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# **Massachusetts Senior Legal Assistance Project Needs Evaluation: Current Demand for Legal Services**

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**September 2011**



# **Massachusetts Senior Legal Assistance Project Needs Evaluation: Current Demand for Legal Services**

## **Introduction**

The Legal Advocacy and Resource Center (LARC) of Boston, MA, in partnership with the Massachusetts Executive Office of Elder Affairs, submitted and was awarded a U. S. Administration on Aging (AoA) grant to create a statewide legal service delivery system for older residents of Massachusetts. The Massachusetts Senior Legal Assistance Project (MSLAP), as the coordinated delivery system is called, focuses on reaching elders in greatest economic or social need and increasing the quality and quantity of elder legal services in Massachusetts.

## **Needs Assessment Approach and Methodology**

The Gerontology Institute at the University of Massachusetts Boston was contracted to conduct a statewide needs assessment for the MSLAP. As agreed upon by the MSLAP Advisory Board, the focus of this assessment was to analyze the demand for services Massachusetts legal service providers have experienced recently as a means to understanding the legal needs of Massachusetts elders (age 60 and older). A second needs assessment was conducted by the Massachusetts Executive Office of Elder Affairs. That needs assessment surveyed home care workers and other elder agency personnel to gauge their assessment of elders' legal needs in Massachusetts. Read together, the two assessments provide some insight into the legal needs of elders in Massachusetts.

Client data from the Legal Advocacy and Resource Center (LARC), Greater Boston Legal Services (GBLS), and six other regional legal service programs (MetroWest Legal Services -MWLS, Massachusetts Justice Project -MJP, Merrimack Valley Legal Services - MVLS, Neighborhood Legal Services -NLS, South Coastal Counties Legal Services-SCCLS, and Western Massachusetts Legal Services-WMLS) were combined into one data file. (Data from Legal Assistance Corporation of Central Massachusetts, which services the Worcester area, were not in a readily accessible format; thus, those data are not included in the assessment.) The sample includes all cases of clients 60 years of age and older that were closed in 2010. Full service and brief service cases are included. Not included are calls that were not recorded as cases and therefore not entered into the data base. Data fields used in this report include client characteristics, presenting legal problems, length of service, and case disposition. The combined sample of cases includes 6,713 unique Massachusetts client cases.

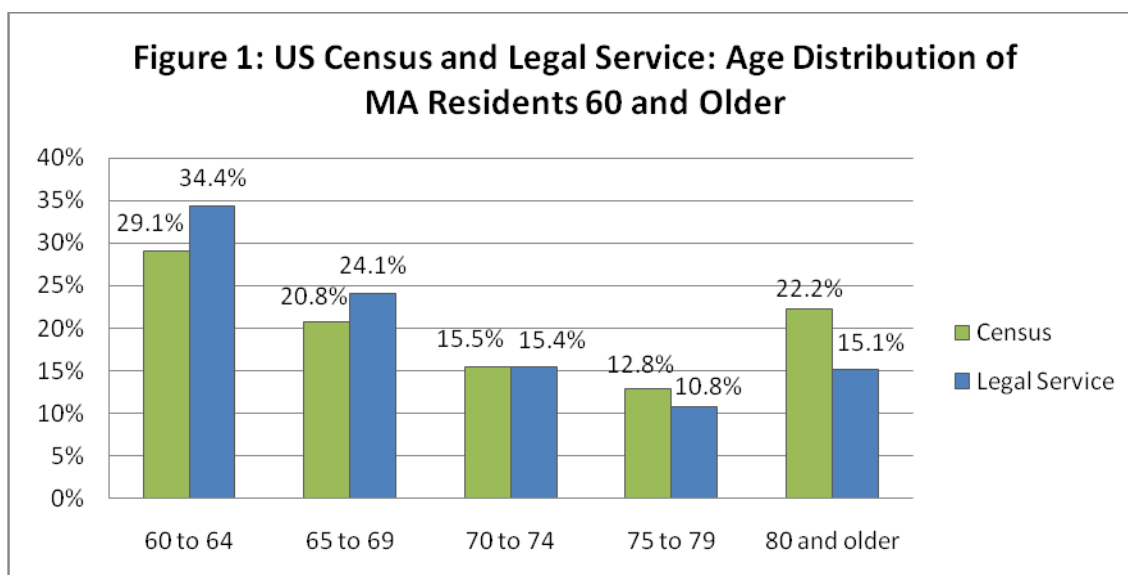
## **Sample Description**

Table 1 presents a profile of legal service clients for cases closed during 2010. Female legal service clients outnumbered male legal service clients three to two. Nearly 60% of clients were under age 70; 26% were ages 70 to 79; and 15% were age 80 or older. Over 70% of clients lived alone, while less than 7% lived in households with more than two family members. Nearly two thirds of Massachusetts legal service clients were living at or below the poverty level, and over 75% were living at or below 125% poverty. Less than 10% of clients had incomes over 200% of poverty.

Nearly a third of Massachusetts legal service clients reported non-white/non-Hispanic backgrounds. Almost all clients were American citizens.

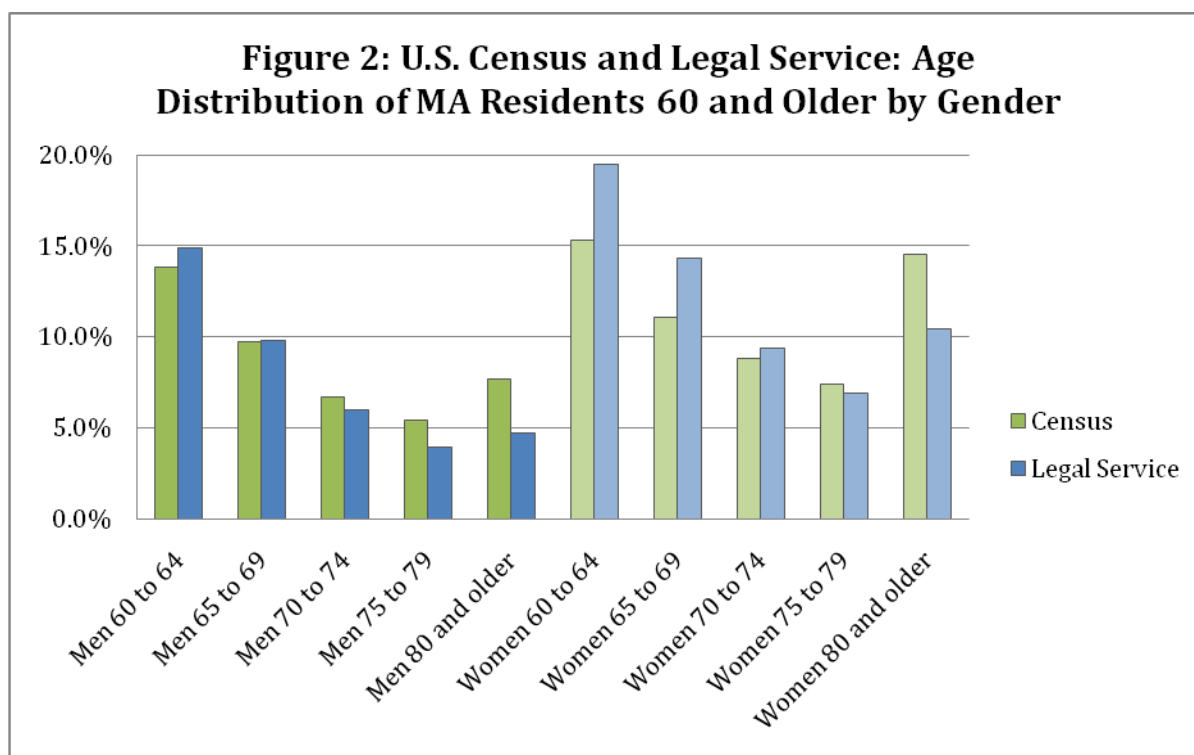
Table 1: Massachusetts Profile of Legal Service Clients Age 60 and Older (n=6713)			
Gender		Poverty Status	
Male	39.4%	100% or less	64.1%
Female	60.6%	101% to 125%	11.1%
Age at Case Open		126% to 150%	7.5%
60 to 64	34.4%	151% to 200%	7.9%
65 to 69	24.2%	201% or more	9.3%
70 to 74	15.4%	Ethnicity	
75 to 79	10.8%	White Non-Hispanic	68.3%
80 and older	15.1%	Black Non-Hispanic	15.3%
Family Size		Asian	4.2%
Lives Alone	70.5%	Hispanic/Latino	10.1%
Two or More	22.7%	Other	2.1%
(Three or More)	6.8%	Citizenship	
		U.S. Citizen	94.8%

A comparison of the Massachusetts legal service clients with Massachusetts residents at large, based on U.S. census data, reveals some similarities and some differences. The percentage of female legal service clients (60.6%) is slightly higher than the Massachusetts female population age 60 and older (57.2%).<sup>1</sup> Compared with age distributions among Massachusetts residents age 60 and older, legal service clients tend to be younger. Compared with resident data, a greater percentage of legal service clients are between ages 60 and 69, while a lower percentage are age 80 or older (see Figure 1).



<sup>1</sup> Based on the 2009 American Community Survey for Massachusetts, Census.gov.

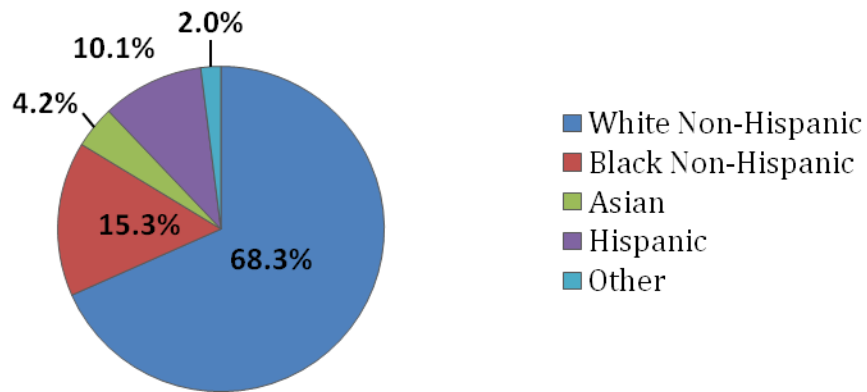
Examining age distributions for male and female clients separately (Figure 2), male legal service clients ages 60 to 69 more closely reflect the Massachusetts resident population than do female legal service clients. Compared with Massachusetts residents, proportionately more female legal service clients are ages 60 to 69. While the percentage of legal service clients who are age 70 to 74 do not differ from the Massachusetts resident population as a whole, there are gender differences. Comparing legal service clients with Massachusetts residents for people age 70 to 74, proportionately fewer men are legal service clients, while proportionately more women are legal service clients. Compared with the Massachusetts resident population, there are fewer legal service clients age 75 or older. However, among those age 75 to 79, this age difference is more pronounced for men than women. For both men and women, legal service clients are underrepresented in the 80 plus age group.



## Ethnicity

Figure 3 presents the 2010 racial/ethnic distribution of Massachusetts legal service clients. While just over two thirds of 2010 legal service clients are non-Hispanic white, the legal service population reflects far greater racial and ethnic diversity than does the Massachusetts population of elders (60 and older) as a whole, which is more than 90% non-Hispanic white. There are five times as many Black legal service clients (15.3%) as the Massachusetts older Black population (3%), four times as many Hispanic clients (10.1%) as the Massachusetts older Hispanic population (2.5%), and twice as many Asian clients (4.2%) as the Massachusetts older Asian population (2.2%).

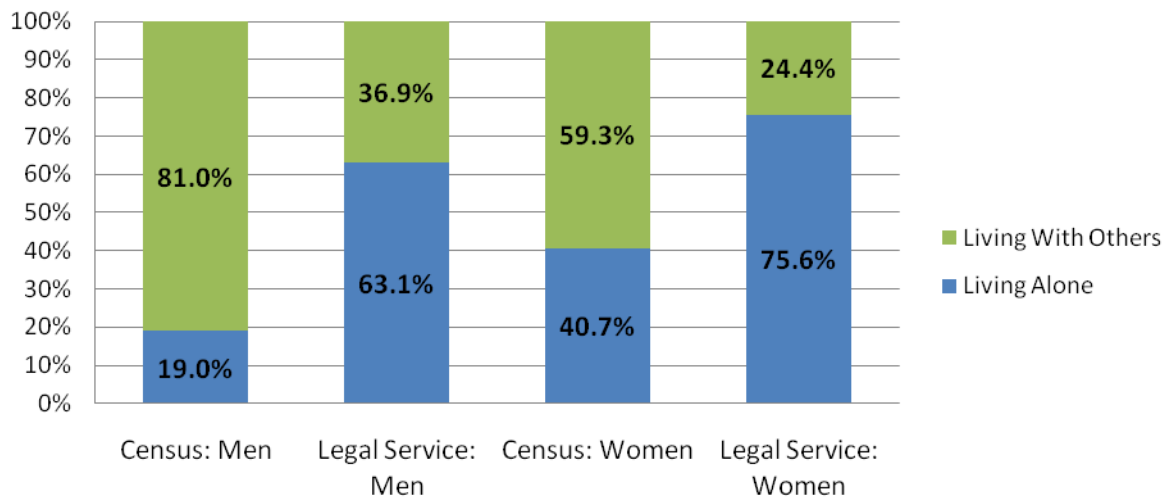
**Figure 3: Racial/Ethnic Distribution of Legal Service Clients over 60 Years Old**



### Living Alone

Far more legal service clients age 65 or older live alone (70.9%) than do Massachusetts residents (29.8%).<sup>2</sup> We examined gender differences in terms of household status (living alone or with others) and compared these with Massachusetts residents at large (Figure 4).

**Figure 4: Comparing US Census and Legal Service: MA Residents 65 and Older Living Alone by Gender**



<sup>2</sup> Age 65 is used for this comparison because U.S. Census data on household composition are not available for age 60 plus. The distribution of legal service clients living alone differs only slightly when including those age 60-64; 70.5% of all legal service clients age 60 or older live alone.

Legal service clients are far more likely to live alone than Massachusetts residents age 65 and older. Male legal service clients are three times more likely to live alone compared to the general male 65+ population. Female legal service clients are nearly twice as likely to live alone compared to the 65+ female residents.

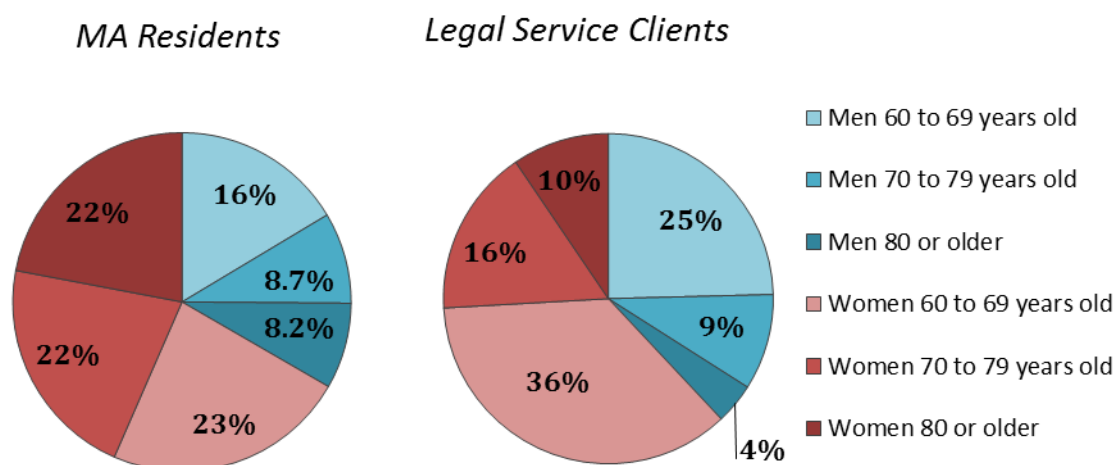
## Poverty

Not surprisingly, Massachusetts elder legal services clientele are much poorer than the Massachusetts population as a whole (Table 2). While fewer than 25% of Massachusetts elder residents (age 60 plus) have incomes 200% poverty or below, over 90% of Massachusetts elder legal service clients have incomes 200% or below. Nearly two thirds of Massachusetts elder legal service clients have incomes below the poverty line compared to less than 10% of the Massachusetts elder population.

Table 2: U.S. Census and Legal service: MA Residents 60 and Older 2009 Poverty Profile		
Total MA Population over 60 (income in the past 12 months)	Census Data	Legal Service Data
Below poverty level	8.0%	64.1%
Income 101% to 125% of poverty	4.3%	11.1%
Income 126% to 150% of poverty	4.0%	7.5%
Income 151% to 200% of poverty	8.1%	7.9%
Income 201% or above	75.5%	9.3%

We also examined gender and age differences for elder services clients and Massachusetts residents with incomes below the poverty level (See Figure 5). Among Massachusetts residents with incomes below the poverty level, two thirds (67%) are women and one third (33%) are men. In comparison, a slightly smaller percentage (62%) of legal service clients with incomes below the poverty level are women, while a slightly larger percentage (38%) are men.

**Figure 5: Individuals 60 and Older Who Live Below the Poverty Line by Age and Gender**



We then examined gender differences by age. For women living below the poverty level, the three age groups (60-69, 70-79, and 80 plus) are equally represented among Massachusetts residents. However, a greater proportion of younger females (60-69) with incomes below the poverty line are receiving legal services than older females (70 or older) with incomes below the poverty line. This difference is even more pronounced for women age 80 and older.

Among male Massachusetts residents age 60 and older living below the poverty line, about half are between ages 60 and 69. However, close to two thirds of male legal service clients with incomes below the poverty line are ages 60 to 69. As for women, older males (age 80 plus) with incomes below the poverty line are underrepresented among legal service clients compared to the Massachusetts population at large.

When we examined people living under 150% of poverty, the distributions are similar. Legal service clients with incomes up to 150% poverty are more heavily represented among the younger age group (60 to 69) than are Massachusetts residents. Legal service clients with incomes up to 150% poverty are less represented among the oldest age group (80 plus) than are Massachusetts residents.

### **Regional Variations in Elder Legal Service Clients**

This section examines the client profile by county. Note that regional differences reflect a combination of differences in the older population of the county as well as differences in priorities and intake procedures of the legal service agencies serving the county.

A number of regional variations with respect to client characteristics and types of legal problems served by legal service programs are evident from the sample. To compare regional differences, Barnstable, Dukes, and Nantucket counties were combined (Cape Cod and the Islands), as were Berkshire, Franklin, and Hampshire counties. These groups of counties were combined because they are contiguous and have small client populations. Data from Worcester County are incomplete because client data from the Legal Assistance Corporation of Central Massachusetts (LACCM), which serves primarily Worcester County, were not available. The lack of data from LACCM skews the findings because its intake would have included older individuals who are not income-eligible under legal service guidelines. Table 3 presents a profile of Massachusetts legal service clients that includes their types of legal problems as well as demographic characteristics. For county and county cluster tables, see the APPENDIX.



Table 3: Massachusetts Profile of Legal Service Clients Age 60 and Older (n=6713)			
Gender		Citizenship	
Male	39.4%	U.S. Citizen	94.8%
Female	60.6%	Non-Citizen	5.2%
Age at Case Open		Law Types	
60 to 64	34.4%	<b>Consumer/Finance</b>	<b>16.7%</b>
65 to 69	24.2%	<i>Bankruptcy/Debt Relief</i>	51.3%
70 to 74	15.4%	<i>Collection</i>	18.4%
75 to 79	10.8%	<i>Other Consumer</i>	30.3%
80 and older	15.1%	<b>Health</b>	<b>13.2%</b>
Ethnicity		<i>Medicare</i>	34.9%
White Non-Hispanic	68.3%	<i>Medicaid</i>	36.0%
Black Non-Hispanic	15.3%	<i>Other Health</i>	29.1%
Asian	4.2%	<b>Housing</b>	<b>30.5%</b>
Hispanic/Latino	10.1%	<i>Renter Problems</i>	76.3%
Other	2.1%	<i>Homeowner Problems</i>	14.6%
Family Size		<i>Other Housing</i>	9.1%
Lives Alone	70.5%	<b>Income Maintenance</b>	<b>13.6%</b>
Two People	22.7%	<i>SSI/SSDI</i>	36.9%
Three or More	6.8%	<i>Unemployment</i>	27.7%
Poverty Status		<i>Other Income Maintenance</i>	35.4%
100% or less	64.1%	<b>Individual Rights</b>	<b>3.1%</b>
101% to 125%	11.1%	<b>Employment</b>	<b>3.8%</b>
126% to 150%	7.5%	<b>Family/Juvenile</b>	<b>8.0%</b>
151% to 200%	7.9%	<b>Miscellaneous</b>	<b>11.1%</b>
201% or more	9.3%		

## Gender

Statewide, about 61% of the 2010 elder legal service client population is female, while about 39% is male. Gender distribution of legal service clients does not vary much across the Commonwealth; the regional distribution ranges between 56% to 68% female clients, with Suffolk County having the lowest proportion of female clients (56%) and Bristol County (68%) the highest proportion of female clients.

## Age

About 59% of the total legal service client population are between ages 60 and 69 (34% are between ages 60 and 65), 26% of legal service clients are between ages 70 and 79, and 15% are age 80 or older. However, there is considerable variation in clients' ages across the Commonwealth. Barnstable, Dukes, and Nantucket counties have the lowest percentage of clients under age 65 (23%), while Berkshire, Franklin, and Hampshire counties have the highest percentage of clients under age 65 (43%). Barnstable, Dukes, and Nantucket counties also have the highest percentage

of clients age 80 or older (20%), while Worcester County has the lowest percentage of clients age 80 or older (10%).

### **Race and Ethnicity**

Statewide, 68% of legal service clients are non-Hispanic White, with 15% Non-Hispanic Black, 10% Hispanic, and 5% Asian. There are substantial regional differences in racial and ethnic backgrounds of legal service clients. The least racial or ethnic diversity among legal service clients is in Barnstable, Dukes, Nantucket and Berkshire, Franklin, Hampshire counties, where 90% of clients are White non-Hispanic. Suffolk County has the most diverse client population with 38% non-Hispanic White, 37% non-Hispanic Black, 13% Hispanic, and 9% Asian clients. Hampden County has the greatest proportion of Hispanic clients (30%).

### **Citizenship Status**

Statewide, nearly 95% of legal service clients are U.S. citizens. In most regions of the state, nearly all elder services clients are citizens.<sup>3</sup> Suffolk County has the highest percentage (15%) of legal service clients who are not U.S. citizens.

### **Household Composition**

Statewide, 70% of legal service clients live alone, while 23% live in two-person households, and 7% live in households of three or more. Legal service clients from most geographic regions reflect similar household patterns. However, legal service clients from western counties have proportionately more households with two or more household members.

### **Poverty Status**

Statewide, 64% of elder legal service clients report incomes at or below 100% poverty. However, there is considerable regional diversity in income levels. The proportion of clients living below poverty ranges from a low of 50% (Middlesex County) to a high of 93% (Barnstable, Dukes, and Nantucket counties). Statewide, 75% of elder legal service clients report incomes at or below 125% poverty. The regional distribution of clients living at or below 125% poverty ranges between 62% and 94%.

## **Legal Service Problems Addressed for Cases Closed during 2010**

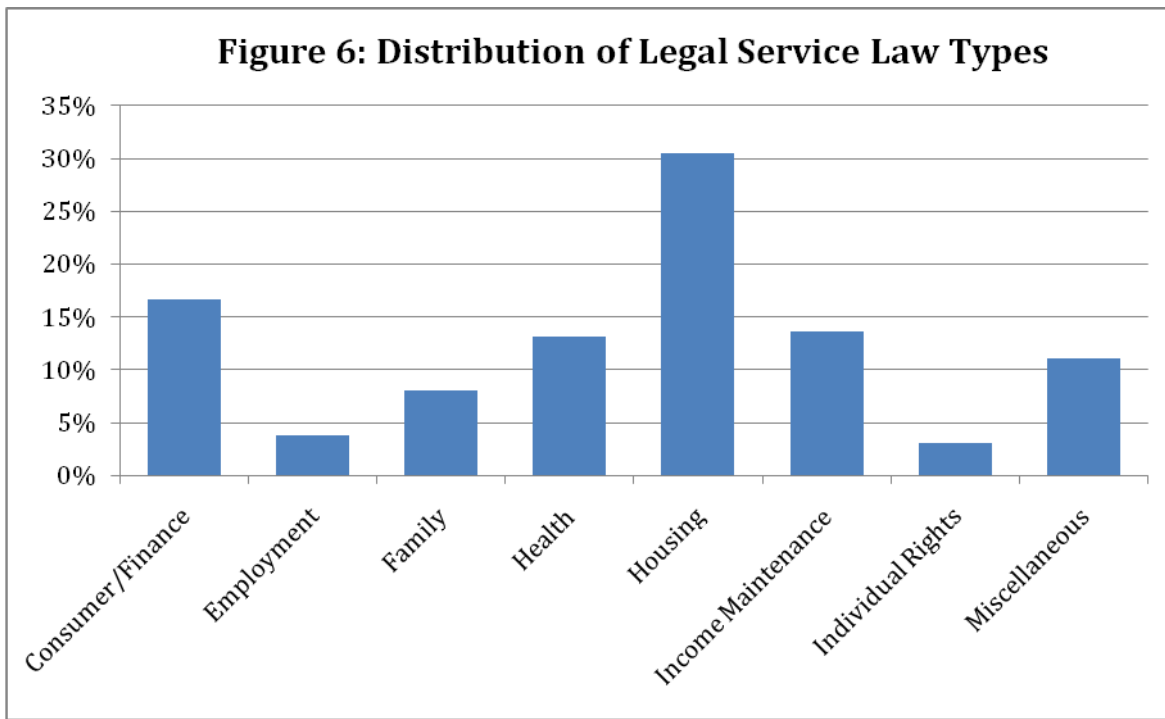
Legal services for cases closed during 2010 are presented according to eight broad problem areas (Law Types; see Figure 6). These are based on the 10 law types reported for legal service cases.<sup>4</sup> Nearly one third of all legal service cases concern housing-related problems (30%). Consumer

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<sup>3</sup> In Worcester County, only LACCM serves non-citizen clients; hence, non-citizen clients are underrepresented in our Worcester County data. As well, clients with incomes over 200% poverty are underrepresented in Worcester County data.

<sup>4</sup> Because there are few juvenile cases within this elder population, juvenile cases are combined with family-related cases (Family). There are also few education-related cases, so these were combined with miscellaneous cases (Miscellaneous).

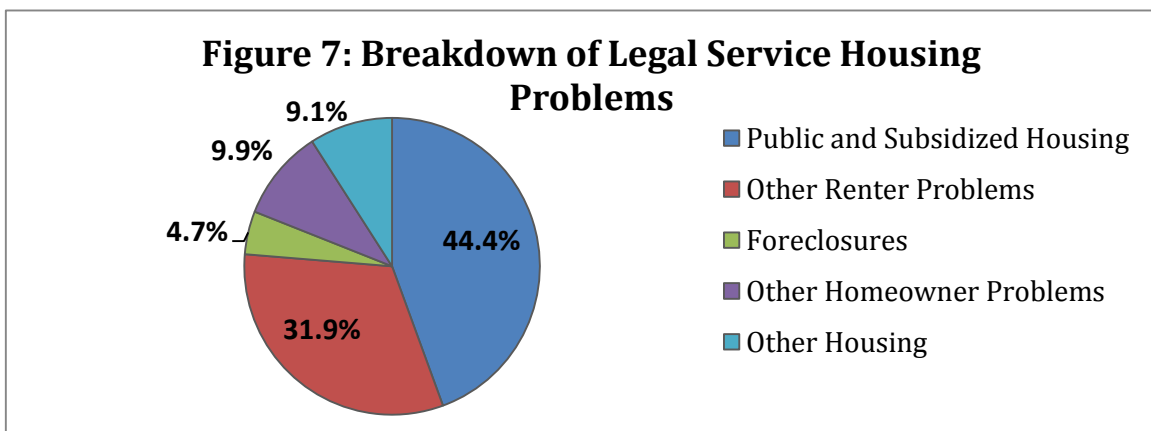
problems are the next most frequently presenting law type (17%), followed by income maintenance problems (14%) and health-related problems (13%).



We next examined the distribution of types of problems within the broad law types as well as regional differences.

### Housing

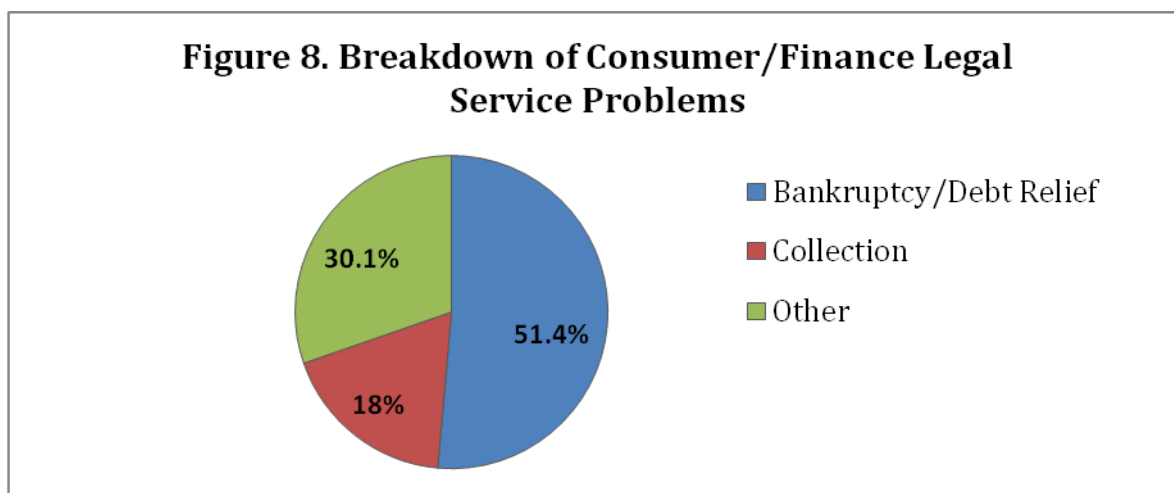
For housing, the most common legal area handled by elder legal service programs is subsidized housing issues, which represents 44% of housing cases (Figure 7). Private landlord-tenant issues are the next most common, representing 32% of housing problems. Thus, rental issues (public or private) represent 76% of all housing cases. Foreclosure cases represent nearly 5% of housing-related cases, and about 10% of housing cases reflect other homeowner problems.



Statewide, housing issues represent 30% of all legal cases. Examining regional differences, housing problems as a percentage of all legal problems range from a low of 25% in Plymouth County to a high of 43% in Hampden County. We also examined regional differences in terms of types of legal housing problems. Rental problems (subsidized and other landlord-tenant problems) represent 76% of housing problems statewide. Rental problems as a percentage of housing problems range from a low of 60% in Berkshire, Franklin, and Hampshire counties to a high of 85% in Essex County.

### Consumer/Finance

Just over half of the Consumer cases are associated with bankruptcy or debt relief, and 18% are associated with collection problems (Figure 8). Other consumer problems (utilities, collection, creditor, loans, installment purchases, etc.) represent 30% of consumer cases.



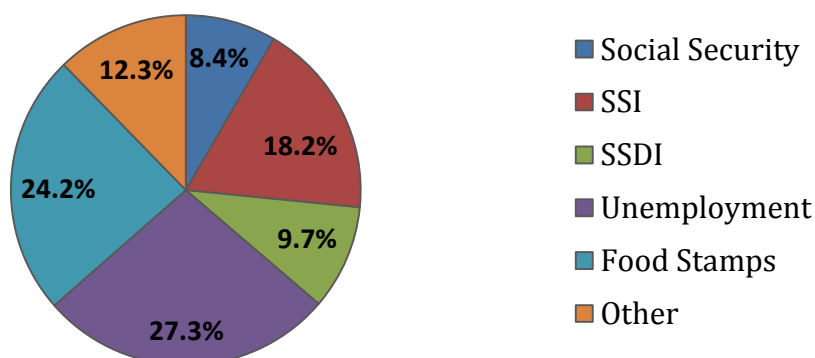
We compared regional and statewide consumer problems as a percentage of legal problems. Consumer problems represent about 17% of law types among Massachusetts legal service clients statewide. The range is a low of 9% in Hampden County to a high of over 24% in Worcester and Plymouth counties. There are also differences within the broad area of consumer problems. While about half of consumer problems are related to bankruptcy or debt relief statewide, bankruptcy or debt relief as a percentage of consumer problems ranges from a low of 30% in Barnstable, Dukes, and Nantucket counties to a high of 71% in Essex County. Collection cases (18% of Consumer cases statewide) range from 6% in Essex County to 42% in Berkshire, Franklin, and Hampshire counties.

### Income Maintenance

Problems with unemployment claims (27%) and food stamps (24%) are the most common income maintenance elder legal services cases (Figure 9).<sup>5</sup> Problems with SSI represent 18% of all income maintenance cases, with SSDI representing 10% and Social Security income problems representing another 8% of income maintenance cases.

<sup>5</sup> Figure 9 does not include SS/SSI data from GBLS because they are lumped together and could not be separated into discrete problem areas.

**Figure 9: Breakdown of Legal Service Income Maintenance Problems**



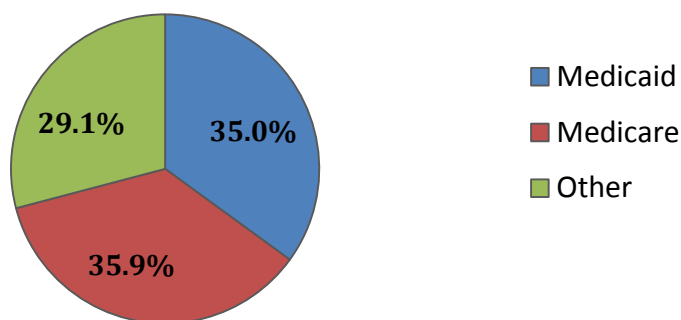
SSI, SSDI, and Social Security problems combined represent 37% of all Income Maintenance legal cases statewide.<sup>6</sup>

Income maintenance problems represent 14% of all legal service cases statewide, but, again, there are regional differences. As a proportion of total cases, income maintenance problems range from 9% in Essex County to 16% in Hampden County. There are also differences within the broad area of income maintenance problems. Suffolk and Worcester counties have the highest percentage (45%) of combined SSI, SSDI, and Social Security cases, and Cape Cod and the Islands the lowest percentage (20%). Barnstable, Dukes, and Nantucket counties have, by far, the highest percentage (54%) of unemployment cases.

## Health

Medicare and Medicaid issues are the most common types of health-related legal cases (Figure 10).

**Figure 10: Breakdown of Legal Service Health Problems**



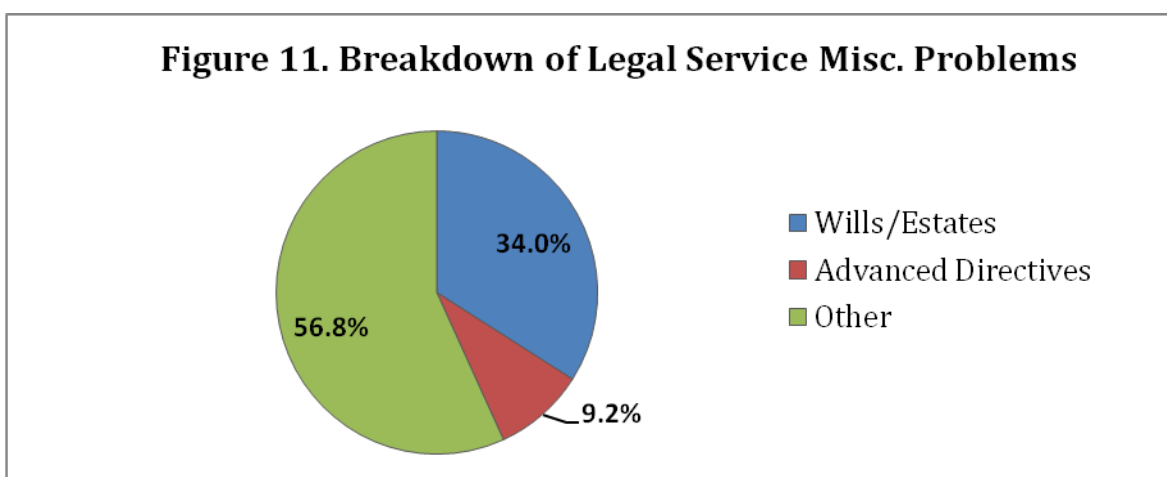
Health-related problems represent about 13% of all legal cases, ranging from 10% (Plymouth County) to 17% (Norfolk County) across geographic regions. There are also regional differences for

<sup>6</sup> These data include GBLS cases.

types of health-related problems. Plymouth County has, by far, the most Medicaid-related legal cases (60% compared to 36% statewide). Norfolk County (at 27%) has the lowest proportion of Medicaid cases. Statewide, Medicare represents 35% of all health-related cases. Hampden County (at 49%) has the highest proportion of Medicare-related legal cases, while Worcester County (at 17%) has the lowest proportion of Medicare-related cases.<sup>7</sup>

## Miscellaneous

Miscellaneous legal service problems represent 11% of all cases statewide (Figure 11) with a range of 4% (Berkshire, Franklin, and Hampshire counties) to 19% (Cape Cod and the Islands) across geographic regions. While miscellaneous problems include a variety of legal issues, problems with wills and estates represent a third (34%) of miscellaneous cases;<sup>8</sup> advanced directives represent another 9%.



## Family/Juvenile<sup>9</sup>

Statewide, family problems represent about 8% of all legal cases, with a range of 7% (Hampden County) to 10% (Berkshire, Franklin, and Hampshire counties) across geographic regions (Figure 12).<sup>10</sup>

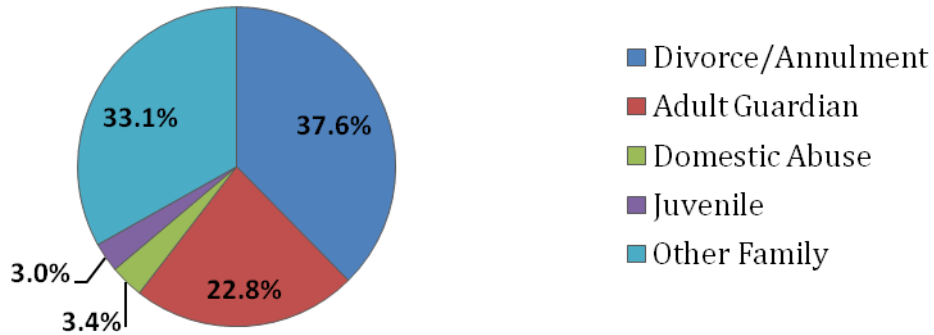
<sup>7</sup> Since data from Worcester County are incomplete, this percentage may be skewed. Suffolk County has the next lowest percentage of Medicare cases at 30%.

<sup>8</sup> Aside from wills/estates and advanced directives, Miscellaneous problems include criminal, education, Indian tribal law, torts, and other (unlabeled) miscellaneous issues.

<sup>9</sup> Because there are so few juvenile problems, we combined them with family problems.

<sup>10</sup> Worcester County has a slightly higher percentage of cases involving family problems than western Massachusetts, but incomplete data may have skewed the percentages.

**Figure 12: Breakdown of Legal Service Family/Juvenile Problems**

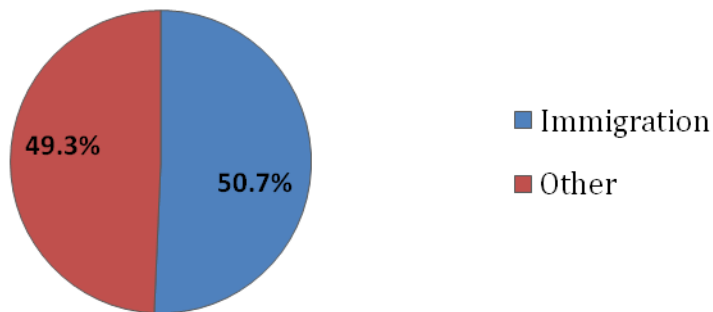


Divorce issues represent over a third (38%) of family-related legal problems, and adult guardian issues represent nearly a quarter (23%) of family problems. There are very few juvenile (3%) or domestic violence (3%) problems handled by elder legal service programs.

### Individual Rights

While a small percentage of total cases (3% statewide), immigration issues represent half of the individual rights problems handled by elder legal services in 2010 (Figure 13). Most of the individual rights cases are associated with Essex, Suffolk, and Middlesex counties. There were very few individual rights cases in other counties.

**Figure 13: Breakdown of Legal Service Individual Rights Problems**



### Demographic Differences Associated with Types of Legal Problems

Legal problems also differ by client characteristics. We present tables showing the top four problem types in terms of frequency for various demographic groups.

When examining law types by clients' age groups (Table 4), we found that clients at both ends of the age spectrum (60 to 64 and 80 and older) differ from clients in the middle age groups. Clients in age groups between 65 to 79 most often present with housing problems followed by consumer and health problems. Clients age 80 and older, however, most often present with health problems, followed by housing, miscellaneous, and consumer problems. For clients age 60 to 64, income

maintenance and family problems follow housing and consumer problems, with health problems not among the top four presenting problems.

Table 4: Top 4 Law Types by Client's Age						
Rank	Total N=6691	60 to 64 N=2301	65 to 69 N=1622	70 to 74 N=1030	75 to 79 N=725	80 and older N=1013
1	Housing (30.5%)	Housing (32.9%)	Housing (33.3%)	Housing (30.7%)	Housing (28.3%)	Health (24.2%)
2	Consumer (16.7%)	Consumer (16.3%)	Consumer (16.0%)	Consumer (19.2%)	Consumer (17.4%)	Housing (21.6%)
3	Health (13.2%)	Income Maint. (14.2%)	Health (12.3%)	Health (13.3%)	Health (14.5%)	Misc. (20.0%)
4	Income Maint. (11.4%)	Family/Juvenile (9.6%)	Income Maint. (12.1%)	Misc. (10.9%)	Misc. (13.5%)	Consumer (15.5%)

When examining law types by clients' gender (Table 5), housing problems followed by consumer problems are most prevalent for both men and women. However, the third most common presenting law type for women is health-related problems followed by miscellaneous issues. For men, the third most prevalent problem is income maintenance followed by health issues.

Table 5: Top Four Law Types by Gender			
Rank	Total N=6611	Men N=2611	Women N=4000
1	Housing (30.6%)	Housing (33.4%)	Housing (28.7%)
2	Consumer (16.6%)	Consumer (15.1%)	Consumer (17.7%)
3	Health (13.2%)	Income Maint. (13.0%)	Health (14.4%)
4	Income Maint. (11.4%)	Health (11.5%)	Misc. (11.9%)

Types of law problems differ substantially by racial and ethnic backgrounds (Table 6). While, on average, housing-related issues are the most common presenting problems for legal service clients overall, income maintenance problems are more common than housing problems for Asians and "other" ethnicities. Income maintenance problems are the first or second most common problem for all groups other than non-Hispanic Whites, for whom income maintenance problems are not even among the top four problem areas. Health-related problems are the third most prevalent problem for non-Hispanic Whites (after housing and consumer problems); however, health



problems are not among the top four problem categories for Blacks, Hispanics, or Asians. Blacks and Hispanics demonstrate similar law-type patterns: housing, followed by income maintenance, consumer issues, and family problems. Family problems do not appear in the top four law types for any other ethnic group. Individual rights is the third most prevalent problem area among Asians, after income maintenance and housing. Asians are the only ethnic group with a substantial percentage of individual rights issues (15%).

**Table 6: Top Four Law Types by Clients' Ethnicities**

<b>Rank</b>	<b>Total N=6627</b>	<b>White Non- Hispanic N=4251</b>	<b>Black Non- Hispanic N=950</b>	<b>Asian N=262</b>	<b>Hispanic/ Latino N=631</b>	<b>Other N=133</b>
<b>1</b>	Housing (30.6%)	Housing (29.5%)	Housing (36.6%)	Income Maint. (27.5%)	Housing (35.5%)	Income Maint. (24.8%)
<b>2</b>	Consumer (17.0%)	Consumer (18.6%)	Income Maint. (14.9%)	Housing (17.9%)	Income Maint. (17.6%)	Housing (22.6%)
<b>3</b>	Income Maint. (13.8%)	Health (14.7%)	Consumer (14.0%)	Indiv. Rights (14.9%)	Consumer (14.7%)	Consumer (12.8%)
<b>4</b>	Health (12.3%)	Misc. (12.7%)	Family/Juvenile (8.1%)	Misc. (12.6%)	Family/Juvenile (9.5%)	Health (9.8%)

Lastly, we looked at presenting law problems with respect to household composition (men living alone, women living alone, and multiple-person households) (Table 7). As for the full sample of legal service clients, for all three household groups, housing issues are the most common issue, with housing problems representing over a third of problems for men living alone.

**Table 7: Top Four Law Types by Household Composition**

<b>Rank</b>	<b>Total N=6691</b>	<b>Men Living Alone N=1593</b>	<b>Women Living Alone N=2844</b>	<b>2+ People in Household N=2209</b>
<b>1</b>	Housing (30.5%)	Housing (35.4%)	Housing (27.9%)	Housing (30.3%)
<b>2</b>	Consumer (16.7%)	Consumer (14.6%)	Consumer (19.9%)	Health (15.1%)
<b>3</b>	Health (13.2%)	Income Maint. (12.2%)	Health (13.9%)	Consumer (13.9%)
<b>4</b>	Income Maint. (11.4%)	Misc. (9.7%)	Misc. (12.4%)	Income Maint. (12.0%)

Consumer problems are the second most common law type among both men and women living alone, representing 20% of cases for women living alone. For men living alone, the third most prevalent problem is income maintenance issues, while for women living alone, the third most prevalent problem is health issues. Health issues are not among the top four problems for men living alone, and income maintenance issues are not among the top four problems for women living alone. For multiple-person households, after housing, the most common problems are health followed by consumer and income maintenance problems.

### Case Disposition (Case Duration and Reason for Closing)

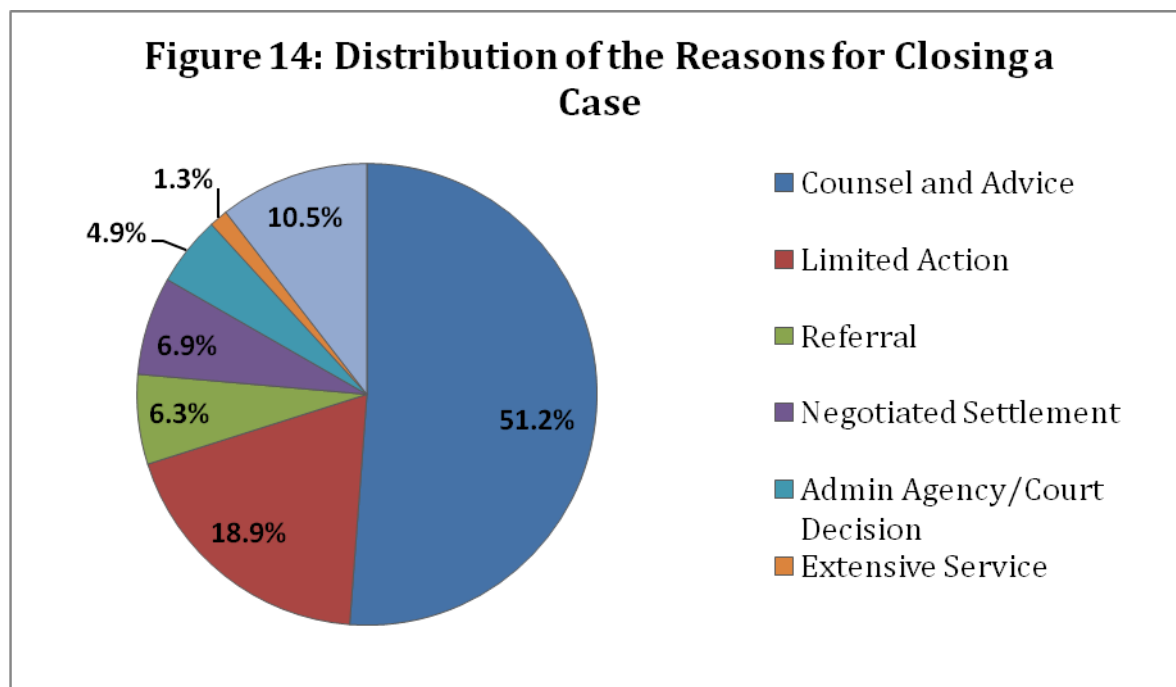
Most commonly, cases were closed within three days (41% of cases), while 22% of cases were closed between four and thirty days, and 37% took thirty days or more to close. However, case duration differs by type of legal problem (Table 8).

Table 8: Law Type by Length of Service (n=6681)			
Law Type (N)	3 days or Less	4 to 30 days	30 + Days
<b>Consumer/Finance (1,115)</b>	50.9%	19.1%	30.0%
<b>Bankruptcy/Debt Relief (573)</b>	53.6%	16.8%	29.7%
<b>Collection (204)</b>	34.3%	24.5%	41.2%
<b>Other Consumer/Finance (338)</b>	56.2%	19.8%	24.0%
<b>Employment</b>	55.1%	16.1%	28.7%
<b>Family/Juvenile</b>	52.4%	19.5%	28.1%
<b>Health</b>	23.7%	25.3%	50.7%
<b>Medicaid</b>	19.7%	22.3%	57.9%
<b>Medicare</b>	20.5%	28.7%	50.8%
<b>Other Health</b>	32.7%	25.3%	42.0%
<b>Housing</b>	35.7%	24.0%	40.3%
<b>Renter Problems</b>	34.7%	24.0%	41.3%
<b>Homeowner Problems</b>	42.9%	23.0%	34.1%
<b>Other Housing</b>	32.3%	25.3%	42.5%
<b>Income Maintenance</b>	31.1%	25.9%	43.0%
<b>Individual Rights</b>	48.3%	16.7%	34.9%
<b>Miscellaneous</b>	59.2%	19.7%	21.2%

About 50% of consumer problems closed within three days. However, collection cases were open longer: over 40% of collection cases required more extensive service (took 30 days or more to close). About half of all employment, family, individual rights, and miscellaneous cases also were closed within three days (48% to 55%). Health, income maintenance, and housing-related cases, however, typically took longer to close, with only 24% to 36% closing within three days. Over 50% of all health cases took 30 days or longer to close—especially Medicaid and Medicare cases. Forty percent of housing-related cases were open for more than 30 days, especially non-homeowner cases. Income maintenance cases also took longer to close. Nearly half of all SSI and SSDI cases

took 30 days or more to close, and over 40% of TANF, food stamps, and Veteran's problems took 30 days or more to close.

We next looked at the outcome of cases (Figure 14). Half of all cases were closed by providing counsel and advice. Nearly 20% were closed with limited action, and 6% were closed by providing a referral. Thus, three quarters of cases were handled without intensive legal intervention. About 7% closed with a negotiated settlement, about 5% were closed by administrative agency or court decision, and just over 1% required extensive service.



Reasons for closing cases varied depending on the law type (type of problem). Compared to cases overall, proportionately more consumer problems (63%) were handled by counsel and advice, while proportionately fewer miscellaneous problems (36%) were handled by counsel and advice. Compared to cases overall, proportionately more miscellaneous problems (33%) were handled by limited action while proportionately fewer employment-related problems (7%) were handled by limited action. Comparatively more employment-related problems (14%) and miscellaneous problems (13%) were closed by referral than were other types of legal problems. Combining counsel and advice, limited action, and referral (all categories requiring less intensive legal intervention), employment-related cases were least likely to be closed for one of these reasons, while consumer and miscellaneous problems were most likely to be closed through less intensive legal intervention.

Negotiated settlement was used in just under 7% of all cases. However, most of the negotiated settlement cases were associated with housing or health related problems: 14% of all housing problems and 10% of all health-related problems were resolved through negotiated settlement. Moreover, most of the housing problems resolved through negotiated settlement were either

federally subsidized or public housing (19%) issues. Most of the health problems resolved through negotiated settlement were Medicare issues (17%).

Nearly 5% of all cases were resolved through administrative agency or court decisions. However, twice as many income maintenance (12%) and individual rights (11%) cases were closed by administrative agency or court decisions. Moreover, most of the individual rights cases resolved by agency or court decisions were associated with immigration or naturalization issues. Regarding income maintenance problems, agency or court decisions were used more often for unemployment (21%), SSI (14%), and SSDI (12%) issues. Just over one percent of all cases required extensive service. However, 9% of employment-related cases required extensive service.

### **Conclusion**

This analysis examines Massachusetts legal service cases of people 60 years old and older that were closed in 2010. It provides an understanding of who is calling legal service offices and how their problems are handled. It does not tell us about the problems older people are having who are not contacting Massachusetts legal service offices. People may have problems and not call because they are unaware of the help available, because they do not perceive their problem as a legal problem, or because they are too discouraged or sick to seek help. The case data are also influenced by the priorities and regulations under which each office is operating. Many offices have income guidelines and case priorities that we would expect would influence referrals and some potential callers.

The data, however, provide a useful picture of the people who seek help, their presenting problems, and how those problems are handled. Compared to the Massachusetts 60+ population (based on U.S. Census), legal service clients are younger (especially, age 60-69), more likely to be female, and more likely to live alone.

Massachusetts legal services are also serving people who represent greater ethnic and racial diversity than the state population, for all racial and ethnic groups. Considerable regional variation exists in the ethnic and racial profile of clients. Suffolk County serves the most racially diverse client population, but Hampden County serves the largest percentage of Latino clients.

Not surprisingly, legal service programs are serving a more impoverished clientele compared to the Massachusetts age 60+ population. In terms of the types of legal service problems with which clients present, housing issues are the most common (30% of all cases), especially subsidized housing issues, which represent about 18% of all legal service cases. Issues with federally subsidized or public housing represent a larger percentage of cases than all other broad legal problem categories. Other large problem categories include bankruptcy or debt relief (9% of all cases) and Medicaid or Medicare (9% of all cases).

Regional variation exists with presenting problems handled by legal services—both in terms of geographic distribution of broad problem areas (such as housing, health, or income maintenance problems) and specific problem issues (such as immigration and unemployment). Variation in presenting problems also exists when the clients are broken down by household composition or gender. Although housing is the top problem for all households, health care problems are more

prevalent in households with two or more persons and in female one-person households than in male one-person households.

Statewide, some cases are likely to be handled more quickly than others. Half of all cases are closed in less than three days, and three quarters of all cases are closed without intensive legal intervention. Medicaid and Medicare cases typically take longer to resolve: 80% of Medicaid and Medicare cases take four or more days, and over 50% of these cases take more than thirty days to close. Seventeen percent of Medicare cases concluded with a negotiated settlement. Public housing cases also take longer to resolve (45% of public housing cases take over thirty days to close) and 19% require negotiated settlement. Over 40% of income maintenance problems take over thirty days to resolve. SSDI, SSI, and unemployment cases are more likely to require administrative agency or court decisions as are immigration rights issues.

This analysis presents a picture of cases of older residents closed by legal services in 2010. It provides information about who is getting help and the extent of the help they receive. Combining this information with the Massachusetts Executive Office of Elder Affairs survey of elder case workers extends our knowledge of the legal problems elders in Massachusetts are facing.

## APPENDIX: County and County Cluster Tables

Barnstable/Dukes/Nantucket Counties' Client Profile (381)			
Gender		Citizenship	
Male	40.4%	U.S. Citizen	100%
Female	59.6%	Non-Citizen	0%
Age at Case Open		Law Types	
60 to 64	22.6%	<b>Consumer/Finance</b>	<b>16.2%</b>
65 to 69	23.6%	<i>Bankruptcy/Debt Relief</i>	29.5%
70 to 74	18.6%	<i>Collection</i>	23.0%
75 to 79	14.7%	<i>Other Consumer</i>	47.5%
80 and older	20.5%	<b>Health</b>	<b>13.8%</b>
Ethnicity			
White Non-Hispanic	91.7%	<i>Medicare</i>	42.3%
Black Non-Hispanic	5.0%	<i>Medicaid</i>	44.2%
Asian	0.8%	<i>Other Health</i>	13.5%
Hispanic/Latino	1.1%	<b>Housing</b>	<b>30.3%</b>
Other	1.4%	<i>Renter Problems</i>	60.5%
Family Size			
Lives Alone	69.5%	<i>Homeowner Problems</i>	28.1%
Two People	27.4%	<i>Other Housing</i>	11.4%
Three or More	3.1%	<b>Income Maintenance</b>	<b>10.4%</b>
Poverty Status			
100% or less	93.1%	<i>SS/SSI/SSDI</i>	20.5%
101% to 125%	1.1%	<i>Unemployment</i>	53.8%
126% to 150%	1.8%	<i>Other Income Maintenance</i>	25.6%
151% to 200%	2.4%	<b>Individual Rights</b>	<b>0.3%</b>
201% or more	1.6%	<b>Employment</b>	<b>1.6%</b>
		<b>Family/Juvenile</b>	<b>8.0%</b>
		<b>Miscellaneous</b>	<b>19.4%</b>

Berkshire/Franklin/Hampshire Counties' Client Profile 316)			
Gender		Citizenship	
Male	39.1%	U.S. Citizen	100%
Female	60.9%	Non-Citizen	0%
Age at Case Open		Law Types	
60 to 64	43.0%	<b>Consumer/Finance</b>	<b>10.4%</b>
65 to 69	22.8%	<i>Bankruptcy/Debt Relief</i>	42.4%
70 to 74	12.3%	<i>Collection</i>	42.4%
75 to 79	6.0%	<i>Other Consumer</i>	15.2%
80 and older	15.8%	<b>Health</b>	<b>16.1%</b>
Ethnicity			
White Non-Hispanic	91.3%	<i>Medicare</i>	45.1%
Black Non-Hispanic	3.2%	<i>Medicaid</i>	37.3%
Asian	0.3%	<i>Other Health</i>	17.6%
Hispanic/Latino	4.5%	<b>Housing</b>	<b>34.5%</b>
Other	0.6%	<i>Renter Problems</i>	84.4%
Family Size			
Lives Alone	65.8%	<i>Homeowner Problems</i>	8.2%
Two People	25.6%	<i>Other Housing</i>	7.3%
Three or More	8.5%	<b>Income Maintenance</b>	<b>20.9%</b>
Poverty Status			
100% or less	69.4%	<i>SS/SSI/SSDI</i>	33.3%
101% to 125%	10.5%	<i>Unemployment</i>	37.9%
126% to 150%	5.7%	<i>Other Income Maintenance</i>	28.8%
151% to 200%	7.0%	<b>Individual Rights</b>	<b>0.9%</b>
201% or more	7.3%	<b>Employment</b>	<b>2.5%</b>
		<b>Family/Juvenile</b>	<b>10.4%</b>
		<b>Miscellaneous</b>	<b>4.1%</b>

Bristol County Client Profile (585)			
Gender		Citizenship	
Male	32.2%	U.S. Citizen	100%
Female	67.8%	Non-Citizen	0%
Age at Case Open		Law Types	
60 to 64	29.2%	<b>Consumer/Finance</b>	<b>21.6%</b>
65 to 69	26.2%	<i>Bankruptcy/Debt Relief</i>	55.6%
70 to 74	17.1%	<i>Collection</i>	19.0%
75 to 79	11.1%	<i>Other Consumer</i>	25.4%
80 and older	16.4%	<b>Health</b>	<b>11.3%</b>
Ethnicity			
White Non-Hispanic	87.5%	<i>Medicare</i>	36.4%
Black Non-Hispanic	7.8%	<i>Medicaid</i>	42.4%
Asian	0.5%	<i>Other Health</i>	21.2%
Hispanic/Latino	3.0%	<b>Housing</b>	<b>30.5%</b>
Other	1.1%	<i>Renter Problems</i>	71.9%
Family Size			
Lives Alone	74.7%	<i>Homeowner Problems</i>	16.3%
Two People	22.1%	<i>Other Housing</i>	11.8%
Three or More	3.2%	<b>Income Maintenance</b>	<b>12.5%</b>
Poverty Status			
100% or less	71.1%	<i>SS/SSI/SSDI</i>	37.5%
101% to 125%	13.9%	<i>Unemployment</i>	36.0%
126% to 150%	6.0%	<i>Other Income Maintenance</i>	27.5%
151% to 200%	5.3%	<b>Individual Rights</b>	<b>0.9%</b>
201% or more	3.6%	<b>Employment</b>	<b>1.0%</b>
		<b>Family/Juvenile</b>	<b>9.2%</b>
		<b>Miscellaneous</b>	<b>13.0%</b>



Essex County Client Profile (344)			
Gender		Citizenship	
Male	41.1%	U.S. Citizen	98.2%
Female	58.9%	Non-Citizen	1.8%
Age at Case Open		Law Types	
60 to 64	35.8%	<b>Consumer/Finance</b>	<b>22.1%</b>
65 to 69	27.9%	<i>Bankruptcy/Debt Relief</i>	71.1%
70 to 74	14.0%	<i>Collection</i>	6.5%
75 to 79	10.8%	<i>Other Consumer</i>	22.4%
80 and older	11.6%	<b>Health</b>	<b>13.1%</b>
Ethnicity			
White Non-Hispanic	77.7%	<i>Medicare</i>	46.7%
Black Non-Hispanic	4.6%	<i>Medicaid</i>	35.6%
Asian	1.5%	<i>Other Health</i>	17.7%
Hispanic/Latino	13.1%	<b>Housing</b>	<b>30.8%</b>
Other	3.0%	<i>Renter Problems</i>	85.0%
Family Size			
Lives Alone	71.1%	<i>Homeowner Problems</i>	7.5%
Two People	20.8%	<i>Other Housing</i>	7.5%
Three or More	8.1%	<b>Income Maintenance</b>	<b>9.0%</b>
Poverty Status			
100% or less	60.2%	<i>SS/SSI/SSDI</i>	23.3%
101% to 125%	11.0%	<i>Unemployment</i>	30.0%
126% to 150%	7.7%	<i>Other Income Maintenance</i>	53.3%
151% to 200%	11.3%	<b>Individual Rights</b>	<b>5.8%</b>
201% or more	9.8%	<b>Employment</b>	<b>2.3%</b>
		<b>Family/Juvenile</b>	<b>9.6%</b>
		<b>Miscellaneous</b>	<b>7.3%</b>

Hampden County Client Profile (602)			
Gender		Citizenship	
Male	38.7%	U.S. Citizen	99.8%
Female	61.3%	Non-Citizen	0.2%
Age at Case Open		Law Types	
60 to 64	36.2%	<b>Consumer/Finance</b>	<b>8.7%</b>
65 to 69	26.1%	<i>Bankruptcy/Debt Relief</i>	<i>50.0%</i>
70 to 74	15.9%	<i>Collection</i>	<i>7.7%</i>
75 to 79	8.8%	<i>Other Consumer</i>	<i>42.3%</i>
80 and older	13.0%	<b>Health</b>	<b>12.3%</b>
Ethnicity			
White Non-Hispanic	51.9%	<i>Medicare</i>	<i>48.6%</i>
Black Non-Hispanic	16.3%	<i>Medicaid</i>	<i>31.1%</i>
Asian	0.2%	<i>Other Health</i>	<i>20.3%</i>
Hispanic/Latino	30.1%	<b>Housing</b>	<b>42.6%</b>
Other	1.5%	<i>Renter Problems</i>	<i>78.1%</i>
Family Size			
Lives Alone	63.9%	<i>Homeowner Problems</i>	<i>13.3%</i>
Two People	27.8%	<i>Other Housing</i>	<i>8.6%</i>
Three or More	8.4%	<b>Income Maintenance</b>	<b>15.8%</b>
Poverty Status			
100% or less	73.0%	<i>SS/SSI/SSDI</i>	<i>23.2%</i>
101% to 125%	9.8%	<i>Unemployment</i>	<i>24.2%</i>
126% to 150%	7.5%	<i>Other Income Maintenance</i>	<i>52.6%</i>
151% to 200%	5.8%	<b>Individual Rights</b>	<b>1.2%</b>
201% or more	3.9%	<b>Employment</b>	<b>3.3%</b>
		<b>Family/Juvenile</b>	<b>7.2%</b>
		<b>Miscellaneous</b>	<b>9.0%</b>

Middlesex County Client Profile (1437)			
Gender		Citizenship	
Male	39.1%	U.S. Citizen	93.2%
Female	60.8%	Non-Citizen	6.8%
Age at Case Open		Law Types	
60 to 64	31.8%	<b>Consumer/Finance</b>	<b>15.4%</b>
65 to 69	24.8%	<i>Bankruptcy/Debt Relief</i>	50.9%
70 to 74	15.9%	<i>Collection</i>	16.1%
75 to 79	12.5%	<i>Other Consumer</i>	33.0%
80 and older	15.0%	<b>Health</b>	<b>16.6%</b>
Ethnicity			
White Non-Hispanic	73.9%	<i>Medicare</i>	35.5%
Black Non-Hispanic	9.6%	<i>Medicaid</i>	36.0%
Asian	6.4%	<i>Other Health</i>	28.5%
Hispanic/Latino	8.3%	<b>Housing</b>	<b>29.7%</b>
Other	1.8%	<i>Renter Problems</i>	74.7%
Family Size		<i>Homeowner Problems</i>	13.2%
Lives Alone	72.8%	<i>Other Housing</i>	12.1%
Two People	19.9%	<b>Income Maintenance</b>	<b>13.2%</b>
Three or More	7.3%	<i>SS/SSI/SSDI</i>	41.9%
Poverty Status		<i>Unemployment</i>	25.7%
100% or less	50.5%	<i>Other Income Maintenance</i>	32.4%
101% to 125%	11.9%	<b>Individual Rights</b>	<b>4.1%</b>
126% to 150%	10.8%	<b>Employment</b>	<b>3.8%</b>
151% to 200%	11.6%	<b>Family/Juvenile</b>	<b>7.7%</b>
201% or more	15.2%	<b>Miscellaneous</b>	<b>9.5%</b>

Norfolk County Client Profile (585)			
Gender		Citizenship	
Male	33.5%	U.S. Citizen	95.3%
Female	66.4%	Non-Citizen	4.7%
Age at Case Open		Law Types	
60 to 64	34.9%	<b>Consumer/Finance</b>	<b>17.4%</b>
65 to 69	21.7%	<i>Bankruptcy/Debt Relief</i>	57.4%
70 to 74	13.5%	<i>Collection</i>	16.8%
75 to 79	12.3%	<i>Other Consumer</i>	25.8%
80 and older	17.6%	<b>Health</b>	<b>16.9%</b>
Ethnicity			
White Non-Hispanic	79.0%	<i>Medicare</i>	37.4%
Black Non-Hispanic	9.3%	<i>Medicaid</i>	27.2%
Asian	7.1%	<i>Other Health</i>	35.4%
Hispanic/Latino	1.7%	<b>Housing</b>	<b>28.8%</b>
Other	2.9%	<i>Renter Problems</i>	70.4%
Family Size		<i>Homeowner Problems</i>	20.7%
Lives Alone	70.6%	<i>Other Housing</i>	8.9%
Two People	21.7%	<b>Income Maintenance</b>	<b>11.7%</b>
Three or More	6.3%	<i>SS/SSI/SSDI</i>	28.0%
Poverty Status		<i>Unemployment</i>	32.0%
100% or less	57.0%	<i>Other Income Maintenance</i>	40.0%
101% to 125%	13.1%	<b>Individual Rights</b>	<b>2.6%</b>
126% to 150%	7.5%	<b>Employment</b>	<b>4.1%</b>
151% to 200%	9.2%	<b>Family/Juvenile</b>	<b>7.4%</b>
201% or more	13.1%	<b>Miscellaneous</b>	<b>11.0%</b>

Plymouth County Client Profile (371)			
Gender		Citizenship	
Male	37.5%	U.S. Citizen	99.7%
Female	62.5%	Non-Citizen	0.3%
Age at Case Open		Law Types	
60 to 64	35.6%	<b>Consumer/Finance</b>	<b>24.3%</b>
65 to 69	22.9%	<i>Bankruptcy/Debt Relief</i>	41.1%
70 to 74	16.4%	<i>Collection</i>	37.8%
75 to 79	11.1%	<i>Other Consumer</i>	21.1%
80 and older	14.0%	<b>Health</b>	<b>10.0%</b>
Ethnicity			
White Non-Hispanic	82.3%	<i>Medicare</i>	32.4%
Black Non-Hispanic	13.0%	<i>Medicaid</i>	59.5%
Asian	1.1%	<i>Other Health</i>	8.1%
Hispanic/Latino	3.0%	<b>Housing</b>	<b>25.4%</b>
Other	0.6%	<i>Renter Problems</i>	62.8%
Family Size			
Lives Alone	68.3%	<i>Homeowner Problems</i>	22.3%
Two People	26.3%	<i>Other Housing</i>	14.9%
Three or More	5.5%	<b>Income Maintenance</b>	<b>14.9%</b>
Poverty Status			
100% or less	65.4%	<i>SS/SSI/SSDI</i>	30.9%
101% to 125%	13.4%	<i>Unemployment</i>	23.6%
126% to 150%	7.4%	<i>Other Income Maintenance</i>	45.5%
151% to 200%	7.1%	<b>Individual Rights</b>	<b>2.2%</b>
201% or more	6.8%	<b>Employment</b>	<b>2.2%</b>
		<b>Family/Juvenile</b>	<b>10.0%</b>
		<b>Miscellaneous</b>	<b>11.1%</b>

Suffolk County Client Profile (1521)			
Gender		Citizenship	
Male	43.5%	U.S. Citizen	84.7%
Female	55.9%	Non-Citizen	15.3%
Age at Case Open		Law Types	
60 to 64	35.3%	<b>Consumer/Finance</b>	<b>13.4%</b>
65 to 69	22.7%	<i>Bankruptcy/Debt Relief</i>	46.8%
70 to 74	16.1%	<i>Collection</i>	12.3%
75 to 79	9.7%	<i>Other Consumer</i>	40.9%
80 and older	16.2%	<b>Health</b>	<b>10.9%</b>
Ethnicity			
White Non-Hispanic	38.1%	<i>Medicare</i>	29.7%
Black Non-Hispanic	36.8%	<i>Medicaid</i>	29.1%
Asian	8.5%	<i>Other Health</i>	41.2%
Hispanic/Latino	13.3%	<b>Housing</b>	<b>28.8%</b>
Other	3.2%	<i>Renter Problems</i>	81.7%
Family Size			
Lives Alone	73.2%	<i>Homeowner Problems</i>	12.8%
Two People	19.7%	<i>Other Housing</i>	5.5%
Three or More	7.0%	<b>Income Maintenance</b>	<b>13.9%</b>
Poverty Status			
100% or less	59.6%	<i>SS/SSI/SSDI</i>	44.8%
101% to 125%	11.4%	<i>Unemployment</i>	22.8%
126% to 150%	7.5%	<i>Other Income Maintenance</i>	32.4%
151% to 200%	8.5%	<b>Individual Rights</b>	<b>5.8%</b>
201% or more	13.0%	<b>Employment</b>	<b>6.6%</b>
		<b>Family/Juvenile</b>	<b>5.9%</b>
		<b>Miscellaneous</b>	<b>14.8%</b>

Worcester County Client Profile (542)			
Gender		Citizenship	
Male	43.6%	U.S. Citizen	100%
Female	56.4%	Non-Citizen	0%
Age at Case Open		Law Types	
60 to 64	43.5%	<b>Consumer/Finance</b>	<b>27.8%</b>
65 to 69	25.3%	<i>Bankruptcy/Debt Relief</i>	<i>58.0%</i>
70 to 74	11.4%	<i>Collection</i>	<i>21.3%</i>
75 to 79	10.1%	<i>Other Consumer</i>	<i>20.7%</i>
80 and older	9.6%	<b>Health</b>	<b>9.6%</b>
Ethnicity			
White Non-Hispanic	75.6%	<i>Medicare</i>	<i>17.4%</i>
Black Non-Hispanic	7.9%	<i>Medicaid</i>	<i>28.8%</i>
Asian	1.5%	<i>Other Health</i>	<i>53.8%</i>
Hispanic/Latino	12.2%	<b>Housing</b>	<b>26.1%</b>
Other	2.8%	<i>Renter Problems</i>	<i>83.0%</i>
Family Size			
Lives Alone	65.4%	<i>Homeowner Problems</i>	<i>10.6%</i>
Two People	25.3%	<i>Other Housing</i>	<i>6.4%</i>
Three or More	9.2%	<b>Income Maintenance</b>	<b>14.8%</b>
Poverty Status			
100% or less	70.3%	<i>SS/SSI/SSDI</i>	<i>45.0%</i>
101% to 125%	11.9%	<i>Unemployment</i>	<i>22.5%</i>
126% to 150%	7.0%	<i>Other Income Maintenance</i>	<i>32.5%</i>
151% to 200%	5.9%	<b>Individual Rights</b>	<b>0.4%</b>
		<b>Employment</b>	<b>3.5%</b>
		<b>Family/Juvenile</b>	<b>10.7%</b>
		<b>Miscellaneous</b>	<b>7.0%</b>