



TENNESSEE CIVIL LEGAL NEEDS ASSESSMENT

2025

Tennessee
Alliance for
Legal
Services

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Executive Summary

Tennessee's legal services providers face unprecedented challenges in meeting the civil legal needs of low-income residents across the state. This comprehensive assessment examines the current landscape of legal needs, identifies gaps in service delivery, and provides data-driven considerations for addressing the justice gap in Tennessee.

The findings reveal significant unmet needs in housing, family law, and healthcare-related legal issues, with particular challenges facing rural communities and vulnerable populations. Based on that data, the study shows these central trends: The findings showed the following trends:

- Over one-third (36.5%) of Tennessee households surveyed experienced healthcare-related legal issues in the past year, making it the most prevalent legal need
- Family law issues affected 30.2% of households, with domestic violence and custody disputes being the primary concerns
- Housing instability threatened 24.1% of respondents, with eviction and landlord-tenant disputes being the greatest concerns
- Only 21.7% of Tennesseans are aware of free legal services available in their county
- 70.8% of surveyed households earn less than \$40,000 annually, placing most below or near poverty thresholds
- 31.4% of respondents report household members with disabilities, a population facing compounded legal challenges
- A digital divide persists in Tennessee; only 62.3% have reliable internet access, creating a significant barrier to access to online legal resources
- Language barriers affect service delivery, with 4.8% of respondents requiring translation/interpretation services.

Acknowledgements

The Tennessee Alliance for Legal Services gratefully acknowledges the contributions of:

- The 1,003 Tennessee residents who participated in the statewide survey
- The 165 representatives who provided organizational perspectives

- Legal services providers across all 95 counties who helped gather data, provided insights, and time
 - Members of the Steering Committee who provided guidance throughout the assessment process
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History of Legal Needs Assessments in Tennessee

Over the past two decades, Tennessee has undertaken several major efforts to assess the civil legal needs of its residents, with each study contributing important insights into the justice gap across the state.

The last comprehensive civil legal needs gap analysis conducted for Tennessee was in 2014, culminating in the publication of the 2014 Statewide Legal Needs Assessment. The Tennessee Alliance for Legal Services (TALS) conducted this study in collaboration with the University of Tennessee College of Social Work Office of Research and Public Service.

The 2014 assessment provided a comprehensive picture of civil legal challenges faced by low-income Tennesseans. Key findings included:

- Approximately 1.46 million Tennesseans lived in households with incomes below 125% of the federal poverty level.
- Nearly 62% of surveyed low-income households reported experiencing at least one civil legal problem in the prior year.
- The most prevalent legal needs related to medical bills or health insurance, government benefits, conflicts with creditors, utilities, and health care.
- Many legal problems went unaddressed: over 60% of respondents did not act to resolve their most serious legal issues, citing reasons such as a belief that nothing could be done, lack of knowledge about where to seek help, and concerns about costs.
- A sizable portion of the population was unaware of available free or low-cost legal services. Both transportation and digital access posed notable barriers, especially in rural areas.
- Vulnerable groups—including seniors, people with disabilities, and the homeless—were found to face compounded legal and access challenges.

Prior to 2014, Tennessee conducted needs assessments in 2008 and 2003, but those studies tended to focus more narrowly on specific regions or issues. The 2008 study, for example, highlighted the increased need for foreclosure prevention and consumer protection services in the wake of the financial crisis, while the 2003 assessment primarily targeted urban concerns.

In 2018, specialized assessments were conducted focusing on youth needs and administrative court processes, building upon the foundation set by the 2014 comprehensive study. These targeted assessments utilized data from 2014 while exploring specific populations and systems in greater depth. However, no comprehensive statewide assessment was undertaken between 2014 and the current 2025 study, due in part to leadership transitions at TALS and the disruptions caused by the COVID-19 pandemic.

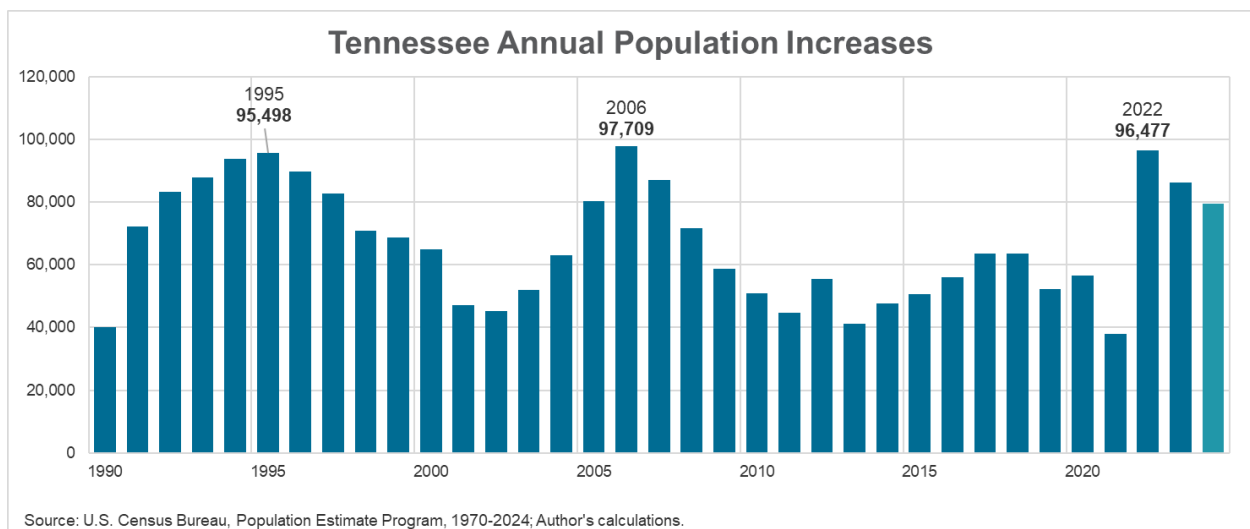
These periodic assessments have illustrated both the enduring and evolving nature of civil legal needs in Tennessee. Gaps in consistent, comprehensive data collection have at times limited the state's ability to strategically address shifting community needs—an issue that became especially critical during the COVID-19 pandemic, when legal service providers lacked the baseline data to fully understand and respond to the surge in demand for help.

The Need for a New Assessment

Tennessee's legal landscape has undergone significant changes since the last comprehensive assessment in 2014, creating an urgent need for updated data and analysis. Several factors necessitate this new evaluation.

Economic and Social Changes

The COVID-19 pandemic fundamentally altered the legal needs landscape in Tennessee. Economic disruption led to widespread job loss, housing instability, and healthcare challenges that continue to generate legal problems for low-income residents. The pandemic also exposed and exacerbated existing inequalities in access to justice, particularly affecting communities of color and rural populations.



Tennessee's population has grown by approximately 8.5% since 2020, with significant demographic shifts, including increased urbanization in the Nashville and Memphis metropolitan areas. From 2018 to 2025, Tennessee's growth was largely migration-driven: net domestic inflows peaked at 83,116 in 2022.¹ County estimates for 2020–2024 show Middle and East Tennessee leading the population boom, with Rutherford, Knox, and Hamilton adding several thousand residents annually, and Williamson, Wilson, Montgomery, and Sumner among the highest rates of population growth². This redistribution affects both the demand for legal services and the capacity to deliver them effectively.

Legislative and Policy Changes

Recent changes in state and federal law have created new areas of legal need while modifying existing ones. Healthcare policy changes, including modifications to TennCare eligibility³ and coverage, have created confusion and appeals processes requiring legal assistance. Changes to TANF requirements and EBT administration⁴ have affected thousands of families. Housing regulations, including restrictions on fair housing enforcement and tenant protections, have shifted the landscape of housing law. Immigration enforcement priorities at both state and federal levels have created urgent needs for legal information and representation in immigrant communities. Criminal justice reforms, including expungement law changes, have created both opportunities and complexities requiring legal navigation.

Technology and Service Delivery Evolution

The rapid adoption of virtual service delivery during the COVID-19 pandemic has permanently changed how legal services are provided. While this has expanded access for some populations, it has also revealed significant digital divides that prevent others from accessing online legal resources. Our 2025 assessment shows that only 62.3% of respondents have reliable internet access, and just 51.5% have email addresses. This assessment evaluates the effectiveness of these new delivery models and identifies opportunities for continued innovation while addressing technology barriers.

¹ <https://tnsdc.utk.edu/2024/12/20/international-migration-boosts-tennessees-population-gains-in-2024/>

² <https://www.tn.gov/content/dam/tn/health/documents./population/CON-Population-Estimates-2022-2024.pdf>

³ <https://www.tn.gov/content/dam/tn/tenncare/documents/eligibilityrefguide.pdf>

⁴ <https://www.tn.gov/humanservices/for-families/supplemental-nutrition-assistance-program-snap/snap-abawd-information.html>

Funding and Resource Constraints

Legal aid organizations in Tennessee continue to face funding challenges, with demand for services consistently exceeding available resources. Federal Legal Services Corporation (LSC) funding has remained relatively flat while need has increased. State funding has not kept pace with population growth or inflation. Interest on Lawyers' Trust Accounts (IOLTA) revenue continues to be affected by interest rate fluctuations. The assessment reveals that 74% of community organization respondents cite capacity constraints as their primary challenge, with staffing shortages preventing timely assistance in critical areas like housing and family law. Updated data is essential for making the case for increased funding and for optimally allocating existing resources.

Methodology

The needs assessment was conducted during the summer of 2025. Data for the needs assessment was collected from multiple electronic surveys. During the summer of 2025, Tennesseans were provided the opportunity to complete a survey at clinics and events held across the State of Tennessee. Access to justice organizations were provided with a paper copy of the survey as well as a QR code to the online survey for clients; copies of the survey were prominently displayed at service provision locations and online; links to the survey were also emailed to clients. Awareness of the civil legal needs assessment survey increased through social media campaigns by TALS and other access-to-justice organizations. Additionally, TALS secured a list of over 5,000 email addresses and emailed the civil legal needs assessment directly to Tennesseans across the state.

TALS emailed the librarian survey to several library associations and organizations in Tennessee. The community partner survey was emailed to mailing lists of partners and groups that TALS worked with in the past. TALS sent a private attorney survey to bar associations across Tennessee, and legal aid organizations distributed the survey to pro bono attorneys. Additionally, TALS sent the judicial survey to judges across the state, and the judicial clerk survey was emailed to the clerks based on email addresses on the Administrative Office of the Court's website. TALS provided opportunities for access to justice attorneys to complete the access to justice attorney survey at Equal Justice University 2025.

Information and data collected from these varied sources were combined and analyzed to gain a more comprehensive understanding of the legal needs of Tennessee's low-income households.

Steering Committee and Assessment Structure

A diverse steering committee representing key stakeholders in the civil legal services ecosystem guided the 2025 Tennessee Legal Needs Assessment.

Steering Committee Composition

The steering committee included representatives from:

- Tennessee Alliance for Legal Services (TALS) - Lead organization
- Legal Aid Society of Middle Tennessee and the Cumberland
- West Tennessee Legal Services
- Legal Aid of East Tennessee
- Tennessee Commission on Children and Youth
- Klein Solomon Mills
- Nashville School of Law

The steering committee met continuously throughout 2024 and 2025 to oversee methodology development, review preliminary findings, and provide guidance on recommendations.

Goals and Objectives

The primary goals of the 2025 Tennessee Legal Needs Assessment include:

1. **Document Current Demand:** Quantify the scope and nature of civil legal problems facing low-income Tennesseans across all 95 counties
2. **Assess Service Capacity:** Evaluate the current capacity of legal aid organizations and pro bono programs to meet identified needs
3. **Analyze Demographic Disparities:** Examine how race, ethnicity, age, disability status, and other factors might affect access to legal services
4. **Measure Technology Impact:** Analyze how technology barriers affect access to legal services and identify opportunities for digital inclusion
5. **Inform Strategic Planning:** Provide data-driven recommendations for resource allocation and service delivery improvements

Survey Instrument Development

The assessment employed multiple data collection methods to ensure comprehensive coverage of legal needs across Tennessee:

Statewide Consumer Survey: A representative survey of 1,003 Tennessee households was conducted using both probability and non-probability sampling methods. The

survey was administered in multiple languages, including English, Spanish, and Arabic, through various modes, including web-based, social media, hard copy, and email. Questions were adapted from other assessments completed by Legal Services Corporation-funded organizations with Tennessee-specific modifications.

Stakeholder Survey: A comprehensive survey of 165 legal services providers, court personnel, social service workers, and community leaders was conducted to gather professional perspectives on legal needs and service gaps.

Data Collection Methods

Primary Data Collection:

- Household survey (July–November 2025): 1,003 completed full or partial survey responses
- Stakeholder Surveys (August–December 2025): 165 institutional responses (Access to Justice Providers: 18, Libraries: 22, Community Partners: 57, Attorney: 23, Judges: 12, Judicial Clerks: 15, Special Survey Regarding Federal Funding Cuts: 18).

Survey Demographics and Response Patterns

A total of 1,003 Tennessee residents participated in the survey, with varying completion rates across different sections. While all 1,003 respondents provided basic demographic information, some participants only partially completed sections related to specific legal issues. Response rates for individual questions ranged from 89% to 100%, with the most sensitive topics showing slightly lower completion rates. The data presented below reflects actual responses received for each question

Geographic Distribution

By Region: - East Tennessee: 35.2% of respondents - Middle Tennessee: 38.1% of respondents - West Tennessee: 26.7% of respondents

By Area Type: - Urban areas: 42.3% of respondents - Suburban areas: 31.5% of respondents - Rural areas: 26.2% of respondents

By County: Top responding counties: - Knox County: 12.5% of responses - Shelby County: 8.4% of responses - Hamilton County: 6.9% of responses - Davidson County: 5.9% of responses - Sumner County: 3.3% of responses - Washington County: 2.9% of responses - Rutherford County: 2.7% of responses - Other counties: 57.4% of responses

Age Distribution

- 18–24 years: 4.6% of respondents
- 25–34 years: 19.3% of respondents

- 35-44 years: 26.1% of respondents
- 45-54 years: 20.5% of respondents
- 55-64 years: 15.4% of respondents
- 65+ years: 14.1% of respondents

Additional Demographics

Income Level:

- Below Federal Poverty Level: 25.8% of respondents
- 100-125% of Federal Poverty Level: 21.5% of respondents
- 125-200% of Federal Poverty Level: 23.5% of respondents
- Above 200% of Federal Poverty Level: 26.2% of respondents
- Unreported: 3.0% of respondents

Race/Ethnicity:

- White/Caucasian: 58.7% of respondents
- Black/African American: 31.1% of respondents
- Hispanic/Latino: 7.3% of respondents
- Asian/Pacific Islander: 0.5% of respondents
- Native American: 0.6% of respondents
- Other/Multi-racial: 1.8% of respondents

Primary Language:

- English: 95.2% of respondents
- Spanish: 2.9% of respondents
- Arabic: 0.8% of respondents
- Other languages: 1.1% of respondents

Translation/Interpretation Used: 4.1% of respondents used translation or interpretation services

- Spanish interpretation: 2.4%
- Arabic interpretation: 0.6%
- Somali interpretation: 0.5%
- Vietnamese interpretation: 0.3%
- Kurdish interpretation: 0.2%
- Swahili interpretation: 0.1%

Prevalence of Civil Legal Issues

Survey respondents reported experiencing the following legal issues within the past 12 months:

Overall Prevalence

Any Legal Issue: 78.3% of respondents experienced at least one civil legal problem

Multiple Issues: 51.2% experienced two or more legal problems

Average Number of Issues: 2.8 legal problems per household reporting any issues

Healthcare and Medical Debt

Healthcare-related legal issues emerged as the most common category among survey respondents. According to the responses, a sizable portion of individuals reported encountering legal problems connected to healthcare within the past year.

- Experienced any healthcare-related legal problem: 36.5% of respondents indicated that they had faced at least one legal issue related to healthcare.
- No healthcare legal issues reported: 63.5% of respondents stated they did not experience any healthcare-related legal issues.

Specific Healthcare Legal Issues:

- Needed help retaining insurance (Medicare/Medicaid): 18.4%
- Could not afford prescription medications: 11.2%
- Medical debt collection problems: 8.7%
- Denied disability benefits: 6.9% - Denied Social Security benefits: 6.9%
- Insurance claim denials or disputes: 5.3%
- Problems accessing mental health services: 0%
- Healthcare discrimination: 0%
- Problems with nursing home or long-term care: 0%
- Other healthcare legal issues: 0%

“Medicaid says I’m too old... and Medicare says I’m too young. I have no insurance to provide myself with proper health care or get medication I need.”

“There are so many people who get turned down for social security and disability who are very deserving of it but do not have the money to get a lawyer to fight for them.”

Family and Domestic Relations

According to the responses, family law issues had a significant impact on households. Specifically, 30.2% of households reported experiencing at least one type of family law problem. In contrast, 69.8% of households indicated that they did not encounter any family law issues during the reporting period.

Specific Family Law Issues:

- Divorce issues: 17.6%
- Child custody disputes: 17.6%
- Child support problems: 17.6%
- Domestic violence requiring legal aid: 12.3%
- Need for protective/restraining order: 4.2%
- Adoption issues: 2.1%
- Guardianship issues: 2.1%
- Kinship care arrangements: 2.1%
- Paternity establishment: 0%
- Visitation disputes: 0%
- Spousal support/alimony: 0%
- Name change: 0%
- Termination of parental rights: 0%
- Other family law issues: 0%

"I wish that your agency would have accepted my domestic violence case. I couldn't afford help."

"I need help with my divorce and to get custody of my son."

Housing and Property

Among survey respondents, 24.1% reported experiencing at least one housing or property-related problem. The remaining 75.9% indicated that they did not encounter any housing issues during the reporting period.

Specific Housing Issues:

- Facing eviction: 11.5%
- Facing foreclosure: 11.5%
- Problems with landlord: 9.4%
- Problems with tenant rights: 9.4%
- Utility shutoff (housing-related): 7.8%

- Habitability issues (repairs needed): 7.8%
- Heir property issues: 3.2%
- Unclear property title: 3.2%
- Housing discrimination: 2.1%
- Security deposit disputes: 0%
- Public housing issues: 0%
- Section 8/voucher problems: 0%
- Mobile home park issues: 0%
- HOA/condo association disputes: 0%
- Squatter/trespassing issues: 0%
- Other housing/property issues: 0%

“Currently facing eviction but want to withhold rent due to the fact that I believe that renters rights aren't being addressed.”

Employment and Public Benefits

Employment and benefits challenges were reported by 22.8% of households, indicating that nearly one in four households experienced some form of difficulty in these areas. 22.8% of households reported encountering issues such as loss or denial of various public benefits, employment barriers, or workplace-related problems.

Specific Employment/Benefits Issues:

- Loss or denial of SNAP/food stamps: 11.1%
- Loss or denial of TANF: 11.1%
- Loss or denial of unemployment benefits: 11.1%
- Employment barriers due to criminal record: 9.5%
- Wage theft or unpaid wages: 3.4%
- Workplace discrimination: 2.2%
- Workers' compensation disputes: 1.8%
- Workplace harassment: 0%
- Wrongful termination: 0%
- Family Medical Leave Act issues: 0%
- Employment contract disputes: 0%
- Retaliation for whistleblowing: 0%
- Professional licensing issues: 0%
- Other employment issues: 0%
- WIC benefits issues: 0%
- SSI application/appeals: 0%
- Veterans' benefits issues: 0%

- Other public benefits issues: 0%

"Felonies blocking rental and employment opportunities."

"Social Security refused to help. Legal Aid refused. Adult Protective Services refused. Everybody, I asked."

Consumer and Financial Issues

Consumer protection needs were a concern among respondents, with 21.3% indicating that they had experienced at least one consumer or financial issue. In contrast, 78.7% of respondents reported that they did not face any consumer or financial problems during the period surveyed.

Specific Consumer/Financial Issues:

- Debt collection harassment: 11.2%
- Utility shutoff threats (electric/gas/water): 7.8%
- Predatory lending: 3.1%
- Bankruptcy questions/need to file: 2.3%
- Identity theft: 1.9%
- Credit report errors: 0%
- Student loan issues: 0%
- Mortgage fraud: 0%
- Payday loan problems: 0%
- Title loan problems: 0%
- Auto loan/repossession: 0%
- Credit card disputes: 0%
- Scams or fraud (non-identity theft): 0%
- Tax problems: 0%
- Garnishment issues: 0%
- Contract disputes: 0%
- Insurance disputes (non-health): 0%
- Other consumer issues: 0%

"I'm getting calls day and night about my old debts."

"My power is about to get cut off if I can't pay."

Criminal Justice and Driver's License Issues

Among the respondents, criminal justice-related civil legal needs were reported by 20.7% of individuals. This indicates that more than one in five respondents experienced at least one issue connected to the civil consequences of involvement with the criminal justice system. 20.7% reported experiencing at least one criminal justice-related civil legal issue.

Specific Criminal Justice/License Issues:

- Need for driver's license reinstatement: 9.1%
- Collateral consequences of conviction: 7.8%
- Record expungement needs: 6.2%
- Currently on probation: 5.4%
- Currently on parole: 5.4%
- Fines and fees issues: 4.3%
- Clemency questions: 0%
- Restoration of voting rights: 0%
- Professional license restoration: 0%
- Gun rights restoration: 0%
- Sex offender registry issues: 0%
- Immigration consequences of conviction: 0%
- Child support while incarcerated: 0%
- Conditions of supervision disputes: 0%
- Reentry support needs: 0%
- Other criminal justice civil issues: 0%

"Need help getting my drivers license reinstated."

"No one will hire me after checking my record."

Advanced Directives and Estate Planning

End-of-life planning emerged as a significant concern, with 18.2% of households indicating that they have experienced related needs. This finding highlights the importance of addressing end-of-life matters within the broader scope of estate planning. 18.2% of households stated an estate planning or probate need. While a relatively few respondents indicated a need for a living will/advanced directive, over 84% of respondents stated they did not have one, indicating a significant gap in knowledge amongst respondents on the significance of having such legal protections in place.

Specific Estate Planning Issues:

- Need for a will: 8.1%
- Need for living will/advance directive: 8.1%
- Need to establish power of attorney: 6.5%
- Heir property disputes: 2.4%
- Inheritance questions: 2.4%
- Life insurance policy problems: 1.2%
- Probate issues: 0%
- Trust creation or management: 0%
- Guardianship of minor children planning: 0%
- Healthcare proxy designation: 0%
- Estate administration: 0%
- Medicaid planning: 0%
- Elder financial abuse: 0%
- Conservatorship issues: 0%
- Other estate planning issues: 0%

"I need a will and a power of attorney set up but can't afford a lawyer."

"My parents are getting older and we don't know what papers we need."

Help-Seeking Behavior

Understanding how residents respond to legal problems is crucial for improving access to justice. The survey revealed concerning patterns in help-seeking behavior:

Sought Legal Help: Only 23.4% of people with legal issues sought assistance from a lawyer or legal aid organization

Self-Representation: 31.2% attempted to handle issues themselves without legal assistance

No Action Taken: 45.4% took no action, often believing nothing could be done or that they could not afford help

Barriers to Accessing Civil Legal Services

Survey respondents identified multiple barriers preventing them from obtaining legal assistance:

Cost Concerns (68.3% of respondents): The overwhelming barrier was inability to afford legal services, even among those eligible for free legal aid

Lack of Awareness (78.3%): Most respondents were unaware that free or low-cost legal help was available—only 21.7% knew of free legal services in their county

Geographic Barriers (34.2%): Rural residents frequently cited distance to legal services and lack of transportation as significant obstacles

Language Barriers (59% among non-English speakers): Respondents noted limited availability of interpreters and translated materials

Technology Barriers (37.7%): Lack of reliable internet access (only 62.3% have reliable access) or computer skills hindered access to online legal resources

Service Delivery Preferences

Respondents expressed preferences for how they would like to receive civil legal services:

In-Person Services: 42.8% preferred face-to-face meetings with attorneys

Phone Consultations: 53.1% found telephone advice helpful for initial consultations

Video Conferences: 28.4% were willing to use video technology for legal meetings

Online Resources: 55.2% value self-help materials and online legal information

Vulnerable Populations

Certain populations faced disproportionate challenges accessing civil legal services:

Rural Residents: Despite representing 26.2% of survey respondents, rural areas have significantly fewer legal aid resources per capita than their metropolitan counterparts based on individual and institutional survey responses.

Seniors (65+): Older adults reported higher rates of healthcare legal issues and advanced directive needs, but lower awareness of available services

People with Disabilities: 31.4% of respondents reported household members with disabilities, facing increased barriers to accessing legal services due to transportation, communication challenges, and complex benefit systems

Immigrant Communities: Experience legal issues at higher rates compared to the general Tennessee population, but were less likely to seek formal legal assistance due to fear and language barriers

Veterans: Veteran households reported high legal needs related to benefits, disability claims, and military family law matters

Institutional Perspectives

The 2025 report includes a comprehensive assessment of multiple institutional stakeholders. 165 entities participated in seven targeted surveys conducted between August and December 2025. The surveys captured insights from a diverse range of organizations, including legal aid providers, libraries, community partners, attorneys, judges, judicial clerks, and organizations impacted by federal funding cuts. Each survey was designed to explore the unique challenges, barriers, and opportunities faced by these institutions in delivering legal services and addressing community needs. The findings below highlight key trends and themes that emerged across the different respondent groups.

Barriers to Accessing Legal Help: Across all respondent groups, significant barriers prevent community members from accessing legal help. Unawareness of services was the most frequently cited issue, with rates as high as 88.9% among legal aid organizations and 86.4% among library staff. Cost concerns were another major obstacle, reported by 81.6% of community partners and 77.3% of library staff. Difficulty finding services and confusing application processes were also common, underscoring the need for better outreach and simplified systems to connect people with the help they need.

Common Legal Issues: Certain legal issues consistently emerged as the most pressing across all respondent types. Housing was identified as the most urgent legal need, cited by 88.9% of legal aid organizations, 69.6% of attorneys, and 55.3% of community partners. Domestic violence was another frequently reported issue, particularly among community partners and legal aid organizations. Other common issues included access to benefits, personal finances, and healthcare-related legal needs, highlighting the broad spectrum of challenges faced by vulnerable populations.

Institutional Capacity Challenges: Many organizations reported significant capacity constraints that hinder their ability to meet community needs. Staffing shortages were a major issue, with 68.5% of organizations citing insufficient staffing levels. Other challenges included limited intake capacity, technology infrastructure gaps, and space or facility limitations, all of which reduce the ability of institutions to effectively serve their communities.

Geographic and Demographic Disparities: The geographic distribution of respondents revealed disparities in service delivery. Urban organizations made up 48.5% of respondents, while rural organizations accounted for 36.4%. Rural areas were particularly affected by technology and internet connectivity issues, which hinder both service delivery and client access. Language and cultural barriers were also significant, with 36% of organizations reporting inadequate resources to serve diverse populations. There is a growing need for services in Spanish, Arabic, Somali, and other languages, as well as cultural competency training to better serve diverse communities.

Awareness and Outreach Strategies: Improved awareness and outreach efforts were emphasized across all respondent types. Social media posting was the most frequently recommended strategy, cited by respondents in nearly every survey. Community events and brochures were also popular suggestions for raising awareness about available legal services. Respondents highlighted the importance of cultural competency training and coordinated referral networks to improve service delivery and ensure clients are connected to the right resources.

Library Survey

Library staff, including librarians and directors, shared their experiences assisting community members with legal needs. The survey revealed frequent requests for legal help and a need for greater preparedness among staff.

- 95.5% of respondents reported being approached for legal help in the past two years.
- Only 9.1% felt fully prepared to assist, while 68.2% felt "somewhat prepared."
- Barriers to legal help included unawareness of services (86.4%), cost concerns (77.3%), and confusing application processes (63.6%).
- Suggestions for raising awareness included social media posting (50.0%), community events (45.5%), and brochures (54.5%).

Community Partner Survey

Social service agencies, healthcare providers, and other community organizations provided insights into the legal needs of the populations they serve. The survey highlighted frequent legal help requests and systemic barriers to access.

- 92.1% of respondents reported receiving legal help requests from clients.
- The most common legal issues were housing (55.3%) and domestic violence (39.5%).
- Barriers included unawareness of services (86.8%), cost concerns (81.6%), and difficulty finding services (78.1%).
- Respondents recommended community events (55.3%), social media posting (47.4%), and brochures (33.3%) to raise awareness.

Attorney Survey

Attorneys from solo practices, law firms, and government agencies shared their perspectives on unmet legal needs and access to justice. The survey emphasized their role in providing pro bono services and the challenges faced by clients.

- 78.3% of respondents provided free or reduced-cost legal services in the past two years.
- The most common legal issues were housing (69.6%) and personal finances (47.8%).
- Barriers included unawareness of services (82.6%), cost concerns (56.5%), and difficulty finding services (73.9%).
- Suggestions for raising awareness included social media posting (52.2%) and community events (39.1%).

Judicial Survey

Judges and magistrates offered insights into the legal needs they encounter in their courts. The survey highlighted urgent legal issues and systemic barriers to access.

- The most urgent legal needs were housing and personal finances.
- Barriers included unawareness of services, cost concerns, and time-consuming application processes.
- 50% of respondents felt non-profit legal providers adequately serve clients.
- Suggestions for raising awareness included social media posting, community events, and brochures.

Judicial Clerk Survey

Court clerks and administrators shared their observations of legal needs and barriers within their communities. The survey emphasized the challenges faced by clients and the need for improved resources.

- The most common legal issues were housing, benefits access, and domestic violence.
- Barriers included unawareness of services, cost concerns, and lack of trust in the legal system.
- Suggestions for raising awareness included social media posting, brochures, and community events.

Access to Justice Attorney Survey

This survey captured insights from legal aid organizations, access to justice groups, and non-profit law firms. Respondents highlighted their extensive involvement in pro bono services and the barriers faced by community members in accessing legal help.

- Top barriers included unawareness of legal services (88.9%), cost concerns (72.2%), and difficulty finding services (83.3%).

- The most common legal issues were housing (88.9%), domestic violence (77.8%), and access to benefits (72.2%). Respondents overwhelmingly responded that housing will be the most pressing civil legal issue potential clients face over the next two years (78%).
- Familiarity with free legal help varied, with 33.3% extremely familiar and 38.9% very familiar.
- Most respondents (61%) stated that a stronger community presence – especially community events – would be the most effective strategy to increase awareness of their services.

Considerations

Based on the comprehensive data collection and analysis, the following considerations address some of the most critical needs identified in Tennessee's civil legal services system:

Immediate Priority Considerations

1. Expand Healthcare Legal Services

- Explore and expand medical-legal partnerships in all major healthcare systems
- Create specialized units for Medicaid/Medicare appeals and disability claims
- Develop consumer-friendly resources on healthcare rights and insurance navigation
- Implement screening protocols in healthcare settings to identify legal needs

2. Enhance Family Law Support

- Explore innovative expansion of self-represented litigant services in all family courts
- Increase pro bono attorney recruitment for domestic violence cases
- Increase community awareness of existing online resources

3. Address Housing Crisis

- Expand dedicated eviction prevention clinics in each grand division
- Develop partnerships with local housing authorities and tenant organizations
- Implement mobile legal clinics specifically for rural housing issues
- Advocate for right to counsel in eviction proceedings

Geographic Access Improvements

4. Rural Service Delivery Innovation

- Expand mobile legal clinic programs to reach all 95 counties annually
- Investigate “circuit riding” attorney models for underserved counties
- Partner with public libraries and community centers for satellite offices
- Develop hybrid service models combining in-person and virtual assistance

5. Technology Infrastructure Development

- Explore the creation of a comprehensive statewide online legal self-help portal
- Explore the development of mobile-friendly applications for legal information and intake
- Provide technology training for both clients and legal aid staff
- Partner with internet service providers to address connectivity gaps
- Establish computer/internet access points in legal aid offices
- Enhancing and expanding relationships with community partners located in neutral sites with private spaces and reliable internet service to provide additional access points for clients facing digital barriers to legal resources.

Systemic Capacity Building

6. Funding and Resource Development

- Advocate for a dedicated state funding line item for civil legal services
- Develop sustainable funding partnerships with healthcare systems
- Pursue federal grant opportunities for specialized services

7. Workforce Development

- Explore comprehensive loan forgiveness for legal aid attorneys
- Partner with Tennessee law schools to expand clinical programs at all Tennessee law schools
- Create fellowship programs for recent graduates
- Develop paralegal and community legal worker certification programs
- Establish continuing education requirements on poverty law topics

8. Pro Bono Program Enhancement

- Create structured pro bono programs with comprehensive training
- Investigate additional models for limited scope representation models for efficiency
- Establish emeritus attorney programs for retired lawyers
- Create corporate counsel pro bono initiatives

Community Partnership Expansion

9. Strengthen Community Collaborations

- Formalize partnerships with all major social service agencies
- Integrate legal services into healthcare and social service delivery
- Develop cross-training programs for community service providers
- Create warm handoff protocols between agencies
- Establish co-location arrangements in high-need areas

Conclusion

Tennessee faces a civil justice crisis, with 78.3% of surveyed residents experiencing legal problems but only 21.7% aware of available free legal services. The 2025 assessment reveals that healthcare issues now affect more than one-third of Tennessee households, while family law, housing, and consumer issues continue to devastate low-income communities. The situation is particularly acute for survey respondent analysis, showing that 31.4% of households with disabled members and 70.8% earning below \$40,000 annually.

Technology presents both opportunities and challenges—while virtual services can expand access, the 37.7% without reliable internet risk being left further behind. Language barriers affect nearly 5% of our population, requiring immediate attention to translation and interpretation services. Institutional respondents confirm what individuals report: the system is overwhelmed, with 74% of providers citing critical capacity constraints.

The path forward requires bold action and sustained investment. Success will require coordinated effort from legal services providers, courts, bar associations, community partners, and policymakers. With Tennessee's population growing and diversifying, and with economic pressures mounting, the time for gradual change has passed.

This assessment provides a roadmap for transformation. Regular monitoring and evaluation will be essential to ensure these initiatives achieve their intended impact. With sustained commitment and adequate resources, Tennessee can build a more equitable and accessible civil legal services system that serves all residents with dignity and justice.