

*Serving Bucks, Chester,
Delaware and Montgomery
Counties Since 2001*

www.lasp.org

Mission

Legal Aid of Southeastern PA provides *quality legal representation* to low-income and vulnerable people in Bucks, Chester, Delaware and Montgomery County, *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.

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*"The longer I live
the more beautiful life becomes."*

Frank Lloyd Wright

Please Note: Articles in this newsletter are intended to provide general information and not specific legal advice. If you have a specific legal problem, you should consult an attorney or call our toll-free Helpline at 1-877-429-5994.

Legal Assistance for Older Adults

The older adult population in the four suburban Philadelphia counties is growing at a rapid pace, and Legal Aid's numbers of low and moderate income older adult clients have grown at about twice the rate of our general client group over the past five years.



LASP receives state and federal funding to assist older adults whose incomes do not exceed 125% of poverty. Aging offices and Housing departments in all four counties provide funding for legal services to older adults with slightly higher incomes. Private foundations including the Greentree Community Health Foundation and the Pew Fund for Health and Human Services in Philadelphia add to the mix with grants targeted to older adults.

In 2010, new cases were opened for 1,569 older adults aged 60 and over comprising 18% of all new cases opened. These older adults experience many of the same legal problems as Legal Aid's other clients, but frailty and very low fixed incomes worsen their situations. Some areas of particular concern for our older clients:

- **Lack of Affordable Housing:** According to the AARP, "Older homeowners and renters face greater affordability issues";
- **Mortgage Foreclosure Risk:** At the start of the foreclosure crisis, 28% of homeowners aged 50+ were *already* in mortgage trouble;
- **Social Security is Not Enough:** Social Security is the only source of income for 1 in 4 seniors living alone, and that income provides less than 75% of what is needed to cover basic modest expenses;
- **Rising Debt:** In 2007, Americans over age 55 represented nearly a quarter of the one million Americans who filed for bankruptcy.

LASP advocates are able to make a real difference for older adults. If you or an older adult that you know needs assistance, the first step is to call the LASP elder law attorney in your county or the LASP helpline.

