



2025 ANNUAL REPORT



Statement from the Chair

In 2025, the Massachusetts Interest on Lawyers' Trust Accounts (IOLTA) Committee continued its work to maximize revenue, including by working with financial institutions to ensure the best possible interest rates for IOLTA deposits and by streamlining the process to collect undistributable IOLTA funds under the recent amendments to Rule of Professional Conduct 1.15. The efforts of our hard-working staff combined with strong interest rates allowed the Committee to distribute nearly \$35 million to support civil legal aid programs and projects to improve the administration of justice in the Commonwealth.

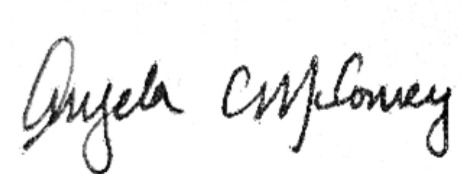
Over 850,000 Massachusetts residents are eligible for free legal aid because their household income is at or below 125% of the federal poverty line – currently \$41,250 a year for a family of four. Countless others cannot afford to hire a lawyer and so rely on courthouse clinics and other resources for self-represented litigants. Despite incremental funding increases, resource limitations continue to force legal aid organizations to turn away over 40% of eligible people who seek help, including children and elders, rural residents and urban communities, people with disabilities, veterans, and low-wage workers. As a result, people across the Commonwealth struggle to get the legal help they need in civil matters when their basic needs are at stake, such as wage theft, domestic abuse, housing, consumer fraud, loss of benefits, and denial of affordable medical care. This unmet need, in turn, places an enormous burden on our court system and leaves justice out of reach for too many.

In response to this significant need and despite considerable financial constraints, Massachusetts' remarkable civil legal services providers work tirelessly to provide a lifeline to residents in crisis and to strengthen our communities. Every day, legal aid organizations help individuals and families navigate the legal system to protect their rights and their health, families, livelihoods, and homes. The IOLTA Committee provides crucial funding for this essential work. Since its inception in 1985, the IOLTA Committee has distributed more than \$450 million through grants made by three charitable entities: the Boston Bar Foundation, the Massachusetts Bar Foundation, and the Massachusetts Legal Assistance Corporation.

In 2025, the IOLTA Committee received approximately \$31 million in interest income and \$3.5 million from opt-out attorney registration fees, pro hac vice fees, *cy pres* awards, and undistributable IOLTA funds. The recent high levels of IOLTA revenue allowed the charitable entities to increase IOLTA grants to existing grantees to support expanded services and innovative projects; fund more than twenty new grantees; fund translation and language-access tools to ensure more residents can obtain vital information and assistance; and provide stipends for legal intern fellowships at legal services organizations.

The Committee expresses its deep appreciation to the Supreme Judicial Court for its leadership and commitment to expanding access to justice in Massachusetts.

In support of justice,

A handwritten signature in black ink that reads "Angela McConney". The signature is fluid and cursive, with the first name "Angela" being more prominent than the last name "McConney".

Angela McConney, Chair

Committee

Angela C. McConney, Chair

Lauren Barnes

Janette A. Ekanem

Richard J. Grah

Margaret J. Hurley

Kevin M. McGinty

Edward W. McIntyre

Carol A. Starkey

Hon. Geoffrey A. Wilson, (ret.)

Staff

Jenna Miara, Executive Director

Steve Casey, Chief Financial Officer

Patricia Bond, Program Manager

Adair Bartram, Program Assistant



@maiolta.bsky.social



@iolta



@massachusetts-
iolta-committee

Mission Statement

The mission of the IOLTA Committee is to increase access to justice for all residents of the Commonwealth by funding and supporting programs that provide civil legal services for low- and moderate-income residents and initiatives that improve the administration of justice.

Charitable Entities

Funds received by the IOLTA Committee are distributed among three charitable entities: The Boston Bar Foundation of the Boston Bar Association, the Massachusetts Bar Foundation, and the Massachusetts Legal Assistance Corporation. These three entities use IOLTA funds to make grants to programs that provide legal help to families and individuals who cannot afford a lawyer and projects that improve the administration of justice in Massachusetts.



Banking Community

The IOLTA program would not be able to fill its vital role in sustaining critical programs throughout the Commonwealth without the participation and support of Massachusetts financial institutions. For over thirty years, Massachusetts banks and credit unions have voluntarily partnered with the IOLTA Committee to create this critical resource. Approximately 150 banking institutions across the state maintain over 20,000 IOLTA accounts. The interest earned from these accounts helps meet the accelerating demand for civil legal services in the Commonwealth.

Leadership Institutions

Leadership Institutions are those that go above and beyond the eligibility requirements of the IOLTA Rule to support the IOLTA Committee in its mission to ensure that Massachusetts residents who cannot afford an attorney have access to critically needed legal help. Leadership Institutions pay the higher of 75% of the Federal Funds Target Rate or 1.00% net interest rate on all IOLTA funds.

Adams Community Bank
All One Credit Union
Bank of New England
BankFive
Brookline Bank
Central One Federal Credit Union
Freedom Credit Union
Greylock Federal Credit Union
Institution for Savings
Jeanne D'Arc Credit Union
Naveo Credit Union
PeoplesBank

Pioneer Valley Federal Credit Union
Polish National Credit Union
Quincy Credit Union
River Works Credit Union
Rockland Federal Credit Union
Rollstone Bank & Trust
Sharon & Crescent United Credit Union
St. Jean's Credit Union
St. Mary's Credit Union
UniBank
Washington Savings Bank
Webster Five

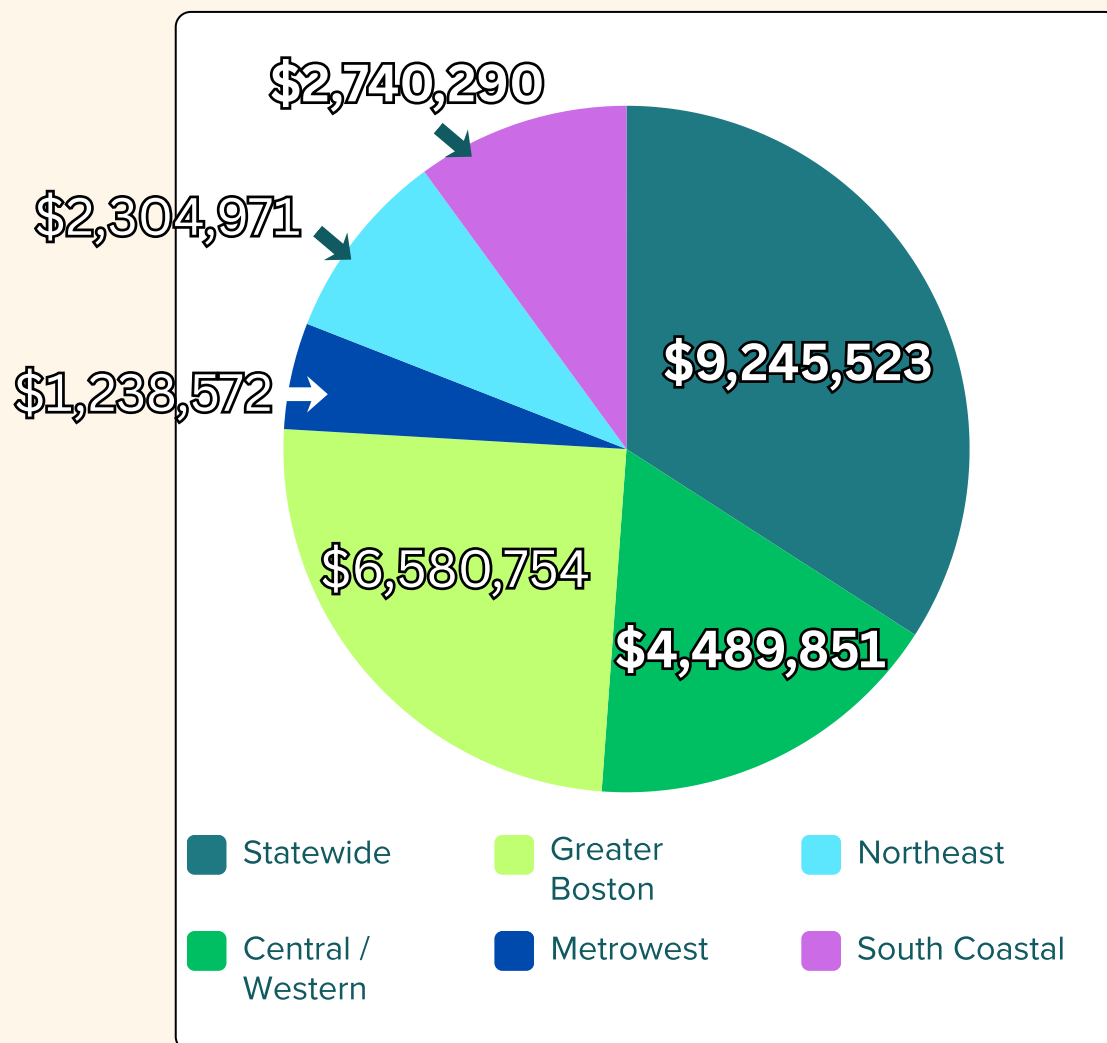
From 1985 to 2025,
the IOLTA Committee
has distributed more
than \$450 million in
grants that support
access to justice in
Massachusetts.



Grants and Programs Overview

Grants of IOLTA funds made by MLAC, the BBF, and the MBF during their 2024-2025 grant cycles. In addition, MLAC expended IOLTA funds totaling \$1,191,301 to provide support services to MLAC grantees: communications and marketing support (\$193,757); monitoring and program management (\$536,538); and data analysis and oversight (\$461,006). One-time capacity grants made by the MBF in Fall 2024 were included in the 2024 IOLTA Committee Annual Report.

In 2025, \$26,599,961 was distributed in IOLTA funding to 120 statewide and regional organizations.



Grant Funding By Region

Statewide Grants of IOLTA Funds

\$9,245,523 to **31** organizations and programs

Statewide organizations specialize in specific subjects or types of law and serve people across the Commonwealth. Statewide programs also provide support to regional organizations, including subject-matter expertise, technology services, and other programmatic assistance.

Access to Justice Commission: \$257,260

ACLU Foundation of Massachusetts: \$10,700

Arts & Business Council Volunteer Lawyers for the Arts Program: \$10,000

Asian American Civic Association: \$5,000

Center for Law and Education (CLE): \$151,344

Center for Public Representation: \$197,643

Children's Law Center of Massachusetts: \$247,288

Citizens for Juvenile Justice: \$7,500

Disability Law Center: \$354,975

Equal Justice Coalition (EJC): \$643,608

Flaschner Judicial Institute: \$190,000 *Year One of three-year grant.

Health Law Advocates, Inc. (HLA): \$80,000

JRI Health Law Institute: \$40,000

Justice Bridge Legal Center at U. Mass. Dartmouth: \$75,000 *Year One of three-year grant.

Lawyers Clearinghouse: \$84,000

Massachusetts Advocates for Children (MAC): \$214,845

Massachusetts Appleseed Center for Law & Justice: \$5,000

Massachusetts Immigrant and Refugee Advocacy Coalition (MIRA): \$63,216

Massachusetts Law Reform Institute (MLRI): \$2,603,165

MLAC Central Technology Program: \$2,232,174

MLAC Engagement and Culture Program: \$198,821

National Consumer Law Center (NCLC): \$110,180

One Can Help Juvenile Court Support Program: \$30,000

Pension Action Center (PAC): \$15,000

Political Asylum Immigration Representation (PAIR):
\$497,388

Prison Book Program Insider's Guide to Jailhouse Law:
\$5,000

Prisoners' Legal Services (PLS): \$455,144

Project Citizenship: \$47,092

Veterans Legal Services: \$257,180

Volunteer Lawyers Project: \$60,000

Women's Bar Foundation Family Law Project for Domestic
Abuse Survivors: \$80,000

Grantee spotlight



*Veterans Legal Services helps
Massachusetts veterans overcome
adversity by providing free civil legal aid
that honors their service, promotes well-
being, and responds to their distinctive
needs. Supported by grants of IOLTA
funds from the BBF, the MBF, and MLAC.*



Regional Grants of IOLTA Funds

\$17,354,428 to 89 organizations

Regional organizations provide advice and representation to people who cannot afford an attorney and who are facing civil legal issues related to housing, health care, public benefits, immigration, domestic violence, and other serious issues. Organizations are listed in the region where they provide all or most of their services. Many statewide organizations also provide regional services and support regional programs.

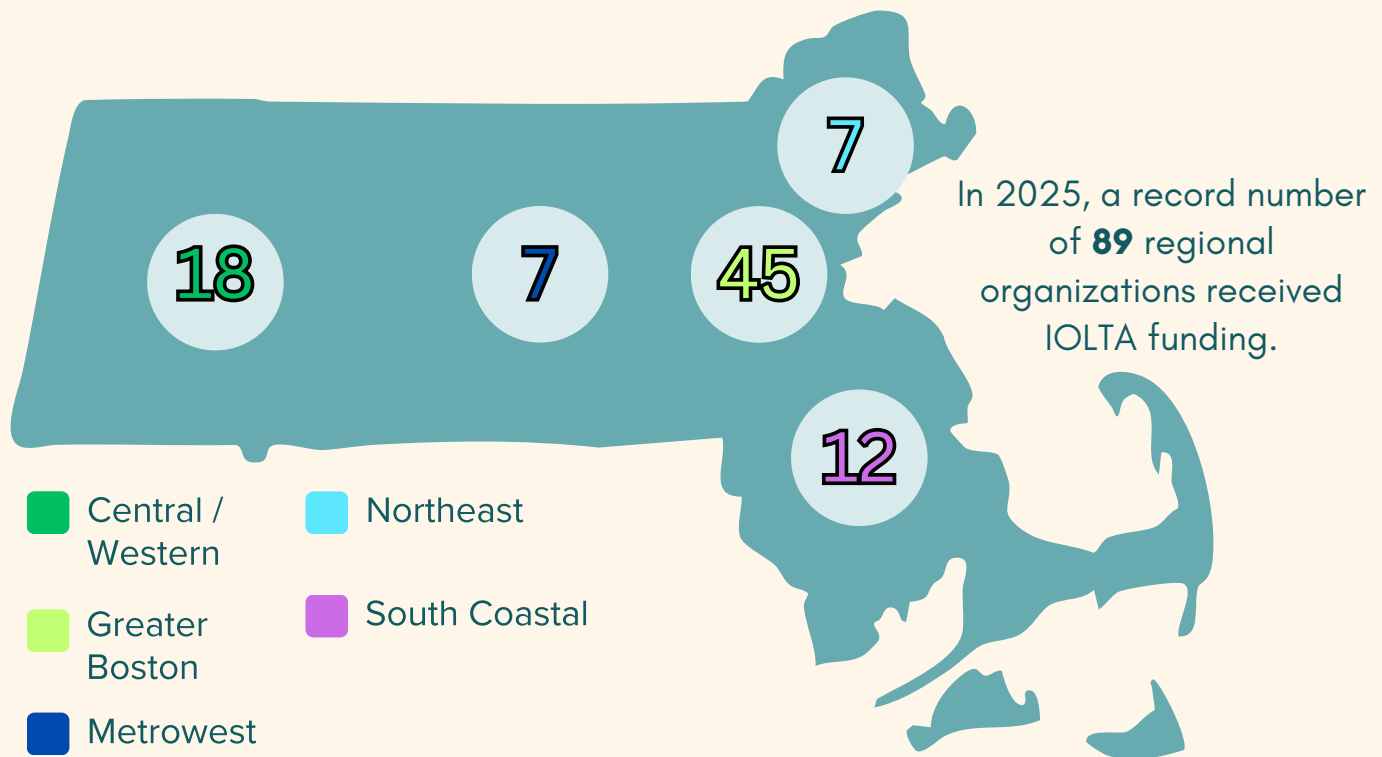
CENTRAL/WESTERN: \$4,489,851 to 18 organizations

Alianza DV Services SAFEPLAN Legal Advocacy Program: \$30,000

Ascentria Community Services, Inc. Immigration Legal Assistance Program: \$110,000

Berkshire County Regional Housing Authority Mediation Program: \$50,000

Berkshire Immigrant Center: \$30,000



Number of Supported Programs per Region

Grantee spotlight



Berkshire County Regional Housing Authority

The Housing Service and Mediation

Program offers legal counseling, mediation, and in-court mediation services to resolve landlord/tenant, neighbor, and small claims disputes for Berkshire County landlords, tenants, homeowners, and consumers. Supported by an IOLTA grant from the MBF.



CASA Project, Inc.: \$50,000

Center for New Americans: \$25,000

Collaborative Resolutions Group Family Mediation Program: \$22,500

Community Legal Aid: \$3,759,011

Dismas House of Central Massachusetts BAR None Program: \$28,500

Franklin County Bar Association Advocates for Justice.: \$44,500

Hampden County Bar Association Children's Law Project: \$70,000

Hampden County Bar Foundation Legal Clinic: \$30,000

Hampshire County Bar Association: \$18,000

New England Justice for Our Neighbors: \$20,000

Roca Inc. Emerging Adult Court of Hope: \$30,000

Safe Passage: \$51,682

Western New England School of Law's Center for Social Justice (CSJ): \$75,000

YWCA of Central Massachusetts Court Advocacy Project: \$45,658

GREATER BOSTON: \$6,580,754 to **45 organizations and programs**

Agencia Alpha: \$10,000

Alternatives for Community & Environment (ACE): \$35,000

Asian Task Force Against Domestic Violence: \$60,000

Bar Association of Norfolk County Pro Bono Conciliation Program: \$5,000

Baystate Reentry Network: \$6,000

Boston CASA: \$20,000

Brazilian Worker Center: \$10,250

Casa Myrna Vazquez Legal Advocacy Program: \$80,000

City Life/Vida Urbana: \$50,000

Council on American-Islamic Relations: \$5,000

De Novo: \$372,087

East Boston Community Council: \$5,000

FamilyAid Boston: \$15,000

Finex House, Inc. Legal Advocacy Program: \$23,000

Gilbert Albert Community Center: \$5,000

Greater Boston Legal Services (GBLS): \$4,730,483

HarborCOV: \$28,300

Immigrant Family Service Institute, Inc.: \$87,000

InnerCity Weightlifting: \$5,000

International Institute of New England: \$20,000

Jewish Family & Children's Services Bet Tzedek Legal Services: \$22,500

Justice at Work: \$40,000

Kids in Need of Defense (KIND), Inc.: \$40,000

La Colaborativa: \$30,000

Lawyers for Civil Rights (LCR): \$75,000

Legal Key Partnership for Health and Justice: \$40,000

Legal Services Center of Harvard Law School: \$8,000

Mabel Center for Immigrant Justice: \$65,000

National Lawyers Guild: \$2,500

Pine Street Inn Homeless Court Program: \$30,000

PioneerLegal: \$5,000

Respond Inc.: \$5,000

Rian Immigrant Center: \$138,000

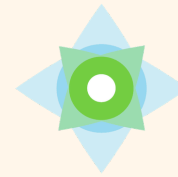
Rosie's Place: \$30,000

Saheli, Inc. Legal Advocacy Project: \$30,000

Strategies for Youth: \$5,000

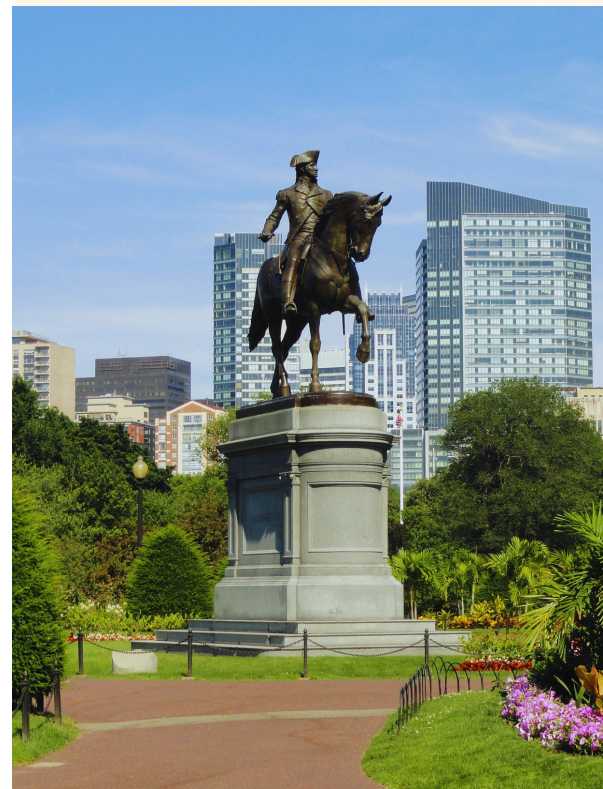
Suffolk University Law School Center for Housing Justice & Policy: \$30,134

Grantee spotlight



LEGAL KEY
PARTNERSHIP FOR
HEALTH AND JUSTICE

Legal Key supports health and social service sectors in Greater Boston in identifying, triaging, and addressing legal issues that impact health. Supported by a grant of IOLTA funds from the BBF.



The Right to Immigration Institute/Dignidad: \$12,500

The Second Step Legal Services Program: \$70,000

The Welcome Project: \$10,000

Third Sector New England Family Law Project: \$40,000

Victim Rights Law Center: \$25,000

Volunteer Lawyers Project: \$210,000

Women's Lunch Place: \$25,000

Youth Advocacy Foundation EdLaw Project: \$20,000

METROWEST: \$1,238,572 to 7 organizations and programs

Community Dispute Settlement Center (CDSC): \$18,200

Dove, Inc. Legal Advocacy Program: \$47,000

Housing Families, Inc. (HFI) \$82,000

Mediation Works, Inc. Court Mediation Program: \$12,000

MetroWest Legal Services: \$1,029,372

MetroWest Mediation Services, Inc.: \$30,000

Middlesex County Bar Association: \$20,000

Grantee spotlight



The Domestic Violence Family Law Project provides free and reduced-fee legal representation to low-income survivors of domestic violence in northern Essex County. Supported by an IOLTA grant from the MBF.



NORTHEAST: \$1,238,572 to 7 organizations and programs

Children's Law Center of Massachusetts (Northeast): \$57,288

Essex County Bar Association (ECBA): \$87,100

Essex County Community Group: \$5,000

Family Services of Merrimack Valley: \$30,000

Jeanne Geiger Crisis Center Domestic Violence Family Law Project: \$50,960

Northeast Legal Aid: \$2,058,623

The Resolution Center Court and Community Mediation Program: \$16,000

SOUTH COASTAL: \$2,740,290 to 12 organizations and programs

Barnstable County Bar Association Access to Justice Program: \$28,500

Bristol County Bar Association Pro Bono Conciliation Project: \$10,000

Cape Mediation Court Mediation and Conciliation Program: \$22,000

CASA of Bristol County: \$20,000

Catholic Charities of the Diocese of Fall River Immigration Law Program: \$140,000

Independence House: \$50,000

Pilgrim Advocates, Inc. Lawyer for the Day Program: \$17,000

Plymouth County Bar Association Lawyer for the Day Program: \$7,500

South Coastal Counties Legal Services: \$2,344,290
Regional Spotlight

SouthCoast Fair Housing: \$25,000

The Women's Center Legal Advocacy Program: \$50,000

WE CAN Legal Assistance Program: \$26,000

A record number of
120 organizations
across the
Commonwealth were
supported by IOLTA
funds in 2025.

Grantee spotlight



CASA of Bristol County recruits, trains, and supervises community advocates to support children in foster care, ensuring their needs are met and rights protected. Volunteers are appointed by judges to advocate for children, helping them receive the resources and support needed to thrive in an overburdened system. Supported by an IOLTA grant from the MBF.



Statement of Financial Position

ASSETS	2025	2024
CURRENT ASSETS		
Cash and Cash Equivalents	\$4,253,307	\$4,250,431
Other Receivables.....	\$70,225	\$20,918
Total Current Assets	\$4,323,532	\$4,271,349
Total Assets	\$4,323,532	\$4,271,349
 LIABILITIES AND NET ASSETS		
LIABILITIES		
Entities Payable	\$2,986,863	\$2,984,100
Other Payables	\$1,064,860	\$1,015,553
Total Liabilities	\$4,051,723	\$3,999,653
 NET ASSETS WITHOUT DONOR RESTRICTIONS	\$271,809	\$271,696
Total Liabilities and Net Assets	\$4,323,532	\$4,271,349
 OPERATING REVENUE		
IOLTA Receipts	\$31,234,920	\$34,053,890
Access to Justice Fee Revenue	\$1,168,975	\$1,188,513
Unclaimed Funds, Net	\$1,363,300	\$165,082
Administrative Fee Income	\$922,489	\$860,584
Class Action Residual Awards	\$594,366	\$1,238,983
Out-of-State Registration Fees	\$413,892	\$404,539
Interest Income	\$65,036	\$66,155
Total Operating Revenue	\$35,762,978	\$37,977,746
 OPERATING EXPENSES		
IOLTA Distributions.....	\$31,289,843	\$34,111,641
Access to Justice Fee Distributions.....	\$1,168,975	\$1,188,513
Unclaimed Funds Expense.....	\$1,363,300	\$164,296
Administrative Fee Expense.....	\$922,489	\$860,586
Class Action Residual Distributions.....	\$594,366	\$1,238,982
Out-of-State Registration Fees	\$413,892	\$404,539
Bank Fees	\$10,000	\$9,030
Total Operating Expenses.....	\$35,762,865	\$37,977,587
 CHANGE IN NET ASSETS	\$113	\$159
Net Assets Without Donor Restrictions - Beginning of Year	\$271,696	\$271,537
Net Assets Without Donor Restrictions - End of Year	\$271,809	\$271,696

For complete financial information and disclosures, please refer our 2025 audited financial statements found [here](#).

**18 Tremont Street, Suite 1010
Boston, MA 02108
(617) 723-9093
www.maiolta.org**