Southeastern Pennsylvania by Problem Area**

Legal Problem	2009 Survey Results	
	<i>Problems Per 100 Households</i>	<i>Problems per Year in SE PA</i>
Family/Domestic	23	17,647
Housing/Real Property	10	8,045
Public benefits problems	23	17,647
Financial/Consumer	12	9,602
Employment-related problems	7	5,190
Health/Health Care-Related	1	1,038
Wills/Estates/Advance Directives	2	1,298
Total of the Above Problems	77	60,466
Other Problems	6	4,412
Total Legal Problems	83	64,878

Exhibit 22 compares the Phase I report estimates from the ABA Study to the estimates based on the survey data. The total number of legal problems expected to arise each year is about 21 percent higher when the estimates are based on the analysis using the ABA Study. Family and public benefits problems are much more prevalent based on the survey data.

**Exhibit 22: Prevalence of Legal Needs in Southeastern Pennsylvania -
Comparison of Phase One Report Estimates to Survey Results**

Legal Problem	Phase One Estimates-ABA Study		2009 Survey Results	
	<i>Problems Per 100 Households</i>	<i>Problems per Year in SE PA</i>	<i>Problems Per 100 Households</i>	<i>Problems per Year in SE PA</i>
Family/Domestic	12	9,718	23	17,647
Housing/Real Property	17	13,323	10	8,045
Public benefits problems	4	3,135	23	17,647
Financial/Consumer	17	13,323	12	9,602
Employment-related problems	8	6,427	7	5,190
Health/Health Care-Related	7	5,094	1	1,038
Wills/Estates/Advance Directives	5	3,919	2	1,298
Total of the Above Problems	70	54,939	77	60,466
Other Problems	30	23,826	6	4,412
Total Legal Problems	101	78,765	83	64,878

The following exhibit looks at the estimates of legal problems based on the survey data and compares them to the actual number of cases handled by LASP during fiscal year 2009. The survey results indicate a higher prevalence of public benefits problems and a lower prevalence of family and housing problems.

**Exhibit 23: Prevalence of Legal Needs in Southeastern Pennsylvania-
Comparison of Survey Results to LASP Handled Cases**

Legal Problem	2009 Survey Results			Total Cases Handled by LASP in FY 09	% of Cases Handled by LASP in FY 09
	Problems Per 100 Households	Problems per Year in SE PA	% of Problems per Year		
Family/Domestic	23	17,647	27%	4,385	37%
Housing/Real Property	10	8,045	12%	2,655	23%
Public benefits problems	23	17,647	27%	1,261	11%
Financial/Consumer	12	9,602	15%	1,913	16%
Employment-related problems	7	5,190	8%	374	3%
Health/Health Care-Related	1	1,038	2%	268	2%
Wills/Estates/Advance Directives	2	1,298	2%	363	3%
Total of the Above Problems	77	60,466	93%	11,219	96%
Other Problems	6	4,412	7%	515	4%
Total Legal Problems	83	64,878	100%	11,734	100%

Summary of Low-Income Households’ Legal Problems and Knowledge and Use of LASP

About half of all survey respondents’ households experienced legal problems involving family matters or government benefits in the last two years. LASP case data indicate a similar emphasis as 48 percent of clients received assistance with family or income problems. Other households experienced legal problems related to consumer, housing, employment or “other” matters. An average of one legal problem per household per year was reported, consistent with the findings of the American Bar Association’s benchmark national study.

Based on the survey responses, it appears that the majority of the low-income population in Southeastern Pennsylvania is aware that free legal help is available. About 26 percent of those who sought help for a legal problem in the last two years did so from LASP, with a third of those helped by telephone. While many of those applicants were turned away from LASP because of funding restrictions and limited resources, about half of those who did receive help reported that it is useful in resolving their legal difficulties.

XI. THE PARTNER AGENCIES' PERSPECTIVES: WHAT THE FOCUS GROUPS & STAKEHOLDER INTERVIEWS REVEALED

Focus Groups and...

In the summer of 2009, staff from Legal Aid of Southeastern Pennsylvania conducted eight focus group meetings (two meetings per county in the service area) as part of the needs assessment and priority setting process. These were small, facilitated meetings that each drew an average of about nine people who interact with the low-income community on a day-to-day basis. Participants had an opportunity to provide a range of perspectives on what kinds of legal services are needed by their neighbors and clients.

The sessions were conducted by LASP management and staff using scripts, data collection instruments (including a short survey included in the Appendices), and training provided by *The Resource*. The meetings were designed to last 90 minutes. Each was led by a facilitator working from the script, with a recorder taking notes that reflected the views and opinions of the participants. Following each meeting, the facilitator and recorder met to “debrief” the session and complete a form that gathered their perceptions about the participants’ views as a group.

...Stakeholder Interviews

LASP management and staff conducted one-on-one interviews with 20 stakeholders representing groups or agencies that serve the low-income community. The interviewers asked stakeholders for their opinions about the types and severity of legal need among the poverty population and the services provided by LASP. Interviewees were asked to discuss what they perceived to be LASP’s greatest strengths, what improvements could be made to extend the program’s capacity even further, which community organizations they viewed as being most effective, and about community legal needs that are not being adequately addressed.

**Exhibit 24: Agency Affiliations of
Focus Group Participants & Interviewees**

Type of Organization	Total	Percent
<i>Public Assistance</i>	2	2%
<i>Agency Assisting Youth/Children</i>	6	7%
<i>Agency Assisting Seniors</i>	8	9%
<i>Foundation</i>	1	1%
<i>Consumer Protection Agency</i>	1	1%
<i>Social Security Administration/Gov't Agency</i>	5	5%
<i>Court Services/Personnel</i>	9	10%
<i>Private Attorney</i>	1	1%
<i>Education Facility</i>	3	3%
<i>General Human Services Agency</i>	13	14%
<i>Victims' Advocacy/Domestic Violence Prevention</i>	6	7%
<i>Health Organization</i>	4	4%
<i>Housing Advocacy</i>	7	8%
<i>Bar Association</i>	3	3%
<i>Counselor</i>	2	2%
<i>Law Enforcement</i>	3	3%
<i>Other</i>	17	19%
Total	91	100%

What LASP is About

To assess recognition of LASP’s mission, focus group participants were asked to review the following list of phrases that are at the core of LASP’s day-to-day work:

- Free legal services for low-income people
- Quality legal representation
- Preventing serious legal problems
- Full access to justice

The focus group facilitator told participants that LASP frequently uses these phrases to communicate its message to others, and would like to know what comes to mind when participants consider each phrase. In addition, participants were asked to write down other phrases or terms that came to mind regarding LASP and its services. The following chart provides a summary of participant responses.

Many participants saw LASP as focused on emergency legal problems and access to justice for everyone, regardless of income. In addition, participants noted that LASP can lend “confidence” and a “voice” for low-income people with no place else to turn.

Exhibit 25: What Legal Aid Means to Focus Group Participants

Phrases/Terms Describing Legal Aid	Percent	Focus Group Participants' Comments
<i>Help with high priority legal problems</i>	37%	- <i>Help for seniors and the disabled</i> - <i>Focus on preventing domestic violence</i>
<i>Financial eligibility</i>	10%	- <i>There for those who need legal aid and can't afford it</i>
<i>Client comfort & confidence</i>	11%	- <i>Down to earth language for low-income and often undereducated people</i> - <i>Clients report that they are confident in their representation</i> - <i>Ability to connect clients with social services</i> - <i>Involvement of individual in owning their problem and being part of process</i>
<i>High quality/efficient services</i>	11%	- <i>Good members of the legal community</i> - <i>Very experienced with diverse services; qualified attorneys</i> - <i>Caring, open, responsive support to legal questions</i> - <i>Legal aid does its best so people get the best outcome</i> - <i>Quick, efficient answers to questions</i>
<i>Access to Justice/accessible</i>	15%	- <i>Provides access to justice for low-income people</i> - <i>Legal help for indigent</i> - <i>Accessible & community-based</i> - <i>Legal help for shut-in people and the disabled</i>
<i>Voice for low-income community</i>	4%	- <i>Advocates for low-income individuals</i> - <i>Provide some measure of voice for low-income people</i>
<i>Other (Help by phone, diversity of services, training and community education, community partnerships)</i>	12%	- <i>Providing training for those outside of legal aid</i> - <i>Collaboration, networking</i> - <i>Outreach into communities</i> - <i>Community & police involvement</i>

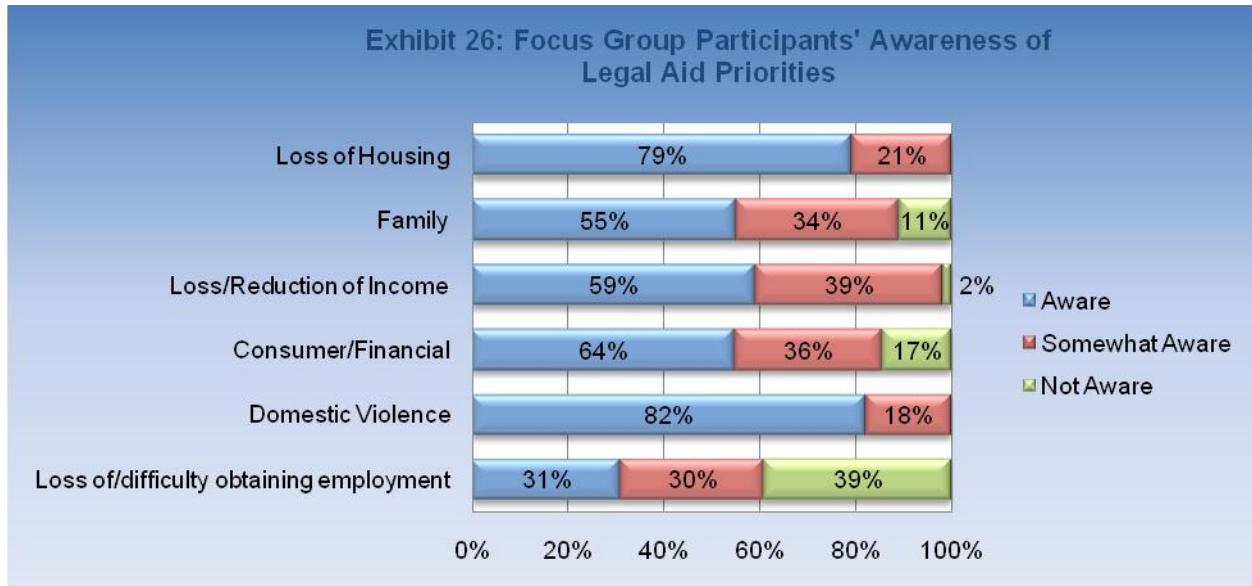
Legal Problems Causing a Crisis

Focus group participants and interviewed stakeholders were asked about their familiarity with LASP's priority services and their perceptions of the six legal problem areas representing the highest priorities for LASP. Given that resources are limited, LASP must place highest priority on crisis situations faced by a person or family that will have major, negative consequences if left unaddressed. These are situations where legal remedies provide at least a partial solution and call for a prompt response. They include:

- Loss of Housing – for example, eviction situations where representation is necessary to prevent homelessness.
- Family Crisis – for example, divorce and dissolution cases in which there is a substantial issue of custody or visitation, or a history of domestic violence.
- Loss or Reduction of Basic Income – for example, termination or denial of TANF (welfare)/General Assistance benefits or SSI/Social Security benefits.
- Consumer or Financial Crisis – for example, confiscation of assets worth \$1,000 or more or bankruptcy cases when necessary to preserve the client's home or income.

- Domestic Violence – for example, cases where a Temporary Restraining Order is needed to prevent an abusive partner from threatening the safety of a family or individual.
- Loss of, or difficulty obtaining, employment.

A majority of focus group participants were aware of LASP’s emphasis on addressing the most critical legal needs. The greatest familiarity for focus group attendees related to LASP’s help with domestic violence and loss of housing and the least awareness was with issues related to employment.



Focus group participants affirmed LASP’s six priority legal problems. A strong majority of participants deemed each of LASP’s priorities an “extreme crisis” or “high priority.” Loss of housing was seen nearly universally to be a dire emergency, followed closely by consumer and financial problems.



Participants viewed education and legal representation as keys to upholding the rights of homeowners and renters amidst the nation’s housing and foreclosure crisis. Twenty-nine percent of participants voiced their opinions that housing is a high priority area when asked to react to *loss of housing* as a crisis situation for LASP. Other areas mentioned are included in the following pie chart, and some of the commentary with regard to housing is displayed in the chart below.

Exhibit 28: Loss of Housing

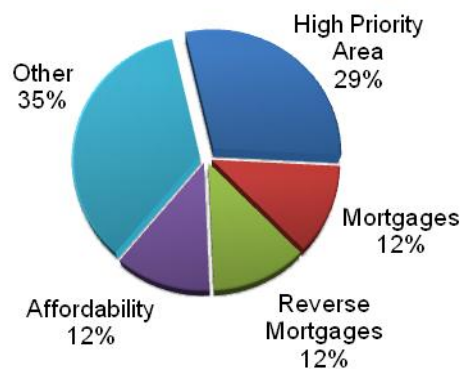


Exhibit 29: Legal Problems Causing a Crisis - Housing

Crisis Situation - Loss of Housing	Percent	Focus Group Participants' Comments
High Priority Area	29%	- There is a major crisis in this area.
Mortgages	12%	- People need help before they are behind with mortgage payments. - Countless clients are the victims of mortgage foreclosure remedy scams.
Reverse Mortgages	12%	- Seniors need help from a lawyer so they understand reverse mortgages.
Affordability	12%	- Many are suffering from the lack of affordable housing.
Other	35%	- People are losing their homes but don't understand how LASP can help. - The loss of housing is often connected to domestic violence and other financial problems. - Important for tenants to know their rights and be able to talk to an attorney.

Participants viewed access to free legal help as vital for those facing legal problems related to custody and domestic violence. When asked to react to LASP work in the area of family law, participants see a need for more assistance with divorce cases and grandparents rights, two areas that are not currently high priorities for LASP. Affordable day care was also voiced as a critical need though this is more of a community problem that requires collaborative solutions.

Exhibit 30: Family

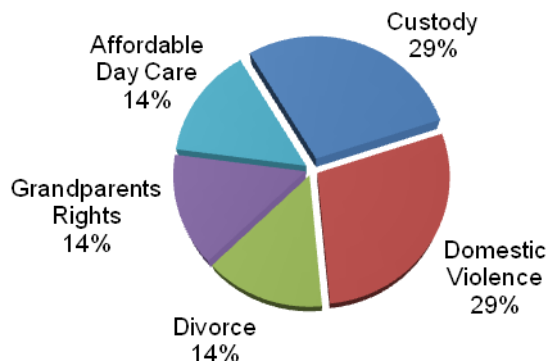


Exhibit 31: Legal Problems Causing a Crisis - Family

Crisis Situation - Family	Percent	Focus Group Participants' Comments
Custody	29%	- Concern when one side with fewer resources is represented at custody conference and the other has no representation.
Domestic Violence	29%	- Domestic violence is a community problem. - Too many clients are representing themselves in this area. - Many victims are fearful of coming forward.
Divorce	14%	- There's an overwhelming need for divorce and custody assistance.
Grandparents Rights	14%	- Grandparents rights need protected.
Affordable Day Care	14%	- Parents who are working have nowhere to leave their children.

Participants pointed to problems related to public benefits, immigration, and medical insurance as central to supplementing and stabilizing income. When focus group participants were asked to react to loss/reduction of income as a crisis situation, almost half expressed great concern for the immigrant population.

Exhibit 32: Loss/Reduction of Income

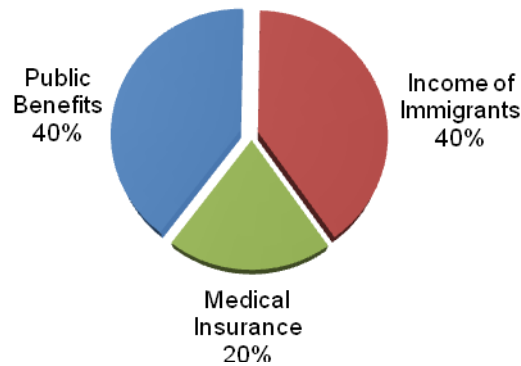


Exhibit 33: Legal Problems Causing a Crisis - Loss/Reduction of Income

Crisis Situation - Loss/Reduction of Income	Percent	Focus Group Participants' Comments
Public Benefits	40%	<ul style="list-style-type: none"> - The notices terminating benefits are unclear and confusing to most clients; more education is needed. - I see helping individuals to appeal when they are turned down by Social Security as an important service. - We see people who can't receive public benefits because they owe money to the court.
Income of Immigrants	40%	<ul style="list-style-type: none"> - Young adults who are citizens depend on a parent's income, and if the parent is deported, they lose their housing.
Medical Insurance	20%	<ul style="list-style-type: none"> - There's an unmet need for help with medical insurance concerns.

When discussing LASP’s prioritization of consumer and finance issues, focus group participants gave roughly equal weight to issues related to loss of utilities, rising medical costs, and loss of employment. Multiple people noted that economic woes are spilling over into problems with domestic violence, housing, and family stability.

Exhibit 34: Consumer/Finance

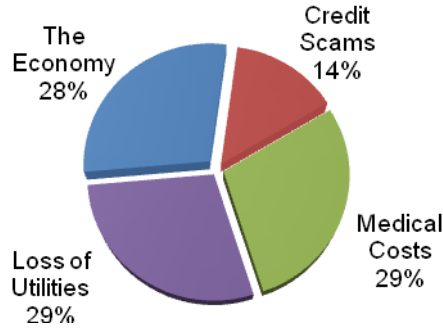


Exhibit 35: Legal Problems Causing a Crisis - Consumer/Finance

Crisis Situation - Consumer/Financial	Percent	Focus Group Participants' Comments
<i>The Economy</i>	29%	<ul style="list-style-type: none"> - The recession is hitting seniors hard. - So many families have lost their jobs and need to live on much less money. - Financial problems are affecting all parts of the clients' lives, leading to loss of shelter & domestic violence.
<i>Credit Scams</i>	14%	<ul style="list-style-type: none"> - Many are victims of scams from credit agencies.
<i>Medical Costs</i>	29%	<ul style="list-style-type: none"> - Seniors are using their credit cards to pay for prescriptions. - People are getting billed for services they didn't receive, or they are getting the wrong medical bill.
<i>Loss of Utilities</i>	29%	<ul style="list-style-type: none"> - The loss of utilities can lead to children being removed from the home. - A housing subsidy can also be lost when utilities to a unit or house are terminated for non-payment.

Participants view criminal backgrounds as a major barrier to employment and voiced their opinions that expungements are necessary to help people secure employment. In addition, focus group participants see disabilities and employment discrimination as keeping many out of the workforce. As mentioned, many were unaware that LASP considered barriers to employment to be a crisis situation, and that LASP handles these types of legal problems.

Exhibit 36: Loss of/Difficulty Obtaining Employment

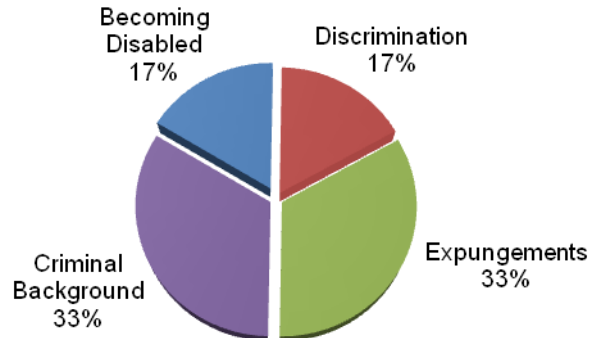


Exhibit 37: Legal Problems Causing a Crisis - Loss of/Difficulty Obtaining Employment

Crisis Situation - Loss of/Difficulty Obtaining Employment	Percent	Focus Group Participants' Comments
<i>Becoming Disabled</i>	17%	- <i>Can legal aid help if someone becomes disabled and loses his job?</i>
<i>Discrimination</i>	17%	
<i>Expungements</i>	33%	- <i>Those who are successful in cleaning up criminal records through expungement are sometimes successful at obtaining employment.</i>
<i>Criminal Background</i>	33%	- <i>There are lots of barriers to employment including having a criminal record.</i>

Legal Help by Phone

Focus group participants were asked about their familiarity with LASP’s legal help and advice provided by the telephone “Helpline” and their opinions of how ready the community is to accept this type of legal service.

Participants were told that LASP offers a single, toll-free phone number (1-877-429-5994) for taking calls from people within its four-county service area who need legal and advice and brief services. LASP handles calls in English or Spanish on the Helpline, with the assistance of two Spanish-speaking paralegals on staff and quick access to translation services in all languages through LASP’s contract with Language Line Services¹⁷.

¹⁷ Language Line Services provides immediate access to interpreters for over 170 languages, Its website address is www.language.com.

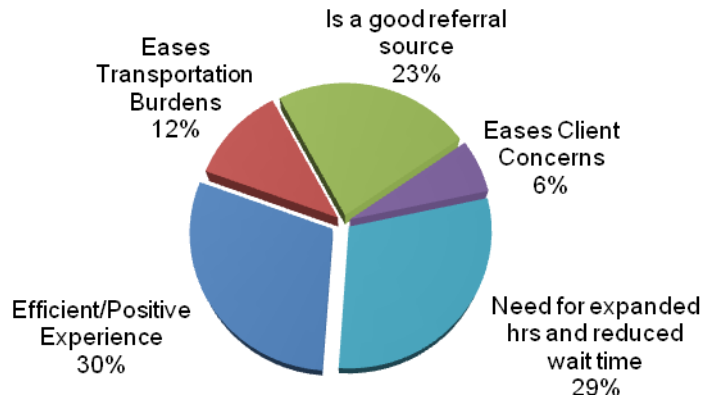
Callers are screened for financial eligibility, and a determination is made about the level of legal assistance needed if the legal problem type is within the program’s priorities. Eligible people receive legal advice by phone or if the problem requires representation, they are scheduled to meet with an advocate. If LASP cannot assist callers, they are referred to a local agency or organization that can help. The LASP Helpline receives about 1,700 calls each month.

Focus group participants were very aware of the availability of LASP’s Helpline and shared their perceptions about this service.

Exhibit 38: Focus Group Participants' Awareness of Helpline

	Aware	Somewhat Aware	Not Aware
<i>How aware were you of LASP's Helpline before attending a focus group meeting?</i>	83%	17%	0%

Exhibit 39: Focus Group Participants' Perceptions About the Legal Aid Helpline



Participants offered their thoughts about the strengths and challenges of providing legal help by telephone. The Helpline was seen as efficient for providing services and referrals, but many believe that the hours of operation are too restricted and that income guidelines are too low. LASP does not determine its income guidelines internally, but is subject to guidelines established by its funding sources. There was also a general consensus that the public was not adequately informed about the Helpline. The following chart quantifies the views of the focus group participants.

Exhibit 40: Legal Help by Phone

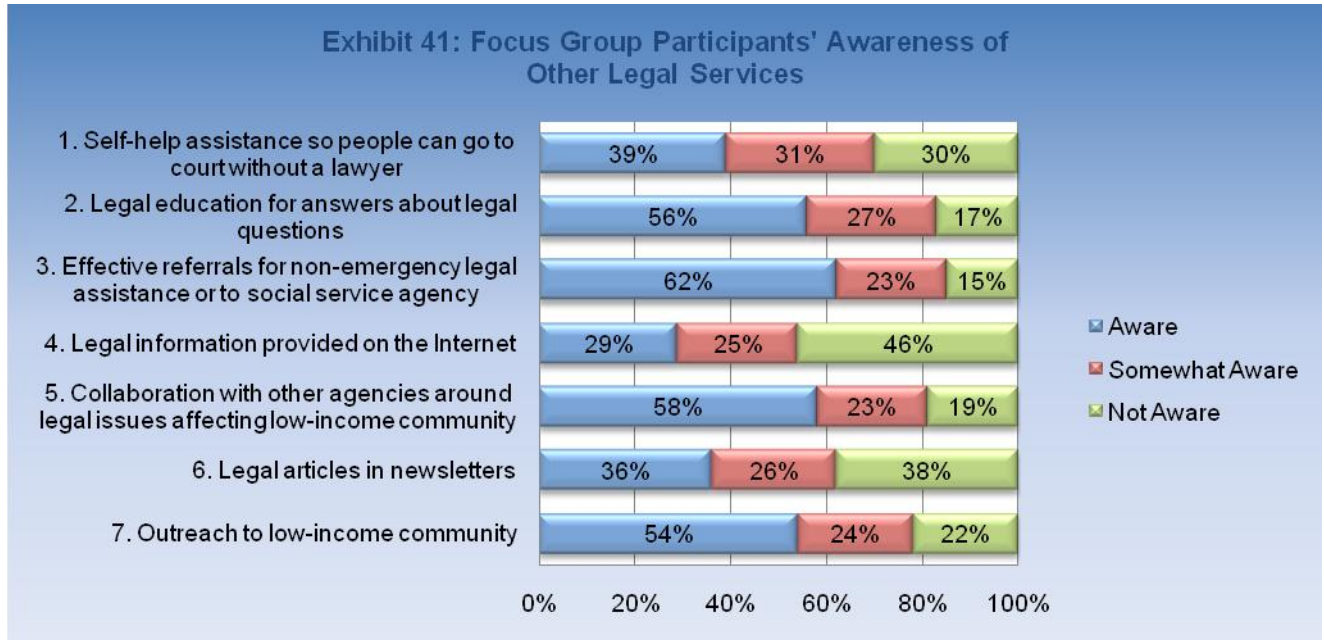
Identified strengths of access to legal aid by telephone	
<i>Good referral source</i>	32%
<i>Resolves problems</i>	42%
<i>Avoids transportation problems</i>	11%
<i>Ensures quick service</i>	16%
Total	100%
Challenges of the legal aid Helpline	
<i>Low income guidelines</i>	27%
<i>Hours too limited</i>	47%
<i>Expanded publicizing</i>	27%
Total	100%

Other Legal Situations and Services

Focus group attendees and stakeholder interviewees were asked about their familiarity with other legal services provided by LASP, as well as their sense of relative importance related to each of the services.

In addition to helping people with crisis situations, LASP also helps people address situations that are not necessarily crises, but they are situations requiring some legal education or self-help assistance. People who receive such services could gain a big benefit from having access to legal information or help at the right moment.

Participants showed the highest awareness of LASP’s effective referral systems for non-priority legal problems and problems that are best addressed by social service agencies. They were less aware of self-help assistance provided by LASP and the availability of legal materials on the Internet.



Stakeholders reported a very high level of recognition and affirmation of other legal services and assistance offered by LASP.

Exhibit 42: Partner Interviews: Awareness of Legal Aid Provided by LASP

Types of Services	Yes	No	Compelling Quotes
Free lawyers for individuals or families faced with a crisis	100%	0%	"Services are beneficial to low-income communities because there are never enough free lawyers to fulfill the needs. LASP provides a valuable service."
Collaborative efforts to solve community-wide problems	95%	5%	"The fact that the Bar Association and Legal Aid can work together to help people who can't afford lawyers is good and enables more people to get the legal help they need."
Community legal education so people can help themselves	100%	0%	"It is critical that people learn about their legal rights and responsibilities and how to access the legal system. No system of justice can exist if people do not know these things."

Focus group participants valued LASP’s efforts at legal education, collaboration, and outreach. Participants placed less value on self-help assistance and educational materials provided via newsletters or the Internet. Focus group leaders recorded the following impressions of participants’ views of other legal services.

Exhibit 43: Focus Group Leaders' Impressions of Views on Other Legal Services

Type of Other Legal Service	Very Important	Somewhat Important	Not a Useful Strategy
1. Self-help assistance so people can go to court without a lawyer	38%	62%	0%
2. Legal education for answers about legal questions	75%	25%	0%
3. Effective referrals for non-emergency legal assistance or to social service agency	50%	50%	0%
4. Legal information provided on the Internet	25%	62%	13%
5. Collaboration with other agencies around legal issues affecting low-income community	86%	14%	0%
6. Legal articles in newsletters	29%	71%	0%
7. Outreach to low-income community	86%	14%	0%

Situations That Are Largely Unaddressed

Focus group participants were asked to assess the prevalence of the following situations, and to offer suggestions about other projects that would help address unmet need:

- People have problems, but they are unaware that the problems have a legal component.
- People have legal problems, but they are unaware of LASP and don’t know that free legal help is available.
- Some people who have legal problems do turn to LASP for free help, but they are turned away.
- Some people never get their legal problems resolved because they become too frustrated with the lack of help, and they quit trying to get help.

Facilitators from LASP asked about these and any other situations that can create large-scale barriers for low-income people who need access to legal aid, but are unable to get the help they need. LASP explained that its goal is to look for ways to remove such barriers and extend its capacity to help more people by developing new programs delivering free legal representation and advice and establishing new partnerships and strengthening existing ones.

Participants indicate a very low awareness of people experiencing these situations.

Exhibit 44: Prevalence of Situations That Are Largely Unaddressed

Type of Legal Situation	Participants who know people who've experienced it.	
	Yes	No
1. People with legal problems are unaware of legal component	20%	80%
2. People with legal problems are unaware of LASP	8%	92%
3. People with legal problems turn to LASP, but are turned away	13%	87%
4. Some with a legal problem become frustrated and quit trying to get help	7%	93%

Participants offered their own view of important, yet largely unaddressed, issues. The most important types of problems with an unmet need include increased help for seniors, assistance with divorces, and the removal of personal barriers (embarrassment, fear, high anxiety, etc.) for those seeking help.

Exhibit 45: Focus Group Participants' Opinions of Other Situations That Are Largely Unaddressed

Type of Legal Situation	Opinions
Help with immigration issues for non-citizens	12%
More help for seniors	18%
Divorces	18%
Removal of personal barriers	18%
Veterans' issues	6%
Education law	6%
Mental health issues	6%
Increased legal education for pro bono attorneys	12%
Income guidelines are too low	6%
Total	100%

Reactions to New Projects Being Considered by LASP

LASP asked focus group participants for feedback on new projects and initiatives under consideration which included:

- Increasing outreach and capacity to serve people having concerns about public benefits issues
- Mortgage Foreclosure Diversions
- Homelessness Prevention

LASP's goal was to gain a consensus on whether these projects would, in fact, address serious conditions and result in making the community a better place to live.

Participants strongly supported the proposed projects.

Exhibit 46: Focus Group Participants' Opinions on New Projects

Would the following proposed new projects address serious situations faced by people you know or serve?	Yes	No	Don't Know
<i>Increasing outreach and capacity to serve those with public benefits legal problems</i>	92%	3%	5%
<i>Providing assistance with mortgage foreclosure diversions</i>	87%	6%	6%
<i>Working to help prevent homelessness</i>	84%	2%	14%

Exhibit 47: Focus Group Participants' Feedback on Special Projects Being Considered by LASP

Proposed Project Focus	Views of Participants
<i>Increasing outreach and capacity to serve those with public benefits legal problems</i>	<ul style="list-style-type: none"> - It would be wonderful to have more help with public benefits. - There should be one place for people to get their eligibility determined for all public benefits. - LASP needs to do more in this area. - Presentations at community fairs are good; need more outreach locations at churches and schools.
<i>Providing assistance with mortgage foreclosure diversions</i>	<ul style="list-style-type: none"> - Would be great. - Similar projects are in place at other agencies.
<i>Working to help prevent homelessness</i>	<ul style="list-style-type: none"> - Need some emphasis on tenants' right to rental property.

Participants also offered their own suggestions for new projects and services at LASP, led by support to increase community education (including education to the bilingual communities) and the need for LASP to increase public awareness of its services.

Exhibit 48: Focus Group Participants' Thoughts on New Projects

Proposed New Projects	Views
<i>Increased community education (bilingual)</i>	38%
<i>Grandparents' rights</i>	6%
<i>Help with immigration issues for non-citizens</i>	6%
<i>Increase public awareness</i>	26%
<i>Divorces</i>	6%
<i>Training for law enforcement/district justices</i>	6%
<i>Collection/consumer fraud</i>	6%
<i>Increased partnerships</i>	6%
Total	100%

Summary of Focus Groups & Stakeholder Interviews Feedback

The focus group participants affirmed that LASP's highest priorities should be maintained, but as expected, voiced the need for more legal resources throughout the entire service area. They also would like to see more collaborative effort, and seem to be urging LASP to take more initiative at launching new joint ventures. They said that the proposed new projects being considered by LASP would address important issues and produce significant benefits for their neighbors and clients. The focus groups identified agencies that, in addition to LASP, are used by the community and could serve as the backbone of a larger, more powerful referral network throughout the region.

Stakeholders offered suggestions for improving LASP's operations, ranging from maintaining evening hours both for appointments and the Helpline, to more office locations and increased educational outreach. (See Appendix C).

It was clear from the focus group results that more effective outreach is needed, especially directed at the low-income population itself. While the focus group participants were largely aware of the six crisis areas representing LASP's top priorities, they were less certain that people experiencing these emergencies were actually using the services offered by LASP.

More effective outreach could bring in the people having the high-priority problems. At the same time, it is likely that more outreach would also increase the numbers of people applying for help with non-emergencies and for the "other" services offered by LASP, such as pro se assistance, legal education, and referrals. LASP will need more resources across the board to address greater demand if it responds to the feedback offered by the community stakeholders about the legal needs of the low-income community in the four-county service area.

XII. CONCLUSION

It is clear that the vast disparity between legal needs and LASP's capacity to address them calls for continued, aggressive resource development efforts and more creative and collaborative service delivery approaches. LASP historically works closely with a wide range of community partners, and the community stakeholders have voiced their willingness to partner with LASP going forward. The program should grasp the opportunity by looking to the results of this needs assessment for fresh ideas that are ripe for collaboration. The focus group sessions conducted as part of the needs assessment process served to reinforce many existing relationships, provided a great educational opportunity for LASP and its peers, and spurred new interest in exploring opportunities for collaboration aimed at expanding capacity to address needs that currently are not being met.

We hope that the information provided in this report will provide insights that will energize and inform these efforts to shrink the "Justice Gap" in the immediate future.

XIII. 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 outshines 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 levels. 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.

Also, "matters" services, such as community legal education and pro se assistance, are not 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 33,000 people in FY2009 via presentations, distribution of brochures and newsletters, and development of website content. LASP referred an additional 9,300 people to other organizations, including other nonprofit and private bar providers of civil legal services. LASP also provided pro se assistance to 700 people. 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 FY 2007 to about \$257,000 for FY 2010. In that time, the program also has moved two single-year foundation donors into multiple-year donors, received first-time donations from seven new foundation sources, added one new local United Way funder, and received two additional grants from foundations that had previously ceased giving to LASP. Four new corporate donors have been successfully solicited, and all four counties have expanded funding for agency 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 approved LASP's re-application for the fiscal year 2009-2010.

As the result of LASP hiring some of the staff and absorbing some of the programs of Community Impact Legal Services following its dissolution in November 2009, LASP now has contracts with all four county offices of Housing and Community Development. LASP received

first-time funding of more than \$80,000 from the Chester County Department of Community Development for housing legal work and support of the Don't Borrow Trouble Helpline.

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 funding as proposed in the 2009-2011 Fair Housing Contract. Funding increased from \$20,000 in 2008 to \$38,400 in 2009 and in 2010, it increased to \$60,000. New funding through the STOP Violence Against Women program has also enabled the Bucks County division to expand its Protection from Abuse attorney to full-time status in 2010, from her previous 15 hour-per-week status.

In Montgomery and Delaware Counties, LASP was awarded first-time contracts for Community Development Block Grant funding in 2010.

Chester County also forgave LASP's rent of a county-owned building two years ago, a one-time – but much appreciated – form of support.

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. 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 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 available resources. 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.

XIV. APPENDICES

APPENDIX A

Legal Aid of Southeastern Pennsylvania 2009 Survey of Legal Needs

Legal Aid of Southeastern Pennsylvania (LASP) provides free legal aid to low-income people who need help with civil legal problems. We are working to improve our services in Bucks, Chester, Delaware, and Montgomery counties, and we are asking for your help. Please complete the following survey and return it where you received it. We estimate the time to complete the survey is 10 minutes. **Thank you!**

1. In the last 2 years, did you or anyone else in your household seek help from a lawyer? (Please mark all boxes that apply.)

- Yes.** If "yes," where? Legal Aid Paid private attorney Pro Bono (unpaid) private attorney Senior Center
 Family/Women's Shelter Other place: _____
- Sought help but could not get it.** Why not? _____
- No, did not seek help from a lawyer.**

2. In the last 2 years, did you or anyone else in your household experience legal problems in any of the following areas? (Please mark all boxes that apply.)

Housing

- Eviction (private & public housing)
 Mobile home problems
 Risk of mortgage foreclosure
 Mortgage predatory lending practices
 Discrimination in renting or buying
 Other public & subsidized housing issues
 Tax sales

Consumer

- Bankruptcy
 Utility shut off
 Used car sales, major repairs, or repossession
 Deceptive sales practices
 Distress due to calls from creditors
 Attempts by legal authority to collect against personal property
 Forced sale of personal property

Government Benefits

- Food stamps
 Unemployment compensation
 Social Security/S.S.I.
 Rent subsidy
 Temporary Assistance to Needy Families (Public Assistance)
 Medicare or Medicaid
 Veterans benefits
 Child case subsidy
 Women, Infants, & Children (WIC)
 Low Income Home Energy Assistance Program (LIHEAP)

Family

- Domestic violence
 Child custody & visitation
 Divorce & separation advice
 Guardianships
 Foster care placements

Employment

- Issues with court records that create barriers to employment
 Other problems that are barriers to becoming employed
 Employee rights
 Job discrimination

Other

- Nursing home issues
 Powers of attorney & living wills
 Wills & estates
 Denial of medical care
 Access to education

- | | | |
|---|---|---|
| <input type="checkbox"/> Termination of parental rights | <input type="checkbox"/> Working conditions | <input type="checkbox"/> Immigration issues |
| <input type="checkbox"/> Child support | <input type="checkbox"/> Job termination problems | <input type="checkbox"/> Juvenile delinquent problems |
| | | <input type="checkbox"/> Other civil legal problems
(please list): |

3. Did you know that you can get free help from Legal Aid with some kinds of civil legal problems if you have a low income?

- Yes.** *If "yes," where did you learn about Legal Aid?*
- Work School Place of Worship Courthouse
- Social Services Senior Center Newspaper TV
- Radio Internet Family Member Friend
- Other: _____
- No, I did not know free legal help was available.**

4. Did you know that Legal Aid provides legal education to people so they can better understand their rights and responsibilities?

- Yes.** *If "yes," have you attended a community legal education event sponsored by Legal Aid?* **Yes** **No**
- No, I did not know about legal education.**

5. Did you know that Legal Aid offers self-help assistance so people can learn how to complete legal forms, how to file them in court, and sometimes, how to go to court - all without an attorney?

- Yes.** *If "yes," have you received any self-help assistance from Legal Aid?*
- Yes, I did receive self-help assistance.** *Please specify the type of help you received (check all that apply):*
- Attended a self-help workshop
- Learned how to complete my own forms
- Learned how to file my own forms
- Learned how to go to court without an attorney
- Got information about self-help on the Internet
- Other _____
- No, I did not receive any self-help assistance.**
- No, I did not know about self-help assistance.**

6. In the last 2 years, did you or someone else in your household contact Legal Aid for legal help?

- Yes, contacted Legal Aid.** *If "yes," did you or the other person actually receive help from Legal Aid?*
- Yes, received help.
- No, did not receive help. *Please explain why not:*
- _____
- _____
- No, did not contact Legal Aid.** *(Please skip ahead to question*

7. If you or someone else in your household spoke with someone at Legal Aid, were they respectful and courteous? Yes No Don't remember / don't know.
(Please skip question if it does not apply.)

8. If you or someone else in your household called Legal Aid, was legal help received over the telephone? Yes, received help by phone. *If "yes," were you or the other person satisfied with the services provided by phone?*
(Please skip question if it does not apply to you.) Very satisfied Somewhat satisfied
 Help was not very useful Don't remember / don't know.
 No, did not receive help by phone.

9. How useful was the help you or someone else in your household received from Legal Aid? *(Please skip question if it does not apply to you.)* Very useful Somewhat useful
 Not at all useful Not sure or too soon to know

10. What usually are the best times for you to attend an appointment, such as one with Legal Aid? *(Please mark all boxes that apply to you.)*
Weekdays: Before 9 9 to Noon Noon to 5 After 5 p.m.
Saturday: Before 9 9 to Noon Noon to 5 After 5 p.m.
Sunday: Before 9 9 to Noon Noon to 5 After 5 p.m.

11. Where do you use the Internet? *(Please mark all boxes that apply to you.)* Home Work School Library Friend's home
 Other: _____ Do not have Internet access

12. Have you ever visited LASP's website www.lasp.org/ for legal information? Yes No Don't remember

13. Have you visited the Pennsylvania Law Help website www.PALawHelp.org/ for legal information? Yes No Don't remember

14. Please tell us about your household. *(Please mark all boxes that apply.)*

a. Are you or anyone else in your household employed? Yes No

b. Are you or anyone else in your household disabled? Yes No

c. Are you or anyone else in your household a veteran? Yes No

d. Do you live in public housing? Yes. *If yes, do you receive a rent subsidy?* No
 Yes No

e. Do you or anyone else in your household receive any government benefits? Yes No

f. What is the main language spoken in your household? English Chinese Other: _____
 Spanish Korean _____

g. How many people live in your household? 1 2 3 4 5 6 or more

h. What is the highest education level completed by the most educated person in your household?

- No high school Some high school
 H. S. graduate Some college or trade school
 College or trade school graduate (or beyond)

i. Race/Ethnicity of people living in your household? (Please check all that apply.)

- Asian Black Hispanic Native American White
 Multi-racial Other: _____

j. Please enter details about yourself:

Age: _____ Ethnicity: _____ Gender: _____
City: _____ County: _____ Zip code: _____

Thank you for your help!

Please return this survey today by hand to the place where you received it.

APPENDIX B

Focus Group – Survey
LASP Legal Needs Assessment
Summer 2009

Please wait until prompted to complete this survey. During the Focus Group, we will ask you at key times to answer a specific question. Thank you.

I. What We Are About – In addition to the phrases listed on Handout #1, what other phrases or terms come to mind regarding Legal Aid of Southeastern Pennsylvania and its legal aid?

1)
2)
3)

II. Legal Problems Causing a Crisis – For each of these crises listed on Handout #2 and below, **please circle** the best answer to the following question: “How aware were you of this information about the priority work done by LASP before attending this focus group?”

1. Loss of Housing	Aware	Somewhat Aware	Not Aware
2. Family Crisis	Aware	Somewhat Aware	Not Aware
3. Loss or Reduction of Basic Income	Aware	Somewhat Aware	Not Aware
4. Consumer or Financial Crisis	Aware	Somewhat Aware	Not Aware
5. Domestic Violence	Aware	Somewhat Aware	Not Aware
6. Loss of, or difficulty obtaining, employment	Aware	Somewhat Aware	Not Aware

III. Legal Help By Phone – Related to Handout #3, **please circle** the best answer to the following question: “How aware were you of LASP’s Helpline before attending this focus group?”

Aware	Somewhat Aware	Not Aware
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IV. Situations You See That Are Largely Unaddressed – Related to Handout #4, **please circle** the best answer to the following question: “How aware were you before this focus group that LASP provides these kinds of services?”

1. Self-help assistance	Aware	Somewhat Aware	Not Aware
2. Legal education	Aware	Somewhat Aware	Not Aware
3. Referral to other organizations	Aware	Somewhat Aware	Not Aware
4. Providing legal information on Internet	Aware	Somewhat Aware	Not Aware

5. Help in languages other than English	Aware	Somewhat Aware	Not Aware
6. Collaboration with other agencies	Aware	Somewhat Aware	Not Aware
7. Legal articles and newsletters	Aware	Somewhat Aware	Not Aware
8. Outreach	Aware	Somewhat Aware	Not Aware

V. Other Unaddressed Situations – Related to Handout #5, **please prioritize** each of the following situations from 1-4, with “1” being the situation that you see as the greatest barrier for people who need legal help, but are unable to get it, and “4” being the barrier of least concern. (Use each of the numbers, 1-4, only once.)

1. People have problems, but they are unaware that the problems have a legal component.	(Rank 1-4) _____
2. People have legal problems, but they are unaware of LASP and don't know that free legal help is available.	(Rank 1-4) _____
3. Some people who have legal problems do turn to LASP for free help, but they are turned away.	(Rank 1-4) _____
4. Some people never get their legal problems resolved because they become too frustrated with the lack of help, and they quit trying to get help.	(Rank 1-4) _____

VI. Reactions to New Projects Being Considered by LASP – Related to Handout #6, **please circle** the best answer to the following question: “Do you believe these potential LASP projects would address serious situations faced by people you know or those served by your organization?”

1. Public Benefits Issues	Yes	No	Don't Know
2. Mortgage Foreclosure Diversions	Yes	No	Don't Know
3. Homelessness Prevention	Yes	No	Don't Know

Thank you for your help!

Please return this survey to the Facilitator or Recorder before you leave.

APPENDIX C

Stakeholders' Opinions: Service Improvements for LASP

Suggestions	Comments
<i>Other locations appropriate for outreach sites</i>	<ul style="list-style-type: none"> - Bridgeport, Conshohocken, Upper Merion, Coatesville, Oxford, Avongrove - twice per week in Lansdale - Need to reach Teleford and Souderton and more time in Lansdale - Quakertown, Sellersville, Upper Black Eddy, Pennridge. Upper Bucks County area - Lack of accessible public transportation is a serious problem. An office in Quakertown would be helpful
<i>Hours of operation</i>	<ul style="list-style-type: none"> - Night time hours for those who work - flexibility is key; suggest some weeknights - Evening expansion and Saturdays may extend the current client base - maybe just an emergency hotline for immediate help or advice after hours.
<i>Improving the Helpline services</i>	<ul style="list-style-type: none"> - Some reported having a difficult time reaching someone - More outreach about Helpline to agencies - Helpline services one night a week - Staff Helpline from 6:00 AM to 9:00 PM - Language and cultural barriers and fear affect effectiveness for some
<i>Reaching more people through legal education/outreach</i>	<ul style="list-style-type: none"> - Attendance at more community fairs, malls, senior expos, community centers in project-based housing complexes - Go to churches, schools, hospitals, recreation centers, YMCAs, YWCAs, EARN Centers throughout the service area - Direct mailings like newsletter to community residents - Multi-lingual capacity and literature in large print using easily readable fonts
<i>Other aspects of services</i>	<ul style="list-style-type: none"> - Expand priorities - Increased collaboration - Expand educational programming on clients' rights in the welfare system

APPENDIX D

Stakeholders' Views: Opportunities for Collaboration

Opportunity
<i>Court services committee</i>
<i>Task force on reduction of children in foster care</i>
<i>Roundtable meetings with CYS</i>
<i>Homelessness prevention</i>
<i>Increased pro bono CLE</i>
<i>Basic skills training (budgeting to avoid eviction)</i>
<i>Collaborative publicizing of services</i>
<i>Expungements and other re-entry issues</i>
<i>Welfare rights</i>
<i>Transportation issues</i>
<i>Legal outreach to immigrant populations</i>
<i>Community education on home ownership</i>

Stakeholder Organizations' Methods of Publicizing Information

Effective Methods	Methods That Didn't Work Well
<i>Providing promotional materials and information to District Justices and the Courthouse</i>	<i>Press releases</i>
<i>Word of mouth</i>	<i>Inviting people to visit organization</i>
<i>County resource guides</i>	<i>Isolated publicizing without involving others</i>
<i>Interagency cooperatives</i>	<i>Cold mass calling</i>
<i>Distributing through food pantry</i>	<i>Newspaper articles, ads, and brochures</i>
<i>Via an individual's case manager</i>	<i>Mass mailings</i>
<i>E-mail communications</i>	
<i>Links in LASP's website</i>	
<i>Radio announcements (benefit those with literacy issues)</i>	
<i>Flyers at tenants' residences</i>	
<i>Large posters with tear-off cards with phone number</i>	
<i>Reaching people through their children</i>	
<i>Having information available online</i>	
<i>Television spots</i>	
<i>Publicizing through churches and in senior newsletters</i>	
<i>Local cable TV</i>	

APPENDIX E

Prevalence of Legal Needs in Southeastern Pennsylvania, By Problem Area

2009 Results Based on LASP Client Survey

Phase One Estimates Based on Extrapolation From 1993 ABA Legal Needs Survey Data

Legal Problem categories based on those used in LASP client survey

Legal Problem	Phase One Estimates		2009 Survey Results	
	Problems Per 100 Households	Problems per Year in SE PA	Problems Per 100 Households	Problems per Year in SE PA
Family/Domestic	12	9,718	23	17,647
<i>Divorce & separation advice</i>	6	4,702	1	1,038
<i>Child support</i>	4	3,135	6	4,931
<i>Domestic Violence</i>	2	1,567	5	3,893
<i>Custody & visitation</i>	*	*	9	7,007
<i>Guardianships</i>	*	*	0	260
<i>Foster care placements</i>	*	*	1	519
<i>Termin. of parental rights</i>	*	*	0	0
<i>Other Family</i>	0	313	0	0
Housing/Real Property	17	13,323	10	8,045
<i>Eviction</i>	3	2,351	3	2,595
<i>Mobile home problem</i>	1	2,351	1	519
<i>Risk-Mtg foreclosure</i>	1	1,567	1	1,038
<i>Mtg predatory lending</i>	*	*	0	260
<i>Discrim. In renting or buying</i>	2	627	1	779
<i>Other public & subsidized housing</i>	*	*	3	2,076
<i>Tax sales</i>	*	*	1	779
<i>Other Housing Problems</i>	10	6,427	0	0
Public benefits problems	4	3,135	23	17,647
<i>Food stamps</i>	*	*	5	3,633
<i>Unemployment Compensation</i>	*	*	3	2,076
<i>SSD/SSI</i>	*	*	5	3,893
<i>Rent subsidy</i>	*	*	1	1,038
<i>TANP</i>	*	*	1	519
<i>Medicare or Medicaid</i>	*	*	3	2,336
<i>Veterans benefits</i>	*	*	1	519
<i>Child care subsidy</i>	*	*	0	260
<i>Workman's Compensation</i>	*	*	1	779
<i>LIHEAP</i>	*	*	3	2,595
<i>Other Public Benefits</i>	4	3,135	0	0
Financial/Consumer	17	13,323	12	9,602
<i>Bankruptcy</i>	2	1,567	1	519
<i>Utility shut off</i>	*	*	5	3,633
<i>Used car sales/repairs or repossession</i>	*	*	1	1,038
<i>Deceptive sales practices</i>	1	235	1	1,038
<i>Distress-calls from creditors</i>	6	4,702	4	2,855
<i>Attempts to collect ag'st personal property</i>	*	*	1	519
<i>Forced sale or personal property</i>	*	*	0	0
<i>Other Consumer</i>	8	6,818	0	0

Employment-related problems	8	6,427	7	5,190
<i>Barriers to employment - court records</i>	*		2	1,817
<i>Other barriers to employment</i>	*		2	1,557
<i>Employee rights</i>	*		0	0
<i>Job discrimination</i>	2	1,411	1	519
<i>Working conditions</i>	2	1,176	0	260
<i>Job terminations</i>	*		1	1,038
<i>Other Employment Problems</i>	5	3,840	0	0
Health/Health Care-Related	7	5,094	1	1,038
<i>Denial of medical care</i>	*	*	1	1,038
<i>Other Health Problems</i>	7	5,094	0	0
Wills/Estates/Advance Directives	5	3,919	2	1,298
Total of the Above Problems	70	54,939	77	60,466
Other Problems	31	23,826	6	4,412
Total Legal Problems**	101	78,765	83	64,878

* These categories were not used in the ABA Legal Needs Survey, the basis for our Phase One estimates.

**Legal problems in the Phase One report were estimated at a total of 79,700 problems using data that was rounded up within the ABA Study.