
LEGAL AID CHICAGO

MOVING FORWARD TOGETHER

COMMUNITY LEGAL
NEEDS ASSESSMENT
2022

PRIMARY AUTHORS

Kulsum Ameji, J.D. and
Elizabeth Taboada, AmeriCorps VISTA

Dedication

The primary authors would like to dedicate this report to Dr. Janet Smith, community researcher extraordinaire. She was a luminary who dedicated her life to poverty, equity, and community-based research. Janet volunteered for our project in the last phase of her life, while balancing academic responsibilities and personal health issues. Her memory remains an inspiration to all who work towards justice.

LEGAL AID CHICAGO

MOVING FORWARD TOGETHER

COMMUNITY LEGAL
NEEDS ASSESSMENT
2022

PRIMARY AUTHORS

Kulsum Ameji, J.D. and
Elizabeth Taboada, AmeriCorps VISTA

Acknowledgments

We are grateful to everyone who graciously shared their time, insight, and experiences with us. The generous donation of time and labor by our Legal Aid Chicago colleagues, external colleagues across fields, community members, local researchers, student research assistants, and volunteers made this report possible. We appreciate their commitment to community-based research and the collective uplift of the Chicago metropolitan area. In particular, we would like to thank:

RESEARCH TEAM MEMBERS¹

* Contributing authors

Ellen Bloss*

DePaul University,
Student Urban Research Corp

Alexandre Brunet*

Engage Chicago Intern,
Northwestern University

Evelyn Camargo

Student Intern, Loyola University

Carina Hoyer*

Researcher and GIS Specialist

Kristi Leach

UX Designer, graduate,
UIC Department of Sociology

Aziza Mallow

Student Intern, Loyola University

Nicole Muffitt*

Research Assistant, UIC

Eric Rodriguez

Engage Chicago Intern,
Northwestern University

Alexander Stone*

DePaul University,
Student Urban Research Corp

Cynthia Sadkin, J.D.*

Chief Strategy Officer, Legal Aid Chicago

ADVISORS²

Professor Kathleen Yang Clayton, PhD

College of Urban Planning
and Public Affairs, UIC

Spencer Cowan, JD, PhD

Director of Research,
Woodstock Institute

Daniel Cooper, PhD

Director of Research,
Metropolitan Planning Council

Professor Christine George, MA, PhD

Center for Urban Research and
Learning, Loyola University

Professor Euan Hague, PhD

Department of Geography,
Director, School of Public Service,
DePaul University

Professor Maria Krysan, PhD

Department of Sociology, UIC

Alex Linares

Economic Development Planner,
Great Cities Institute

Professor Kevin Lamar James, PhD

Department of Sociology, UIC

Rob Paral

Rob Paral & Associates

David VanZyvteld, MA, M.Div

Director, Center for Urban Research
and Learning (CURL), Loyola University

Professor Claire Decoteau, PhD

Department of Sociology, UIC

Professor Scott W. Allard

Daniel J. Evans Endowed Professor of
Social Policy, University of Washington

And thanks to **Faith Mullen, JD**, **Nancy Drane, JD**, and **Lish Whitson, JD** for sharing lessons learned from their inspiring efforts in Legal Needs Assessments of their own.

¹ Additional undergraduate students also contributed to this effort, including students David Garcia, Loyola University, Ariel Victoria Maldonado, UIC, Andrea Meneses, UIC, Olafuyi Alli Balogun, UIC, Sonya Kauffman, DePaul University, and Despina Kokoris, DePaul University.

² We are incredibly lucky to be in a metropolitan area which values community-based research. We did not have formal consultant support on this project. Various local researchers generously shared their advice and support with us. This included one-on-one meetings, sharing data sources, analyzing census data, providing technical expertise, subject-matter expertise, and providing student support, among other contributions. Our partnership with the DePaul University Student Urban Research Corps, Loyola University's Center for Urban Research and Learning, UIC Great Cities Institute, and the UIC Department of Sociology augmented our limited staff capacity and expertise. We'd especially like to thank Professor Maria Krysan and research assistant Nicole Muffitt for contributing their time and resources to the survey portion of this project.

This report is a culmination of our team's collective efforts.

We are grateful to our Legal Aid Chicago colleagues including intake specialists, outreach coordinators, paralegals, attorneys, social workers, and others for sharing their priceless perspectives. Legal services work is both deeply fulfilling and relentless. We honor the efforts of our colleagues who made time to speak with us amidst their busy schedules.

A wide range of external stakeholders from many fields participated in our interviews and survey. These included social service providers, legal workers, community organizers, local government staff, policy analysts, advocates, health care workers, librarians, researchers, and many others.

We appreciate their insight and dedication. Amidst profound need, burnout, and severe staffing shortages, we thank them for their time.

Finally, we appreciate the countless community members and clients from whom the authors have learned over the years, including those who shared their precious wisdom and life experiences for this project. While this report utilizes a “Needs” Assessment rubric, we uplift other models of understanding communities. Asset Based Community Development, Community Based Participatory Research, community lawyering, community-driven development, and other approaches provide valuable tools. No individual, family, community, or neighborhood is comprised solely of deficits. There is an abundance of assets of many kinds, including community connectivity, experiential knowledge, resourcefulness, social and fiscal capital, and many others.

And finally, we encourage others to think creatively about collaboration. Mappers, designers, mathematicians—all brought critical and fresh perspectives, new ideas, and tangible skills to this project. Take opportunities to facilitate and participate wherever you can!

Best,

Kulsum Ameji and Leeza Taboada



Table of Contents

SECTION ONE | INTRODUCTION

- 2 RESEARCH QUESTIONS
- 3 METHODOLOGY
- 7 AN IMPORTANT NOTE

SECTION TWO | CIVIL LEGAL AID: WHAT IS IT AND WHY DOES IT MATTER?

- 10 LEGAL AID CHICAGO: WHO WE ARE, WHAT WE DO
- 12 RESPONDING TO COMMUNITY LEGAL NEEDS: DIRECT REPRESENTATION AND BEYOND

SECTION THREE | THE LANDSCAPE OF POVERTY IN COOK COUNTY

- 22 RESEARCH & DATA CONSIDERATIONS
- 23 CHARACTERISTICS OF THE LOW-INCOME POPULATION IN LEGAL AID CHICAGO'S SERVICE AREA
- 24 SIGNIFICANT SPATIAL AND DEMOGRAPHIC CHANGES IN COOK COUNTY
- 31 WHOM DO WE SERVE? 2021 CLIENT CHARACTERISTICS
- 37 SUMMARY

SECTION FOUR | A SNAPSHOT OF CIVIL LEGAL NEEDS

- 42 HOUSING
- 57 FAMILY LAW
- 62 SECURING FINANCIAL STABILITY
 - 63 The Social Safety Net: Public Benefits
 - 68 Employment and Low Wage Workers
 - 74 Consumer Issues
- 78 COMPOUNDING VULNERABILITIES
 - 79 Seniors
 - 86 People with Disabilities
 - 92 Immigrants & Limited English Proficiency (LEP)

102	Survivors of Domestic Violence
108	Returning Citizens/Justice Involvement
113	Individuals impacted by Community Violence
117	Veterans
120	Individuals experiencing Homelessness
122	Individuals Impacted by HIV
123	Youth and Young Adults
126	OTHER ISSUES
126	Education
128	Transportation
129	Technology
130	Environmental Justice Issues and Climate Change
133	The COVID-19 Pandemic

SECTION FIVE | PARTING THOUGHTS

138	IMPROVING ACCESS TO JUSTICE
141	CONCLUSION

APPENDICES

146	Appendix I – Survey Methodology and Findings
162	Appendix II – Areas of Legal Service Provided by Legal Aid Chicago
164	Appendix III – Demographic Census Data on Poverty
165	Appendix IV – Author Biographies
166	Appendix V – Organizations and Roles represented by Key Informants
168	Appendix VI – Local Legal Services Programs
168	Appendix VII – Some Local Initiatives Related To Low-Income Communities

Executive Summary

Legal Aid Chicago proudly presents *Moving Forward Together: A Community Legal Needs Assessment*—the first of its kind in the organization’s history. From August 2021 – October 2022, we engaged in a process of trying to better understand the unmet civil legal needs of low-income Cook County residents. We listened to a wide ambit of internal and external stakeholders, community members, and researchers. A number of themes emerged regarding Legal Aid Chicago’s evolving service area and potential client population, distinct legal and social service needs, and engagement with communities.

The methodology employed in this Needs Assessment is not about concise categorizations, linear demarcations, peer-reviewed academic rigor, or statistical software. It is about listening deeply, building stronger relationships, identifying high level themes, and fostering responsiveness to community concerns.

We present these themes and recommendations as an amalgamation of the data collected through our various research methods: interviews, focus groups, and a survey to service providers within and beyond our existing network. Our efforts garnered over 500 perspectives on civil legal needs from a wide variety of vantage points: Legal Aid Chicago staff, aldermanic offices, referring partner organizations, low-income community members, social service providers, and others. Many of those we spoke with frequently interface with clients or constituents that have issues that can be addressed by civil legal aid, even if it may be that those clients or constituents do not identify them as legal issues.³ Their lived experiences—personal and professional—constitute the backbone of this report.

In Chapter 1, we share more about the conditions under which this project was conducted and how its findings are best interpreted, as well as outline our research questions and methodology.

Chapter 2 begins with a brief overview of Legal Aid Chicago’s history and current model of practice, then provides some background on the significance of legal aid and the prevalence

of civil legal issues among low-income populations. We also share a cursory analysis of needs through Legal Aid Chicago’s own internal data: comparing a portion of calls from its telephonic intake system to cases closed in 2021. The sheer volume of calls speaks to the abundant need for civil legal aid, which we further illustrate with comments based on our research at the close of the chapter.

In Chapter 3, we set the stage for understanding the latent civil legal issues in Legal Aid Chicago’s service area by providing some statistics on our potential client population: those living below 125% of the Federal Poverty Line (FPL), or 1 in 5 residents of Cook County.⁴ We highlight some of the demographic characteristics of this population and share critical findings on emerging and existing trends of growth, loss, and movement. We close with a comparison of demographic and geographic factors for Legal Aid Chicago’s clients in 2021 and the general client eligible population.

Chapter 4 contains a lengthy discussion on civil legal needs, organized by issue areas and frequently mentioned populations with distinct and critical needs. The basis of our commentary is the wealth of information we solicited through our qualitative research methods, peppered with data points from secondary research to reinforce key points.

Key points include the following:

Housing is a monumental and multifarious issue across communities. Legal aid providers should continue and strengthen their involvement in the broader housing landscape to help build better solutions. Housing emerged as the unequivocal top concern. We heard about affordability, accessibility, evictions, building conditions, public and subsidized housing, small landlords, home ownership preservation, and vacant lots, just to name a few concerns. Many we spoke with emphasized how property loss reduces family and community economic stability. They urged legal aid to build out probate and estate planning services to better facilitate property transfer. Helping to preserve what is often a family’s only asset can contribute to building generational

3 Sandefur, Rebecca L. *CIVIL LEGAL NEEDS and PUBLIC LEGAL UNDERSTANDING*. American Bar Foundation and University of Illinois at Urbana-Champaign, 2015, p. 2.

4 “S1703 SELECTED CHARACTERISTICS of PEOPLE at SPECIFIED LEVELS of POVERTY in the PAST 12 MONTHS 2020: ACS 5-Year Estimates Subject Tables.” *Data.census.gov*, U.S. Census Bureau, data.census.gov/table?q=disabled+AND+poverty&g=050XX00US17031_040XX00US17_010XX00US&tid=ACSS15Y2020.S1703. Accessed 5 May 2023.

wealth. While the contours of the issue shift across communities, housing concerns are a pervasive issue. Legal support is widely needed to address this crisis, which mandates resourceful, creative interventions.

Family Law is a tremendous need, with multiple underserved populations and sub-issue areas. These include divorce, custody, child support abatement, reduction, and enforcement, DCFS cases, and guardianship issues, among others. Parents, both mothers and fathers, whether married or unmarried, need more support in addressing family law conflicts. Additional resources are sorely needed, and the historical legal services paradigm needs to be expanded.

People widely reported that legal help is needed to access public benefits, especially among the populations for which these benefits could make the biggest difference. Needs were identified for assistance with initial applications for SSI/SSDI, appeals after denial or discontinuation to address errors made by the agency, or to provide advocacy for clients to hold those agencies accountable to provide benefits in a timely manner. For those depending on benefits to afford basic necessities, such as people with disabilities or those experiencing moments of crisis, this assistance can vastly improve the quality of life.

The COVID pandemic emphasized the necessity of work and the crucial role it plays in people's lives. Many low-wage workers, disproportionately Black and Latino, are experiencing economic insecurity despite full-time work. Wage theft, workplace discrimination, sexual harassment, and employment advocacy for returning citizens and other vulnerable populations among the low-wage workforce were identified as critical needs. Improvements to workplace conditions are necessary to allow people to earn reasonable recompense, experience dignity in the workplace, and juggle childcare, health care, and self-care.

Consumer issues often co-occur with other civil legal needs, especially issues of credit and debt. Many do not realize that their financial issues are legal in nature, with potential legal recourse. With the immense financial strain of the recent pandemic still upon many, informants identified the following consumer issues: car repossessions, medical debt, water debt, utilities debt, debt collection and harassment, bankruptcy, predatory practices, and fines and fees.

Certain vulnerable populations are experiencing distinct challenges to their well-being, and as such they have unique legal issues. The populations which we highlight in this report are: seniors, immigrants and limited English proficient individuals, people with disabilities, survivors of domestic violence, returning citizens, individuals impacted by community violence, veterans, people impacted by HIV, youth and young adults, and individuals experiencing homelessness. Many expressed a need for expertise in the intersecting issues for these populations, as well as processes and protocols which aim to provide holistic services.

Broader structural issues shape clients' lives and legal outcomes. Clients' legal and social needs occur against the backdrop of structural factors such as disparities in access to education and employment opportunities, technology, and transportation. The disproportionality of the criminal justice system bears heavily on Black and Latino communities. Health inequities are grossly apparent when one compares low-income areas to others in the city. Through the lens of the COVID-19 pandemic and environmental factors, unequal burdens can also be seen. Throughout the report, there is discussion on these and other elements of structural poverty woven in with the narrative of civil legal needs. Community members encouraged legal aid providers to look for opportunities to participate in efforts addressing these broader issues.



We conclude the report in Chapter 5 with some suggestions to improve access to legal aid and a call to action. Briefly, these suggestions cover the following:

- **Community Legal Education is a critical community need.** We heard an unexpected and overarching desire for community legal education and community engagement. Workshops, trainings, informational flyers, know your rights campaigns, legislative updates, and other avenues were requested.
- **Services are widely requested and should be responsive to critical spatial and demographic shifts impacting Legal Aid Chicago's service area.** As Legal Aid Chicago aims to shape responsive services, it must understand relevant trends and changes. The suburbanization of poverty, migration patterns, and population shifts are significant to this understanding. The far South, South East, South suburbs, and West suburbs, in particular, are areas in which civil legal aid resources are limited in comparison to the potential need. There are also pockets of poverty in other areas which may benefit from targeted outreach. In addition, our data gathering pointed towards several potentially underserved populations for which targeted outreach and organizational partnerships could yield more strategic impact.
- **Clarity, communication, and transparency afford opportunities for better access.** Sharing clear information about points of entry, processes for assessment, timelines of responses, and setting expectations can enhance client and stakeholder experiences.

- **Cultural competency is an area which deserves attention.** Internal and external stakeholders expressed the need for more diverse staff, improved language capacity, and a deeper understanding of how racial justice intersects with civil legal issues.
- **Prioritizing relationships and increasing community presence builds organizational capacity.** Assessment is not a one-time, one-off project. To best serve its client communities, Legal Aid Chicago must stay abreast of emerging issues, local poverty, its service area, and community needs. Mechanisms for obtaining ongoing client and community input should be integrated into organizational and service structure. Presence in their communities, whether through shared spaces, collaboration with community organizations, or attendance at events, was widely requested among low-income community members and service providers alike.

Our hope is that this report's influence may extend beyond Legal Aid Chicago, and even beyond the field of legal aid, to reach the varied stakeholders dedicated to addressing issues impacting low-income communities. An obvious conclusion to our work is that civil legal aid is a much-needed service, and that these needs are intricately woven into the fabric of well-being for individuals and their communities.



SECTION ONE

Introduction

Introduction

Legal Aid Chicago embarked on its first Community Legal Needs Assessment (CLNA) in admittedly surreal times. The pandemic highlighted the critical significance of all safety nets—including civil legal services. From helping families in crisis obtain unemployment benefits to protecting survivors in a global uptick of domestic violence to safeguarding vulnerable nursing home residents in quarantine, civil legal services were instrumental. Today, the world is in the process of re-awakening.

As Legal Aid Chicago navigates this next phase, the terrain is both new and familiar. Better understanding existing and needed resources becomes pivotal to its work. This report is a contribution to better understanding some of the needs, especially those needs that are unmet or underserved, for low-income Cook County residents.

Even in the best of circumstances, legal aid providers rarely have the luxuries of space and distance which lend themselves to research. Like emergency room staff, they respond to seemingly endless need in moments of exigent crisis. Time is rarely afforded to ponder and plan deliberately. Embarking on a needs assessment provided a rare opportunity to pause and reflect.

The pandemic curtailed our approach, limited our capacity, and impacted our research process. Much of our research occurred during the lockdown phase. Our capacity was reduced in many ways and there were unprecedented obstacles in reaching and communicating with stakeholders. We simply did not have the resources, capacity, or staffing to fully explore all of the civil legal needs impacting low-income Cook County residents. Considering the vastness of Cook County and the experiences of its low-income population, this lofty goal requires multiple ongoing efforts.

Nonetheless, we put our best efforts forward to gather information from our fellow stakeholders and community members. Despite our limitations, we strove to be expansive vis-a-vis populations and geography. As we reflected on current and future resources, local trends, emerging needs, and our own limited capacity, key questions emerged.

This report is an initial foray into answering a few of these questions. Additional work is required to more fully explore the questions posed. Though Legal Aid Chicago is already aware of many needs and does extensive well-regarded work to address them, the effort to better understand and respond to community needs goes beyond the work of our individual agency. The scale and scope of needs is so great that it requires the efforts of many committed stakeholders. These issues cannot be addressed by Legal Aid Chicago on its own, or even by the legal aid community in its entirety.

Our inquiry into the bigger picture of expansive needs in our region was elucidating. We aspire to present many of the concerns of a wide swath of communities, with the understanding that multiple entities do—and will—engage in varied, and collaborative work. We heard many positive things about our field and our agency, and we also heard about opportunities for positive shifts moving forward.

Throughout the report, you may find a sampling of these opportunities and needs highlighted under the subsection heading “**Considerations for Legal Services Providers.**” These suggestions are intended for the entire network of legal aid providers, funders, and other stakeholders. Many of the suggestions are already being undertaken to varying degrees. They could be scaled up or expanded to better meet identified needs. At times we include suggestions specific to Legal Aid Chicago and note them accordingly.

RESEARCH QUESTIONS

Some guiding questions shaped our inquiries.

- Who is eligible for Legal Aid Chicago’s services in Cook County?
- Where do low-income people live in Cook County?
- What are some trends, shifts, and key issues impacting Legal Aid Chicago’s client communities?
- What issues do other community stakeholders prioritize and what are their recommendations for Legal Aid Chicago’s work?

A needs assessment inevitably involves internal reflection as well.

- Whom does Legal Aid Chicago serve currently?
- What can Legal Aid Chicago better understand about who we are (and are not) serving?
- How can Legal Aid Chicago better collaborate and coordinate to enhance impact?

As we begin unravelling this labyrinth, even more questions emerge. It is our hope that this document will provide answers to some initial questions, frame additional points of inquiry, and afford opportunities for responsive work.

METHODOLOGY

Conducting the CLNA with minimal staff and funding during a pandemic indelibly shaped our approach.⁵

Our initial challenge was to iterate a research methodology. To begin, we did a Literature Review of 25 legal needs assessments from around the country.⁶ After selecting informative examples, we reached out to legal aid colleagues nationally to better understand their methods, constraints, and findings. We also consulted with multiple national and local researchers.

Through our review, we realized there are a myriad of approaches to assessing community legal needs, each with their own set of advantages and shortcomings. With an array of strategies in front of us and some helpful advice from researchers and similarly tasked colleagues in legal aid organizations across the country, we laid out a plan that would work around our limitations and play to our strengths.

TABLE 1.1 RESEARCH COLLECTION METHODS

25+ needs assessments reviewed	9 internal group discussions, gathering almost 130 different perspectives from colleagues	86 Key Informants interviewed, including 20 colleagues and 66 other Key Informants	20+ researchers consulted	40+ participants across 4 community listening sessions	350 survey responses collected from over 195 unique entities
---------------------------------------	---------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------	----------------------------------	----------------------------------------------------------------------	----------------------------------------------------------------------------

Upon reviewing research best practices, we decided on a mixed methods framework. This included structured and semi-structured qualitative data collection methods via remote interviews with relevant stakeholders, a web-based survey to staff of local social services organizations, and focus groups with low-income community members and service providers.⁷ Throughout the report, we have peppered quotes

from our various sources to highlight their comments and perspectives.⁸ To provide context to the information shared by our Key Informants, Focus Group Participants, and Survey Respondents, we utilized quantitative data from secondary sources, such as the Census and other relevant reports, and Legal Aid Chicago's own internal case data.⁹ What follows is a brief description of our primary research strategies.

⁵ Our primary project staff consisted of 1 attorney and 1 AmeriCorps VISTA.

⁶ "Comprehensive Needs Assessment & Priority Setting." *LSC – Legal Services Corporation: America's Partner for Equal Justice*, lsc.gov/i-am-grantee/model-practices-innovations/plan-strategically/comprehensive-needs-assessment-priority-setting. Accessed 5 May 2023.

⁷ An important note: the sampling of stakeholders doesn't reflect the breadth and depth of communities with whom we wanted to engage. We were often unable to reach or schedule with individuals or entities because of their lack of availability. This was a period when many individuals were over-extended and entities were very under-staffed.

⁸ Quotes have been lightly edited for clarity and were at times inaccurately captured due to automatic transcription capabilities.

⁹ Constraints limited our ability to conduct focus groups. We are hopeful that future efforts will permit more direct community contact.

Key Informant Interviews

During the height of the pandemic, the daily interactions which we previously took for granted went dormant for an extended period. In-person interviews with low-income community members at laundromats, places of business, government offices, and religious institutions (which were integral to other community legal needs assessments) presented an unprecedented risk. As such, we had to pivot to gather information from people with whom we could interact safely while still providing us with a valuable perspective on community needs. While we could not speak with many community members directly about their needs, we could meet over web-conferencing platforms with the people actively working to meet those needs.

Poverty is multifaceted and Legal Aid Chicago's clients (and the issues they experience) interface with numerous and varied entities. Accordingly, we attempted to reach a diverse array of roles, areas of focus, and geographies.¹⁰ We were also deliberate about reaching a range of cultural and linguistic communities. These people are hereafter referred to as Key Informants, or informants, throughout this report.

We used a snowball sampling method, which means that our requests to conduct interviews were based on the suggestions we received from Key Informants. Starting with suggestions from agency staff and principal author connections, we were able to reach further and further into community networks, building on existing relationships and simultaneously forging new ones.

Key Informant interviews included: discussions of community needs, the broader contexts shaping those needs, and the situational realities of diverse populations of low-income Cook County residents. Each interview was approximately an hour long and questions varied depending on our Key Informant, but typically spanned general community needs, specific civil legal needs, trends since the COVID pandemic, and how legal aid providers might best assist efforts to meet those needs. In total, we conducted **72 Key Informant Interviews**, 52 with individuals situated outside of Legal Aid Chicago and 20 with colleagues across practice groups.¹¹ Themes that emerged across interviews have been highlighted throughout this report.



-
- 10 Some of our considerations: a mix of internal and external stakeholders; being mindful of our county-wide geographic expanse; covering a variety of issue areas and entities; including policy and advocacy staff, community organizers, researchers, local government offices, public health officials, social service workers, legal professionals, court-adjacent staff, and others
- 11 We also engaged in informative conversations which were not full formal interviews. In some places, information or quotes from these discussions are also attributed to 'Key Informants'.

Focus Groups

We took multiple steps to ensure **internal engagement**.

Early in our process, we held a brainstorming session with a group of staff, then known as the Community Engagement Team. Comprised of representatives from across the agency, the team spanned roles and practice areas representing the core of Legal Aid Chicago’s community engagements. This group played a role akin to an advisory board. We met with them to initially gather internal perspectives on our general questions about unmet needs among client communities. This

helped us form the set of questions we used for our interviews with Key Informants.

Further along in our process, we held group discussions across Practice Groups and Task Forces to gather topic-specific information and inform which civil legal issues should be included in our questionnaire.

Through these group meetings, we received a total of 128 responses. The breakdown of participants and topics areas is displayed in the following table.

TABLE 1.2 PARTICIPANTS IN INTERNAL FOCUS GROUPS

Children & Families Practice Group—including child welfare (5), education law (6), and family law (14) subgroups	Immigrant & Workers’ Rights Practice Group—including immigration (6), trafficking (7), migrant workers (5), and employment (6) subgroups	Public Benefits Open Enrollment Paralegals (5)
Seniors Task Force (8)	Community Engagement Team (20)	Consumer Practice Group (13)
Housing Practice Group (16)	Client Screening Unit (6)	Pro Bono & Community Partnerships Practice Group (11)

As previously discussed, the pandemic presented great challenges to external engagements with community members. However, as time progressed and the new normal insistently established itself, we were able to hold several in-person **focus groups with community members**: one in Back of the Yards with mothers from families impacted by incarceration and gun violence, another in Englewood with South Side residents, and one in Rogers Park with immigrant seniors.¹² In addition to intentionally including space for positive reflections, which we hoped would add a restorative element to what can feel like an

extractive experience, we compensated each community focus group participant with a \$50 gift card.

We also met virtually with a large group of domestic violence and sexual assault advocates. Thanks to remote conferencing capabilities, we were able to hold two simultaneous conversations, each with about 8 participants.

Throughout the report, you can find information from community focus groups highlighted in blue boxes.

¹² We are grateful to our colleagues at Hamdard Center, Precious Blood Ministry of Reconciliation (PBMR), and the Hermitage Street Community Garden. They played an instrumental role in convening and hosting focus groups. They also shared invaluable insight into the communities they serve.

AN IMPORTANT NOTE

This project was a rare opportunity to engage in deep listening, connect with others, and explore the issues shaping clients' cases. The information and observations presented in this report are not meant to be comprehensively ranked or hierarchized. Our multiple modes of inquiry did not employ probability-based samples nor were we formally trained to execute them. There are also many other needs and populations out there which we did not hear about. This information is simply a snapshot of a moment in time, a vantage point based on a purposeful but imperfect strategy. Nonetheless, there is still much to 'listen to' and learn from what we learned through this process.

The information we are sharing is an amalgamation of various sources—from conversations, interviews, secondary research, survey responses, and others. The 'voice' in which we are writing attempts to encapsulate what we heard from various sources. While written as statements, these are not intended as definitive declarations. Rather, we attempt to uplift concerns, issues, and trends of note in our area, based upon what we heard and read. Some of what we heard does not readily appear in academic research. And, at times, peoples' perceptions may vary or even be contradictory. **Again, this is not a ranking of needs or an academic research paper.** Asking

questions—and listening carefully—was not a linear process with simple outcomes. Nonetheless, we hope this report can help build bridges between multiple stakeholders, help our organization and others to better understand a splice of our client communities, and highlight some of the issues they shared. Ultimately, our hope is that our agency—and others—respond to an idea, issue, or trend in this report. In other words, the report explores how our area is changing, what people are concerned about, civil legal issues, broader issues, and how we can enhance our work.

This report was written with minimal staffing and resources. Despite best efforts, inevitably there will be some errors. In the time between drafting and printing, some hyperlinks have changed and data sources updated. We nonetheless believe the report on the whole is a valuable compilation of information that will retain relevancy for our organization and our community for several years.

The pandemic laid bare the marked disproportionalities undergirding our society. It also brought light to remarkable resourcefulness, creativity, and the possibility of positive change. The landscape of service providers in Cook County has a lot of thoughtful, collaborative work to do as it moves forward together. We share this report with the ethos of healing and forward movement.¹³



¹³ We would also like to acknowledge that many individuals, families, and communities are still bearing harmful impacts such as lost loved ones, long COVID, and financial destabilization.



SECTION TWO

Civil Legal Aid

WHAT IS IT AND WHY DOES IT MATTER?

Civil Legal Aid

WHAT IS IT AND WHY DOES IT MATTER?

Civil legal aid is the provision of free legal support on non-criminal matters for low-income people. Legal aid yields tremendous power in rectifying individual hardship: keeping the lights on, survivors of violence safe, cars from being repossessed, a housing subsidy intact, veterans' benefits extant, and youth in school.

Legal aid ameliorates the brutal effects of poverty on individuals and communities. It is work that responds to the broader issues shaping society: income inequality, poor infrastructure, health disparities, racial injustice, disparate educational outcomes, and so many others.

Legal aid providers play a critical societal role, ensuring that everyone's rights are protected, and all actors are held accountable. Fair, transparent, and accessible Justice is a cornerstone of a functional, nonpartisan democracy. Civil legal aid is situated within the broader context of access to justice and the protection of fundamental human dignity.

LEGAL AID CHICAGO: WHO WE ARE, WHAT WE DO

Legal Aid Chicago is one of the largest providers of legal aid in Cook County. It is also the only Legal Services Corporation-funded entity in Cook County. LSC is presently the largest funder of Legal Aid Chicago.¹⁴ At the center of its mission is the provision of legal aid to those living in poverty and experiencing vulnerability.

The agency is comprised of two connected but separate entities: Legal Aid Chicago, which provides direct legal services and is constrained by LSC restrictions, and Legal Action Chicago, which is permitted to engage more fully in advocacy and policy work.

Legal Aid Chicago has gone through a range of program models since its establishment in 1973.¹⁵ In 2011, neighborhood offices throughout the city and county were closed, and services were centralized into a downtown location where Legal Aid Chicago still operates from today. Staff formed into Practice Groups where they could deepen their specialized knowledge for a set of specific cases rather than having a broader but more superficial skillset. Practice Groups are supplemented by Task Forces which provide advocacy to groups, like veterans, seniors, or survivors of domestic violence, whose interests may span multiple practice groups.

TABLE 2.1 CURRENT MODEL OF WORK AT LEGAL AID CHICAGO

PRACTICE GROUPS	Children & Families	Consumer	Housing	Immigrant & Workers' Rights	Long Term Care	Pro Bono & Community Partnerships	Public Benefits
TASK FORCES	Disability & Accessibility	Domestic Violence	Homeless Services	LGBTQ	Seniors	Veterans	

¹⁴ *Resilience When Confronted with Challenges: Annual Report 2021*. Legal Aid Chicago, 2021.

¹⁵ Throughout the history of legal aid, there have been ebbs and flows in program models, iterations of the work, and definitions of success. A multiplicity of approaches has been implemented since the inception of legal aid in the United States. These approaches range from neighborhood lawyers in neighborhood offices to centralized locations, from general practice to highly specialized staff. For an informative article about the history of the Legal Services Corporation, see Houseman, Alan, and Linda Perle. *Securing Equal Justice for All: A Brief History of Civil Legal Assistance in the United States*. Center for Law and Social Policy, Jan. 2007.

Some of Legal Aid Chicago's distinct organizational characteristics include established history, size, the breadth and depth of its legal expertise, and ability to provide legal representation in complex litigation.

Legal Aid Chicago's scope of services ranges from advice and consultation (such as reviewing a notice of garnishment at a community legal clinic), to brief services (such as writing a demand letter), to the full spectrum of legal advocacy and litigation at the local, state, and federal levels. For a comprehensive list of issues and areas covered, see Appendix II. The organization's work is governed by federal regulations (45 CFR Part 16) which include establishing board-approved priorities to determine which cases and matters will be accepted. These regulations also circumscribe whom it is permitted to serve and the types of issues on which it may work.

Legal Aid Chicago currently has 231 staff, including 113 attorneys, 68 paralegals, 8 intake specialists, 4 social workers, and 38 other staff.

In 2021, Legal Aid Chicago handled 12,900+ individual legal matters (including brief advice as well as extended representation) and its work impacted over 22,000 individuals, including clients and their families. The largest demographic group of Legal Aid Chicago's clients are low-income women of color.¹⁶

The National Context: Extensive Need, Limited Resources

Legal Aid Chicago is part of a broader field, both locally and globally, providing access to justice to low-income individuals. In 2021, the United States ranked 126th out of 139 countries on accessibility and affordability of civil justice. This measurement includes: "the accessibility and affordability of civil courts,

including whether people are aware of available remedies, can access and afford legal advice and representation, and can access the court system without incurring unreasonable fees, encountering unreasonable procedural hurdles, or experiencing physical or linguistic barriers."¹⁷ Since 2014, the US dropped an astonishing 40 places in the rankings. In the wealthiest country in the world,¹⁸ justice is a rare commodity.

In July 2022, the Legal Services Corporation (LSC) identified a widespread need for affordable and accessible legal services.¹⁹ In tandem with the National Opinion Research Center (NORC), they surveyed more than 5,000 adults about civil legal needs through the Justice Gap study.

They found that nearly 75% of low-income households experienced more than one civil legal issue in the past year.²⁰ Nearly 40% experienced more than five problems. And 1 in 5 people experienced ten or more civil legal needs. These issues deeply impacted people's lives, with effects on their safety, health, relationships, and financial stability.

Further, there is insufficient support for civil legal problems. Most low-income individuals do not receive adequate assistance for their issues, with cost being a critical barrier. For every four issues experienced, people seek help for only one of those issues. 92% of respondents did not receive partial or full help for problems with significant impacts on them.

In 2021, there were over 1.9 million requests for help from LSC-funded organizations.²¹ Of these, 1 in 2 were unable to receive support due to resource restrictions. When Legal Aid organizations could help, they still were only able to resolve 1 of 2 issues. Nationally, LSC-funded organizations are unable to address 71% of the legal problems with which they are presented in a year. The COVID pandemic even further exacerbated this imbalance. The demand for civil legal services significantly outweighs the need, with drastic consequences for everyday people's lives.

16 Bryant, Justin, et al. *Resilience When Confronted with Challenges: Annual Report 2021*. Legal Aid Chicago, 2021.

17 "U.S. Rank on Access to Civil Justice in Rule of Law Index Drops to 126th out of 139 Countries." *National Coalition for a Civil Right to Counsel*, 29 Dec. 2022, / www.civilrighttocounsel.org/major_developments/217. Accessed 5 May 2023.

18 Ewing, Jack. "United States Is the Richest Country in the World, and It Has the Biggest Wealth Gap." *The New York Times*, 23 Sept. 2020, www.nytimes.com/2020/09/23/business/united-states-is-the-richest-country-in-the-world-and-it-has-the-biggest-wealth-gap.html.

19 "Executive Summary." *The Justice Gap Report*, 2023, justicegap.lsc.gov/resource/executive-summary/. "About 50 million Americans have household incomes below 125% of the poverty threshold – including more than 15 million children and nearly 8 million seniors."

20 Ibid.

21 Ibid. The number of people needing civil legal assistance is likely higher. As this fact does not include information from non-LSC funded entities, it does not reflect the population outside of LSC criteria eligibility or those that do not know where or how to seek legal help, particularly from legal aid providers.

Though civil legal needs are pervasive, there is a shortage of pertinent scholarship. Professor Rebecca Sandefur’s groundbreaking work highlights the prevalence and impact of civil legal issues.²² In her report, *Civil Legal Needs and Public Legal Understanding*, she finds that: civil justice issues are omnipresent and often experienced. Most of these issues are never addressed by lawyers or the court system.

One of her most illuminating findings is that “people do not take their civil justice problems to lawyers or pursue them in courts... people do not understand these problems to be legal problems.”²³

The Local Context

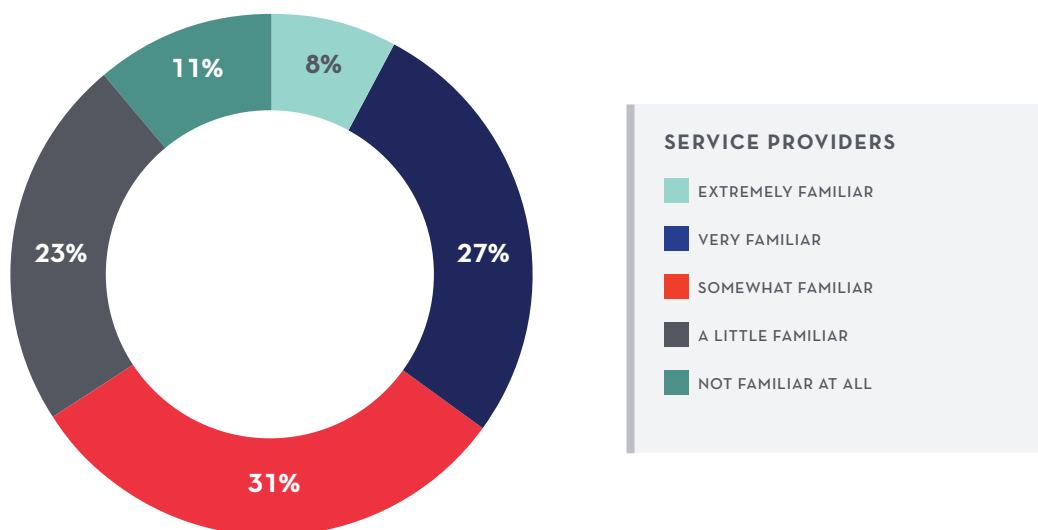
While there is a paucity of local research about civil legal aid, existing studies mirror the LSC’s national findings. To the best of our knowledge, the last comprehensive local civil legal needs assessment was conducted in 2014.²⁴ Over 1 million people qualified for legal aid in Cook County even at that time, a number that has grown to 1.2 million according to recent estimates by the Chicago Bar Foundation.²⁵ Half of these

low-income households are predicted to experience a legal issue over the next year. Fewer than half of those in need will receive help due to resource constraints in legal aid. In a similar study conducted in 2005, households that included at least one person with a disability were found to be 50% more likely to experience a legal issue when compared to other low-income households in the sample as a whole.²⁶

RESPONDING TO COMMUNITY LEGAL NEEDS: DIRECT REPRESENTATION AND BEYOND

Through our data collection, we heard time and time again about the difficulties for low-income individuals and their service providers in accessing and benefiting from legal aid services. The reality is that need will always far outstrip capacity. However, several clear suggestions arose, some directly from these community voices and others through our analysis of survey responses.

FIGURE 2.1 RESPONDENTS’ FAMILIARITY WITH FREE OR LOW-COST LEGAL SERVICES



22 Professor Sandefur’s research garnered a MacArthur Genius Award, a testament to the significant import of the underlying subject. “Rebecca Sandefur.” *Www.macfound.org*, MacArthur Foundation, 4 Oct. 2018, www.macfound.org/fellows/class-of-2018/rebecca-sandefur. Accessed 5 May 2023.

23 Sandefur, Rebecca L. *CIVIL LEGAL NEEDS and PUBLIC LEGAL UNDERSTANDING*. American Bar Foundation and University of Illinois at Urbana-Champaign, 2015, p. 2.

24 Rob Paral & Associates, and The Chicago Bar Foundation. *Legal Aid in Cook County a Report on Basic Trends in Need, Service and Funding*. Chicago Bar Foundation, Nov. 2010.

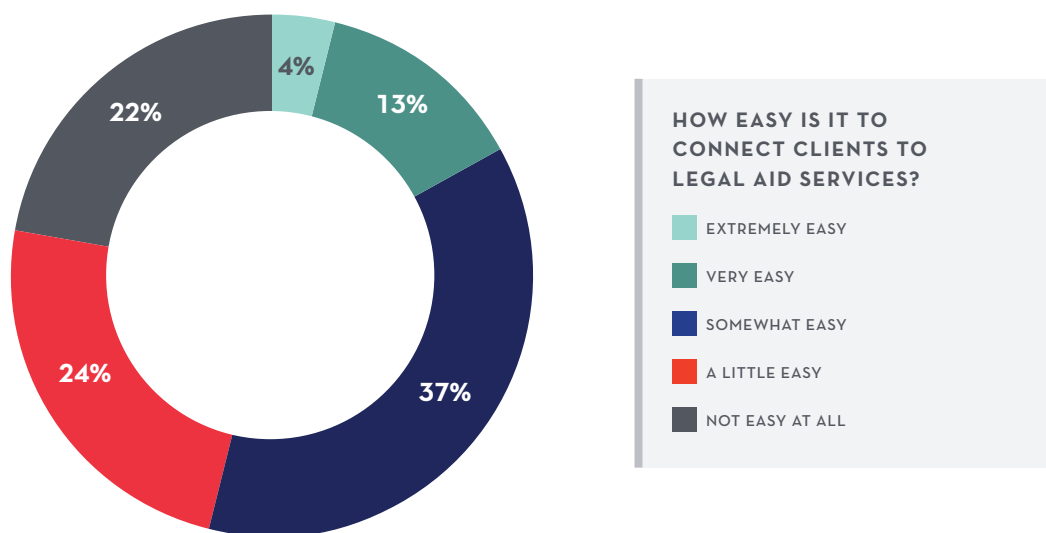
25 “Grants.” *The Chicago Bar Foundation*, 2023, chicagobarfoundation.org/grants/. Accessed 5 May 2023.

26 Marquardt, Mark R., et al. *THE LEGAL AID SAFETY NET: A Report on the Legal Needs of Low-Income Illinoisans*. Feb. 2005.

One such realization is that, from the perspective of our survey respondents, the eligible client population is often unfamiliar with free or low-cost legal services. As seen in Figure 2.1, of

respondents which did not self-identify as either an attorney, judge, or paralegal, only 35% reported that they were extremely familiar or very familiar with free or low-cost legal services.

FIGURE 2.2 EASE FOR RESPONDENTS IN CONNECTING CLIENTS TO LEGAL AID



We asked respondents how easy it is to connect clients to legal aid services on a five-choice scale. Their responses are clear: it's not that easy to connect clients to legal aid services. Indeed, only 17% of respondents found it extremely or very easy to connect clients to legal aid services, while 46% felt it was only a little easy or not easy at all. 37% of respondents selected "somewhat easy," indicating that the largest category of respondents felt neutral to the question. We then asked respondents who found it "somewhat/a little/not easy at all" to connect clients to services what makes it challenging.

Of the 287 respondents who found it somewhat/a little/not easy at all to connect clients to services, the most commonly selected answers were that services programs were at capacity, that

there is a delay in response from service organizations, and that there is a lack of awareness of available services on behalf of the respondent.

The issue of access to legal aid is twofold. Clients and providers need to meet each other somewhere on the bridge to legal aid. For a person with a civil legal need to receive services, they first must suspect that they are experiencing a civil legal issue. In some cases, a service provider or third-party entity may identify an issue when serving the individual in some other capacity. In either case, once an issue is identified, a connection to legal aid needs to be made and—as we have gathered through our research—that can be a very difficult thing to do.

A Snapshot of Civil Legal Issues: Internal Data

Our own internal data also demonstrates the pervasive need for civil legal assistance. Clients access Legal Aid Chicago through a variety of entry-points. Avenues of intake include help desks, community legal clinics, specialized intake lines for various projects at Legal Aid Chicago, and our general centralized screening hotline.

The majority of all intakes (approximately 60%) are received through the telephonic intake system, or centralized screening hotline. In 2021, there were 48,540 unique calls recorded to Legal Aid Chicago's centralized screening hotline. On average, that's about 186 calls per workday for that year.

To better understand the specific needs of people seeking legal assistance, we analyzed calls to the centralized screening hotline over a 6-month period from September 2021 to February 2022. As such, **the data shared below is a limited snapshot of Legal Aid Chicago's client needs and does not reflect the full picture.**²⁷

A potential client seeking services through the general intake line goes through a process of indicating his or her civil legal issues by navigating a series of phone menus using their keypad. Once an issue has been identified, the caller will either: get logged to receive a callback from intake staff on the same day of their call; receive a message that the queue is currently closed, meaning Legal Aid Chicago has reached call capacity on that day; or receive a message that Legal Aid Chicago does not serve their legal issue, along with information about alternative resources, such as hotlines and websites.

While our dataset included nearly 15,000 calls with legal issues identified, these calls still represented less than half (48%) of all calls made. The remaining 16,070 calls were incomplete, meaning an issue was never identified by the caller. These data may be indicative of several things: 1) callers were unable or unwilling to navigate the phone menu; 2) the phone call was interrupted and ended prematurely; or 3) callers decided they did not have a legal issue based on the options offered. Our survey data indicated that automated intake systems and lack of legal literacy are both significant barriers for low-income individuals when it comes to connecting to legal services.²⁸



²⁷ This project helped us identify future questions regarding the agency's internal data, as well as some of the challenges we have in analyzing our data ourselves. Going forward, Legal Aid Chicago can benefit from expertise in data analysis and evaluation to make best use of the rich sources of internal data that is gathered through intake and case management systems.

²⁸ Reference Appendix I for more information on connecting low-income individuals with legal aid.

TABLE 2.2 CALLS MADE OVER A 6-MONTH PERIOD BY ISSUE AND OUTCOME

ISSUE AREA	ISSUE SUBCATEGORY	GOT CALLBACK	QUEUE CLOSED	TOTAL CALLS (INCLUDING INCOMPLETE AND OUTSIDE OF PRIORITIES)
Advanced Directives		595	27	636
Benefits		862	526	1,597
	DHS	127	126	311
	SSA	225	244	572
Consumer		597	832	1,682
	Utilities	83	86	213
Criminal Records		754	0	785
Education		73	137	264
Family		1,438	2181	4,889
	DCFS	209	253	532
	Divorce with DV	4	115	440
	DV or sexual assault	30	56	101
Housing		983	1,281	3,471
	Foreclosure	288	430	816
	Senior	85	128	250
	Subsidized	571	646	1,423
Immigration		29	81	492
Unemployment		155	183	378
Other Employment		204	316	616
	Wages	39	55	108

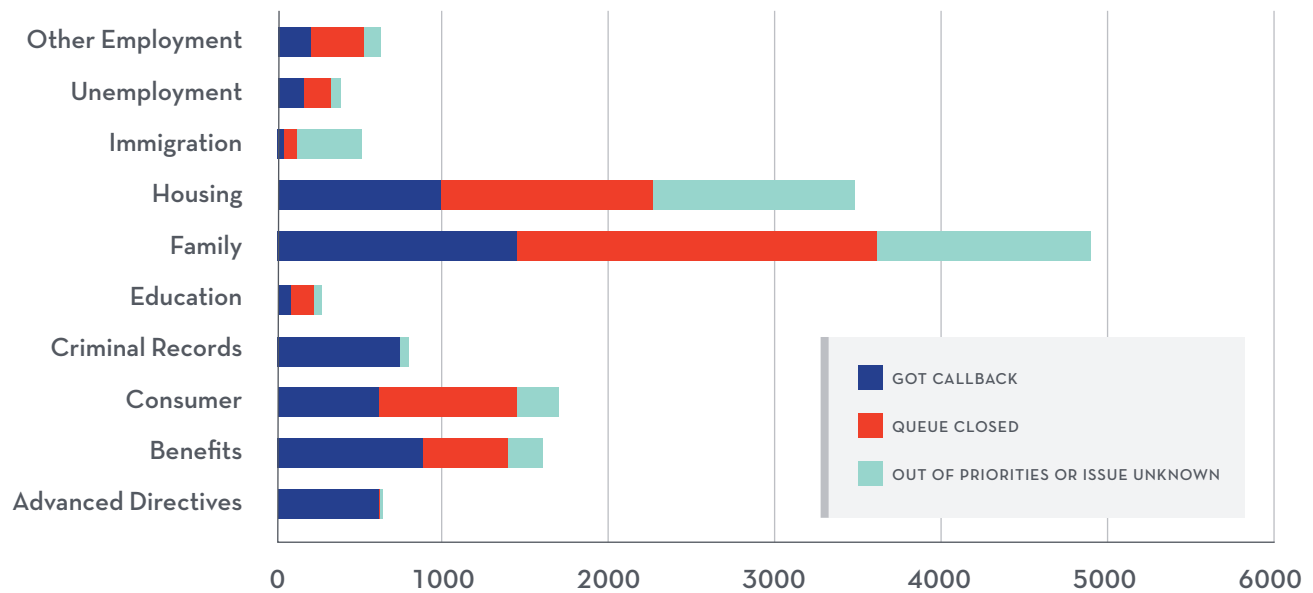
SOURCE: LEGAL AID CHICAGO TELEPHONIC INTAKE DATA FROM SEPTEMBER 2021-FEBRUARY 2022

[NOTE] At the time this data was collected, calls for benefits, advanced directives, and criminal records issues were directed to a separate voicemail. Callers received callbacks if their issues weren't identified as outside of priorities through the phone menu.

As evidenced by the volume of calls shown in Table 2.2, the most common requests for legal help are in the areas of family law, housing, consumer issues, and benefits. Family law concerns by far outnumber the others. Notably, almost 1 in 4 calls are related to domestic violence or sexual assault. Approximately every other housing call is related to subsidized housing and 3 in 10 calls are related to foreclosure.

17% of calls analyzed over this 6-month period received a callback. This is comparable to the 16.6% of calls which received a queue closed message. When looking at these numbers in total, for every call taken, another is turned away. Figure 2.3, below, further breaks down the outcome of calls by legal issue area.

FIGURE 2.3 OUTCOME OF CALLS BY AREA OF LEGAL CONCERN



SOURCE: LEGAL AID CHICAGO TELEPHONIC INTAKE DATA FROM SEPTEMBER 2021-FEBRUARY 2022

Between the calls made to Legal Aid Chicago’s phone line and the cases that are opened, there are several reasons that a caller may not receive services. When capacity is limited, callers receive the queue closed message. When an issue is outside of priorities, Legal Aid Chicago is unable to provide services. In many instances, Legal Aid Chicago is unable to reach individuals on their callback. Difficulty getting in contact with a client was a commonly cited barrier to connecting individuals to legal services according to our survey data. In other instances, an individual may receive a callback and go through the intake process to ultimately be referred elsewhere.

TABLE 2.3 CALLS FOR ISSUES OUTSIDE OF PRIORITIES

ISSUE OUTSIDE OF PRIORITIES	NUMBER OF CALLS
Asylum*	96
Child Support	234
Criminal	278
Housing Other	826
Immigration Other	269
Pension	9
Personal Injury	198
Security Deposit	91
Simple Divorce	572
Workers Comp	27
All Other Issues**	2,234
TOTAL CALLS OUTSIDE PRIORITIES	4,834

SOURCE: LEGAL AID CHICAGO TELEPHONIC INTAKE DATA FROM SEPTEMBER 2021-FEBRUARY 2022

* While asylum is technically within priorities, these calls were diverted due to limited capacity to handle them in 2021.

** All Other Issues refers to any issues other than those listed in Tables 2.2 and 2.3.

As Table 2.3 illustrates, there is demonstrated need in the civil legal areas of housing, divorce, child support, and immigration that was unmet by the agency due to being outside of Legal Aid Chicago priorities. For issues such as simple divorce or certain immigration issues, it can be extremely difficult to find free or low-cost legal services to meet these needs elsewhere, something we heard again and again in our qualitative data gathering. Calls regarding an issue which was identified as some “Other Issue” constitute 46% of the category of calls that were outside of priorities. No other information is collected regarding the nature of these calls, but, clearly, there is a demonstrated desire to connect with legal professionals about potential civil legal concerns.

Table 2.4 shows the total number of cases opened in 2021 for the previously discussed issue areas. As previously stated, cases are opened via multiple intake paths, including but not limited to Legal Aid Chicago’s phone system operated by the Client Screening Unit.

TABLE 2.4 CASES OPENED IN 2021

ISSUE AREA	ISSUE SUBCATEGORY	TOTAL CASES
Advanced Directives		187
Benefits		2,281
	DHS	1,162
	SSA	70
Consumer		1,766
	Utilities	97
	Bankruptcy/Debtor Relief	524
	Collection (repossession, deficiency, garnishment)	643
Criminal Records		1,739
Education		96
Family		1,785
	DCFS	598
	Divorce with DV	279
	DV or Sexual Assault	807
Housing		2,705
	DV or Sexual Assault	161
	Foreclosure	95
	Senior	715
	Subsidized	1,051
Immigration		177
Unemployment		428
Other employment		521
	Employment Discrimination	325
	Wages	18

SOURCE: LEGAL AID CHICAGO CASE DATA FROM JAN-DEC 2021

In 2021, 11,740 total cases were opened.²⁹ Most were opened to resolve housing, benefits, family, and consumer issues. With the exception of criminal records expungement and education issues, most cases in each legal area were closed with limited representation, which includes advice and limited action.

Our Findings: Local Need Deepened, Limited Resources Reduced

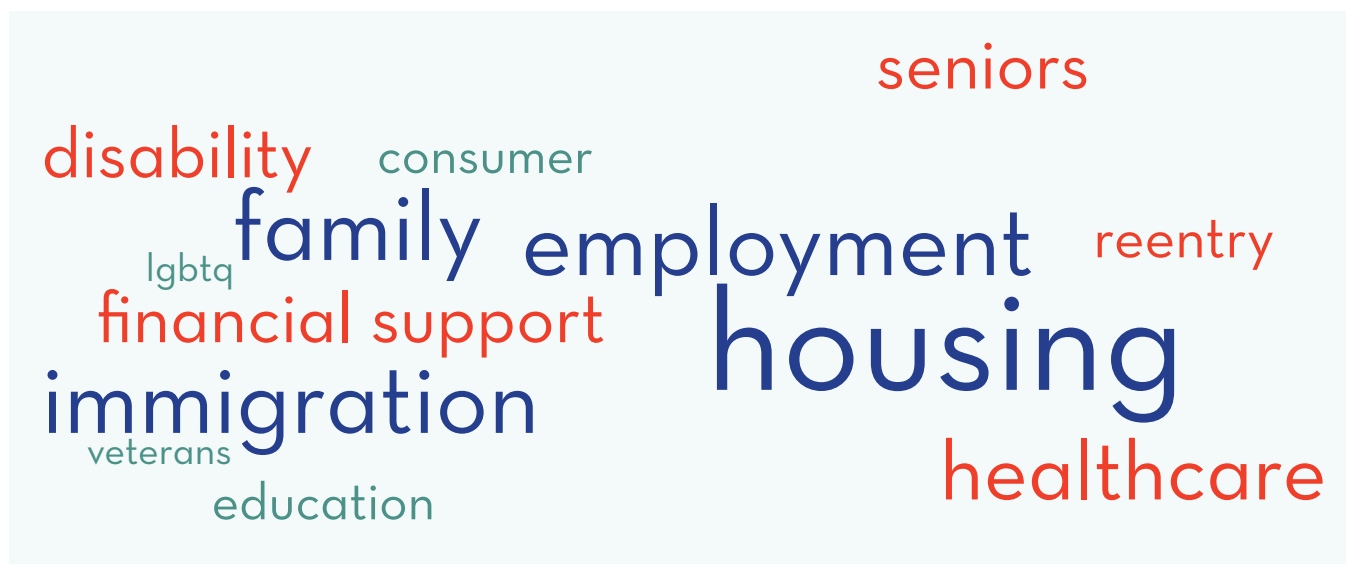
National trends and internal case data both reflect the imbalance between resources and need. Unsurprisingly, our research also demonstrates the tremendous local demand for civil legal aid (and social services.) The COVID pandemic worsened the imbalance between demand and available support. We heard from service providers that they, and their clients, are both dealing with huge burdens. As one provider said, “There is a general state of overwhelmed.”

In our interviews, there was an expressed desire from community members for civil legal services. Many service providers said that most of the topics included in our list of civil legal issues had come up once or many times. One informant said: “It’s what the community needs, every one of those things.” Asked if they were seeing civil legal issues, another informant replied: “Yes, all the time. Everywhere.”

Other social service providers also shared the pervasiveness and significance of legal needs. An interviewee working with a multi-organizational entity stated: “There is no [substitute] for legal aid services, as we’ve heard from non-legal aid orgs. There are certain barriers that direct services agencies can’t tackle without addressing these legal issues.”

In a needs assessment conducted by a non-legal local community-based organization, legal aid was the number two issue identified.³⁰

FIGURE 2.4 WORD CLOUD OF COMMON CIVIL LEGAL ISSUES AS SEEN BY SURVEY RESPONDENTS



SOURCE: CLNA SERVICE PROVIDERS QUESTIONNAIRE DATA

29 This number differs from Legal Aid Chicago’s Annual Report because it includes cases opened through Help Desks.

30 Brighton Park Neighborhood Council Representative. Personal Interview. 3 March 2022. They now have a legal partnership with CALA.



We also heard from fellow legal aid stakeholders about pressing, and growing, need. The Director of Legal Services at CARPLS shared in an interview that her agency anticipated 6,000 more client consultations than initially expected for the year. *“This year we had a goal of doing 72,000 consultations and we’ve already blown by that and we’re not done with the fiscal year.”* By the end of the year, the actual number of consultations provided was 81,471. At the start of the pandemic, Illinois Legal Aid Online (ILAO) (a local organization providing online legal resources) reported a 1040% increase in use of unemployment tools and 1084% increase in emergency food stamp resources.³¹

There is also an express desire for assistance from a lawyer. In an interview with a representative from ILAO, we learned that 70% of the people who use the Get Legal Help tool are looking for a lawyer. This is not surprising, given that pro se litigants face a power differential that presents an obstacle to their ability to advocate for themselves, especially when an attorney represents the opposing party. According to the Administrative Office of the Illinois Courts, most individuals representing themselves pro se are in housing (particularly eviction) and family court.³²

This comports with previous needs assessments indicating these two major areas of need, as does Legal Aid Chicago’s own internal data, and our findings through this project.

Focus group participants also expressed insufficient access to legal services. They requested telephone, online, and brick and mortar community presence or somewhere else they could get information, like a help desk, to better understand and address their needs.

Some issues, such as housing and family, may be clearly understood as legal. Many other needs are not being identified as civil legal issues. Further, issues do not always fall into any particular area, something which the internal data potentially points to in the volume of calls for “All Other Issues.” Needs unfold through a conversation with a lawyer or service provider. Anecdotally, we heard that the people with the biggest needs may feel so overwhelmed with their problems that they do not even come in asking for help. Other times, the most critical needs unfold underneath layers of smaller issues. Some of the issues that come up in single conversations are indicative of widespread issues. For example, a tenant dealing with a problematic property manager may be the tip of an iceberg, indicating issues for other tenants in the same building or other buildings owned by the same landlord.

As we will detail further, there is a clearly demonstrated need for expanded civil legal services, attendant social service need, and an imperative for collaborative, creative strategies to effectively serve low-income communities.

31 IEJF. “Illinoisans Need Civil Legal Help Now More than Ever. | Illinois Equal Justice Foundation.” *Iejf.org*, 17 Apr. 2020, iejf.org/news/news-releases/illinoisans-need-civil-legal-help-now-more-than-ever/. Accessed 5 May 2023.

32 Representative from the Administrative Office of the Illinois Courts. Personal interview. 21 April 2022.



SECTION THREE

The Landscape
of Poverty in
Cook County

The Landscape of Poverty in Cook County

One of the purposes of civil legal aid is to “promote equal access to Justice in our nation and to provide high quality civil legal assistance to low-income persons.”³³

To better understand the unmet legal needs of low-income residents, we must analyze the broader context of local poverty. Legal Aid Chicago generally serves Cook County. A small portion of clients are also served through statewide projects for migrant and agricultural workers, immigration, and human trafficking. For the purposes of this report, we have decided to limit our inquiry to Cook County. As the largest local city, the distinct contours of poverty within the City of Chicago are also relevant to Legal Aid Chicago’s work. As such, there is often unique discussion on both Chicago and its suburbs.

RESEARCH & DATA CONSIDERATIONS

Our research on the local poverty landscape included population statistics from the Census. We also utilized secondary data from government and research reports about the impacts of poverty on individuals and communities. This information is contextualized by our Key Informant interviews, focus groups, and other interactions with members of communities impacted by poverty. Though this report was not written by academic researchers, the information it holds provides unique insight into service gaps that might be addressed by Legal Aid Chicago and other stakeholders.

Specifically, we use American Community Survey (ACS) 2020 five-year average data sets for Cook County, Illinois and the United States to provide context on poverty in Cook County using population statistics. The ACS is a demographic survey conducted by the U.S. Census Bureau. It’s important to note that, in 2020, the Census undercounted the Black population, the American Indian & Alaska Native population living on a reservation, the Hispanic & Latino population, and people who

report being “Some Other Race,” as well as over-counted the Non-Hispanic White population and the Asian population.³⁴

The ACS, as well as many other organizations, use the U.S. Office of Management and Budget’s income thresholds to determine who is in poverty.³⁵ These poverty thresholds vary by family size and household composition. The official poverty definition uses income before taxes, not including noncash benefits or capital gains. The official poverty thresholds are uniform across the United States and are updated regularly to reflect inflation. The federal poverty thresholds are sometimes called the federal poverty level (FPL). A family’s income determines their poverty status; if a family’s total income is less than their determined poverty threshold, that family and every individual in it is considered impoverished.

The general financial eligibility constraints for Legal Aid Chicago’s services are households at or below 150% of the FPL. To understand the scope of the unmet needs of current and potential clients, we first examine the distribution and socio-demographic characteristics of people who live in households below this threshold in Cook County. The broader low-income category includes people living at various levels of FPL, some higher than 150%. Although we reference official poverty thresholds for the majority of this assessment, the authors of this report know that the experience of being resource constrained doesn’t always align with the FPL measurement.

The Federal Poverty Level is based upon a rubric created by an economist at the Social Security Administration in 1963.³⁶ While this measurement framework continues to be mainstream, some express concern that it fails to capture the multi-dimensional realities of poverty. Across Cook County and beyond, experiences of poverty are varied, and we are mindful that many individuals and households who are not officially living in poverty are still faced with economic insecurity and hardship. Poverty isn’t static and can vary as life changes. There is no simple way to measure poverty.

33 “Who We Are.” LSC - Legal Services Corporation: America’s Partner for Equal Justice, 2023, www.lsc.gov/about-lsc/who-we-are.

34 U.S. Census Bureau. “Census Bureau Releases Estimates of Undercount and Overcount in the 2020 Census.” *Census.gov*, 10 Mar. 2022, www.census.gov/newsroom/press-releases/2022/2020-census-estimates-of-undercount-and-overcount.html.

35 U.S. Census Bureau. “How the Census Bureau Measures Poverty.” *Census.gov*, 27 Aug. 2019, www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html.

36 Citro, Constance F., and Robert T. Michaels. *Measuring Poverty: A New Approach*. National Academy of Sciences, 1995.

The United Way has published reports defining and detailing “ALICE” households, or households that are “Asset Limited, Income Constrained and Employed.”³⁷ These reports provide a fuller picture of the financial struggles of many Illinois residents. ALICE households are those who technically earn above the FPL but are simultaneously struggling to afford basic expenses. Because their income is above the FPL, they do not qualify for government assistance programs available to those below the FPL. In Cook County, 39% of families live below ALICE thresholds or in poverty as of 2017; this translates to 1,948,373 households.³⁸ The number of ALICE households in Cook County is almost double the amount of people living below 125% of the poverty threshold, as reported by the ACS. **This means that nearly 1 million more people are experiencing financial insecurity than official counts determined by the Census.** These households may have a hard time obtaining social and legal services support under strict financial eligibility requirements. Yet, more access to support might help them from falling into deeper poverty, which ironically, would make them eligible for more services.

CHARACTERISTICS OF THE LOW-INCOME POPULATION IN LEGAL AID CHICAGO’S SERVICE AREA

Complex historical and contemporary layers shape poverty in Cook County. In many longstanding high-poverty neighborhoods, race, gender, and intergenerational poverty are inextricably linked. For others, an unexpected medical crisis may thrust a formerly middle-income family into poverty, ultimately precipitating bankruptcy. The pathways into, within, and potentially out of poverty are deeply informed by many factors. The multi-dimensional, contradictory relationship between experiential poverty and means-tested services was raised multiple times in our Key Informant interviews. We hope to provide a deeper understanding of poverty in Cook County. In each of the following sections of this report, we cite the facts to contextualize the civil legal issues discussed. As many people as Legal Aid Chicago reaches, there are hundreds, even

thousands more, that are likely to also be experiencing these issues. We humbly pose these questions: how can Legal Aid Chicago and similar organizations creatively and expansively help individuals and families in poverty? How can it ensure that it provides impactful services, well within funding, staffing, and regulatory constraints? How does the agency’s current and future work connect to these poverty data points?

We set the stage with the following collection of poverty statistics for the entire population of Cook County. While Legal Aid Chicago mainly serves individuals at 150% of the FPL or below, Census data was only readily available at 125% of the FPL and so these statistics and others throughout are presented at that level.

Over 5.1 million people live in Cook County, of which 17.9% live at or below 125% of the poverty threshold.³⁹ This means that nearly 1 million people may be eligible for Legal Aid Chicago’s services based on their financial status alone. The proportion of the Cook County population at 125% below the poverty threshold is higher than that of Illinois overall (15.7%) and the United States (17%). Cook County also ranks first in the State of Illinois for the number of families living in ‘extreme poverty,’ or those living at 50% of the FPL.⁴⁰

The following are some clear takeaways regarding poverty in Cook County. For more detailed information on this data, refer to Appendix III: Demographic Census Data on Poverty.⁴¹

Gender is a clear factor, with more women living in poverty than men. 19.4% of women live at or below 125% of the FPL, compared to 16.3% of men. And at levels of extreme poverty, women also make up a greater percentage of this population, 6.9% relative to 5.6% of men.

Racial disparities are striking, with 1 of 3 Black residents living under 125% of FPL and more than 11% living in extreme poverty (50% FPL). More than 20% of Latinos live in poverty. 15% of Asians live in poverty. More than 1 in 5 Native Hawaiians and American Indians live in poverty.

NEARLY
1 IN 5
COOK COUNTY
RESIDENTS LIVES
BELOW POVERTY

37 “Meet ALICE | UnitedForALICE.” *Www.unitedforalice.org*, United Way of Northern New Jersey, 2023, www.unitedforalice.org/meet-alice.

38 Hoopes, Stephanie. *Alice in Illinois: A Financial Hardship Study*. United Way of Illinois, 2019.

39 “S1703 SELECTED CHARACTERISTICS of PEOPLE at SPECIFIED LEVELS of POVERTY in the PAST 12 MONTHS 2020 : ACS 5-Year Estimates Subject Tables.” *Data.census.gov*, U.S. Census Bureau, data.census.gov/table?q=disabled+AND+poverty&g=050XX00US17031_040XX00US17_010XX00US&tid=ACSS15Y2020.S1703. Accessed 5 May 2023.

40 Illinois Commission on Poverty Elimination and Economic Security. *All in Illinois: A Five-Year Strategy to Reduce Deep and Persistent Poverty*. Mar. 2022.

41 The experiences of Asian, Pacific Islander, Native, and other communities are often invisible in broader narratives of poverty. Civil legal issues in numerically smaller communities can be erased or missed if the analysis is driven by population numbers alone.

Age. A striking 1 in 6 (18.5%) youth live in poverty. 1 in 10 (11.7%) adults 65 years and over live in poverty.

Immigration Status. 18% of foreign-born residents live in poverty. Further analysis is needed to identify how poverty manifests across and within immigrants from various countries of origin.

Education Level. 1 in 3 people living under 125% of FPL do not have a high school degree. Only 2.7% of those living in deep poverty have a college degree or higher.

Employment. Being unemployed is a factor affecting poverty. 38.3% of those who do not work are in poverty. Even working part time relates to poverty, as 7.4% are in deep poverty.

Disability and poverty are interconnected, with a striking 28.6% of people with disabilities living in poverty.

SIGNIFICANT SPATIAL AND DEMOGRAPHIC CHANGES IN COOK COUNTY

To successfully serve low-income community members, Legal Aid Chicago and other legal aid providers must have an accurate, contemporary understanding of its service area. To move forward effectively, organizations need to understand the historical factors shaping issues in neighborhoods today. They also need to understand how the service area has changed and continues to change. We explore some of those key trends below.

Fifty years ago, many legal aid programs, including what is now Legal Aid Chicago, emerged in response to President Lyndon B. Johnson's "war on poverty." At the time, the organization utilized a scattered site neighborhood model. Its operating conceptual schema—of a region comprised of Black and White residents, of suburban affluence, and 'inner-city' poverty is now antiquated. Some of the neighborhoods in which it held a physical presence no longer have high numbers of low-income community members. Others continue to lose this population entirely.

Shifting Populations

The population of the Chicago area displays incredible dynamism. While the city's often-reported stagnated growth suggests a population that remains largely constant, beneath the surface, shifting racial, geographical, and financial trends show a city in flux. Understanding these shifting trends is critical to ensure that Legal Aid Chicago is best equipped to serve those most in need.

Loss of Low-Income Populations

On net, we see that **low-income individuals are being driven out of Cook County, as costs of living become higher and economic opportunities for low-income residents more limited.** A study of shifting population trends in Chicago and the Chicago Metro Area⁴² found that both the median income and education level of those moving to the Chicago area are significantly higher than for those moving away from Chicago, which the researchers hypothesized suggests an increased focus on higher paying management jobs in lieu of lower-paid, blue-collar jobs that have characterized the city's industrial history.⁴³ This is particularly notable as it undermines the familiar picture of Chicago as a working-class city—more often, now, lower-paying jobs are being pushed to the suburbs and other satellite cities of Chicago, such as Rockford. This trend also holds when examined along racial and ethnic lines.

Within the City of Chicago proper, trends are not uniform. Instead, there are large differences in population changes along racial lines in different neighborhoods and areas of the city. Overall, the area surrounding the Loop is seeing the largest population increases, while the West and South sides are seeing the largest decreases.⁴⁴

Loss of African American Population

These macro-trends generally correlate with existing concentrations of race in Chicago: for example, the largest Black population losses were on the South and West Sides.⁴⁵

Chicago was once coined "the most segregated city in America."⁴⁶ It continues to have longstanding low-income segregated neighborhoods, many of which are majority Black.⁴⁷

⁴² The Chicago Metropolitan Statistical Area (MSA) extends far beyond the boundaries of Cook County, reaching into parts of Wisconsin and Indiana. However, given that Cook County represents the biggest driver of population changes within the area, and is the most populous county, it is reasonable to expect that empirical trends found to hold for the MSA will also generally hold for Cook County.

⁴³ Scarborough, William, et al. *Shifting Population Trends in Chicago and the Chicago Metro Area*. Institute for Research on Race and Public Policy

⁴⁴ Ibid.

⁴⁵ Ibid.

⁴⁶ Dodge, John. "Chicago Is the Most Segregated City in America: Analysis." *Www.cbsnews.com*, 4 May 2015, www.cbsnews.com/chicago/news/chicago-is-the-most-segregated-city-in-america-analysis/. Accessed 5 May 2023.

⁴⁷ For more information on the consequences of segregation in our area and proposed solutions, See *The Cost of Segregation*. Metropolitan Planning Council, Mar. 2017. The report addresses segregation in the Chicago area, touching upon job access, education, income and community violence.

As historical inequities continue, it's important for us to also understand and address changes impacting the African American community. Per analysis by the Metropolitan Planning Council, between 2010 and 2017 Cook County's Black population fell by more than 50,000.⁴⁸ Deeper inquiry revealed that most of that population loss is due to the loss of low-income African Americans leaving Chicago, some 5,000 of which resettled in the suburbs. Suburban communities with the highest Black population growth are mainly in the southern municipalities, for example, Calumet City and South Holland.⁴⁹ The majority of that suburban population was 55 years or older. As of 2019, Cook County still had 1.2 million African American residents, the largest population for any county in the country.⁵⁰ Still, the County lost over 12,000 African American residents between 2017 and 2018. According to the 2020 census, Chicago's Black population fell nearly 10% over the last decade.⁵¹

Some of the neighborhoods that have been traditionally served by Legal Aid Chicago were deeply impacted. "As the city saw its population grow by 2% between 2010 and 2020, Englewood's population fell by more than 20%—dropping from 30,654 to 24,369 residents," according to a Sun-Times analysis of Census Bureau data released in September 2021. West Englewood's population fell from 35,505 in 2010 to 29,647 in 2020, a 16% drop.⁵² Similarly, it's estimated that Austin lost 11,824 Black residents in a decade, dropping from 85% of the Austin population in 2010 to 75% in 2020.⁵³

Multiple explanations are proffered for these population losses—the demise of high-rise public housing, homes and rental units lost to the foreclosure crisis, school closures, cyclical fines and fees, gun violence, and many others.⁵⁴ While many Black people have left Chicago, many remain. The Black

population in Chicago is second only to New York City, and greater than the Black populations of Atlanta, St. Louis and Los Angeles combined.⁵⁵

And that presence and impact will always be felt at the heart of Chicago—in its many Black-owned businesses, in its elected government officials, and in the academic, social, and cultural entities founded in and by Black communities. While the Black community of Chicago remains vibrant, we also acknowledge that important shifts are impacting the community. African Americans—both men and women—were identified as underserved in our research.

Growth of Other Populations

On the other hand, the White, Latino, and Asian populations in Chicago are growing. The White population grew by nearly 9,000 in the last decade, with much growth occurring around and north of the Loop, while the Latino population grew by nearly 41,000, but with a much less consistent pattern.⁵⁶ White, Black, and Latino populations are comparably distributed—each around 30%. The Asian population in Chicago grew dramatically between 2010 and 2020, gaining 45,000 residents, a marked 31% increase. Around 7% of Chicago's residents are now Asian. This population growth is mainly occurring in the neighborhoods of West Ridge, Near South Side, Armour Square, Douglas, Bridgeport, and McKinley Park.⁵⁷

For some communities, similar trends are reflected in Cook County. Between 2010 and 2020, the White population of Cook County decreased 7% from 2.2 million to 2.1 million.⁵⁸ The Black population decreased 6% from 1.2 million to 1.1 million. The Latino population increased 11% from 1.2 million to 1.3 million.

48 Loury, Alden. "Data Points: Most African Americans Leaving Chicago and Cook County Are Low Income." *Metropolitan Planning Council*, 23 June 2017, www.metroplanning.org/news/article/8442. Accessed 5 May 2023.

49 Scarborough, William, et al. *Shifting Population Trends in Chicago and the Chicago Metro Area*. Institute for Research on Race and Public Policy, June 2022.

50 Ramos, Manny. "African American, White Population Falls in Cook County as Asian, Hispanic Population Grows, U.S. Census Data Shows." *Chicago Sun-Times*, 19 June 2019, chicago.suntimes.com/metro-state/2019/6/19/18684129/cook-county-population-census-estimates-african-american-hispanic-asian-white. Accessed 28 Apr. 2023.

51 Gunderson, Erica. "How Chicago Can Stem the Tide of Black Population Loss." *WTTW News*, 9 Oct. 2021, news.wttw.com/2021/10/09/how-chicago-can-stem-tide-black-population-loss.

52 Ramos, Manny. "Englewood's Population, Housing Stock Plummet, 2020 Census Data Shows." *Chicago Sun-Times*, 26 Sept. 2021, chicago.suntimes.com/2021/9/26/22685155/west-englewood-population-decline-2020-census-housing-stock.

53 Ramos, Manny. "Austin, West Englewood Lost the Most Black Residents in 10 Years, the Census Shows. Why Did They Leave and Where Did They Go?" *Chicago Sun-Times*, 26 Nov. 2021, chicago.suntimes.com/2021/11/26/22798127/chicago-census-black-population-austin-west-englewood.

54 Córdova, Teresa, et al. "Between the Great Migration and Growing Exodus: The Future of Black Chicago?" Institute for Research on Race and Public Policy, Jan. 2020. Id. Pg. 34

56 Scarborough, William, et al. *Shifting Population Trends in Chicago and the Chicago Metro Area*. Institute for Research on Race and Public Policy, June 2022.

57 Ramos, Manny. "Chicago's Asian population, fastest growing in city, is booming south of Chinatown—especially in former Daley stronghold." *Chicago Sun-Times*, 9 Nov. 2021, chicago.suntimes.com/2021/11/9/22751188/asian-american-population-bridgeport-archer-avenue-chinatown-2020-census-mckinley-park-armour-square

58 Malagón, Elvia, et al. "Chicago Population up 2% over the Past Decade as City Keeps Title of Third-Largest City in U.S." *Chicago Sun-Times*, 13 Aug. 2021, chicago.suntimes.com/2021/8/12/22622062/chicago-census-2020-illinois-population-growth-decline-redistricting-racial-composition

And the Asian population increased by 28% from 318,000 to 408,000. Suburban municipalities with a growing Asian community include Schaumburg, Glenview, Morton Grove, and Skokie.⁵⁹

Growing Latino Population

The growing Latino population is a noteworthy trend in the Chicago metropolitan area. For the first time, Latinos are now the second largest ethnic population after the White population. This is true in the City,⁶⁰ the County, and the State.⁶¹ The Latino community is not monolithic. It is comprised of many sub-communities, with unique needs and opportunities. Latino immigrants come from varied countries of origin, linguistic backgrounds, citizenship statuses, and migration pathways. Historically, the Chicago-area Latino community was comprised primarily of immigrants from Mexico. Other groups include Puerto Ricans, Cubans, Venezuelans, Guatemalans, and others from Central and South America.⁶² Further, we heard about some of the challenges of serving emerging enclaves of non-Spanish speaking indigenous populations which have formed and are growing in Illinois. Latino-serving organizations may lack the language capacity and cultural familiarity to effectively serve these communities.

Referring to 2020 Census Data, a Key Informant shared that there are additional changes impacting the Latino community. He shared that the trend of Latino population growth in the state of Illinois is generally due to longstanding multigenerational residents, rather than more recent immigration. The population is increasingly comprised of US-born citizens. Further, it is becoming a younger population, with 25% of the population being under 17.⁶³

Local Latino communities are experiencing a rapidly shifting geography in multiple ways. City neighborhoods with historically high populations of Latino residents are experiencing significant changes. Displacement pressures were identified as a push factor for out-migration.⁶⁴ The Lower West Side, containing Pilsen, is an enclave for Chicago's Latino population. It has also been a major site of Chicago gentrification and displacement. Trends of the neighborhood's racial makeup show a marked decrease in the proportion of Latino residents. In recent years community leaders have advocated to preserve affordable housing opportunities as the community has experienced rising property taxes and increased development.⁶⁵ Growing numbers of Latino residents reside in the broader suburban area, including the collar counties. Another trend of note is that immigrants generally (including non-Latinos) are moving directly to the suburbs, bypassing the traditional City portal neighborhoods.

Issues related to Latinos came up often in our research. This community was repeatedly identified as underserved.

Suburbanization of Poverty

As noted above, low-income City residents are moving to the suburbs, particularly low-income residents of color. It's important to note that this is only one dimension of the suburban poverty picture. The suburban landscape is heterogeneous and has a complex, layered history of its own. One suburban advocate feels: *"A lot of services and resources stop at the City borders. But thinking about especially demographic shifts and socioeconomic shifts in suburban Cook County, I think there are a lot of misperceptions of who lives in suburban Cook, how those communities are changing, and how to advocate for resources specifically for those communities."*

59 Ibid.

60 Lory, Alden, and Esther Yoon-Ji Kang. "Latinos Have Surpassed African Americans as Chicago's Second-Largest Racial or Ethnic Group." *WBEZ Chicago*, 13 Aug. 2021, www.wbez.org/stories/latinos-are-now-chicagos-second-largest-racial-group/5377b600-8927-4700-bc92-f23fc99780d4.

61 Serrato, Jackie. "Chicago's Latino Population Spreads Out, Census Shows." *Chicago Sun-Times*, 30 Dec. 2021, chicago.suntimes.com/1a-voz/2021/12/30/22860685/chicagos-latino-population-spreads-out-census-shows. Accessed 5 May 2023.

62 Among the "new arrivals" in Chicago since last Fall, Latino and Spanish-speaking Caribbean migrants hail from Venezuela, Colombia, Ecuador, Nicaragua, Peru, Honduras, Mexico, El Salvador, Cuba, and the Dominican Republic. "Migrants Chicago: City could open as many as 5 migrant shelters, as Mayor Brandon Johnson works to address crisis." *ABC7 Chicago*.

63 Representative from the Latino Policy Forum. Personal interview. 7 March 2022.

64 Lydersen, Kari, and Anabel Mendoza. "Latino Chicago Is More Suburban yet More Segregated." *Crain's Chicago Business*, 25 Feb. 2020, www.chicagobusiness.com/craains-forum-racial-gaps/latino-chicago-more-suburban-yet-more-segregated. There is growing concern about the impact of the recent property tax raise: Bloom, Mina. "Longtime Residents in Gentrifying Areas Battle Huge Property Tax Increases: 'We Don't Want to Leave.'" *Block Club Chicago*, 3 Jan. 2023, blockclubchicago.org/2023/01/03/longtime-residents-in-gentrifying-areas-battle-huge-property-tax-increases-we-dont-want-to-leave/.

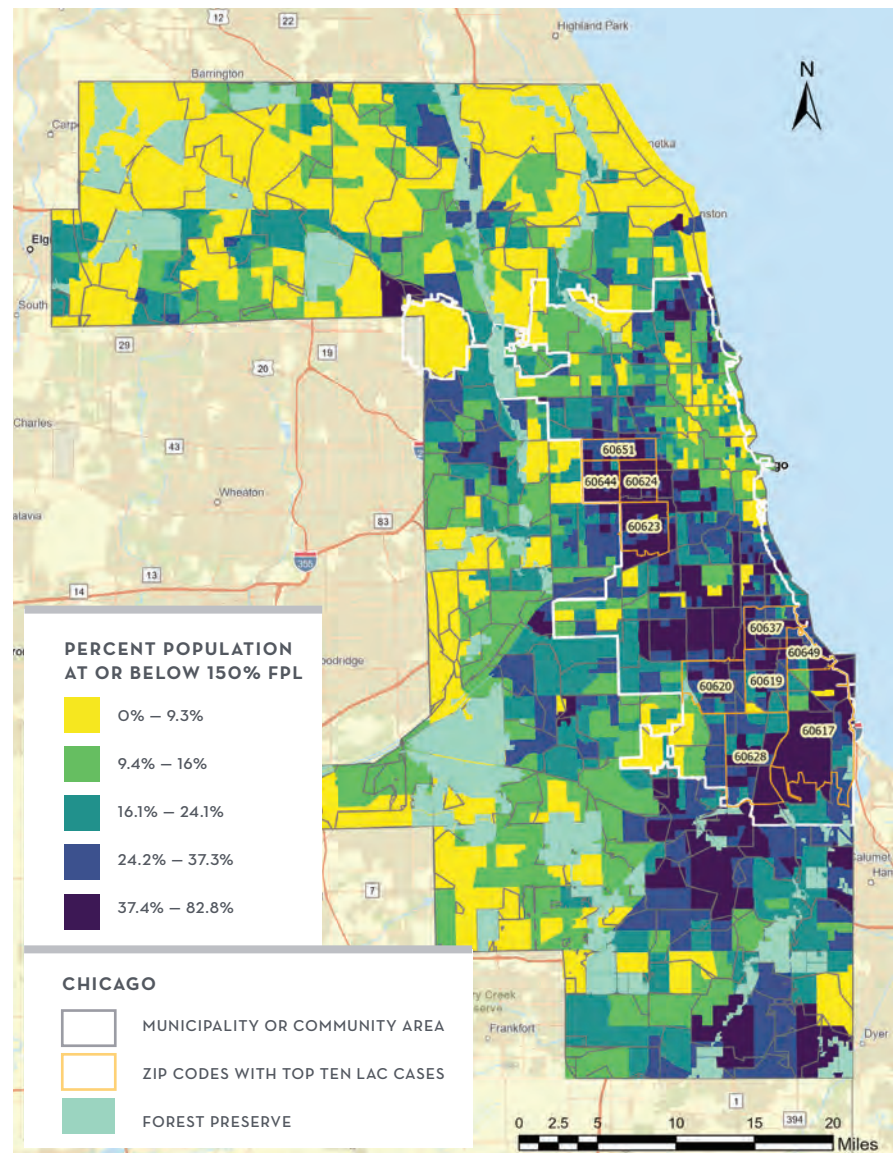
65 Khera, Indira. "In the Battle against Gentrification, Pilsen Residents Press for Affordable Housing." *WBEZ Chicago*, 21 Dec. 2022, www.wbez.org/stories/in-the-battle-against-gentrification-pilsen-residents-press-for-affordable-housing/087f0066-2c6b-4fa5-9fd9-dbc1f8731840. Accessed 5 May 2023.

Some suburbs have longstanding low-income communities, others have hidden pockets of poverty, and still others are majority-low-income and majority-minority suburbs. The key point is that poverty is not an urban phenomenon⁶⁶ and the growing civil legal needs of low-income suburban residents vary by community. Even within suburbs, geographical markers, such as streets and bridges demarcate areas of varying affluence, economic opportunities, transportation access, different cultural communities, and diverse language groups. Communities have different needs and “Adjacent communities look really really different; you can cross one street and it looks and feels very different.”

Major demographic shifts are impacting the various suburban areas. The Western suburbs are experiencing rapidly shifting demographics, with a growing Latino presence.⁶⁷ The population in 13 West Suburban communities is at least 25% Latino. In 11 communities, it’s at least 30%. And in suburbs such as Berwyn, Cicero, Lyons, Stickney, and Summit, Latinos comprise at least half of the population. In Cicero, a largely Latino community, there is a growing African American presence as well. In Maywood, a historical Black enclave, there is now a more than 30% Latino presence.⁶⁸ In these communities and others across the suburbs of Cook County there is a shortage of legal services available, as well as a lack of knowledge about legal services: “we don’t have a lot of legal partners, don’t have a lot of referrals for these issues.”

The South Suburban region is an increasingly diverse, yet segregated, area—with high-poverty suburbs, and a

FIGURE 3.1 PERCENT POPULATION AT OR BELOW 150% FPL



SOURCE: CLNA SERVICE PROVIDERS QUESTIONNAIRE DATA

diverse array of cultural communities, including Latinos, Polish communities, and others. There are also many predominantly African American communities. Per one informant: “The thing with our service area is that it’s one of

the most racially diverse in the region, while also being incredibly segregated. So it’s like that line of I-57, the Expressway is...that very drastic divide in racial and economic makeup.” The broader financial instability of the south suburban

66 Moser, Whet. “How Poverty Moved to Chicago’s Suburbs.” *Chicago Magazine*, 24 June 2013, www.chicagomag.com/city-life/june-2013/the-suburbanization-of-poverty-in-chicagoland-1980-2010/. Accessed 6 May 2023.

67 Great Cities Institute of the University of Illinois at Chicago. “Community Profiles.” *ArcGIS StoryMaps*, 21 Apr. 2023, storymaps.arcgis.com/collections/9ef5ef3ed9a5413aab8a9bae63fecf8e. Accessed 5 May 2023.

68 “U.S. Census Bureau QuickFacts: Maywood Village, Illinois.” *Www.census.gov*, 2022, www.census.gov/quickfacts/maywoodvillageillinois.

region—on a municipal level—exacerbates issues for low-income community members. Services suffer when towns run at a deficit: *“I think it’s become a perfect storm. We’ve got infrastructure issues that have to be addressed. You have school issues that have to be addressed. You have a concentration of poverty that was really pushed out from Chicago and other parts of the state into communities that weren’t prepared or didn’t have resources to absorb all these different things.”* Notably, there is a group of far south suburbs with densely aggregate poverty.⁶⁹ This area was described by one Informant as *“the poorest of the poor.”*

Within much relative affluence, the North suburbs also have low-income community members. Some areas are also becoming increasingly diverse, particularly with post-1960s immigrant communities, such as East and South Asians in addition to Latinos. There are immigrants scattered throughout Northern Cook County, including notable concentrations in suburbs like Arlington Heights, Des Plaines, Niles, Mt. Prospect, Skokie, Schaumburg, Wheeling, and others.⁷⁰ More research is needed to understand distinct pockets of low-income residents in the northern and northwestern suburbs.

There are also concentrations of smaller cultural communities, such as African immigrants in Harvey, multiple generations of Arab families in Bridgeview, and others. There is very limited consolidated information about poverty in Cook County, and what we could find often leaves out numerically smaller communities.

Between 2010 and 2016, metropolitan Chicago’s population of suburban residents at the federal poverty line grew by 270,000 people, an increase by 54 percent.⁷¹ Latinos in Chicago’s suburbs living below 100 percent of the federal poverty line increased by 72 percent over the same time period. This trend also followed for those at 150% and 200% of the federal poverty line.

Professor Scott W. Allard, an expert in issues of poverty and place, shared that multiple factors are contributing to rising suburban poverty.⁷² Primarily, there have been structural economic challenges that have affected workers in suburbs, namely the demise of well-paying industry and manufacturing jobs and the growth of low paying jobs in the service economy. These economic realities have led to stagnated growth opportunities, and limited pathways to prosperity for an increasing number of suburban workers. Some of the increase in suburban poverty is due to people moving from central cities, displaced by rising rents and property taxes, searching for better jobs or schools, and seeking places with better community amenities.

Suburbs, generally, are ill-equipped to address the needs of low-income community members. The lack of historical social service infrastructure is compounded by huge barriers in terms of limited transportation, vast geographic expanses, and less density. These factors can contribute to diminished social interaction, social cohesion, and opportunity for resource-sharing and social support. Another challenge is the sheer number and variety of governmental entities involved.⁷³ Organizations will naturally face significant challenges in reaching and serving dispersed and disconnected populations.

“At this point, poverty rates still are much higher in cities. Concentrated poverty is still much more prevalent in cities... but suburbs [are] closing that gap... And in part that’s due to changes in the labor market where people have become ‘poor in place.’ Many, many people in suburbs don’t have advanced degrees or training or college education, and in this labor market, it’s hard to get a good paying job without that. And so maybe my parents’ generation could have had a go of it without a college degree in the suburbs, but it’s much harder to do that today.”

PROFESSOR SCOTT W. ALLARD

69 Moser, Whet. “How Poverty Moved to Chicago’s Suburbs.” *Chicago Magazine*, 24 June 2013, www.chicagomag.com/city-life/june-2013/the-suburbanization-of-poverty-in-chicagoland-1980-2010/. Accessed 6 May 2023.

70 *Immigration Integration Toolkit*. CMAP, Sept. 2014.

71 Waas, Shehara. “Data Points: What Does Suburban Poverty Look like in Chicagoland?” *Metropolitan Planning Council*, 17 Sept. 2018, www.metroplanning.org/news/article/8623. Accessed 5 May 2023.

72 Professor Scott W. Allard. Personal Interview. 12 July 2022.

In our interviews with advocates from the North Suburbs, South Suburbs, and West Suburbs, unmet civil legal needs emerged, ranging from housing to family law to lead pipes to

advocacy with local governmental authorities over revenue-generating red light ticket debt. Some of these issues are highlighted throughout the report.

TABLE 3.1 TOP TEN CHICAGO NEIGHBORHOODS BY PROPORTION AND COUNT OF POPULATION LIVING BELOW 150% FPL

NEIGHBORHOOD CITY OF CHICAGO	TOTAL POPULATION 2020	PROPORTION OF POPULATION LIVING BELOW 150% FPL 2020
Riverdale	7,323	72.5% (5,313)
Englewood	22,813	58.1% (13,273)
West Garfield Park	16,263	58.0% (9,448)
East Garfield Park	18,538	56.2% (10,425)
North Lawndale	31,695	52.9% (16,785)
Washington Park	10,886	50.8% (5,532)
South Lawndale	62,750	49.3% (30,955)
West Englewood	12,935	49.3% (12,935)
South Deering	15,350	48.7% (7,486)
Douglas	18,839	47.9% (9,027)

NEIGHBORHOOD CITY OF CHICAGO	TOTAL POPULATION 2020	COUNT OF POPULATION LIVING BELOW 150% FPL 2020
Austin	92,697	39,430 (42.5%)
South Lawndale	62,750	30,955 (49.3%)
West Ridge	77,280	27,729 (35.8%)
Belmont Cragin	77,890	22,472 (28.8%)
Humboldt Park	54,914	22,098 (40.2%)
Chicago Lawn	51,180	21,506 (42.0%)
South Shore	49,315	21,494 (43.5%)
Rogers Park	52,307	18,870 (36.0%)
Brighton Park	44,037	18,245 (41.4%)
Uptown	57,680	18,230 (31.6%)

SOURCE: ACS 2016-2020 5-YEAR ESTIMATES S1701 POVERTY STATUS IN THE PAST 12 MONTHS; [HTTPS://DATA.CITYOFCHICAGO.ORG/FACILITIES-GEOGRAPHIC-BOUNDARIES/BOUNDARIES-COMMUNITY-AREAS-CURRENT-/CAUQ-8YN6](https://data.cityofchicago.org/Facilities-Geographic-Boundaries/Boundaries-Community-Areas-Current-/CAUQ-8YN6)

73 In the South Suburbs, the South Suburban Mayor and Managers Association, coordinates efforts across 45 municipalities in varied areas, such as transportation, housing, economic development, and others. See www.smma.org.

TABLE 3.2 TOP TEN SUBURBAN MUNICIPALITIES BY PROPORTION AND COUNT OF POPULATION LIVING BELOW 150% FPL

MUNICIPALITY COOK COUNTY SUBURB	TOTAL POPULATION 2020	PROPORTION OF POPULATION LIVING BELOW 150% FPL 2020
Harvey	21,790	49.2% (10,719)
Riverdale	12,492	43.5% (5,431)
South Chicago Heights	3,936	41.1% (1,618)
Sauk Village	10,251	41.0% (4,206)
Dixmoor	5,436	40.6% (2,205)
Robbins	7,019	39.8% (2,793)
Stone Park	8,648	37.0% (3,202)
Markham	11,533	36.9% (4,259)
Chicago Heights	26,380	35.3% (9,302)
Summit	11,132	35.0% (3,894)
MUNICIPALITY COOK COUNTY SUBURB	TOTAL POPULATION 2020	COUNT OF POPULATION LIVING BELOW 150% FPL 2020
Berwyn	54,544	11,610 (21.3%)
Des Plaines	66,337	10,770 (16.2%)
Skokie	61,944	10,761 (17.4%)
Harvey	21,790	10,719 (49.2%)
Calumet City	33,428	10,677 (31.9%)
Oak Lawn	56,013	10,612 (18.9%)
Evanston	62,209	9,320 (15.0%)
Chicago Heights	26,380	9,302 (35.3%)
Schaumburg	70,860	7,373 (10.4%)
Dolton	21,104	7,227 (34.2%)

SOURCE: ACS 2016-2020 5-YEAR ESTIMATES S1701 POVERTY STATUS IN THE PAST 12 MONTHS; [HTTPS://HUB-COOKCOUNTYIL.OPENDATA.ARCGIS.COM/](https://hub-cookcountyil.opendata.arcgis.com/)

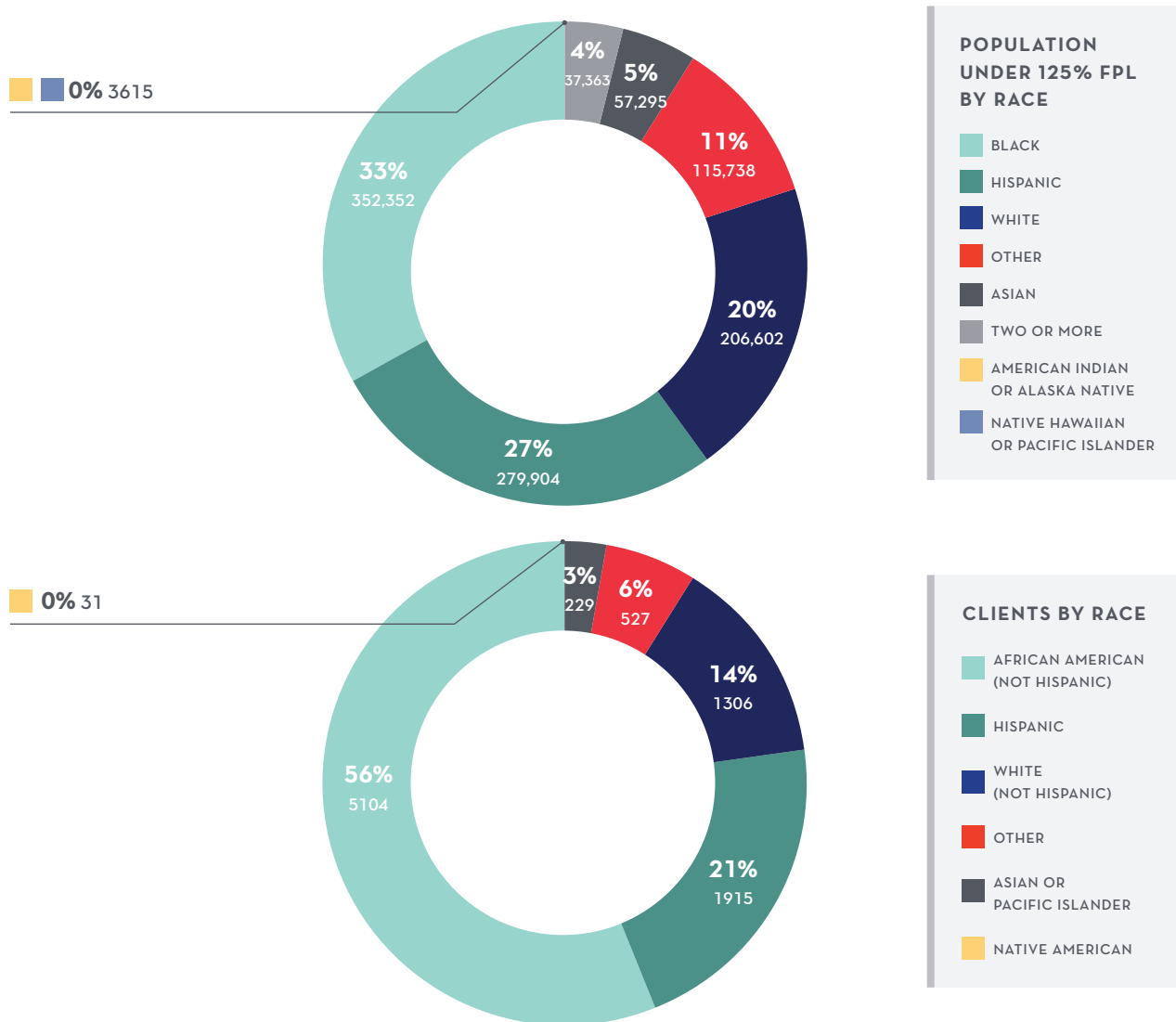
WHOM DO WE SERVE? 2021 CLIENT CHARACTERISTICS

100% of Legal Aid Chicago’s clients are people living in poverty or otherwise at-risk. As an LSC-funded organization, clients must have income at or below 150% of the Federal Poverty Level (FPL) to be eligible for services. However, the organization may serve clients whose income is above 150% FPL with non-LSC funding intended to serve legal needs for especially vulnerable individuals, such as survivors of domestic violence, seniors,

immigrants, and people impacted by HIV. Even with these specialized grants, 84% of clients live at or below 150% FPL.

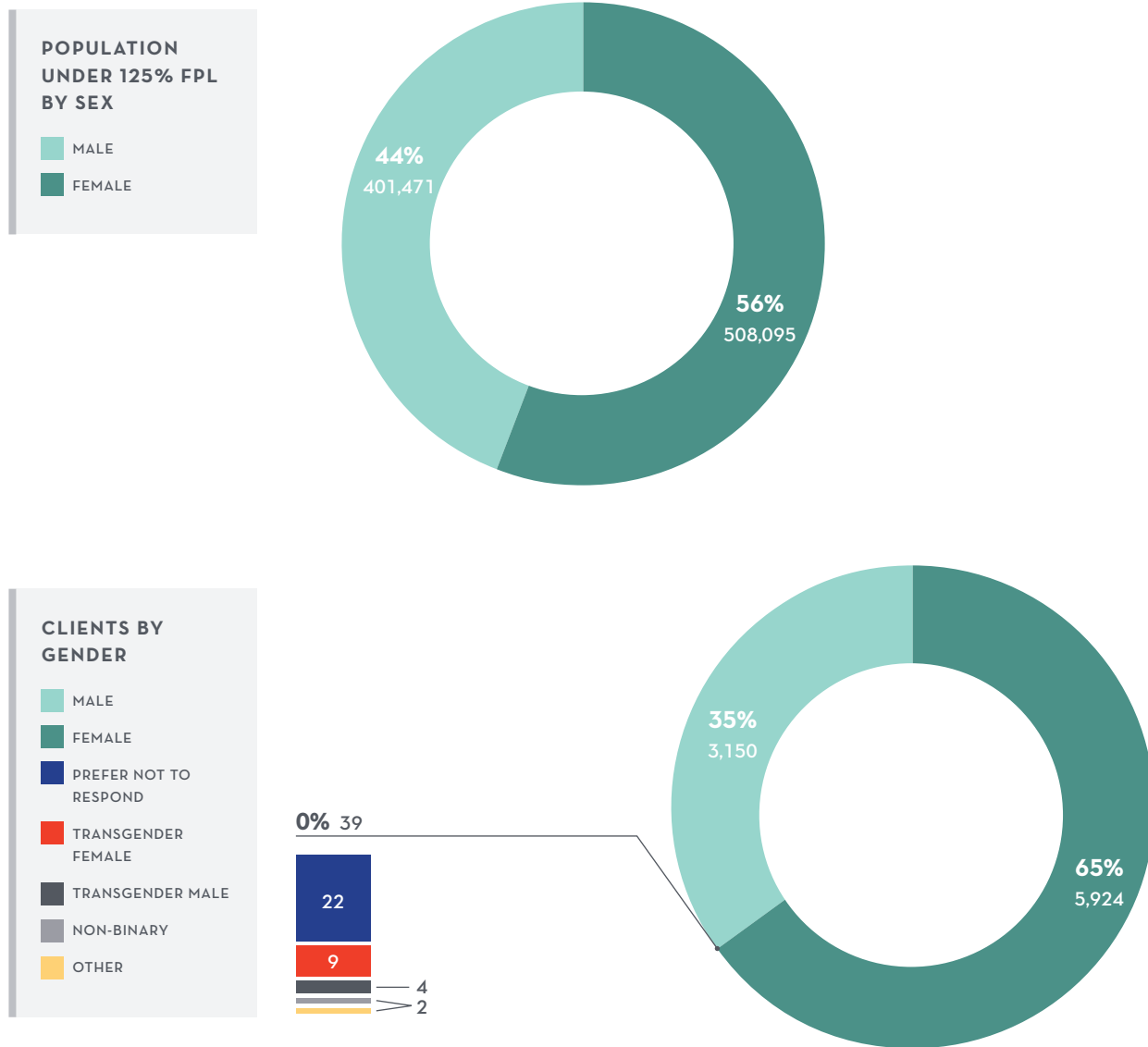
Our client data cannot be compared directly to county demographic data for a number of reasons. Our case management system’s race categories are more limited and do not allow for a choice of “two or more.” Clients who identify as multi-racial may choose “other” or select one race although they identify with more than one. Our system also combines “Asian” with “Pacific Islander”, so we do not have a clear count for either category.

FIGURE 3.2 RACIAL DEMOGRAPHICS OF THE COOK COUNTY POPULATION UNDER 125% OF THE FPL AND LEGAL AID CHICAGO’S CLIENTS



SOURCE: ACS 2017-2021 5-YEAR ESTIMATES TABLE S1703; LEGAL AID CHICAGO CASE DATA FROM JAN-DEC 2021

FIGURE 3.3 SEX DEMOGRAPHICS OF THE COOK COUNTY POPULATION UNDER 125% OF THE FPL AND LEGAL AID CHICAGO'S CLIENTS

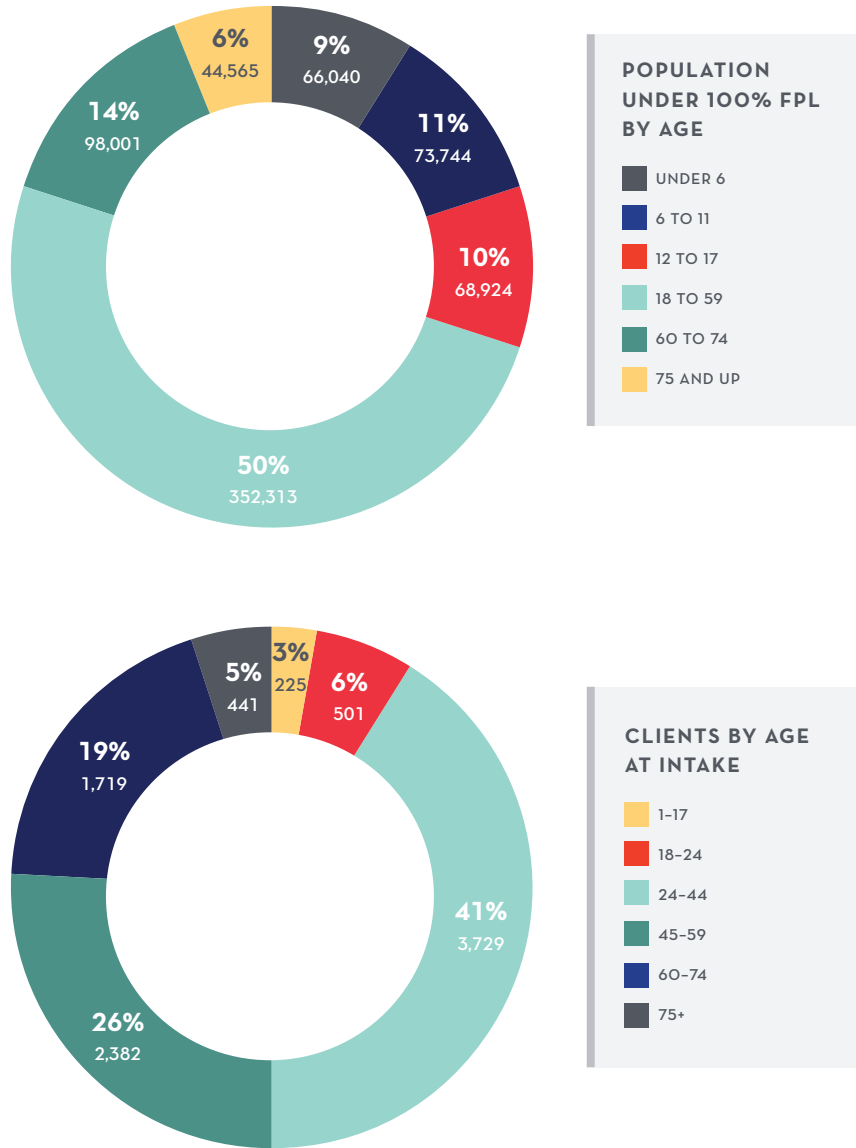


SOURCE: ACS 2017-2021 5-YEAR ESTIMATES TABLE S1703; LEGAL AID CHICAGO CASE DATA FROM JAN-DEC 2021

Among Legal Aid Chicago's clients, 65% were women, compared to 56% of people living under 125% of the FPL who identified as female in the census.

Almost one-third (30%) of the Cook County population living below 100% of the FPL is under the age of 18. 20% are over the age of 60. Half of this population is between the ages of 18 and 59, whereas 73% of Legal Aid Chicago's clients fall in that same age range. While there are some cases in which a person under 18 is a client of Legal Aid Chicago, most of the children who benefit from legal aid services are household members of clients, and thus are not directly reflected in the client data. Additionally, there are several programs dedicated to serving the senior population which may be reflected in the over representation of that group compared to the population at the poverty level.

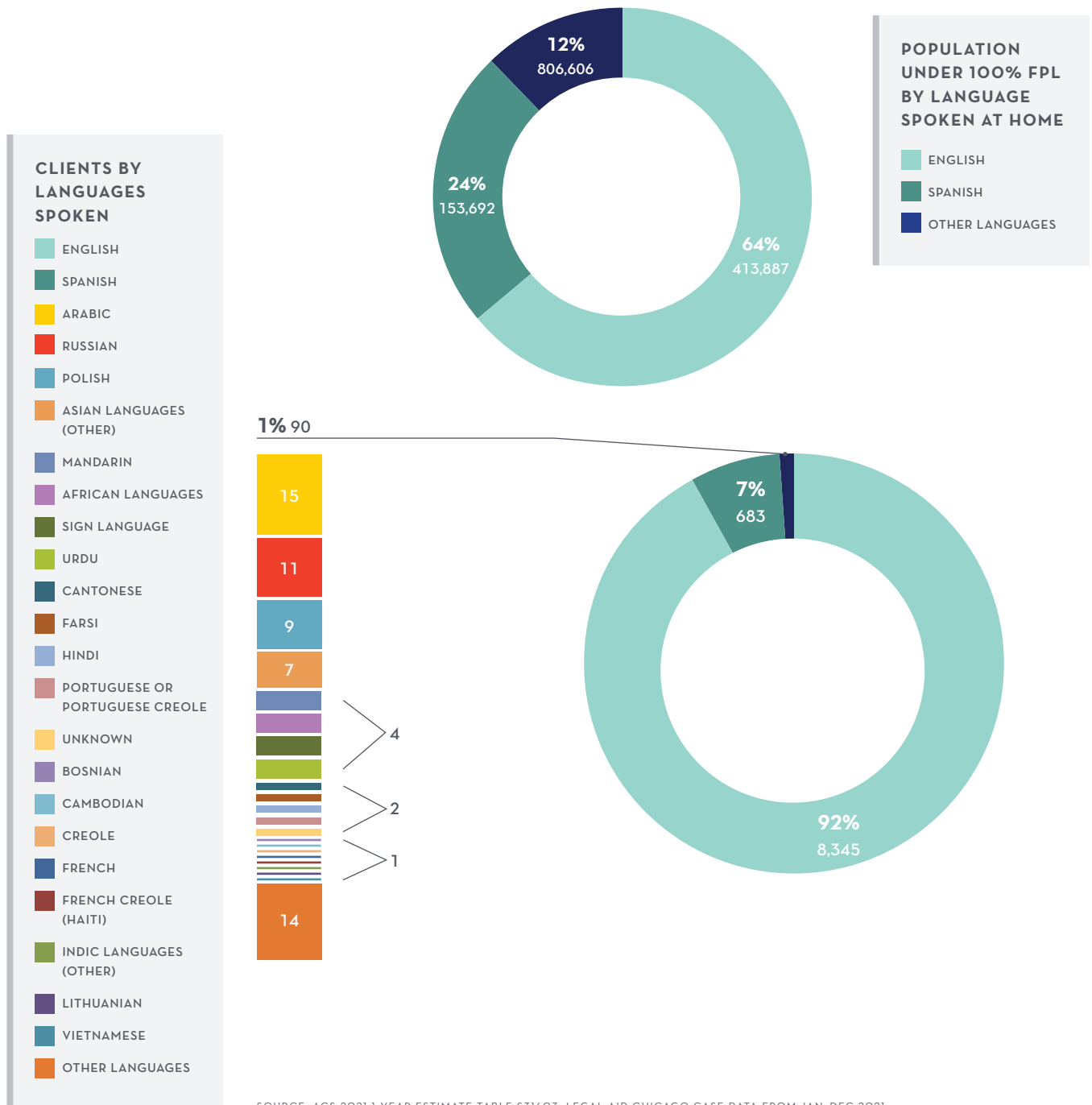
FIGURE 3.4 AGE DEMOGRAPHICS OF THE COOK COUNTY POPULATION UNDER 100% OF THE FPL AND LEGAL AID CHICAGO'S CLIENTS



SOURCE: ACS 2021 1-YEAR ESTIMATE TABLE B17020; LEGAL AID CHICAGO CASE DATA FROM JAN-DEC 2021

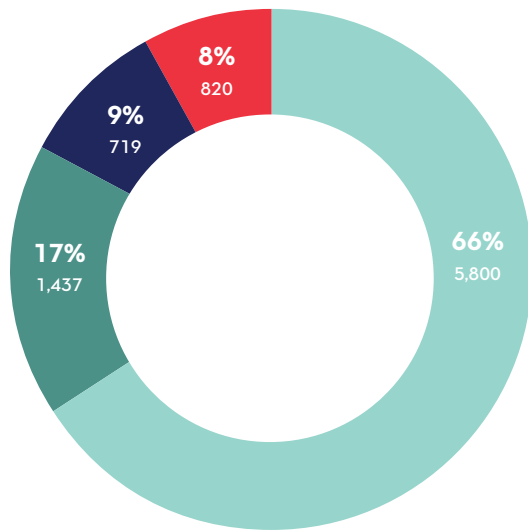
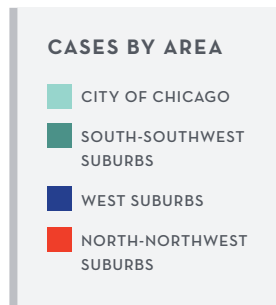
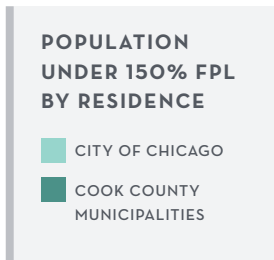
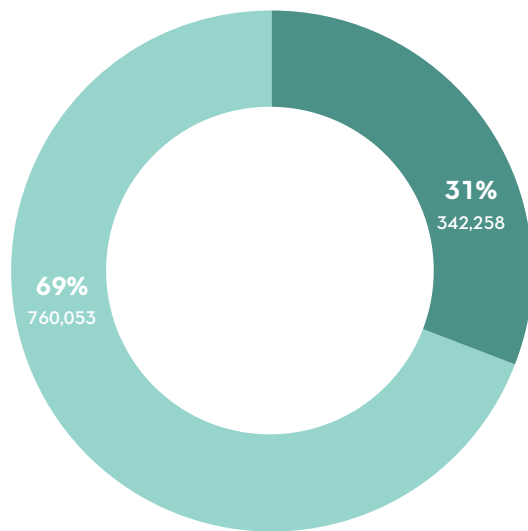
Among Legal Aid Chicago's clients, there is an under representation of non-English speakers when compared to the population living below the poverty line. The second-most spoken language among this population is Spanish (24%), while among clients, only 7% are Spanish-speakers. Other languages were also under represented (12% compared to 1%).

FIGURE 3.5 LANGUAGES SPOKEN BY THE COOK COUNTY POPULATION UNDER 100% OF THE FPL AND LEGAL AID CHICAGO'S CLIENTS



SOURCE: ACS 2021 1-YEAR ESTIMATE TABLE S31603; LEGAL AID CHICAGO CASE DATA FROM JAN-DEC 2021

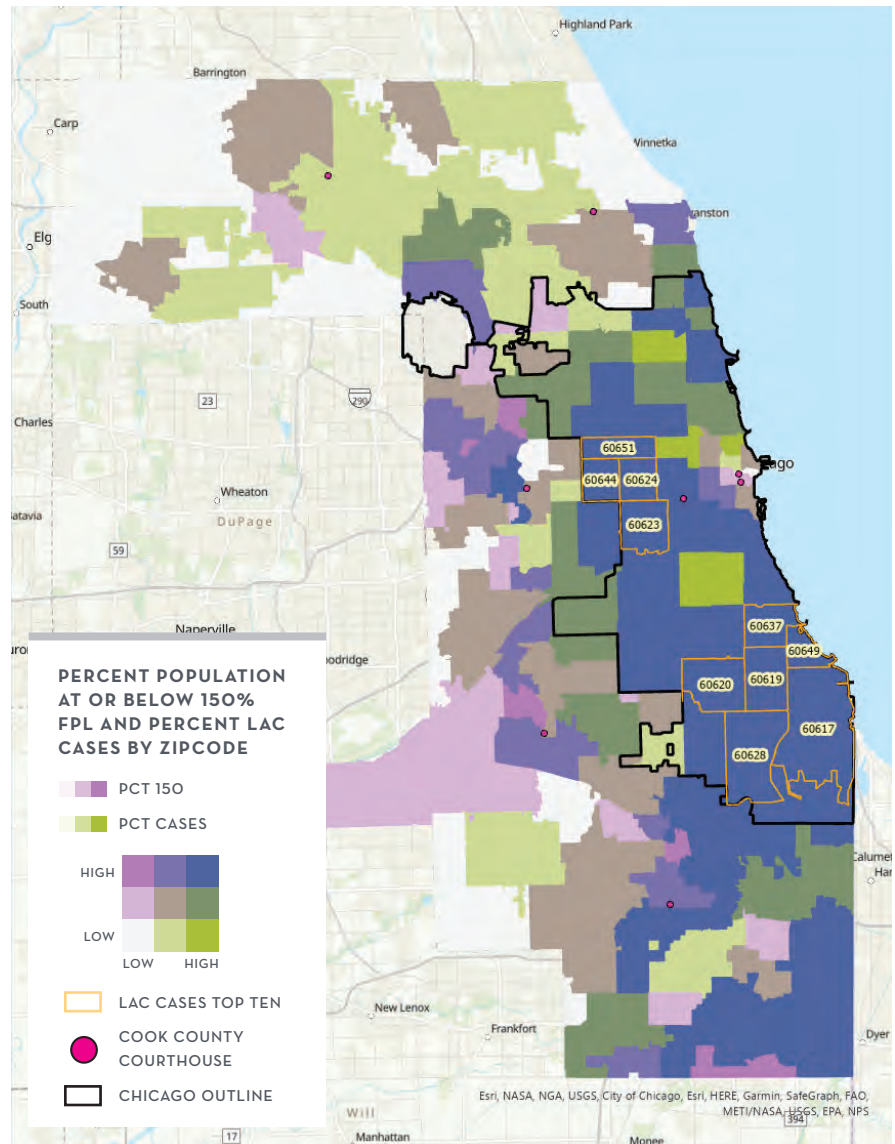
FIGURE 3.6 PLACE OF RESIDENCE OF THE COOK COUNTY POPULATION UNDER 150% OF THE FPL AND LEGAL AID CHICAGO'S CLIENTS



SOURCE: ACS 2021 1-YEAR ESTIMATE TABLE S1701; LEGAL AID CHICAGO CASE DATA FROM JAN-DEC 2021

Legal Aid Chicago's clients mirror the proportion of the population living under 150% of the FPL as far as whether they are living in the City of Chicago or its suburbs. Figure 3.7 illustrates both the percentage of the eligible client population (generally those below 150% FPL) and the percentage of cases in 2021 in each zip code. Zip codes outlined with an orange border show the areas with the most cases in 2021. These areas generally correspond with the zip codes that have the highest concentrations of poverty, showing that Legal Aid Chicago is serving areas with the highest need, according to the percentage of people that may be eligible clients. However, we can also see that there are areas in the suburbs where the percentage of the population living below 150% is high and there is not as much of a presence of Legal Aid Chicago services. This is particularly striking in the western suburbs and in some areas in the south suburbs.

FIGURE 3.7 PROPORTION OF THE POPULATION AT OR BELOW 150% FPL AND PERCENT LEGAL AID CHICAGO CASES PER ZIP CODE



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLE S1701; LEGAL AID CHICAGO CASE DATA FROM JAN-DEC 2021



SUMMARY

These trends indicate that Legal Aid Chicago should be looking to expand its reach in the suburbs; as the populations which it serves is migrating, so too should its focus. Legal Aid Chicago already has suburban projects and should continue building upon this work, becoming more knowledgeable about low-income populations in the suburbs, and further understanding how the needs shift across various geographies and communities. There is still much to be explored here and further work is needed. Identifying suburbs with high percentages of low-income residents, and with hidden pockets of suburban poverty, is a first step. Building deeper relationships with suburban entities is another critical step. Hosting future focus groups with suburban residents to understand their needs and community assets may offer an opportunity to understand the experiences of a highly scattered and vulnerable population.

Legal Aid Chicago also has an important role to play in helping to stabilize and retain low-income families in Cook County and Illinois, particularly low-income families of color living in disinvested neighborhoods. Economically marginalized neighborhoods in Chicago afford many opportunities for Legal Aid support to help alleviate the interconnected social and legal needs contributing to intergenerational poverty and population loss. These are the neighborhoods historically served by Legal Aid Chicago and this critical work should continue, in purposeful ways.

Responding to the demographic growth (and changes) in the Latino community is also an imperative. Legal Aid Chicago has extensive experience representing Latino clients. We have many Spanish-speaking staff as well as outreach expertise serving Latino communities. Continuing to build organizational competency to effectively serve Latinos and understanding the changing geographic distribution, cultural distinctions, and linguistic needs of individual groups are important steps. In the long term, better understanding the needs of US born Latino community members and young Latinos will be important considerations.

Other Points For Consideration

While we have outlined several major shifts in the geographic and demographic composition of Cook County, many more were intimated, some of which you will find described in the subsequent sections of this report. We were unable to collect a substantial amount of information about some of the other changes. We look to our local research institutions to fill the gap in research which wasn't readily available at this time. We also encourage social service organizations to engage with the areas where they have a lack of knowledge or information. The following are of note based on what we heard through our cursory exploration:

- **Asian population growth is higher than any other group in Cook County.**⁷⁵ The Great Cities Institute at UIC graciously provided some preliminary information about API poverty in Cook County.⁷⁶ Generally, though, there is a dearth of research on local low-income API populations. We know from informants that there are many API-serving advocacy and direct service organizations, particularly in the City of Chicago and increasingly in the suburbs. There is also a great need for social and legal services. The heterogeneity of this population, across diverse language groups, countries of origin, immigration statuses, and geographies necessitates further learning to better understand how to reach low-income Asian immigrants, including those living in the northern suburbs.

- While the **Native American community** is small numerically, it is a growing community with unique history and legal issues.⁷⁴ We may want to consider how we can identify and respond to their communities' legal needs and build stronger relationships to foster access and engagement.
- **Low-income suburban populations are expanding.** There is both a lack of information on the need for services in the suburbs and lack of resources providing services in the suburbs. This is both a cause and effect of the lack of focus on that region by researchers, funders, and providers. Organizations and service providers need more data about low-income populations across the suburbs and within distinct suburbs in order to strategically expand services outside of the City of Chicago.

Legal Aid Chicago would benefit from ongoing assistance in data collection and analysis to inform its work. Data-driven approaches can help make a strong case for next steps, as well as helping to quantify the ripple effect of those steps. Building internal capacity to engage university partners and other professionals in the fields of data analytics and research can augment our work. It would help Legal Aid Chicago to integrate this valuable information for strategic decision-making on resource allocation and program design. For example, Memphis Legal partnered with LSC to create data visualizations regarding eviction filings.⁷⁷ When analyzed at tract level, it shows clear hotspots and potential opportunities for eviction prevention and intervention.

74 Malagón, Elvia. "As Chicago's Native American Population Grows, More Efforts Are Underway to Build Community." *Chicago Sun-Times*, 10 Apr. 2022, chicago.suntimes.com/2022/4/8/23003435/american-indian-native-american-census-chicago-tribal-nations-melodi-serna-albany-park-field-museum. Accessed 20 Apr. 2022.

75 Malagón, Elvia, et al. "Chicago Population up 2% over the Past Decade as City Keeps Title of Third-Largest City in U.S." *Chicago Sun-Times*, 13 Aug. 2021, chicago.suntimes.com/2021/8/12/22622062/chicago-census-2020-illinois-population-growth-decline-redistricting-racial-composition

76 The Great Cities Institute developed a StoryMap in response to our request for information about poverty among local API populations: Asian Population Poverty Data in 2016–2020 (arcgis.com). The size, heterogeneity, and dispersal of populations are limiting factors to a spatial analysis. A more comprehensive qualitative approach is needed, including talking with and listening to leaders and members of diverse API communities.

77 "Eviction Filings in the Memphis, TN Area." LSC — *Legal Services Corporation: America's Partner for Equal Justice*, 2023, www.lsc.gov/initiatives/legal-needs-monitoring-pilot/eviction-filings-memphis-tn-area. Accessed 5 May 2023.





A Snapshot of Civil Legal Needs

In addition to spatial and demographic shifts, we also heard clear and consistent themes about great areas of need among certain issue areas and populations. This report intentionally covers an array of issues—demonstrating the expansiveness of civil legal issues. These needs are pervasive and cut across every area of civil legal practice. They also permeate every aspect of life. Our intention is not to inundate the reader or to share a seemingly overwhelming litany of needs. As thorough as it is, this report only covers the broader themes we heard. Many finer points and specific suggestions could not find their way into the final product. Higher-level data is also woven throughout these sections to contextualize our learnings. As researchers, we leave this process with a keener sense of local injustice and broken systems. **We also feel incredibly inspired by the resourcefulness of people navigating these issues, the dedication of wide-ranging advocates working to address them, and the possibility of effective solutions-finding.** There is so much that legal professionals (and others) can do to address these needs. Legal Aid Chicago intends to use these findings to identify action steps, both short and long term. We hope that colleagues across fields also find ways to implement strategies for reaching underserved populations and addressing under-met needs. Our hope is that multiple stakeholders will find points of connection—and action—herein.

HOUSING

Housing is a widespread and widely felt issue, and often cited as the biggest unmet civil legal need. From aldermanic offices to community members to social services staff, unrelenting concerns about housing are pervasive. Housing issues came up across all our methods of inquiry. It presented in multiple ways—from the perspective of renters and landlords, from barriers to purchasing to loss of property through foreclosure or probate, and from displacement to creative ideas for revitalization. In the words of a Key Informant, “*housing is THE crisis.*”

Civil legal needs are embedded in a **broader matrix of housing availability, affordability, and access.** As we heard repeatedly, there simply isn’t enough reasonably priced housing in the Chicago metropolitan area.⁷⁸ Housing options for low-income residents are in even shorter supply. Affordable spaces in reasonable condition are few and far between. The paucity of accessible housing options reduces stability of all kinds, including physical safety, job opportunity, health outcomes, access to quality education, food insecurity, and many other factors. This consequent instability creates and exacerbates additional civil legal needs.

Housing: The Broader Context

The U.S. Department of Housing and Urban Development stipulates that no more than 30% of household income should be spent on housing (rent or mortgage) to maintain a healthy economic equilibrium among other living expenses. Families that use more than 30% of their income on housing are considered “cost burdened.”⁷⁹ Severely cost burdened households are those that use over half of their income on housing.

2021 ACS data shows that 73% of extremely low-income renter households in Illinois are severely cost burdened.⁸⁰ Nationally, rents rose by 11.3% in 2021. Per the National Low Income Housing Coalition’s 2022 report, in Cook County, rents went up by around 6% during the pandemic.⁸¹ The Fair Market Rent of a 2-bedroom apartment in Cook County is \$1,340/month. To rent such an apartment, one would need to earn \$25.77/hour or \$53,600/year. This is comparable to **two** full-time minimum wage jobs.

In 2019, 43.2% of households in Cook County rented their homes—that’s nearly 857,000 households that are renter occupied.⁸² While this proportion of renters has remained somewhat stable after reaching peak levels in 2015, Cook County has experienced a loss of very low-income renter households, shifting the rental market towards households with higher incomes. Across Cook County from 2012 to 2019,

78 “A supply-demand mismatch is making rents unaffordable,” said Dennis Shea, executive director of the J. Ronald Terwilliger Center for Housing Policy at the Bipartisan Policy Center. “The lowest income families are being hardest hit by rising rents and a lack of supply.” Bhattarai, Abha, et al. “Rents Are Rising Everywhere. See How Much Prices Are up in Your Area.” *Washington Post*, 21 Apr. 2021, www.washingtonpost.com/business/interactive/2022/rising-rent-prices/.

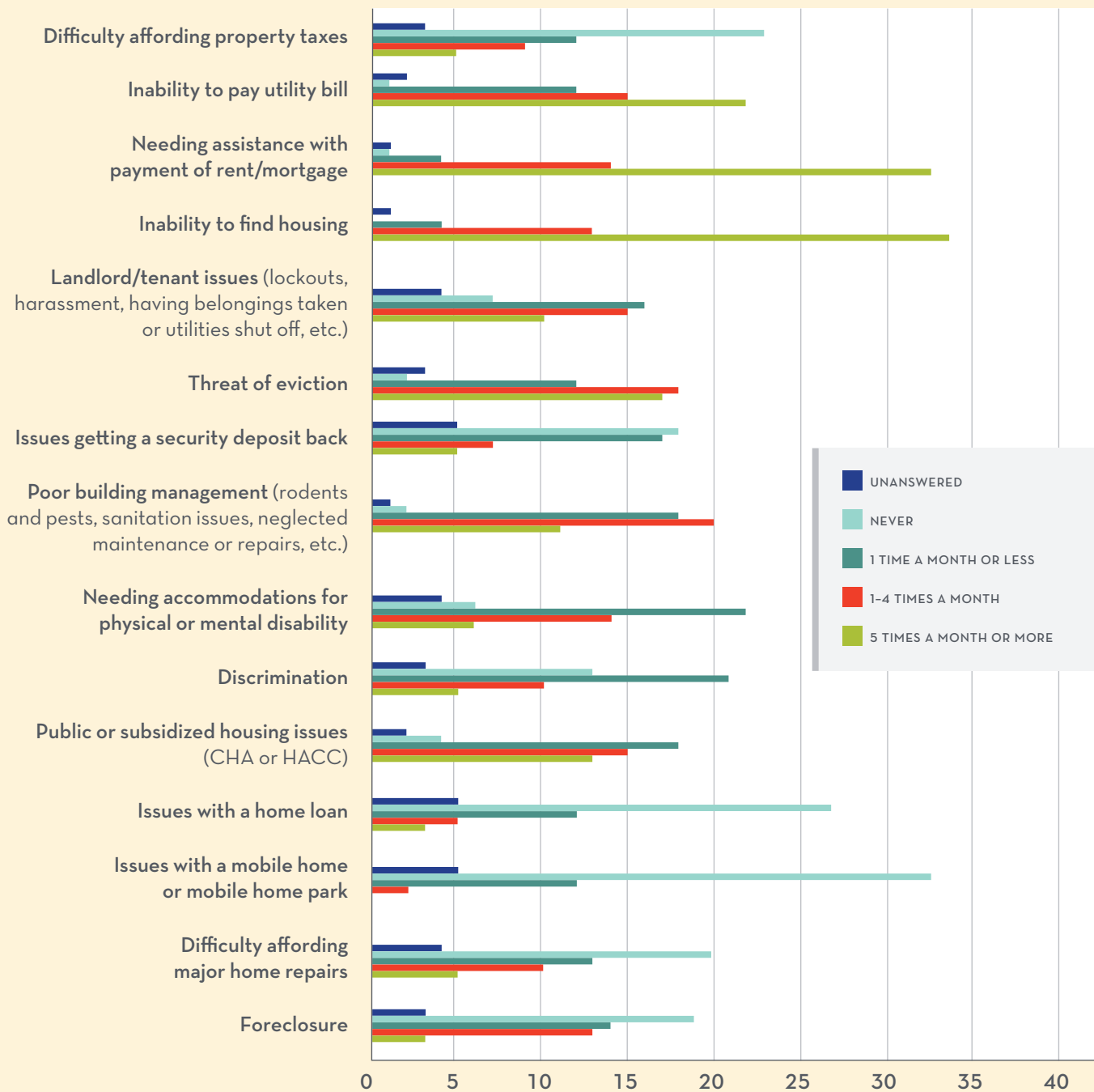
79 “Rental Burdens: Rethinking Affordability Measures | HUD USER.” *Huduser.gov*, U.S. Department of Housing and Urban Development, 2014, www.huduser.gov/portal/pdredge/pdr_edge_featd_article_092214.html.

80 National Low Income Housing Coalition. “2023 Illinois Housing Profile.” 12 Mar. 2023.

81 “Out of Reach: The High Cost of Housing.” *National Low Income Housing Coalition*, 2022, nlihc.org/oor/state/il, p. IL-88

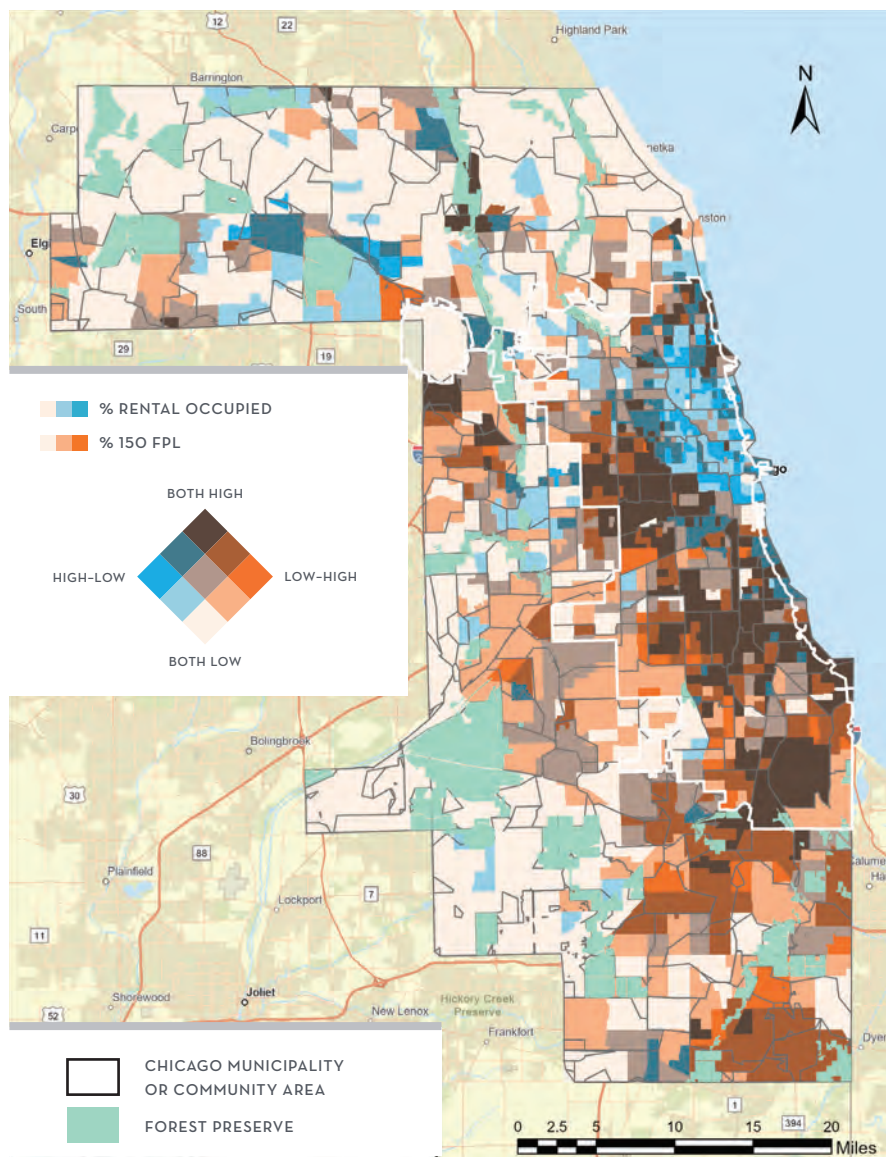
82 “2021 State of Rental Housing in Cook County.” *Institute for Housing Studies at DePaul University*, 30 Sept. 2021, www.housingstudies.org/releases/state-rental-2021/.

FIGURE 4.1 COMMON ISSUES AS SEEN BY A SUBSET OF HOUSING PROVIDERS



52 respondents identified themselves as either a social worker or staff of a social service organization primarily working with clients who have housing issues. We asked them how often they assisted clients with several issues. The most prevalent issues seen **five times a month or more** by this subset of respondents include **inability to find housing** (65% saw 5+ times a month or more), **needing assistance with the payment of rent/mortgage** (63%), and **inability to pay a utility bill** (42%).

FIGURE 4.2 PERCENTAGE OF RENTER OCCUPIED UNITS AND PERCENTAGE OF POPULATION LIVING BELOW 150% FPL



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B25003

low-income households (those earning 30% Area Median Income or below) decreased by 10.4%, losing 26,579 low-income renter households. This percentage drop was the largest of any other income group during that time. Despite this marked loss, very low-income renters are the largest group of renter households in Cook County.

In 2021, 31% of all Illinoisans had little or no confidence that they'd be able to pay next month's rent.⁸³ This number increases for historically marginalized populations to 40% of Latino renters and 44% of Black renters. Even before the pandemic, Illinois renters of color were more likely to be rent burdened than White renters, which puts them at greater risk of eviction or homelessness.

Various aspects of the housing market exacerbated these issues, including after-effects of the 2008 foreclosure crisis, loss of properties which were never rebuilt, conversion of multi-unit properties, rising property taxes, and subsequently rising rent. Even prior to the pandemic, neighborhoods had been changing to become less and less affordable to low-income residents.⁸⁴ Per an informant: housing instability is "no longer a low-income issue, it's everybody's, it's all of our issue."

Historical and current residential segregation and discrimination contribute to the lack of affordable housing, which was worsened by the COVID-19 pandemic.⁸⁵ Without policy change and legal aid, vulnerable people of all kinds, particularly Black and Latino people, will continue to face significant risk of losing their housing.

83 Buitrago, Katie, et al. "THE COVID-19 DOMINO EFFECT: How the Pandemic Deepened Systemic Oppression for Black and Latino Illinoisans." *Social Impact Research Center*, Heartland Alliance, 21 July 2021, socialimpactresearchcenter.issuelab.org/resource/the-covid-19-domino-effect-how-the-pandemic-deepened-systemic-oppression-for-black-and-latino-illinoisans.html. Accessed 5 May 2023.

84 Local research entities such as the UIC Voorhees Center and the DePaul Institute for Housing Studies are tracking neighborhood change and loss of affordable housing, see "Mapping Displacement Pressure in Chicago, 2021." DePaul Institute for Housing Studies, Real Estate Center's Institute for Housing Studies, 23 Feb. 2022, www.housingstudies.org/releases/mapping-displacement-pressure-chicago-2021/. Accessed 5 May 2023.

85 Grinstein-Weiss, Yung Chun and Michal. "Housing Inequality Gets Worse as the COVID-19 Pandemic Is Prolonged." *Brookings*, 18 Dec. 2020, www.brookings.edu/blog/up-front/2020/12/18/housing-inequality-gets-worse-as-the-covid-19-pandemic-is-prolonged/.

Civil Legal Need: Eviction Defense

Multiple informants identified eviction as the most common housing-related civil legal issue for which people seek legal aid. *“People are basically begging us to put in a legal department because there’s not very many places to refer legal services...especially around eviction.”* During the eviction moratorium, there were reports of informal evictions, whereby a landlord would simply ask a tenant to leave without going through the legal process. In many of these cases, landlords often employed intimidation tactics to push people out of their homes without legal recourse. For public housing residents, facing eviction can be especially challenging: *“[Residents of public housing] are consistently taken advantage of, discriminated against, and are powerless to confront the issues due to risk of losing their voucher/benefit. The [Housing Authority] denies due process to tenants and the threat of losing the voucher keeps residents from speaking out.”* Since the eviction moratorium ended, informants are seeing an increase in evictions and identify this, almost universally, as a pressing and growing need.

A positive development has been the creation of the Early Resolution Program (ERP), which is a part of the Cook County Legal Aid for Housing and Debt Program (CCLAHD). The program began roughly two years ago in November 2020, and is an innovative public/private partnership between Legal Aid Chicago, Cook County, the Circuit Court of Cook County, the City of Chicago, the Chicago Bar Foundation, the Center for Conflict Resolution, CARPLS, and many other government, legal, and community partners. Through this network of legal aid and mediation partners, and in partnership with government and the courts, CCLAHD and ERP provide a central legal hotline and free legal assistance, case management, and mediation for residents and landlords dealing with eviction issues, as well as assistance in consumer debt cases, tax deed cases, and foreclosures. In eviction court, the ERP offers to connect all unrepresented parties, both tenants and landlords, to a legal aid organization (including, potentially, Legal Aid Chicago), which provides the opportunity to receive legal advice as well as assistance with settlement negotiation. About 25% of those cases are resolved in some kind of negotiated settlement during the ERP process, with many more settled after ERP but before their trial date, substantially improving outcomes for a significant number of people.⁸⁶

However, for individuals who do not reach resolution in ERP and for example are particularly vulnerable or have a defense

to their eviction, there remains a need for direct representation. ERP was a major undertaking to address the housing crisis brought about by COVID-19 and is proving to be an effective model for eviction prevention at the point where court action has already been initiated by a landlord or creditor. Chicago’s Right-to-Counsel pilot program, spearheaded by the Law Center for Better Housing (LCBH), Legal Aid Chicago, and CARPLS, works hand-in-hand with CCLAHD and ERP, and allows tenants access to the right level of legal assistance needed to ensure a fair outcome. It enables legal aid attorneys in ERP to better negotiate settlement, while making representation possible for tenants where ERP services are not sufficient to resolve their case. The City’s RTC pilot is another step in the right direction of building service infrastructure to stem the flood of housing instability for tens of thousands of people, especially those that would otherwise be unrepresented. But even amidst this progress, so much more help is needed.

More legal support is needed for every aspect of eviction cases, from emergency rental assistance to enhanced communication between landlords and tenants, to full representation at trial. While subsidized and unsubsidized tenants may face some unique challenges, there are overarching issues which they share. **Low-income tenants** find it very challenging to obtain legal support. Legal Aid Chicago’s expertise with subsidized tenants is widely acknowledged. At the same time, there are still many subsidized tenants that are not aware of their rights or the availability of free legal assistance for their housing issues. For several of our key informants, the majority of housing calls come from people in some sort of subsidized housing, and they often concern administrative issues with those agencies. For others, tenants in private landlord situations are seeking assistance and often unsure where to turn.

Civil Legal Need: Security Deposit Issues

Security deposits were identified as a pressing issue, particularly for vulnerable tenants. There are no broad systemic referral resources for security deposit issues. Recovery of a deposit can be instrumental in ensuring housing stability moving forward. This is especially true for tenants who must move quickly. Informants gave examples of families experiencing domestic violence or gun violence for which a stolen security deposit might be a major issue.

⁸⁶ Representative from the Chicago Bar Foundation. Email correspondence. June 6, 2023.

FOCUS GROUPS

Rent

- Several participants mentioned that the rental market just keeps going up. “Apartments are just as expensive—if not more expensive—than purchasing a home.”
- Participants of a focus group located in Englewood felt that they were paying more in rent for less desirable apartments that are not well kept-up.
- There needs to be more education for tenants on their rights, otherwise they are afraid to ask their landlords questions.
- In communities like Englewood, there are not enough subsidized housing units. Waiting lists for shelters and subsidized housing are really long. For people with kids, it is made even harder. When no substance use is an eligibility requirement, this can also be an issue.
- In private housing especially, there is no advocacy for tenants until they are in housing court and fighting eviction: **“the last recourse is the only recourse.”**

Civil Legal Need: Conditions Issues

Issues with building conditions are pervasive across the entire County. Additionally, during COVID, many landlords could not afford repairs or chose to forego repairs. Poor building management impacts the quality of life of many low-income tenants. Often there are repeated issues in a single building or with a particular property manager, some of whom own dozens of buildings across the city. One Key Informant urged a city-wide approach as these issues have become so widespread.

Civil Legal Need: Discrimination Issues

Concerns about housing discrimination were shared by multiple informants. Discrimination protections in Cook County are perceived as being broad but under-enforced. Though the Just Housing Amendment⁸⁷ protects justice-impacted individuals, returning citizens continue to face housing discrimination and find it extremely difficult to obtain housing. The Safe Homes Act⁸⁸ and VAWA⁸⁹ provide some protections from discrimination and harassment for survivors of domestic or sexual violence; still, we heard about challenges around safe housing for survivors. Source of Income (SOI) discrimination affects voucher holders, people that receive Social Security checks, etc. Though illegal, SOI discrimination is particularly rampant.

Fair housing laws impact the ability to procure and sustain safe and affordable housing. Legal (and non-legal) support is needed to overcome these barriers. A Key Informant expressed the need for multiple strategies. As small landlords (owner-occupied buildings with less than four units) may be exempt from complying with some anti-discrimination laws, a suggested strategy is to make connections with them and educate them on fair housing laws. For larger landlords, it may be easier for victims of discrimination to pursue claims and enforce the legal protections available in local, state and federal statutes. A diverse set of strategies in the legal and non-legal toolbox are needed to help preserve affordable housing.

There are some efforts underway to encourage landlords to accept CHA voucher holders and other forms of CHA assistance e.g., the Northside Landlord Recruitment Initiative.⁹⁰ Additional efforts are needed to educate landlords (and tenants) about fair housing laws.

87 “Just Housing Amendment to the Human Rights Ordinance.” *Www.cookcountyil.gov*, Cook County Government, 2019, www.cookcountyil.gov/content/just-housing-amendment-human-rights-ordinance.

88 Safe Homes Act 765 ILCS 750

89 34 U.S.C. § 12471 et seq.

90 Quashie, Indigo. “North Side Landlord Recruitment Initiative | Center for Housing and Health.” *Housingforhealth.org*, 28 July 2022, housingforhealth.org/programs/north-side-landlord-recruitment-initiative/. Accessed 16 June 2023.

Civil Legal Need: Property Preservation for Small Landlords

Multiple interviewees reinforced the importance of the role of small landlords in housing stability and affordability. Small landlords are an oft-missed piece of the affordable housing puzzle. Many are also in precarious situations. When small landlords who are providing affordable housing experience foreclosure, the loss of homeownership may harm their communities in immediate and potentially long-lasting ways.

Chicago has a uniquely high stock of two- to four-flat buildings which present opportunities for families to create income-producing properties. In fact, more than one-third of Chicago's renters reside in these properties.⁹¹ Slightly more than 60% of these properties are also owner-occupied. Two- to four-flat buildings play a critical role in providing naturally occurring affordable housing in the region. These properties also provide housing primarily in neighborhoods that are majority Latino (19 Community Areas) and Black (28 Community Areas). In their respective Community Areas, these properties represent over 64% of all rentals and 36% of all rentals. According to the Woodstock Institute's report, "Close to 60% of all Latino renters across all income ranges and about one-third of all Black renters live in two- to four-unit properties compared to less than 30% of all White renters."⁹² Preserving these properties may help preserve neighborhood affordability with economic and racial justice implications.

Interviewees reported that small landlords have multiple needs, including **legal assistance for eviction, building code violations, help with building court cases, title issues, lease violations, property taxes, foreclosure, water debt, other fines and fees, and help for repairs.** As property owners, they also share many of the needs for homeowners listed in the next sections.

Civil Legal Needs: Landlord/Tenant Issues during the COVID Pandemic

COVID made housing situations more precarious for both tenants and landlords. Loss of employment hampered some tenants' ability to pay rent. Even if a tenant had access to COVID rent relief, landlords sometimes presented challenges for tenants by not accepting it or holding up the process. Loss of rental income deleteriously impacted some small landlords.

With the end of the eviction moratorium,⁹³ social service providers are experiencing an influx of housing issues around evictions and foreclosures. These issues concern low-income renters, small landlords, and homeowners.

Civil Legal Need: Home Ownership Preservation

Homeownership is a key to building generational wealth. The racial wealth gap is shaped by systemic barriers that influenced whether one could own a home or not. Similar impediments continue to impact home purchasing, preservation, taxes, sales, and transfer to this day. These disparities deeply impact low-income communities and are replete with civil legal issues.

There are vast disparities in terms of **mortgage lending** between White communities and communities of color. Redlining, a form of discrimination in which a creditworthy applicant is denied a loan based on the neighborhood in which the property is located, was a practice officially sanctioned by the federal government in the 1930s until outlawed by the Fair Housing Act of 1968. Yet, per an informant: "*In its way, [redlining is] still alive and well.*"

Insurance redlining, denying coverage based on race or neighborhood, also disproportionately impacts low-income homeowners, particularly those residing in communities of color. Insurance coverage impacts ability to make repairs. Houses can be eventually lost and demolished through this bitter cycle. In some communities, entire streets have been lost to demolition. This can also intersect in nuanced ways with broader structural and environmental issues. Disparities in flooding is one example.

A Key Informant offering first-time home buyer assistance shared that in the current housing market, people that feel they are ready to buy a home are unable to. People that want to stay in their homes are also increasingly unable to. Legal workers have an important role to play in helping people become homeowners, sustain home ownership, and effectively pass on their properties. There is also a need for **legal assistance with real estate closings** for low-income purchasers.

Home appraisal discrimination is a major area which needs reform: minorities similarly situated in a neighborhood will receive far lower appraisals than their White counterparts, and homes on the South Side are appraised at half the value that

91 Mendez, Horacio. "Impact of COVID-19 on Black & Latinx Resident Owners in Chicago." *Woodstock Institute*, Apr. 2021, woodstockinst.org/wp-content/uploads/2021/04/Landlord-Report-Final.pdf. Accessed 5 May 2023.

92 Id. Pg. 5

93 The moratorium gave tenants a lot of protection by auto-sealing filings for eviction, but it also caused some challenges for due process because of the operation of the Cook County Clerk's Office and lack of access to the court docket.

A DEEP DIVE

Housing in the Suburbs

Suburban housing instability was an issue throughout the pandemic. Legal support is needed across the housing spectrum and throughout suburban areas. The distribution patterns of owners, renters, and home-owners vary as do distinct housing needs. For example, in some areas, rental housing may be mostly provided through single family homes. In other areas, there may be sizeable apartment complexes. Some suburbs may have many longstanding property owners and others may be experiencing significant population shifts. Some suburbs have distinct pockets of poverty, while other suburbs are predominantly low-income. More research is needed to identify the most pressing housing legal needs by area.

Lack of Affordable Housing and Loss of Housing Stock

Across the suburban region, affordable housing stock is depleted. Corporate landlords and investors are buying up properties, rehabbing them, and putting them back on the market at unaffordable rates. In the Northern suburbs, “Corporate landlords come in and make cash offers, sight unseen, giving people offers they can’t refuse...it’s displacing long term tenants out of their homes.” In the South Suburbs, “Inventory is so incredibly low...investors were coming in and buying cash for these properties, performing a few updates and renting them out for three times the traditional market rate. It’s adding to the issue of lack of affordable housing while also increasing the low inventory where people are trying to get in home ownership...so it’s kind of an all-connected issue.” Also, “we are seeing multifamily complexes being purchased throughout the South Suburbs in predominantly minority communities by large multinational investors, as well as managed by property management companies. Sometimes the same entity but often separate.”

Home Ownership

Enhanced legal advocacy is also needed to help preserve home ownership. There is a need for foreclosure representation in the suburbs. There has been a significant uptick of people looking for assistance with their mortgages. As COVID assistance unwinds, renters and homeowners are at heightened risk. Per an informant, “Foreclosure representation in this area is desperately needed.” Property taxes make homeownership difficult. In the south and southwest, property taxes are disproportionate to the value of the property. Higher property taxes also dis-incentivize rebuilding on vacant lots. Assistance with property taxes is needed, including with exemptions.

A DEEP DIVE

Housing in the Suburbs, continued

Tenants & Landlords

Evictions are numerous—and rising—and there are limited suburban resources to help prevent them. While the Early Resolution Program is doing a lot of good, there is some confusion about which cases may be eligible. Habitability issues are widespread. Tenants have little knowledge of their rights re: maintenance and landlords, especially in impoverished areas, might not be able to afford repairs. Repairs and neglected maintenance are big issues. In under-funded suburbs with limited governmental infrastructure, many of the buildings are under code. There is a complicated relationship between code enforcement, lack of funds to make repairs, and maintaining an affordable housing stock which is also well-maintained.

The pandemic added stress to both tenants and landlords. Pandemic programs were often difficult for community members to access, with technology being a significant barrier. There is also a need for eviction assistance in the suburbs, on behalf of tenants but also representing small landlords.

While the Cook County RTLO is a positive step, informants expressed concern that many people are unaware of the law, and of their rights. Similarly, source of income discrimination and fair housing laws are areas in which more outreach and education are needed, particularly for landlords.

Information and materials providing greater insight about suburban housing protections (and their permutations) would be a helpful contribution. Rental assistance is also a need. In the South Suburbs, legal workers can play a role in: “having a tenant organizing group that is empowered by people who know how to organize as well as people who understand the law” in situations where there are similar issues across multiple properties owned by the same landlord. “I think that is desperately needed in this area.”

Vulnerable populations

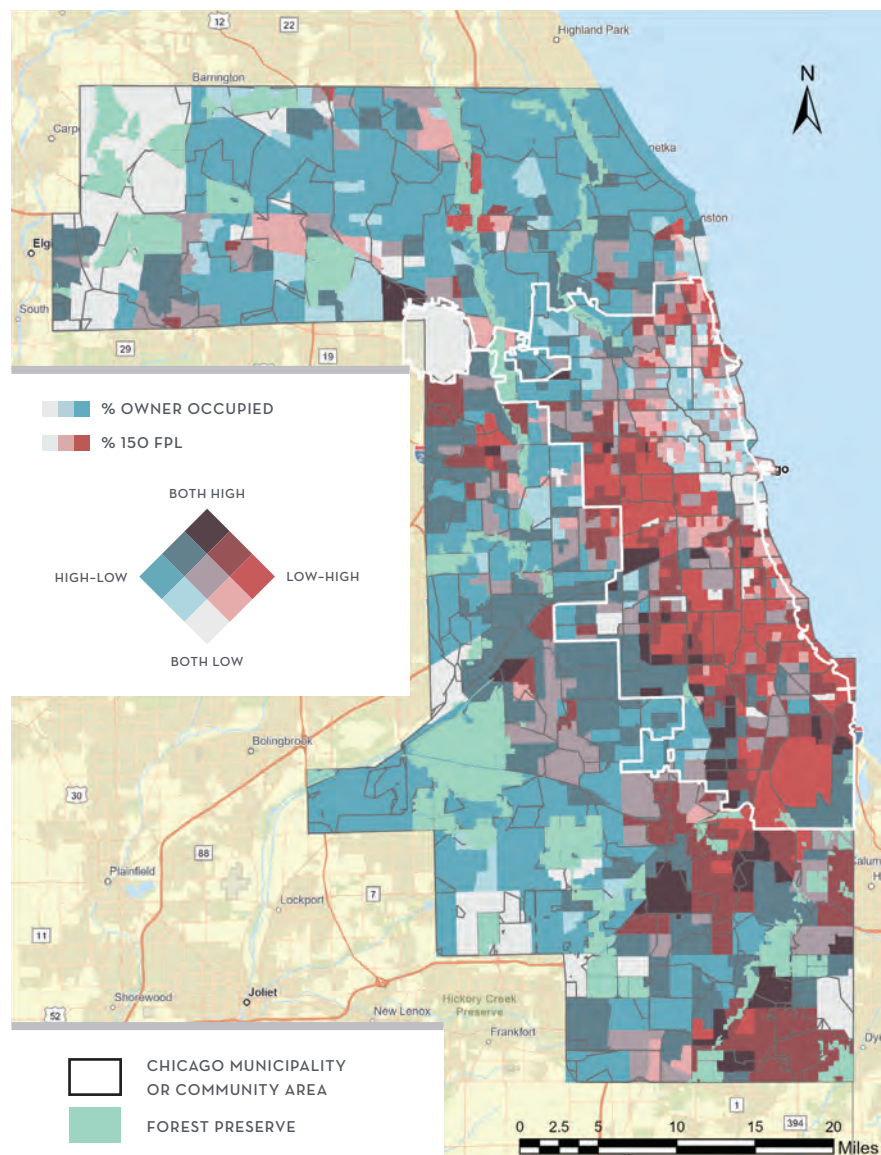
The pandemic had a destabilizing effect on the south suburban housing market, exacerbating fair housing and housing scarcity issues for seniors, communities of color, voucher holders, and persons with disabilities. These vulnerable populations reported experiencing denials of reasonable accommodations and modifications for units, housing providers neglecting serious maintenance issues to force tenants out of their homes, and non-renewals or renewals with increased rents well above market rate to capitalize off of low inventory.

they would be if they were further north.⁹⁴ “We know of families who if they are a Black family, they are taking down all of their personal items in order just to get a fair appraisal.”

Unpaid **real estate taxes** can cause people to spiral out of housing stability. If they cannot come up with the money by a certain deadline, they risk losing their homes. Many homeowners are unaware that bankruptcy can be used as a tool to afford them time to pay these debts. Seniors may be unaware of the senior exemption program which can help reduce their property taxes. Key Informants expressed a need for community legal education on this topic. **Legal assistance with property taxes** as well as the ‘**scavenger sale**’ are needed.⁹⁵ Recent property tax hikes may exacerbate these issues.

As the moratorium on foreclosures ends, some providers are seeing more people seeking assistance regarding foreclosure. Some homeowners may need help communicating with their mortgage company when they get behind on mortgage payments. When someone is in the foreclosure process, or is at risk of **foreclosure**, they may not be aware of available resources and options and the timeline upon which those resources will help them. People may be reticent to disclose their housing instability which can cause action to be taken only when the situation reaches a crisis state.

FIGURE 4.3 PERCENTAGE OF OWNER OCCUPIED UNITS AND PERCENTAGE OF POPULATION LIVING BELOW 150% FPL



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B25003

94 Gunderson, Erica. “Home Appraisal Discrimination Puts a Dent in Black Wealth.” *WTTW News*, 16 Oct. 2021, news.wttw.com/2021/10/16/home-appraisal-discrimination-puts-dent-black-wealth. Accessed 5 May 2023.

95 Properties which end up on the scavenger sale list often cycle through for many years, meanwhile becoming a blight in the community. While efforts are being made to equalize the playing field, some contend that the barriers are too high for community investors to obtain property. Large scale investors, with more capital, leverage, and expertise are more easily able to obtain properties.

Bauer, Kelly. “Cook County’s Scavenger Sale Is Meant to Fix Blighted Properties — but Advocates Say It Needs to Help Everyday Buyers, Not Hedge Funds.” *Block Club Chicago*, 7 Mar. 2022, blockclubchicago.org/2022/03/07/cook-countys-scavenger-sale-is-meant-to-fix-blighted-properties-but-advocates-say-it-needs-to-help-everyday-buyers-not-hedge-funds/. Accessed 5 May 2023.

Properties that were historically redlined “are 2.75 times more likely than those outside of those areas to either be listed on a scavenger sale, end up being owned by the city or controlled by the Cook County Land Bank Authority.”

Malagón, Elvia. “Past Redlining Practices Linked to Present-Day Abandoned Properties in Cook County, New Report Says.” *WBEZ Chicago*, 19 July 2022, www.wbez.org/stories/past-redlining-practices-linked-to-present-day-abandoned-properties-in-cook-county-new-report-says/2b88b3f8-de6e-41d5-a5c0-c390e81a5f71. Accessed 5 May 2023.

"[I]n most people's lives, there's only a couple of places where you encounter lawyers, right? ... For some people, it's divorce... it's the buying of a house and then it's doing probate. And if we're not doing... at least those three things for the regular people, then I think we've missed something."

Many people do not have the financial resources to do necessary **repairs** on their homes. For older and disabled property owners, assistance with home repairs is particularly crucial. And in older homes, many cannot afford necessary major structural repairs. It's one of the greatest areas of need and yet homeownership programs overlook the necessity to provide funding for home repairs. This lack of support makes homeowners more vulnerable to scams by contractors. They may fail to do the repairs they were hired to do, either causing harm to the property or not doing the work at all.

When a home goes into **disrepair**, the City may impose fines against the owner for building code violations, some of which can be assessed on a daily basis, which makes it even harder for the owner to fix the place up. City ordinances imposing **fines and fees** can lead to a **cycle of debt**, culminating in garnishments and impeding people's ability to pay for immediate needs like mortgage, rent, or food. There is a complicated relationship between affordability, fiscal stability, and property preservation.

Civil Legal Need: Intergenerational Wealth Transfer

Communities that were disproportionately affected by COVID were often disparately impacted by loss of life.⁹⁶ Poignantly, there was an uptick in activity on Illinois Legal Aid Online (ILAO) after the pandemic for resources on what to do if you cannot afford to bury a loved one. Other issues also arise upon the passing of a loved one, particularly when it comes to family finances. Some of the same communities impacted by COVID losses also experience disparities in wealth distribution.

As such, the financial effects of loss may have multifold consequences. Helping to preserve housing can build intergenerational wealth for the individual, their family, and the broader community. *"[Low-income communities are] losing out on that because we aren't paying attention to what we have."*

Probate and estate planning are two of the key unmet needs we heard about from internal staff, external legal aid colleagues, and many other community-serving informants.

These are increasingly emerging issues in impacted neighborhoods.

For Legal Aid Chicago's clients, proper estate planning can help protect the one great asset they have: their home. There are many misperceptions about how property transfer works and a general lack of awareness about applicable legal mechanisms.

It's also important to note that family configurations and household relationships may vary across diverse communities. In communities with fewer financial resources and more extensive kinship systems, properties may be occupied by non-nuclear relatives, such as aunts, uncles, siblings, or grandchildren. There may be informal occupants in the home who are not on title and do not have immediate right of inheritance under probate law. In some communities, multiple family members may have contributed to the purchasing of the home though only one person is on title. Alternatively, the actual purchasers may have provided the funds but a relative may have made the formal legal purchase on their behalf. These can all lead to complicated legal issues relating to ownership *and* estate planning.

Families with a lack of fiscal resources and knowledge of legal systems may end up embroiled in complex probate issues. Without advanced planning, family properties fall into disrepair and are lost to the vicious cycle of violations, tear down, and foreclosure. This pathway decreases both community financial wellbeing and reduces housing stability.

If the appropriate measures are not taken to transfer a property after death, then probate becomes the only tool to prevent a family's greatest asset from being taken by the state. Probate resources are severely lacking in Legal Aid Chicago's service area. However, some progress has been made to address this, including the development of a Probate Court Assistance Program.

Probate and estate planning are critical tools for the transfer of wealth in communities. This is a long-term, big-picture issue which needs a solution and also has immediate opportunities for civil legal intervention.

96 Kim, Sage J., and Wendy Bostwick. "Social Vulnerability and Racial Inequality in COVID-19 Deaths in Chicago." *Health Education & Behavior*, vol. 47, no. 4, 21 May 2020, p. 109019812092967, <https://doi.org/10.1177/1090198120929677>.

FOCUS GROUPS

Homeownership

- Some of the major concerns expressed by members of our Englewood focus group were about housing and property. In communities on the south and west sides where there have been decades of disinvestment, vacant lots abound and predatory practices (substandard lending, insurance redlining, predatory reverse mortgages) prevent people from owning/keeping their homes.
- There were several reasons given for the failure to transfer wealth inter-generationally through a home: Homes become abandoned either because the owners were not able to pay their taxes; the owner is unable to keep up the house; the home is not passed on to family members; or family members do not (or are not able to) take responsibility for the home after it's passed on to them.
- There needs to be more education for homeowners on how to keep their homes—especially information on taxes.
- Information on the legal transfer of property needs to be part of common knowledge within families. This is the most likely way that appropriate steps will be taken to pass on a home.
- Low-income homeowners need more education/access to services to be successful.

Civil Legal Need: Displacement and Neighborhood Affordability

“We’re losing a ton of affordable housing to developers. How do we protect affordable housing? ... We’re seeing more gentrification [and] more escalations in rents because of the increase in property rates.”

Explicitly and subtly, themes emerged regarding affordability, neighborhood change, and displacement. The complex intertwined history between laws and policies of the past (restrictive covenants, redlining) are connected to the price and availability of housing today. The 2008 foreclosure crisis further harmed already disadvantaged neighborhoods.

Predatory lending, a glut of foreclosures, mortgage fraud, vacant property, demolitions, and other factors shape the current streetscape.

“We lost tens of thousands of affordable units in Chicago. A lot of multi-unit buildings that were just literally levelled. And nobody addressed the fact that there’s a need and we have to rebuild those. It’s just never been done.”

There is a role for the legal field to play in addressing land-use, vacant lots, and neighborhood revitalization. See, for example,

the Neighborhood Vacancy Initiative of Legal Services of Eastern Missouri.⁹⁷ An internal informant stated: “One way in which I see us intervening is... if you can bring conditions cases, you can increase [corporate landlords’ accountability] in those neighborhoods [on the South and West Side of the city] as far as like what you actually are expected to put into it. That’s a way in which we’re fighting for those neighborhoods to be safe and healthy in and of themselves, and not having to move to a different neighborhood.”

Positing the question: “How can resources be allocated so that low-income people can stay in neighborhoods?” an informant shared a creative project combining affordable housing, health equity, and vacant lot development. A desire was also expressed to help people stay in changing neighborhoods, thereby benefitting from property value appreciation: “The fact is upper income people are moving into the neighborhood; we want people who have been here for many years to take advantage of the increasing values as well.”

Considerations for Legal Services Providers

Housing instability impacts the majority of Legal Aid Chicago’s clients and their communities. Our Housing Practice Group has a well-earned and long-established reputation for expertise in subsidized housing litigation. Likewise, our Consumer Practice Group has been a leader in foreclosure defense and single-family homeownership preservation. This continued work is invaluable, as it provides housing preservation for a multiply vulnerable client population. The number of creative suggestions to increase impact in communities experiencing individual and systemic housing instability illustrates the importance of housing solutions to stakeholders:

- **Improve identification of and address housing issues impacting legal outcomes across practice areas.**

A Key Informant presented some scenarios in which a comprehensive approach would better serve clients: For example, a divorce client may obtain child custody but not have stable housing in which the children can reside. Alternatively, not having housing may diminish the strength of a custody case.

- **Expand housing navigation resources.** These services are currently limited to specially-funded projects, such as for people living with HIV. Expanding navigation resources would be beneficial to so many other clients dealing with unstable housing issues. They would be “intentional rental assistance experts. They could also assist with paperwork, submit

rental application papers, etc.” Multiple informants mentioned the challenges of securing housing when these types of services are not offered.

- **Expand capacity to serve suburban housing issues as the geography of poverty shifts.** Informants identified a need for more housing law support in the suburbs and suburban courthouses, preferably with a physical presence in the suburbs.
- **Fortify tactics to protect low-income tenants.** Multiple informants requested help with forming or supporting tenants’ associations. They also proposed that legal aid take a more systemic approach when concerns are raised against a landlord with multiple buildings or units that may have similar issues across properties.
- **Engage in strategies to increase affordable housing stock in collaboration with others.** Community organizations expressed interest in purchasing and rehabilitating properties for productive use, such as housing for justice-involved youth. Supporting small landlords and opportunities for lower-income home buyers to purchase 2–4 flat buildings (which provide affordable rental options for tenants and income for owners) is another strategy we heard about from Key Informants. Years ago, a local community organization created a successful reclamation campaign regarding vacant properties and predatory lending.⁹⁸ Legal aid can play a role in helping organizations cut through the prohibitive bureaucratic layers of land-use, building court, and zoning as well as addressing civil legal issues in tandem with a broader holistic strategy for affordable housing preservation and neighborhood vitalization.
- **Partner with local research entities that can help incorporate data and research into ongoing homeownership preservation work.** Identifying, for example, vulnerability factors for foreclosures, legal aid organizations could host property preservation advice clinics in tailored locations. Examining rises in property taxes, they could partner with attorneys to do property tax appeals or offer clinics and workshops about property tax exemptions and appeals.
- **Deepen and expand probate resources.** Perhaps one of the biggest contributions legal aid can make to preserving affordable housing in low-income communities is by helping to effectively transfer property. Legal aid services

97 Gregory, Louisa. “Neighborhood Vacancy Initiative.” *Legal Services of Eastern Missouri*, 3 May 2018, lsem.org/neighborhood-vacancy-initiative/.

98 Howard, Craig. “Tackling Foreclosure in Chicago.” *Www.macfound.org*, 23 Oct. 2018, www.macfound.org/press/40-years-40-stories/tackling-foreclosure-chicago. Accessed 19 May 2023.

could partner with community organizations to host know your rights workshops as a preliminary matter, debunking common misconceptions about how property passes after death and promoting alternatives, such as Transfer on Death Instruments which bypass probate altogether. Aldermanic offices also expressed interest in partnering with legal organizations on this topic.

- **Expand the toolbox, seek new solutions to conflict, and expand non-litigation approaches.** CCLAHD/Early Resolution Program is an example of how mediation can be utilized to resolve housing disputes without litigation. *“We’ve done a fairly decent job...in the legal aid arena about working towards collaboration. Incorporating a lot more mediation...we’re going to figure out the best way forward as opposed to just going through the straight adversarial litigation experience.”* Strengthening connections between legal aid providers and local entities working on housing issues is another collaborative approach to finding upstream, creative solutions to affordable housing preservation and stability for both tenants and property owners.
- **Provide more Community Legal Education on a broad range of housing topics, including tenants and homeowners, subsidized and private housing, and probate.** Expanding CLE offerings throughout Chicago and the suburbs would be responsive to this frequently expressed unmet community legal need.



Other Issues

When asked what other civil legal issues their clients face, 14 respondents mentioned issues related to housing. They mentioned the following issues:

- Problems with neighbors/fellow tenants
- Theft of security deposits
- Credit check & background check fees
- Evictions, including advocacy regarding past evictions
- Code violations
- Foreclosure
- Intimidation via physical or verbal threats
- Home modifications
- “Not just accessing affordable housing, but understanding their rights as a tenant and how to address building violations.”
- Small estates/probate issues
- Outstanding utility bills
- Emergency housing for women and children in domestic violence situations, seniors citizens, and women that are victims of human trafficking

UNDERSERVED POPULATIONS

People Experiencing Housing Issues

When asked about populations whose civil legal issues are underserved, 19 respondents mentioned people experiencing housing issues more broadly. The following issues/populations were mentioned:

- housing assistance to minority families
- probate court fees
- newly physically disabled experiencing housing issues during long hospitalization or time in rehabilitation, such as missed rental or utility payments, housing being tampered with, or even eviction
- senior homeowners need assistance with wills and estate planning
- residents of public housing
- senior tenants
- renters in scam housing arrangements
- housing for residents that have mental health challenges or other disabilities but are without SSI benefits
- residents with criminal records or a history of substance abuse
- individuals with disabilities, including families of children with disabilities and special needs
- single mothers
- immigrant populations
- people of color facing discrimination in housing
- needing to understand rights and responsibilities as a young person entering an apartment for the first time
- lack of subsidized housing to accommodate low-income people receiving social security

FAMILY LAW

“Family law is the number one need for self-represented litigants in Cook County...”

Across the board, a tremendous need was identified for resolving family conflicts, whether or not domestic violence was a factor, the parties were married, or children were involved. A severe shortage of resources was identified for civil legal support and also wraparound services. According to many of our legal aid and social service key informants, family law is

by far and away the most common issue for which there are requests. This need is so endemic that informants often mentioned it as a truism: *“it’s family law, which I’m sure you’re not surprised about.”*

Additional challenges are presented by the family law court system itself. *“You basically have to jump through 50 hoops, pro se people can’t do so.”* Child support changes also make it challenging for pro-se litigants, you *“need a master’s in math to figure out the child support amount that’s due.”* E-filing was also identified as an additional barrier.

Civil Legal Issues

When asked what civil legal issues their clients face, survey respondents mentioned issues related to families and children. Specific issues included:

- Family law assistance unrelated to domestic violence
- Divorce (mentioned in 43% of comments about family law issues)
- Child support owed to the state
- Child support enforcement
- Custody disputes
- DCFS cases
- Guardianship issues
- Special education
- Discrimination at schools
- Unhoused and/or undocumented minors

“Parents with Special Needs Children have an incredibly difficult process of separating and divorcing and divorce is very high in this population. They need specialized help and support.”

Civil Legal Need: Family Law Not Related to Domestic Violence

Within the limited ambit of available services, domestic violence is often a predicated factor for eligibility. Multiple sources identified additional difficulties in accessing support

for populations who fall beyond those criteria. Informants expressed a desire for deeper infrastructure for family law issues unrelated to domestic violence.

Civil Legal Need: Divorce

One of the most common request that goes unfulfilled, as far as people wanting to talk to a lawyer, is **divorce**. There are very limited legal aid or low-cost attorneys that handle simple divorces. In the words of one survey respondent, *“There are never enough divorce attorneys.”* More legal support is needed for both simple and complex divorces. One Key Informant pointed out a need for *“regular divorce for regular people,”* while another stated that there was a lack of resources for the many divorce cases that would not *“proceed by default, no property, no kids.”*

After a judgement of dissolution is entered, there are a litany of other family law issues which litigants may experience, referred to as **post-decree issues**. It is very difficult to obtain legal aid for these issues, despite the fact that legal issues routinely arise long after a divorce judgement is entered.

“Post-decree issues are a huge issue and topic for our clients, especially relating to child support, allocation judgements, maintenance issues, etc. Kids grow and change and their needs/skills change, so parenting plans written when kids are little need updating/amending almost every 2 years—the system does not account for this when people get divorced or separated. And many/no agencies want to take on post-decree issues, leaving such clients in legal limbo.”

Civil Legal Need: Child Custody and Visitation

Regardless of parties' marital status, contestations around child custody (now called “allocation of parental responsibilities”), visitation (now called “parenting time”), parental decision making, and financial support of children are widespread. Legal aid is rarely available as a resource for parties experiencing these conflicts. Many clients face issues with what they continue to refer to as child custody arrangements. While legal aid providers have very limited capacity to provide extended representation for general family law litigation outside of the context of domestic violence, in custody/

UNDERSERVED POPULATIONS

Family Law

Several comments were made about underserved populations related to family law:

- **parents pursuing guardianship** for young adults with developmental disabilities who are facing contention by another parent
- **caregivers** need more support to help youth transition to healthy and self-sufficient adulthood
- **single parents with children** facing legal issues with the other parent of their kids: divorce, custody, child support, restraining orders, etc.
- **families and single parents who don't meet qualifications** for legal services (e.g., financial eligibility)

- **undocumented people** who need divorce, guardianship legal assistance, or representation on other family court matters

“Separated or divorcing/divorced (men, but mostly women) people aged 50–64 years. They are grossly underserved because they miss the ‘senior’ qualification, yet, are often underemployed or unemployed, and they miss the thresholds for agencies to help because of family based income.”

“[For] families—with both parents working making well above the poverty line, but well below 80k, and still living paycheck to paycheck, [there is a] tremendous strain on them to go through divorce or separation and all the time it takes.”

allocation of parental responsibilities issues and the previously mentioned area of divorce there is especially significant need.

“When one partner is more resourced and the other is not resourced, they just get taken for a ride with custody etc., because they have no money. [For example]... one person has been working and the other taking care of the kids and now they're screwed because their housing is shaky and they don't have a good income.”

Child visitation/parenting time arrangements are also an unmet legal need with significant consequences for parents, their children, and family systems. According to informants, some parties may struggle to come to consensus regarding parenting time.

Civil Legal Need: Legal Services for Relative Caregivers/Grandparents

When families are disproportionately impacted by trauma such as gun violence, incarceration, illness (including COVID), and death, **grandparents and relative caregivers** may step in to raise children.⁹⁹ These caregivers experience a multitude of social and legal service needs, including legal representation on guardianship.

⁹⁹ Baime, A.J. “When Grandparents Are Called to Parent – Again.” *AARP*, 2 Mar. 2023. www.aarp.org/home-family/friends-family/info-2023/grandparents-become-parents-again.html.

Civil Legal Need: DCFS Involvement

DCFS involvement intersects with multiple legal issue areas. There is much confusion about how best to keep children safe, how to keep families intact when appropriate, and what the processes are for DCFS. While identifying DCFS-related issues as an unmet need, informants were largely unaware that civil legal aid provides legal support on these issues.

These cases can be especially prevalent among low-income families. For example, conditions of the home environment can precipitate DCFS allegations for neglect. If low-income parents are limited in their housing options to low-income housing, they and their children may be subject to a slew of conditions issues that are out of their control, but which can trigger DCFS allegations still.

Civil Legal Need: Educational Advocacy For Youth

Parents need support for their children in education matters, and when advocating with schools on disciplinary measures and school attendance. Additionally, there is an uptick in searches on ILAO for guardianship issues when the school year starts. Even though people do not need to have guardianship to enroll kids in school, these searches might point toward a common misconception.

Family law issues are inextricably connected to poverty and financial stability.

Women living with young children are particularly at risk of poverty, and these disparities are even more pronounced for women of color. Female-headed households in Illinois have

UNDERSERVED POPULATIONS

Mothers

When asked about populations whose civil legal issues are underserved, a number of respondents mentioned mothers. These responses outlined the following issues/populations:

- single mothers need child support enforcement or alternative child support means to stay financially stable; they need divorce representation and assistance seeking custody
- single mothers with disabled children
- single mothers with young children not yet in school
- immigrant mothers who need support to become the heads of their households
- need for more resources for pregnant people and new mothers

“Women with children who want divorce but whose husbands are uncooperative and threaten to withhold support, gain custody, ruin credit on purpose, etc. So many women feel trapped and unable to move forward because their husbands—even if not technically abusive—threaten to ruin their lives.”

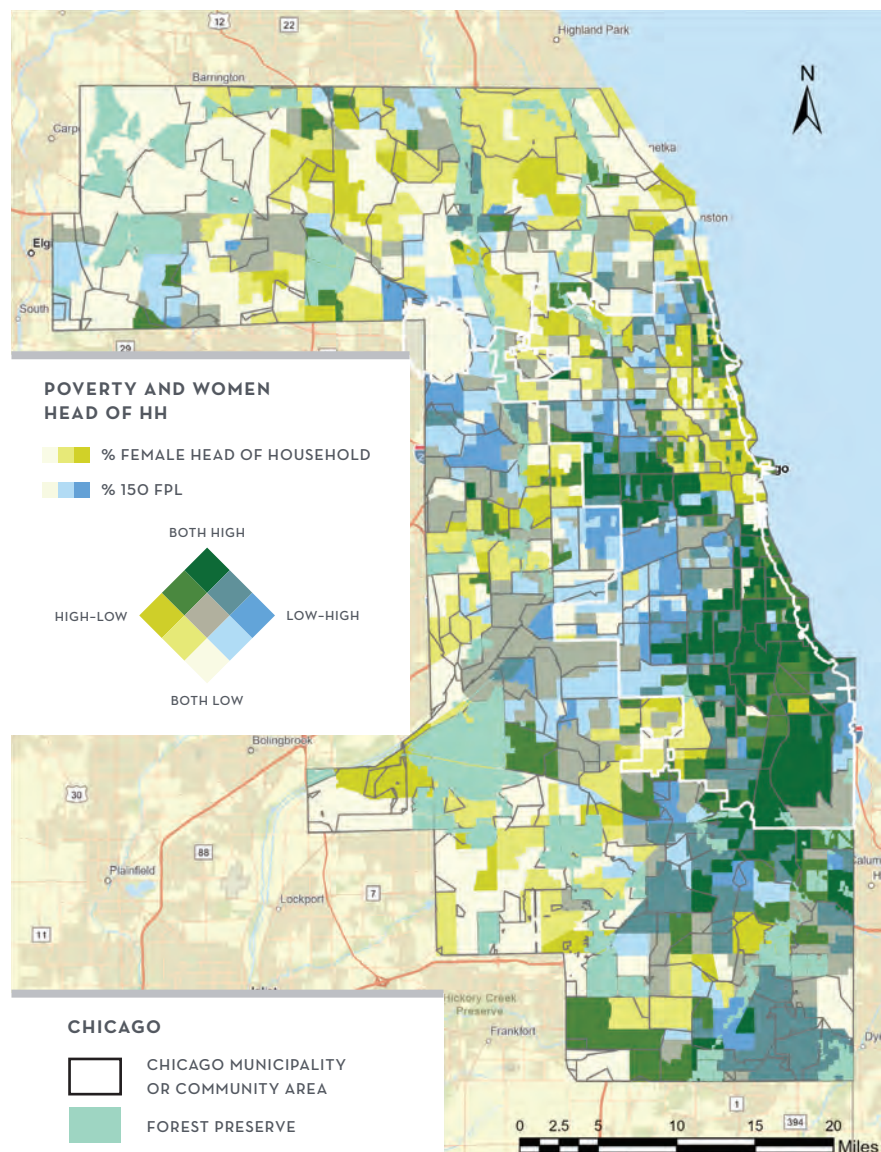
“Single working/non-working mothers need child support enforcement or alternative child support means because it’s so difficult to keep steady child support payments coming in when fathers change jobs or take on cash jobs. Most of my clients do not want to pursue child support because it’s a source of pride they are raising kids on own, or they do not want to engage with the father. Our society should provide a better social financial net.”

significantly higher poverty rates (26%) than male-headed (13%) or married couple families (4%).¹⁰⁰ In Cook County, among households headed by single women with children and no spouse present, 33.6% live 125% below FPL.¹⁰¹ To put this percentage into perspective, more than 300,000 families with only a female householder are in poverty in Cook County.

Women-headed households with children have the highest food insecurity rates of all family types, as well; one in three women-headed households with children are food insecure, compared to one in six households with children overall.¹⁰² Female-headed family households are also more likely than other household types to pay more than half of their income towards rent: two in five female-headed family households are severely rent burdened, compared to one in five male-headed family households and 15% of married couple households in Illinois.

Poverty is an obstacle for many people in addressing their family law issues. As the data demonstrates, women, and especially mothers, are an important population to serve for family law issues. Through our qualitative research, we began to get a sense of families, in their multiple configurations, and their composite pieces as systems with interconnected pieces that affect one another. Other caregivers, such as fathers, grandparents, and relatives also present with distinct legal needs.

FIGURE 4.4 PROPORTION OF FEMALE HEAD OF HOUSEHOLD LIVING AT OR BELOW 150% FPL



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B11004

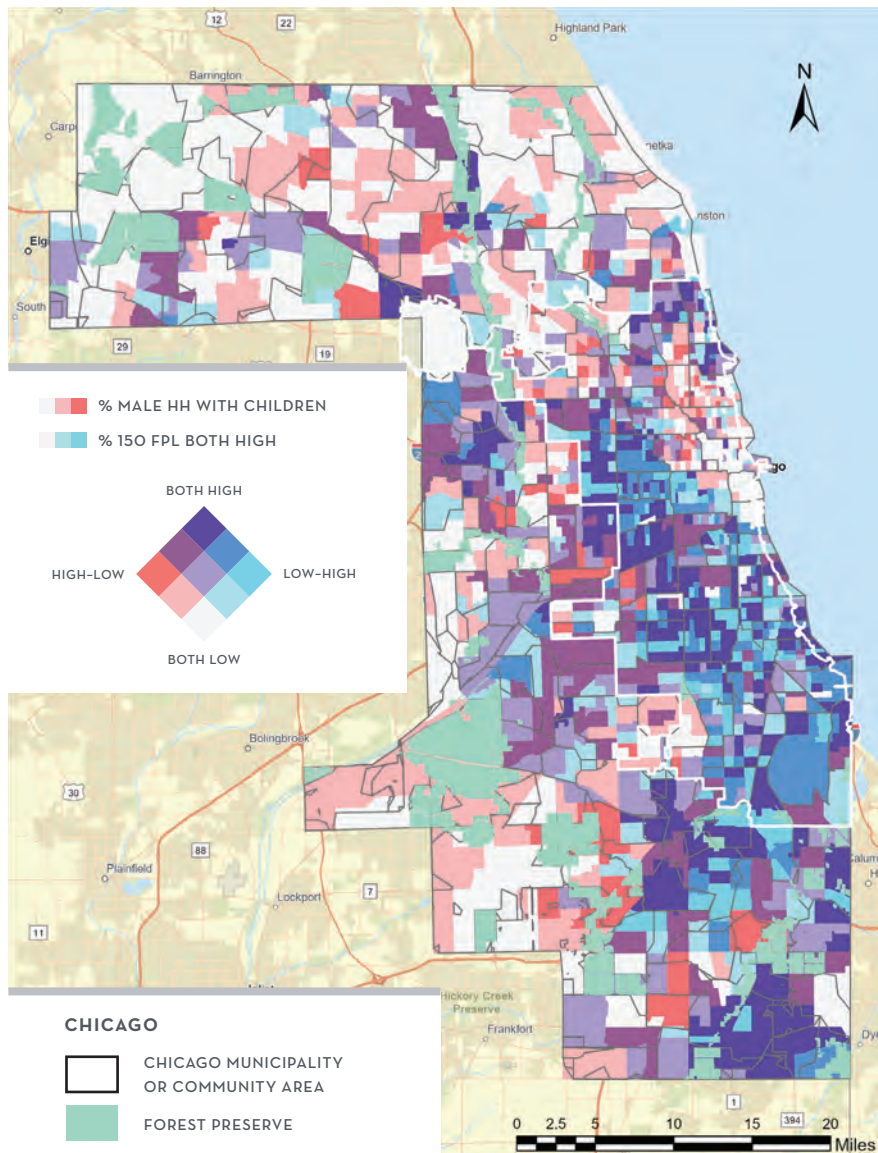
[NOTE] The highest proportion of Female HH is higher than that of Male HH; legends are not equivalent.

100 Buitrago, Katie, et al. "The Gender Disadvantage: Why Inequity Persists." Heartland Alliance, Mar. 2019.

101 "S1703 SELECTED CHARACTERISTICS OF PEOPLE AT SPECIFIED LEVELS OF POVERTY IN THE PAST 12 MONTHS 2020 : ACS 5-Year Estimates Subject Tables." Data.census.gov, United States Census Bureau, data.census.gov/table?q=disabled+AND+poverty&g=050XX00US17031_040XX00US17_010XX00US&tid=ACSST5Y2020.S1703. Accessed 5 May 2023.

102 Buitrago, Katie, et al. "The Gender Disadvantage: Why Inequity Persists." Heartland Alliance, Mar. 2019.

FIGURE 4.5 PROPORTION OF MALE HEAD OF HOUSEHOLD WITH CHILDREN LIVING AT OR BELOW 150% FPL



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B11004

[NOTE] The highest proportion of Female HH is higher than that of Male HH; legends are not equivalent.

Civil Legal Need: Child Support

These issues were a consistent concern for both mothers and fathers. Support issues have multiple iterations: owing, being owed, and lack of knowledge about what procedures to follow to pursue, modify, or abate support. We heard many times that fathers were potentially struggling with support obligations, including old or invalid orders, which require legal advocacy to address. *“So many people are weighed down under ...long, long ago child support arrearages. You know, piling up and... it’s kind of like the interest on consumer debt. They can just never get ahead.... And I think that that really weighs a lot of people down.”*

Traditionally, legal aid organizations in our area provide limited assistance with child support. Further research into child support issues may be informative. For example, one informant shared this specific example: *“This client had multiple child support obligations and was paying arrears on both cases and is still paying arrears... one of them should have extinguished but it didn’t work so he’s been paying this support that he doesn’t owe and cannot afford his rent.”*

A 2021 study from the Institute for Research on Poverty found that nonpayment of child support by non-custodial fathers was primarily related to unstable employment, annual earnings less than \$20,000, and incarceration.¹⁰³ By itself, enhancing child support enforcement systems are “unlikely to be sufficient to increase payments from these fathers. Noncustodial fathers who have unstable employment or who had been incarcerated may require services, such as job training programs or job search services, to improve their capacity to meet their child support obligations.”¹⁰⁴

103 Cancian, Maria, et al. *Who Is Not Paying Child Support?* Institute for Research on Poverty, University of Wisconsin–Madison, Sept. 2021.

104 Id. Pg. 25

UNDERSERVED POPULATIONS

Fathers

Fathers emerged as a significantly underserved population—even more than mothers according to our survey respondents. Civil legal issues mentioned for this population include:

- single fathers pursuing custody, visitation or guardianship rights, or generally needing assistance concerning their rights in court
- fathers particularly need assistance with child support orders and there are many that owe back child support payments and are affected by that debt
- single fathers with full custody
- young fathers
- domestic issues (generally) for adult-aged Black men

“I believe that young fathers, and males over the age of 24 and under the age of 65 are underserved. There are multiple programs and services that tend to youth under 18, under 24 and between the ages of 18-24. There are also a large amount of programs and services for individuals over the age of 65. There seems to be a lack of services for males between the ages of 24-65.”

FOCUS GROUPS

Child Support

Among a focus group of women and mothers, concerns were shared about when young fathers struggle to support their children. They gave examples of how inability to pay child support can precipitate other major life issues, like a toll on mental health, garnishments to their wages, and even incarceration.

People that are not W2 employees (a truck driver, an Uber driver, a Door Dash person, a construction worker who's paid in cash, etc.) may particularly struggle with providing child support. Returning citizens especially are struggling with child support arrearages. Issues paying child support can lead to permanent judgements, wage garnishment, increased debt, and eventually, housing instability. It's a big issue which affects a lot of different populations, but there is a lack of funding because, according to Key Informants, it's an “unpopular issue to represent on.”

Additional Impacts

Family law issues can have negative impacts in other civil legal areas, as well as being negatively impacted by other issues. Common examples mentioned to us include lack of stable housing, mental health and emotional stress, financial instability, and lack of resources like transportation or services that provide supervised parenting time.

“If your family life is chaotic—you’ve got a spouse that won’t leave, you’re fighting, the kids are unhappy—you know that sets off its own cascade of problems. Including like, well, then I got fired from my job because my husband was always calling and bugging me.”

Considerations for Legal Services Providers

Improving response to the chronic and persistent family law needs in our communities warrants cross-sector collaboration between legal aid, other stakeholders, and courts. The connections between families, trauma, and children is also noteworthy. Stabilizing families helps stabilize children, which in turn impacts their long-term physical, mental, and financial health.

Key Informants and members of Legal Aid Chicago’s staff have a number of ideas to expand access to family law services:

- **Identify opportunities to support self-represented litigants wherever possible.** Legal aid might consider developing a “right to counsel” concept for family court, similar to the current and impactful eviction court pilot.¹⁰⁵ Another suggested strategy would be to expand help desk services and dedicated court calls for self-represented litigants where pro se assistance would be available. Legal Aid Chicago recently opened weekly help desks at suburban domestic violence courts, which is a step in this suggested direction.

- **Provide more opportunities for limited services in areas of high volume need.** Child support modification and abatement workshops could address child support issues on both sides. Workshops to help people navigate the legal process could help support the plethora of self-represented litigants in divorce court.
- **Consider other creative approaches to addressing the pervasiveness of family law issues**—mediation, conflict resolution, communication training, peacekeeping circles, etc.
- **Increase collaboration with other social service providers to help provide resources to meet non-legal needs.** Mental health, child care, transportation, and financial counseling services were among some of the most mentioned requests.
- **Develop and deliver more community legal education.** People expressed that there needs to be more information circulated about various family law topics, including how family law systems work and what legal remedies may be available. Specific topics of interest include Orders of Protection, visitation, custody, divorce, child support, DCFS, grandparents raising grandchildren, guardianship, educational advocacy, and other issues.

SECURING FINANCIAL STABILITY

“I don’t feel like there’s a coordinated effort to identify economic issues in people’s lives.”

Across research methods, **financial stability emerged as a major theme.** In many scenarios in which a low-income person is experiencing a civil legal issue, increased financial stability is a significant measure in evaluating a successful outcome. In all areas of law, consideration should be given to the compounding financial stressors or strains a client may be experiencing. These can often have either a direct or indirect impact on the client or the lawyer’s ability to resolve an issue.

In this moment, financial instability is acutely felt: With inflation, the cost of living is especially high. Coupled with variations in monthly income due to several factors affected by the pandemic, income maintenance is more important than ever. In fact, 33% of Illinoisans reported difficulty meeting their household expenses during the COVID pandemic.¹⁰⁶

105 “The Chicago Department of Housing Announces Right to Counsel Pilot Program.” *Www.chicago.gov*, City of Chicago, 4 Apr. 2022, www.chicago.gov/city/en/depts/doh/provdrs/renters/news/2022/april/the-chicago-department-of-housing-announces-right-to-counsel-pil.html#:~:text=The%20Chicago%20Department%20of%20Housing%20%28DOH%29%20today%20announced. Accessed 29 May 2023.

106 Buitrago, Katie, et al. “THE COVID-19 DOMINO EFFECT: How the Pandemic Deepened Systemic Oppression for Black and Latino Illinoisans.” *Social Impact Research Center*, Heartland Alliance, 21 July 2021, socialimpactresearchcenter.issuelab.org/resource/the-covid-19-domino-effect-how-the-pandemic-deepened-systemic-oppression-for-black-and-latino-illinoisans.html. Accessed 5 May 2023.

Economically marginalized populations faced even more difficulty: 77% of young Black women, 59% of young Latina women, and over half of adult Black women (58%) and adult Latina women (52%) reported that their household had difficulty meeting their usual household expenses during the pandemic. In the early days of the pandemic, Asian American unemployment rose by 450% nationally, in large part due to COVID's harmful effect on small businesses.¹⁰⁷

Across our Key Informant interviews and expressed in focus groups and survey responses, people stressed the necessity of **holistic, wraparound services which can take into account and address underlying issues related to financial stability**. At Legal Aid Chicago, many advocates across practice groups understand financial stabilization as a core part of their work. In particular, for staff in the Immigrant & Workers' Rights, Consumer, and Public Benefits Practice Groups their independent and collaborative work is explicitly connected to financial stability for their clients. The following is a discussion of the civil legal needs shared with us pertaining to each of these areas: public benefits, employment, and consumer issues.

The Social Safety Net: Public Benefits

Civil Legal Need: Connection to Public Benefits

Connecting clients with public benefits is a crucial step in meeting their basic needs, and is often a need itself. Across our data collection methods, **assistance in applying for public benefits was considered an unmet civil legal need** which has been especially acute during the COVID-19 pandemic. Per one informant: *"many people don't understand their rights around public benefits."* As detailed in other sections of the report, vulnerable populations sorely need help connecting with public benefits. For domestic violence survivors, gun violence survivors, immigrants, and others, public benefits can provide vital security in moments of crisis. Individuals that attempt to sign themselves up for benefits often have trouble communicating with agencies, online enrollment, understanding the payment, and knowing when the agency is making a mistake. According to Key Informants in the city and the south suburbs, access to technology is also a major barrier for service providers in terms of assisting people with their benefits applications and filing administrative appeals in court. Applying for public benefits can be especially challenging for Limited English Proficient and low literacy populations: in the words of one Key Informant,

Survey respondents made the following comments related to public benefits:

- Accessing public benefits (e.g. SNAP, Medicaid or TANF) and/or federal benefits (SSI/SSDI) is a challenge, especially as a person without citizenship.
- Public benefits appeals to address the denial or discontinuation of public benefits is a civil legal need.
- Accessing state programs/low-income programs through CEDA is a need.
- Difficulty getting state IDs or birth certificates prevents individuals from accessing public benefits.

"What we're dealing with is an inability to conquer the language, not to fight the process."

Multiple informants raised **initial SSI/SSDI applications** as an area in which more support is needed. Legal workers can be an invaluable resource in providing support to explain the process and assist clients to create a strong petition. Informants shared that often people find themselves in the position of *"proving that your disability meets their standards."* There are limited resources to assist people with initial applications for disability, such as Legal Aid Chicago's SSI/SSDI Outreach, Access, and Recovery (SOAR) projects. However, there are more people interested in *"partnering with a lawyer to start the application process"* than available resources can provide. **Another issue raised was follow-up assistance after initial applications for SNAP and Medicaid.**

Many informants commented that the benefits application

107 Mishra, Vidushee. "COVID-19 and the Asian American Community - Business Review at Berkeley." *Business Review at Berkeley – UC Berkeley's Leading Undergraduate Business Journal*, 20 July 2021, businessreview.berkeley.edu/covid-19-and-the-asian-american-community/.

process is flawed. Mistakes are made on a widespread basis, cases are wrongly denied, and statutes which entitle certain populations to a range of benefits are outright ignored. **Public benefits appeals** are a key legal intervention for righting such wrongs. Some felt that the legal services conversation needed to shift from funding more attorneys to fixing broken systems where attorneys are needed to clean up the mess. As far as what attorneys themselves can do, “[we can provide the most benefit by] getting back [retroactive] benefits that were underpaid from the state and federal government which we are finding to be fairly widespread [due to] the poor job that the bureaucracies do in fairly analyzing everyone’s case.”

Civil Legal Need: Healthcare

Legal Aid Chicago has several successful Medical-Legal Partnerships connecting civil legal services to communities experiencing health disparities. Several opportunities were mentioned to deepen civil legal aid work at the intersection of poverty and health. Healthcare advocacy was identified as a gap in public benefits civil legal services. According to a Key Informant in the Public Benefits Practice Group, Legal Aid Chicago doesn’t provide services related to Women Infant Children benefits and has limited knowledge of Medicare work, which is a gap in a “confusing and awful” system. Medicaid provides services people absolutely need, but the process to qualify is time consuming and arduous and one must be very low-income to qualify for those services. If someone is in physical or mental distress, these added burdens become giant obstacles. Someone else identified an underserved population in regards to connection to healthcare: “Young adults that have recently gotten out from under their parent’s medical cards often don’t have healthcare.” Others shared concerns about Medicaid expansions for undocumented immigrants and the changing needs of the aging demographic in Illinois.

Certain communities face distinctive health challenges (and challenges related to social determinants of health). Even before COVID, there were stark disparities in health care access and outcomes across the Chicago area. The South Side of Chicago has 10 times the infant mortality rate of the North Side and four times the rate of death from diabetes. Between

Englewood on the South Side and Streeterville on the North Side, there is a 30.1-year racial life expectancy gap—the largest in the country.¹⁰⁸ Nationally, South Asians have a four-fold greater risk of developing heart disease than the general population.¹⁰⁹ One Key Informant highlighted the ways in which the COVID pandemic exacerbated these pre-existing health disparities. They suggested that Legal Aid Chicago grow and expand its Medical-Legal Partnership work in response to the worsened health inequity.¹¹⁰

COVID highlighted huge disparities in access to healthcare across communities in Chicago. In many conversations, it arose as a “big picture issue.” Informants relayed to us the concerns of their clients and constituents: not have access to testing or treatment sites, not being connected to a provider, lack of information on how to get vaccinations or about testing sites, etc. When COVID testing is no longer federally funded, it becomes a financial burden on individuals that need to be regularly tested.¹¹¹ Key Informants shared how it’s affecting assumptions around vaccine access too. Some assume if they have to pay for a test, they need to pay for the vaccine, which means they are not getting it and are not getting tested either. As a result, it’s hard to know the true community spread of COVID.

In their Healthy Chicago 2025 plan, the City of Chicago and the Department of Public Health (CDPH) identified five priority population areas: Black Chicagoans, Latino Chicagoans, Low-income Chicagoans, ‘Communities disproportionately burdened by pollution,’ and ‘Disinvested and gentrifying communities.’¹¹² Focusing on these identified populations can provide a framework for Legal Aid Chicago’s own health advocacy work. Further, the CDPH identifies several factors driving life expectancy gaps among these populations: “Chronic disease, opioid overdose, gun-related homicide, infant mortality and HIV/infectious disease are the largest contributors... But their causes are further upstream. To a large extent, the gap reflects the conditions in which people live.”¹¹³ Legal aid has a critical role to play in helping Chicagoans provide for their families, in improving health through connection to benefits and care, in advocating for safe and appropriate living conditions, and

108 Rucker-Whitaker, Cheryl. “How Do We Close Chicago’s Health Gap?” *Crain’s Chicago Business*, 17 Dec. 2021, www.chicagobusiness.com/equity/how-fix-chicagos-health-equity-problem. Accessed 5 May 2023.

109 “Health Disparities in the South Asian Community | Cigna.” *Www.cigna.com*, Apr. 2022, www.cigna.com/health-care/providers/resources/south-asian-health-disparities.

110 For more information about health equity issues in our region, see “Voices of Health Equity.” *Center for Community Health Equity*, 2019, healthequitychicago.org/our-work/voices-of-health-equity/. Accessed 5 May 2023.

111 LaFraniere, Sharon, and Noah Weiland. “U.S. Plans to End Public Health Emergency for Covid in May.” *The New York Times*, 31 Jan. 2023, www.nytimes.com/2023/01/30/us/politics/biden-covid-public-health-emergency.html.

112 Chicago Department of Public Health. *HEALTHY CHICAGO 2025: Closing Our Life Expectancy Gap 2020–2025*. City of Chicago, 2020.

113 Id. Pg. 7

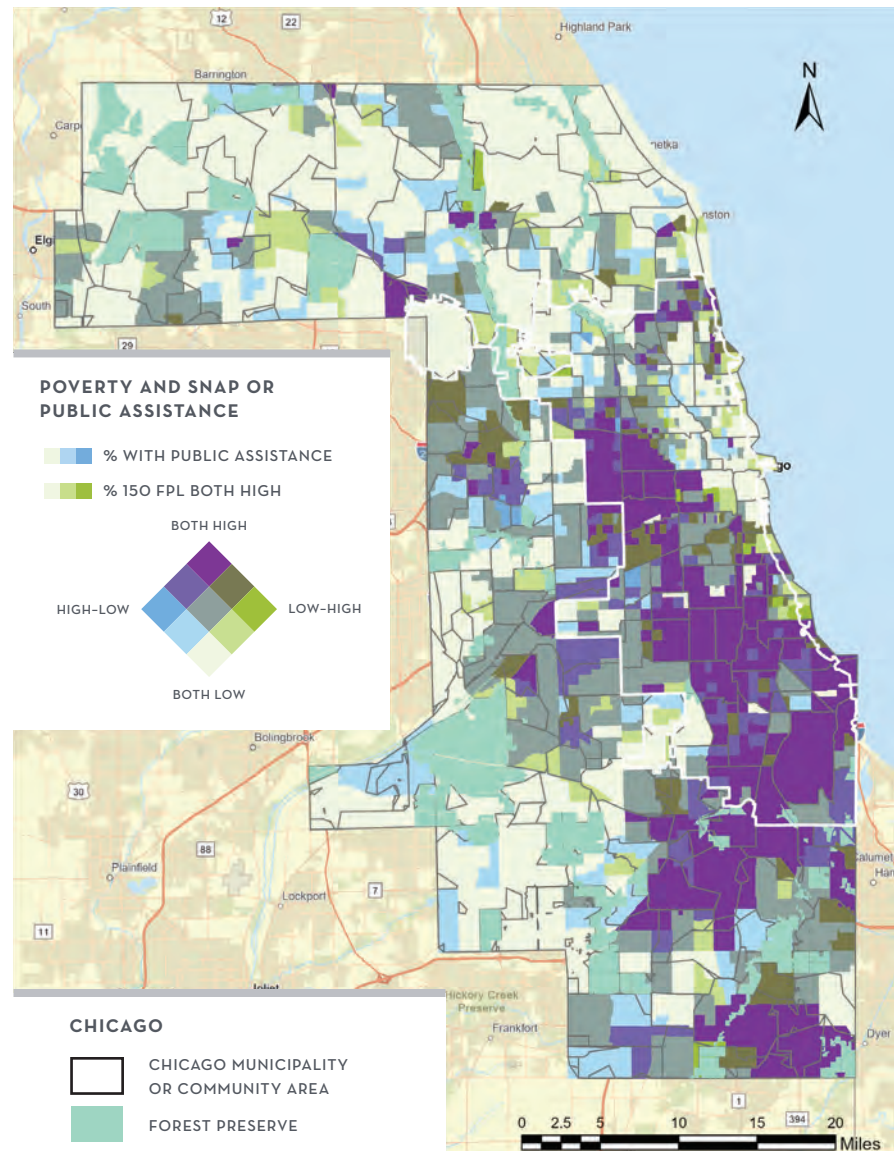
more broadly, in addressing social determinants of health.

Civil Legal Need: Unemployment Insurance

Employment is a critical measure of a person’s—and their community’s—well-being. According to Illinois Legal Aid Online, **when COVID hit, applications for unemployment insurance and food stamps jumped significantly.**¹¹⁴ During the height of the pandemic, they also saw a spike in internet traffic on their site related to driver’s license and ID-related inquiries, which they hypothesized was related to public benefits access since proof of identity is needed to apply.

At the onset of the pandemic in March 2020, the U.S. unemployment rate rose to 4.4%.¹¹⁵ According to the Bureau of Labor Statistics (BLS), this was the largest month-over-month increase since January 1975. In the BLS’s Chicago-Naperville-Arlington Heights Metropolitan division, the reported unemployment rate increased from 5.7% in March 2020 to 18.4% in April 2020, after the closing of all non-essential, in-person businesses. This increase is slightly higher than the overall Illinois unemployment rate, which rose from 4.9% to 17.4%.¹¹⁶ The Illinois Future of Work Task Force reports that, as of May 2022, the unemployment rate across Illinois was down to 4.6%.¹¹⁷ But for Black men and women, that number was much higher at 13.4% and 11.4%, respectively. Of the entire Chicagoland metro area, South Side neighborhoods Englewood and West Englewood have the highest rates of unemployment, with an average unemployment rate of 24%

FIGURE 4.6 PERCENTAGE OF HOUSEHOLDS RECEIVING PUBLIC ASSISTANCE AND PERCENTAGE OF POPULATION LIVING AT OR BELOW 150% FPL



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B11004

114 Representative from Illinois Legal Aid Online. Personal interview. 26 April 2022.

115 “Employment Situation News Release.” *www.bls.gov*, 23 Sept. 2020, www.bls.gov/news.release/archives/empsit_04032020.htm.

116 Illinois Department of Employment Security. “Illinois & Chicago Metropolitan Area Unemployment Rates.” *Illinois.gov*, 2021, ides.illinois.gov/resources/labor-market-information/laus/chicago-metropolitan-area-unemployment-rates.html.

117 Future of Work Task Force. *Future of Work in Illinois*. 31 May 2022.

and poverty rate of 34.1%.¹¹⁸ The next most affected area is on the west side, North Lawndale, which has an unemployment rate of 21.9% and poverty rate of 34.3%.

Unemployment insurance (UI) during COVID was critical to helping people in Illinois meet their financial needs after losing a job during the pandemic. 13% of Illinoisans used UI to meet their spending needs, and one in five (21%) Black people in Illinois used money from UI payments to meet spending needs.¹¹⁹ While the need was great, the systems in place to meet that need were insufficient. The Illinois Department of Employment Security (IDES) scrambled to transition services under the new social-distancing, remote reality and resources for unemployment benefits and pandemic programs were being rolled out without regard for language access to LEP communities. According to a Key Informant, the IDES was inundated with people needing translation services. Legal Aid Chicago was one of few legal services that provided assistance with UI, as evidenced by the massive rise of employment cases from 2019 to 2020. Cases tripled over this time period, and remained at twice the pre-pandemic level throughout 2021.

“Just think how desperate people felt as they were trying to get some kind of funding to live after, you know, like losing your job, not being able to find new work, not getting unemployment, not being able to even figure out what’s going on with your claim. I think there’s this moment where people are at: Where do you go if you don’t have resources and you don’t have support? What can you do to stop that downward spiral in your life?”

Considerations for Legal Services Providers

Legal Aid Chicago has a long and strong history of providing a breadth of legal representation for all types of public benefits issues. There are a number of ways for legal aid providers and others to expand existing services and improve response to financial instability for low-income people. A few suggestions include:

- **Develop a model of services which includes aspects of assistance before and after the determination of eligibility for benefits.** More broadly, legal aid services could provide resources to help address barriers to public benefits access. Barriers such as lack of identification, criminal records, mixed status families, and technology access issues are not uncommon among those that might benefit most from benefits. Even after receiving such benefits, many suggested that financial planning would be very useful to clients, especially to help develop a longer-term view and plan for the future.
- **Expand SOAR services to help more people apply for SSI benefits.** This was multiply mentioned as an unmet need by both legal workers and other service providers.
- **Build upon the success of existing models, such as Medical-Legal Partnerships.** Respondents expressed great satisfaction with the caliber of services offered by Legal Aid Chicago’s Medical-Legal Partnerships. As vital and trusted points of connection, the relationships that healthcare providers have with people in need presents opportunities to identify potential civil legal issues which may impact health, for example identifying that a patient is in need of certain benefits. This successful multi-disciplinary model can be replicated and shows promise for attracting new funding sources for legal aid.
- **Prepare for “the end of COVID.”** As streams of COVID aid are coming to a halt, there are concerns about what might happen when these programs and protections fall off. One example is the ending of government subsidies to help people maintain jobs. Of particular concern is the end of continuous enrollment for enhanced Medicaid protection.¹²⁰ Many potentially face issues with redetermination of eligibility for Medicaid.

118 “Digging into the Data - American Community Survey & What It Says about Chicago.” *Www.skillsforchicagolandfuture.com*, 29 Apr. 2022, www.skillsforchicagolandfuture.com/blog/american-consumer-survey-impact-on-chicago. Accessed 5 May 2023.

119 Buitrago, Katie, et al. “THE COVID-19 DOMINO EFFECT: How the Pandemic Deepened Systemic Oppression for Black and Latino Illinoisans.” *Social Impact Research Center*, Heartland Alliance, 21 July 2021, socialimpactresearchcenter.issuelab.org/resource/the-covid-19-domino-effect-how-the-pandemic-deepened-systemic-oppression-for-black-and-latino-illinoisans.html. Accessed 5 May 2023.

120 Armour, Stephanie. “Millions Poised to Move off Medicaid after Omnibus Bill Passage.” *WSJ*, 25 Dec. 2022, www.wsj.com/articles/millions-poised-to-move-off-medicaid-after-omnibus-bill-passage-11671898465.

UNDERSERVED POPULATIONS

People Who Are Struggling Financially

When asked about populations whose civil legal issues are underserved, 23 respondents mentioned people that are struggling financially. The following issues/populations were outlined:

- Single mothers needing child support enforcement or alternative child support means
- Low-income fathers struggling with child support
- Victims of identity theft
- People navigating government agencies for benefits
- Minimum wage workers
- Families experiencing financial difficulty due to the sudden loss of a family member
- People with disabilities, especially those that are newly disabled
- Low-income landlords
- Unemployed people
- Older adults
- Undocumented immigrants
- Those without family support
- Low-income individuals that do not know their rights

- Low-income families facing debt court
- Low-income renters
- Mom and pop business owners

“More generally, it is very difficult to find legal aid organizations that help with victims of identity theft, low-income folks navigating unemployment/navigating IDES, and elderly low-income folks navigating the Social Security Administration.”

“Immigrants with legal status that disallows them from receiving benefits are the number one group of people I encounter where I run into a brick wall of ‘no.’ After that, people who are awaiting social security or workman’s comp payments who don’t have any family support are also often left in the lurch. They are in need of regular support that few agencies are able to provide adequately.”

“We also see that a lot of families do not receive the public benefits they are eligible for, such as TANF and Medicaid, sometimes due to child support enforcement issues or other barriers.”

Employment and Low Wage Workers

Employment is an important tool to keep individuals and families afloat, but it doesn't always prevent poverty.

Unemployment is a major issue impacting poverty, but even people with jobs can find themselves trapped in poverty with limited resources.

Another fact exposed by United Way's ALICE reports is the proliferation of **low-wage jobs**, which trap families in economic insecurity. As of 2017, the majority of jobs in Illinois (56%) pay less than \$20 per hour; more than half of these pay less than \$15 per hour.¹²¹ A full-time job paying \$15 per hour translates to a gross income of \$30,000 per year—well below the \$57,144 household survival budget for a family of four in Illinois.



There are systemic barriers to getting high-paying work in the Chicago metropolitan area, which starkly impact people of color. According to the National Fund for Workforce Solutions, workers of color make up 47% of the Chicagoland workforce ages 25–64 and 59% of the “next-generation workforce” (the population under 25)—but Black and Latino workers are more than twice as likely as their White counterparts to earn wages under \$15/hour, trapping them in poverty even though they are fully employed.¹²² In 2022, minimum wage increased in Chicago; how this increase will affect the burden placed on individuals whose jobs pay the lowest wages remains to be seen.¹²³

“Job quality is critical. This is true in suburbs and cities—the quality of jobs is key and many people don’t have those kinds of job opportunities in front of them. We also can’t overstate the role that racial discrimination and ethnic discrimination plays in limiting access to good jobs or good paying jobs. And those forces are present in suburbs, as well as cities.”

Among those we spoke to that live in and serve disinvested communities, we heard about the need for economic opportunities: full-time employment at a living wage and the support of entrepreneurship, as well as work development that actually provides opportunities to lift individuals and families out of poverty.

Job security is a major concern for workers across the income spectrum. Nearly a third (31%) of workers surveyed by the Illinois Future of Work Task Force in November 2021 said that it was very or extremely likely that they would lose their job or be laid off in the next 12 months.¹²⁴ The Bureau of Labor Statistics states that the Illinois economy is shifting away from manufacturing, which means a loss of middle wage jobs, polarizing the labor market into lower-wage and higher-wage jobs. The Illinois Future of Work Task Force projects growth in these lower-wage and higher-wage jobs and further losses of middle-wage jobs over the next ten years, furthering the divide between workers.

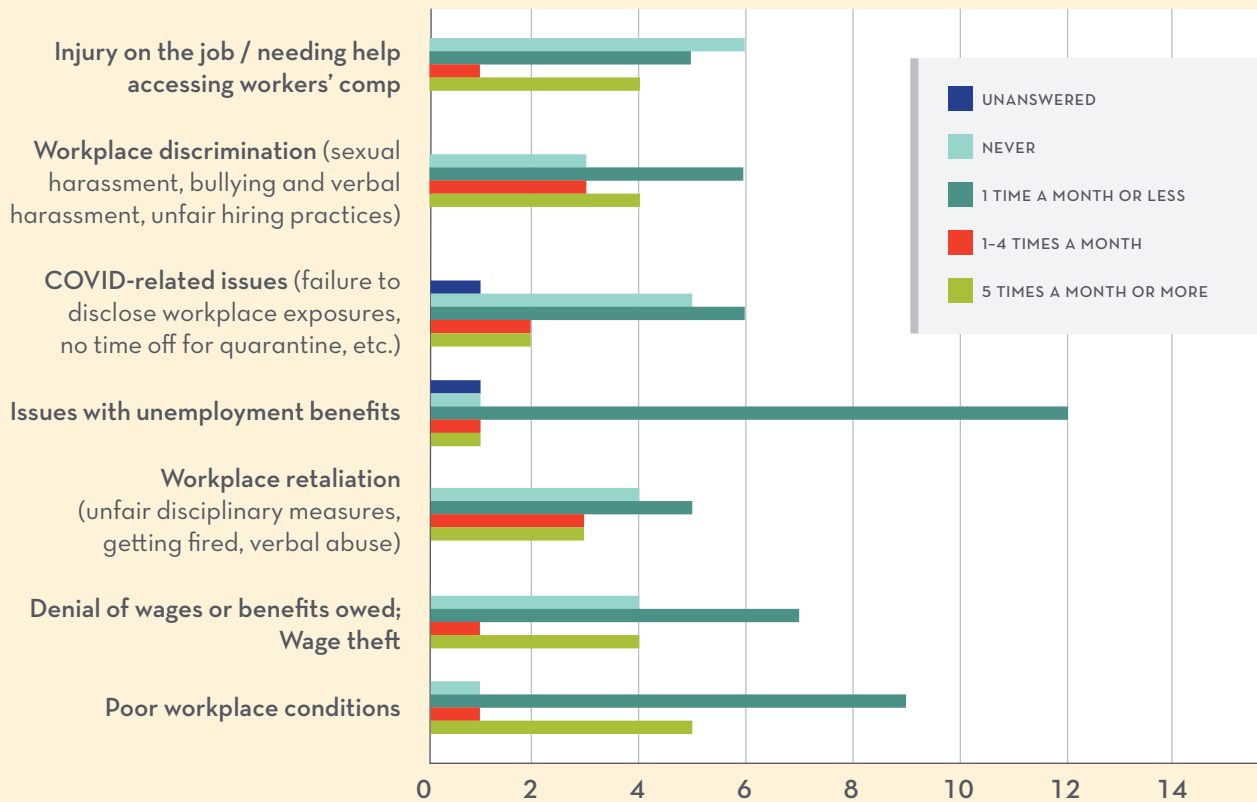
121 Hoopes, Stephanie. *Alice in Illinois: A Financial Hardship Study*. United Way of Illinois, 2019.

122 Langston, Abbie, et al. *Advancing Workforce Equity in Chicago: A Blueprint for Action*. PolicyLink and USC Equity Research Institute, 2021.

123 Loria, Michael. “Check Your Check”: Minimum Wage Increases Friday in Chicago and Cook County.” *Chicago Sun-Times*, 1 July 2022. chicago.suntimes.com/metro-state/2022/6/30/23189881/chicago-cook-minimum-wages-increase. Accessed 5 May 2023.

124 Future of Work Task Force. *Future of Work in Illinois*. 31 May 2022.

FIGURE 4.7 COMMON ISSUES AS SEEN BY A SUBSET OF EMPLOYMENT SERVICE PROVIDERS



Sixteen respondents identified themselves as either a social worker or staff of a social service organization primarily working in employment. We asked this subset of respondents to provide us information on the frequency with which they saw certain issues among their clients. 75% of these respondents see clients who have issues with **unemployment benefits** one time a month or less. Smaller percentages of respondents saw particular issues 5 times a month or more. Of note, 31% of respondents saw clients facing **poor workplace conditions**. 25% of respondents saw clients with an **injury on the job/needing help accessing workers' compensation, workplace discrimination, and denial of wages or benefits** 5 times a month or more.

Co-occurring Issues for Clients Served

When asked what other issues their clients often need support with, these respondents identified **housing (75%), domestic violence (56%), family and children (56%) and disability services (56%)**.

Women in Cook County participate in the labor force at near equal rates as men, at a ratio of 0.93 to 1.0, as of 2019.¹²⁵ But labor force participation as well as earnings ratios change significantly when broken down by race and ethnicity, revealing significant disparities in work and wages for women of color. 76.8% of White men participate in the labor force in Chicago, compared to 64.9% of White women, 62.8% of Asian women, and 58.5% of both Black women and Latina women. Women's weekly pay is 77.8% to that of men. Taking average salaries into account, this creates a \$280 weekly gap or \$14,000 per year, as reported by the National Women's Law Center in 2017.¹²⁶ As of 2014, Black women who worked full-time, year-round in the United States had median annual earnings that were 64.6% of White men's, at \$53,000¹²⁷ In 2021, Latinas were paid only 54% of what non-Hispanic White men earned: "it takes Latina workers almost an entire extra year of full-time, year-round work to be paid the average annual earnings of White men."¹²⁸ Asian women earn 85 cents per dollar earned by a White man, with certain ethnic groups earning less.¹²⁹

Work is one of the crucial threads in the fabric of life. A Key Informant at one of the only other agencies providing employment law services said: *"That was one of the big surprises to me...just how overwhelming work...and the area of employment law turned out to be and still kind of is. That was...one big thing that none of us really thought about before [the pandemic] happened, how important that really is."* Workplace issues affect all other issues. A Key Informant shared with us their perspective on the centrality of work to life: **"You spend more time under a bad boss than with your family, let alone anyone else. That's our analysis. The workplace has to be addressed, otherwise you're going to reach a ceiling, a limit, trying to address [any issue] without [addressing issues in] the workplace. It's got to be integrated."** While Legal Aid Chicago plays a critical role in ensuring that workers' rights are upheld and that the workplace is safe, fair, and just, there is a paucity of free legal services on employment issues.

125 Chicago Foundation for Women. *2019 Report on the Status of Chicago's Women and Girls*. Center for Urban Research and Learning, Aug. 2019.

126 "The Wage Gap for Women of Color Widened in 2017." *National Women's Law Center*, 17 Sept. 2018, nwlc.org/the-wage-gap-for-women-of-color-widened-in-2017/. Accessed 5 May 2023.

127 DuMonthier, Asha, et al. *The Status of Black Women in the United States Executive Summary*. Institute for Women's Policy Research, Aug. 2020.

128 *Latinas and the Pay Gap*. AAUW, www.aauw.org/resources/article/latinas-and-the-pay-gap/, p.1

129 "The Wage Gap and Asian Women." National Women's Law Center, 3 Mar. 2017, nwlc.org/resource/the-wage-gap-and-asian-women/. Accessed 5 May 2023. Burmese women make 44%. Hmong and Cambodian women make 55% of what a White man earns.

UNDERSERVED POPULATIONS

Workers

When asked about populations whose civil legal issues are underserved, 17 respondents mentioned workers. These responses outlined the following issues/populations:

- Low-income folks navigating unemployment or IDES
- Young workers
- Low-wage workers/the working poor
- Unemployed
- Returning citizens
- People with disabilities understanding their rights in the workplace, being able to report instances of discrimination or illegal practices, and finding employment
- Workers and their households in the cannery, farms, greenhouse, landscaping, meat, nursery, packinghouse, poultry, restaurants, and snow plowing industries
- Union members, related to pensions
- Young fathers that need support maintaining employment
- Populations that are vulnerable to exploitation at work

Civil Legal Need: Addressing Workplace Discrimination

Discrimination cases (race, ethnicity, national origin, disability/ rights under Title VII, ADA, and sexual harassment) make up a large portion of employment issues. The majority of Legal Aid Chicago clients with these cases are African American. There are also a significant amount of sexual harassment claims, often for immigrant Latina women. The complicated relationships between race, gender, and poverty highlight the significance of civil legal aid relating to employment for vulnerable workers. Employment Law services can play a pivotal role in ensuring an individual (and their family's) continued financial stability, particularly for those already experiencing multiple compounding obstacles to stability. A Key Informant shared the uncertainty felt by many workers: *"Folks don't know where to go when there are issues related to discrimination at the workplace... HR doesn't always protect the employee and instead protects the employer, and so oftentimes folks need some legal support. More often than not, they just leave and find employment elsewhere."*

Civil Legal Need: Employment Advocacy for Returning Citizens

This discussion on employment would be remiss if it didn't acknowledge the impact of incarceration on employment. Multiple informants identified employment as a critical need for returning citizens and those who are justice-involved. If people are looking to advance their careers and move out of low-wage work, they may need legal remedies to clear their record through expungement or sealing, healthcare worker waivers, or other relief. It's lawful to discriminate against those with criminal convictions as long as the employer does an "individualized assessment" to determine that their record is relevant to the potential job position. If an employer does not conduct the individualized assessment, they are unlawfully discriminating on the basis of a criminal record. A Key Informant in Legal Aid Chicago's Immigrants & Workers' Rights Practice Group identified this process as a potential point of intervention which might lessen the disparate impact of employment discrimination on Black and Latino populations because of their disproportionate contact with law enforcement.

Civil Legal Need: Wage theft

Wage theft is one of the most common types of employment issues. From the words of a Key Informant advocating for workers' rights: *"I think we are up to 30 ways that wage theft is committed, from things like shaving cents off of each paycheck—if you are a large corporation you can make a lot of money by doing that—to forcing people to work off the clock to charging people for showing up late."* A Key Informant with Legal Aid Chicago's Consumer Practice Group identified a potential unmet need for small claims related to wage theft, which are not usually filed by legal aid organizations, often because the amount of stolen compensation is not deemed significant enough to warrant the allocation of already stretched legal resources. However, limited representation may go a long way to help people with small wage theft claims file complaints themselves.

Civil Legal Need: Labor Trafficking

A Key Informant within Legal Aid Chicago's Immigrants & Workers' Rights Practice Group shared with us that there is a lack of awareness about what labor trafficking is among workers and organizations, so it is likely unnoticed. In a 2012 study on instances of labor trafficking in San Diego County, researchers found that "labor trafficking is wide-spread among unauthorized Spanish-speaking migrant workers in San Diego County, with estimates that over 30% of this population are trafficking victims and 55% are victims of abusive labor practices or gross exploitation."¹³⁰ These numbers are astonishing. Cook County has nearly twice as many undocumented immigrants than San Diego County. In 2017, these estimates were 307,000 and 169,000 respectively.¹³¹ For this reason, we include this as a civil legal issue here despite the infrequent mention of labor trafficking in our interviews and responses. This may speak to a lack of information and need for community outreach and education about this intersection.

130 "Labor Trafficking in San Diego County: Looking for a Hidden Population." *National Institute of Justice*, Sept. 2016, nij.ojp.gov/library/publications/labor-trafficking-san-diego-county-looking-hidden-population. Accessed 5 May 2023.

131 Tribune graphics. "Estimating the Chicago Area's Undocumented Immigrant Population." *Chicagotribune.com*, 3 Jan. 2017, www.chicagotribune.com/news/ct-met-undocumented-immigrants-gfx-20170103-htmlstory.html.

Civil Legal Need: Legal Services for Gig Workers

A major change in the American labor force is the growing population of gig workers. A gig worker is defined by Merriam-Webster as “a person who works temporary jobs typically in the service sector as an independent contractor or freelancer.” The gig economy is made up of a growing number of rideshare drivers, food deliverers, and others earning income outside of traditional work arrangements, and forms of gig work are increasingly expanding into new industries. A Key Informant organizing within this emerging area expressed that legal services haven’t necessarily followed the shifting nature of employment in the gig economy, leaving gig workers without help for the legal concerns related to job security and protection. Common issues include unfair deactivations, rider account verification, accidents and insurance, and guaranteed wages. This Key Informant speaks to three to five drivers a week that have legal concerns she is unable to help them with.

Issues related to the COVID-19 Pandemic

COVID-19 changed the nature of work for all of us, with many beginning to work remotely and balance childcare in a way that may not have been necessary before. **Disruptions in work due to the COVID pandemic disproportionately affected women, especially working-class women of color.**¹³² The unemployment rate for women between February and April 2020 rose 12% while it rose less than 10% for men. Women are overrepresented in essential services like childcare, health care, hospitality, and retail. As frontline workers, they were highest at risk of both losing their jobs in the service industry as companies closed and laid off workers during the pandemic, and of contracting COVID if those services and companies stayed open. Between February and April 2020, women lost 12.2 million jobs in the U.S., while Black and Latina women were disproportionately affected by job cuts.¹³³

Women are typically looked to as the central **caregivers** in families, so a **lack of availability and affordability of childcare** disproportionately affects women inside and outside of the workplace. 17% of working women and 12% of working men are reliant on childcare or school for their children while they work.¹³⁴ During the pandemic, mothers were three times as likely as fathers to take on childcare responsibilities.¹³⁵ As we rebounded from the pandemic and disruptions to school and

childcare continued, the amount of men returning to work compared to women attested to this.

For many people, the COVID pandemic has made it so that going back to work is a difficult and undesirable action to take, especially in the retail sector, food service, hospitality, CNA, personal care, or cleaning services. People have concerns about their safety in substandard work conditions: “*Yeah, well. There are tons of jobs out there. They’re not great. They’re not compatible with having kids who may be sent home from school any day anytime. You know...lot of people view them as dangerous. Because of COVID like they might have just been unpleasant or physically taxing before, but now they’re also dangerous.*”

Poor wages and lack of benefits are also major concerns in an increasingly stratified economy. “*One of those sort of big issues I see—it’s just that the jobs that are available to people are just so bad on so many levels. The income is not enough. The hours are terrible, the benefits aren’t adequate... and ... it’s sort of around the edges and not usually explicitly voiced, but a lot of the jobs are not considered to have much dignity.*” Other concerns include verbal disrespect from supervisors.

“I saw an uptick in wage theft, in employers exploiting low income workers, women, immigrants, workers of color...because people were desperate for their jobs...it opened the door to greater exploitation.”

Workforce development programs are an important resource, but one with some inherent limitations. The jobs people are being connected to—retail, restaurant, CNA, personal care, cleaning service—are rarely a substantive pathway out of poverty. A lot of the existing workforce development programs are connecting people to jobs within a certain purview, and not jobs with long term opportunity. A Key Informant identified the limited opportunity pathways provided by job placement programs: “*We have a number of employment partner referrals but... how many workforce development tracks...would ever lead a family into the middle class?*”

132 Bateman, Nicole , and Martha Ross. “Why Has COVID-19 Been Especially Harmful for Working Women?” *The Brookings Institution*, 14 Oct. 2020, www.brookings.edu/essay/why-has-covid-19-been-especially-harmful-for-working-women/.

133 “COVID-19 Jobs Day Reports.” *National Women’s Law Center*, 4 Sept. 2020, nwlc.org/resource/2020-jobs-day-reports/.

134 Bateman, Nicole , and Martha Ross. “Why Has COVID-19 Been Especially Harmful for Working Women?” *The Brookings Institution*, 14 Oct. 2020, www.brookings.edu/essay/why-has-covid-19-been-especially-harmful-for-working-women/.

135 Smith, Morgan. “January Jobs Report Shows “Troubling” Signs for Women’s Economic Recovery amid Omicron Surge.” *CNBC*, 4 Feb. 2022, www.cnn.com/2022/02/04/january-jobs-report-shows-troubling-signs-for-womens-economic-recovery.html.

“There’s a really robust set of transitional job programs in Chicago and those programs engage people who are former addicts, individuals with a variety of behavioral health challenges, formerly incarcerated individuals. These programs can help people get that first job. But helping people stay in the second job is hard due to a variety of factors—and there may be some ways for legal aid to support people as they make those moves up the job ladder. In particular, legal aid can help people navigate benefit cliffs or marginal tax rates embedded in benefits systems that occur when one sees pay increases. Moving from that \$12/hour job to the \$15/hour job is huge in terms of earnings, but then you may lose your child care subsidy or have a smaller food assistance benefit. There are opportunities for legal aid to help people navigate those spaces, and to help them work with those programs.”

Civil Legal Need: Support for Small Business Owners

Another Key Informant urged for legal aid and other social services to think beyond immediate employment to loftier goals: *“I think there are portions of our population we don’t deal with at all. ... [It’s] not an uncommon kind of dream, right, to own my home, own my little business. The question is, do people understand how the capital markets work? Do they understand how to pursue investor dollars? Do they understand the various financial instruments available to them? Do they know how to go about acquiring them? Or do they know what the requirements are to even go about acquiring them, what their barriers are to entry?”* Several respondents identified ‘mom and pop’ business owners and entrepreneurs as needing legal aid support. Small business owners and entrepreneurs have a critical role to play in family and community financial stability. This can have a multitude of positive consequences: active

storefronts reducing vacant spaces, building social cohesion, circulating money within communities, and providing opportunities for employment. In these questions lies an opportunity for legal aid to expand the scope of its traditional work and forms of collaboration.

Civil Legal Need: Driver’s Licenses

Lack of reliable transportation is a barrier to employment for low wage workers who live in community areas that are under resourced in jobs. Driver’s license suspension is an issue especially for communities disproportionately impacted by fines and fees.¹³⁶ This issue and the dearth of free legal assistance to address it was raised multiple times by informants. The suspension or revocation of a driver’s license is a tangible barrier to employment.¹³⁷

Considerations for Legal Services Providers

Legal Aid Chicago currently has a very small staff dedicated to Employment Law issues, and most other legal aid programs in Cook County have little to no employment law services. Finding ways to advocate for the legal rights of workers with limited dedicated resources is a challenge. Some suggestions include:

- **Consider ways to expand capacity to serve the vast array of employment issues faced by low-wage workers.** Designated employment paralegals, outreach workers, and volunteers might help augment capacity. Unemployment, in particular, was mentioned as a need. A Key Informant felt one of the challenges of obtaining unemployment legal services is *“You can’t earn anything representing unemployment. Which frankly is something we should change. We should get attorneys’ fees.”*
- **Participate in coalitions and work with stakeholders on policy and advocacy initiatives to remove obstacles to employment.** Key groups among low-income populations face distinct obstacles for which there is already movement that can be bolstered by legal advocacy. For example, collaboration with re-entry organizations would help returning citizens participate effectively in the workforce through the protections accorded to them. Legal aid organizations should also consider bolstering efforts which address the connections between workers’ rights and domestic violence, sexual assault, and immigration.

¹³⁶ Fairley, Juliette. “Chicago Jobs Council on Widespread Driver’s License Suspensions: “the Consequence Is Too Significant and Severe.”” *Southland Marquee*, 30 Jan. 2023, southlandmarquee.com/stories/639083471-chicago-jobs-council-on-widespread-driver-s-license-suspensions-the-consequence-is-too-significant-and-severe. Accessed 5 May 2023.

¹³⁷ Leiva, Niko, and Emily Marano. *Challenges to Employment: Fines, Fees, and License Suspensions*. OPRE Report 2022-290. Washington, DC: Office of Planning, Research, and Evaluation, Administration for Children and Families, U.S. Department of Health and Human Services., Nov. 2022.

- **Deepen understanding of local workers' needs and build relationships with organizations serving workers.**

Workers' multiple co-occurring issues often arise in conversations around employment. Legal aid can partner with workers' organizations to help address these issues.

"Of course, our focus is labor. But people don't have one problem. They start a conversation by saying I have a problem with overtime pay...and then I refer them to our other organizer...so he can take care of the overtime payment. Then three days later, the same person comes back to me, and says, by the way, I'm going to get evicted. What do I do? And that's the referral, ok call the Tenants Union or in some cases the attorney. Or unemployment issues—you know I got this letter denying unemployment or I got this letter that IDES wants to collect back what they gave me. That's not our focus, but nevertheless, I try to give some kind of response."

- **Anticipate a changing work world.** COVID has given rise to a host of workplace issues which people need help to navigate, including *"retaliation for taking time off to quarantine, not disclosing when a worker has exposed other coworkers, not being paid to take time off for the vaccine, a huge load of things."* Legal aid also needs to respond to the changing nature of work across fields through remote and hybrid work, in the gig economy, and in other aspects of an increasingly independent but isolated workforce.
- **Provide intake and legal screening at unemployment offices.** Legal Aid Chicago did this with grant funding several years ago, but was not able to sustain the project when the grant ended. *"People would benefit from having an attorney at that stage."*
- **Provide more Community Legal Education to workers (and employers) about their rights and responsibilities.** Equipped with such information, workers are better able to address issues they are experiencing or may experience. *"A lack of education [on] people's rights in the workforce has a significant impact on how things go for them.... If you are more aware of what your rights are, you can... document things... You know whether a violation has happened or not, where to go. There's often steps you can take within your work situation before it escalates... Sometimes people come to us [at a point where] it's too late to solve an immediate issue that might have happened or that they could have taken some action earlier... So I think that [education and awareness about legal rights] could make a difference."*

Consumer Issues

"Crisis is usually a precipitating factor of debt, whether that be a death in the family, a divorce, or having to take time off work [or becoming] unemployed."

Consumer issues are common and often co-occur with other civil legal needs. Per a Key Informant, people often do not realize that their financial issues are legal in nature, with possible legal recourse. Consumer issues can affect people across all income levels. As the pandemic illustrated first-hand, no one is immune to crisis. COVID-19 exacerbated unemployment, made thousands unable to get to work, and in worst case scenarios, resulted in the hospitalization or death of family members, causing financial strain to families across Cook County. For individuals and families without a safety net for hard times, it can take one such unexpected event to trigger the accumulation of debt. Across our research, consumer debt issues identified included: car repossessions, collections, debt harassment, issues with credit reports and scores, bankruptcy, issues with general loans, unpaid bills, and taxes. The following is a discussion of just some of these issues.

Civil Legal Need: Car Purchases, Loans, and Repossessions

Many low-income people live in places where they must depend on cars to get around.¹³⁸ COVID has since exacerbated this dependency as people have become more wary of public transportation. The shortage of new cars led to skyrocketing prices for used cars.¹³⁹ This has created a snowball effect where more people are buying used cars, the supply available to low-income purchasers is even more limited, and the cars within their range may often have multiple issues if they are supplied by predatory actors. Hence there are more civil legal issues related to cars. Because of the dependency on cars, often to get to work, issues around the repossession of cars can have huge negative impacts on employment.

Civil Legal Need: Traffic Tickets

These tickets can lead to debt, and eventually, repossession. Legal aid providers do not typically handle traffic court cases, but one can often get a better outcome with negotiation. Focus Group participants mentioned debt collection regarding transportation as a significant concern, including red light cameras and boots pushing people into bankruptcy, causing

138 "Cook County Mobility Equity Study | HNTB." HNTB, 10 Aug. 2022, www.hntb.com/projects/cook-county-mobility-equity-study/. Accessed 5 May 2023.

139 Isidore, Chris. "Here's Why Car Prices Are so High, and Why That Matters." CNN, 8 July 2021, www.cnn.com/2021/07/08/business/car-prices-inflation/index.html.

Survey respondents made the following comments about civil legal needs related to **consumer issues**:

- Scams and fraudulent products or services
- Navigating insurance claims, including automobile insurance
- Small claims
- Debt, including utility bills or fines and fees to the city
- Civil judgements/garnishments
- Issues with the IRS/filing taxes
- Applying for an ITIN and opening up bank accounts
- Financial exploitation
- Assisting businesses/entrepreneurs

job loss, or affecting the ability of parents to get their children to school. We heard about ticket issues in both the city and the suburbs. This is also indicative of a broader need—fines and fees often have disproportionate and long-term impacts on low-income communities.¹⁴⁰

Civil Legal Need: Medical Debt

Medical debt is a major issue for which few formally seek legal help, despite its prevalence and negative impact on those that are often already on precarious financial ground. An internal Key Informant shared “Medical debt might be another one that...

FOCUS GROUPS

Financial Concerns

Participants of our focus groups spoke about various forms of debt which were of concern to them: traffic tickets, utilities, credit card debt, student loans, car loans, and mortgage payments.

we don't see lawsuits for ... or we may not even see it on someone's credit necessarily but I think it's a lingering issue in people's lives that is stressful and is problematic for people.” This perception is corroborated by our research. Per an external informant, “*medical debt is huge.*” Advocates expressed concern about new laws related to medical debt and credit reports. Another internal informant shared: “*I don't know why we don't get medical debt cases but I always hear that that's such a huge issue of why people file bankruptcy and I feel like there's a lot of ways to navigate that and help people save money on it. And I feel like that would be something that would be good for our office to learn about more and maybe try to get those kinds of cases.*” According to a 2020 article in the Journal of the American Medical Association, from 2016–2019, around 10.8% of adults carried medical debt, including 10.5% of the privately insured and 9.6% of people living in Medicaid expansion states.¹⁴¹ Medical debt was in turn associated with a 1.7-fold to 3.1-fold higher risk of worsening housing and food security. Several people mentioned that legal aid should expand on cases of medical debt to prevent filing for bankruptcy, garnishments, exploitation, and negative impacts on credit reports.

140 POWER-PAC Illinois. *Stopping the Debt Spiral*. COFI, 2018.

141 Himmelstein, David U., et al. “Prevalence and Risk Factors for Medical Debt and Subsequent Changes in Social Determinants of Health in the US.” *JAMA Network Open*, vol. 5, no. 9, Sept. 2022, p. e2231898. Silverchair, <https://doi.org/10.1001/jamanetworkopen.2022.31898>.

“One of the other complexities with anything related to collections, is that they’re sold and resold, and it can be difficult for the consumer to keep up with who owns the debt. Do I pay this one or not? And with medical debt, the anesthesiologist sends you a different bill, and then you have a facility fee and then you have this fee, and then you have that fee. And you’re already perhaps not feeling well because you’re undergoing a medical issue. Maybe you don’t speak English as a first language. Even if you do speak English as a first language, all of these things are tricky to understand.”

Civil Legal Need: Utilities

Access to utilities is a key issue impacting financial stability, housing, and health. Utility debt can lead to shutoffs and a need for advocacy to restore services. These issues are often cyclical with the weather as temperatures are frequently below freezing in Cook County winters. Access to utilities is often a financial issue rather than a legal issue, in which case people need help applying for LIHEAP and contacting servicers. In some cases, there are systemic issues with the entities providing services, or billing for these services.

Water debt has become a growing issue. Per a 2021 WBEZ report, Chicagoans owe \$421 million in water debt.¹⁴²

Water debt in Black-majority neighborhoods is ten times higher than White majority neighborhoods. Water debt is shaped, in part, by non-metered properties for which the City estimates the water bill. These non-metered properties are primarily located in African American and Latino areas. In majority Latino areas, 54% of buildings are not metered. The vicious cycle of water debt leads to private debt collectors, judgements, garnishments, even liens.¹⁴³ There are also implications for personal, family and community wealth. These examples are only an indication of the potentially many billing disputes which legal aid could assist people with.

Civil Legal Need: Debt Collection

When it comes to debt, people need reputable advice on how to hierarchize their debt and manage which debts should be paid and when. It may even be a challenge to identify who owns the debt when collections are sold and resold frequently. People are being pursued by creditors in various ways all the way up to being sued in court. Several Key Informants in the field of financial management imagined the impact that a program in collaboration with legal aid professionals could have. *“Lawyers paired with financial counseling could be a really powerful program. Especially for low-income clients with lots of issues. They would be able to learn about their rights along the way.”*

There seems to be a disconnect between the prevalence of debt issues and seeking assistance from legal aid. As one Key Informant shared with us, *“I don’t know if I hear [about financial aspects of cyclical poverty] directly. [But] that’s not to say that it’s not an issue.”* When colleagues at Illinois Legal Aid Online analyzed their data for connections between legal issues, they were surprised to learn that consumer debt crosses over with issues in all other areas.¹⁴⁴

Bankruptcy is another area of unmet need. While Legal Aid Chicago does bankruptcy work, the broader need extends far beyond current capacity. *“I think there are a lot of people who would benefit from bankruptcy, but we just can’t accept all the cases, particularly with Chapter 7.”*

142 Zamudio, María Inés. “Black Neighborhoods in Chicago Have Water Debt 10 Times Higher than White Areas.” *WBEZ Chicago*, 18 Jan. 2022, www.wbez.org/stories/chicago-water-debt-10-times-higher-in-black-communities/129efcla-70aa-4d3e-9ab3-46935343af0f.

143 Ibid.; See also Zamudio, María Inés. “Chicago Used the Water Supply as Revenue, Then Punished Those Who Can’t Afford the Cost.” *WBEZ Chicago*, 8 Nov. 2021, interactive.wbez.org/waterdebt/. Accessed 5 May 2023.

144 Representative from Illinois Legal Aid Online. Personal interview. 26 April 2022.

Something to watch for is the **effects of debt forgiveness** for medical debt or student loans. A Key Informant shared with us that her organization is preparing for the possibility that debt providers will sell to collection agencies, which will be more likely to sue consumers.

Civil Legal Need: Predatory Practices

Fraud and other predatory financial practices are an issue disproportionately experienced among low-income populations. Some common examples include identity theft, lemon cars, and breaches of contract.

“All sorts of other kinds of debt impact thousands of people in the neighborhoods we serve, and we [potentially] have the ability to limit the kinds of garnishments that take place so that they’re humane... We want people to, you know, be accountable to their debts, but we don’t want it to be an opportunity to exploit people.”

Folks are over their heads in debt of various kinds and there are predatory actors waiting to take advantage of people in those situations. Some products and/or strategies may save you money, but many may also put you deeper into a cycle of debt. **Predatory actors and credit repair scams** also exploit this population. When you take down one predatory product or service, another quickly takes its place. They are constantly evolving and are marketed well. People who have been using them need to have access to and knowledge of better alternatives. Unfortunately, clients do not usually involve attorneys until after damage has been done. This illustrated the importance of community legal education and financial advising, as well as a change to the deeper structural issues which lead to inequity in low-income communities. Even though laws around predatory lending changed in Illinois, it is still very much an issue. Mortgage lenders were mentioned in particular as those that were successful at circumventing legislation. Auto lending and refinancing issues were mentioned specifically as common issues that are not being fully addressed, as well as various insurance products, fines and fees, some financial technologies/online lenders, and the general array of other wealth stripping products. It’s also imperative to build trustworthy alternatives in addition to reducing predatory products and actors.

FOCUS GROUPS

Communities at Risk

Low-income communities are especially susceptible to exploitation which has financial consequences. Additionally, certain situations, such as being in an abusive relationship, getting out of an abusive relationship, or experiencing a traumatic event, can cause debt to grow and become unsurmountable.

“We were thrown and really troubled by the persistence with which mortgage lenders were able to circumvent legislation... [I]t could be impactful for a lot of the members of our community, if we could effectively address the unconstrained entities that go after family after family on huge scales in our neighborhoods.”

Civil Legal Need: Poor Credit

With limited resources, legal aid often focuses on meeting consumer needs for the worst-case scenarios, but there are many people who are being held back from jobs, housing, loans for school, etc. because of poor credit. Because of the prevalence of these issues (and the time it takes to resolve them), it was suggested that people would at least greatly benefit from legal advice as far as how to dispute things on their credit or how to check their credit before applying for

loans, or housing. Access to legal advice might also help clear some of the misconceptions regarding credit reports that drive people to file for bankruptcy in the hopes that it will make their credit score better. There are concrete unmet needs around the disparities between regulated credit bureaus and other sources of information, causing a gap in terms of protection of those laws.

Considerations for Legal Services Providers

Improving financial stability is one of the most important outcomes for clients of legal aid programs. Helping people to identify their financial issues as legal in nature, and strengthening connections between legal aid and reputable consumer education and financial services programs are two of the suggested strategies that surfaced in our research, among others:

- **Start conversations around debt often and early.** Informants relayed to us that shame and stigma around financial difficulties can lead some to avoid or ignore a worsening situation. Helping people talk about and address these issues head-on is a powerful first step. *“It[’s] just all of these bills that they can’t pay if they’re having a hard time, like they lost their job or they have a health issue, [then] they just don’t deal with it and just don’t open the paperwork or [they] push it aside. And then finally when they call us, it’s very late in the case. So I think a simple piece of advice is ... the earlier you get to us to try to get that help the better.”*
- **Collaborate with financial literacy and financial coaching services.** These programs were mentioned as key resources which can help people build and preserve wealth, or simply help to accomplish the requisites needed to avoid financial issues, such as filing taxes or building credit. We heard from Key Informants that even where these services are readily available to low-income people, they may be under-utilized. Or worse, some disreputable entities take advantage of low-income consumers or provide misinformation about credit, debt, the collections process, or garnishment. Legal aid could partner with financial literacy organizations to hold debt clinics, provide advice and brief services on credit and credit reports, help clients

hierarchize debt, discuss the legal implications of debt, strategize solutions, avoid garnishment, defend debt collection cases, and embark upon bankruptcy judiciously. *“Clients need help financially. Help opening bank accounts, how to use debit and credit, how to seek and secure a stable job... A social worker or paralegal is needed to do financial education or handholding to take these steps.”*

- **Equip low-income consumers with reputable knowledge and resources about financial well-being through Community Legal Education.** Legal aid can play a major role in preventing the escalation of debt by providing information on how to handle collectors, which routes one should take to address debt, educating low-income consumers about their rights, and demystifying debt collection and lawsuits. A multitude of respondents (internal and external) raised issues around debt, credit, bankruptcy, traffic tickets and other fines and fees, utilities, taxes, and other financial issues. General information on credit building and homeownership would also be helpful for clients.

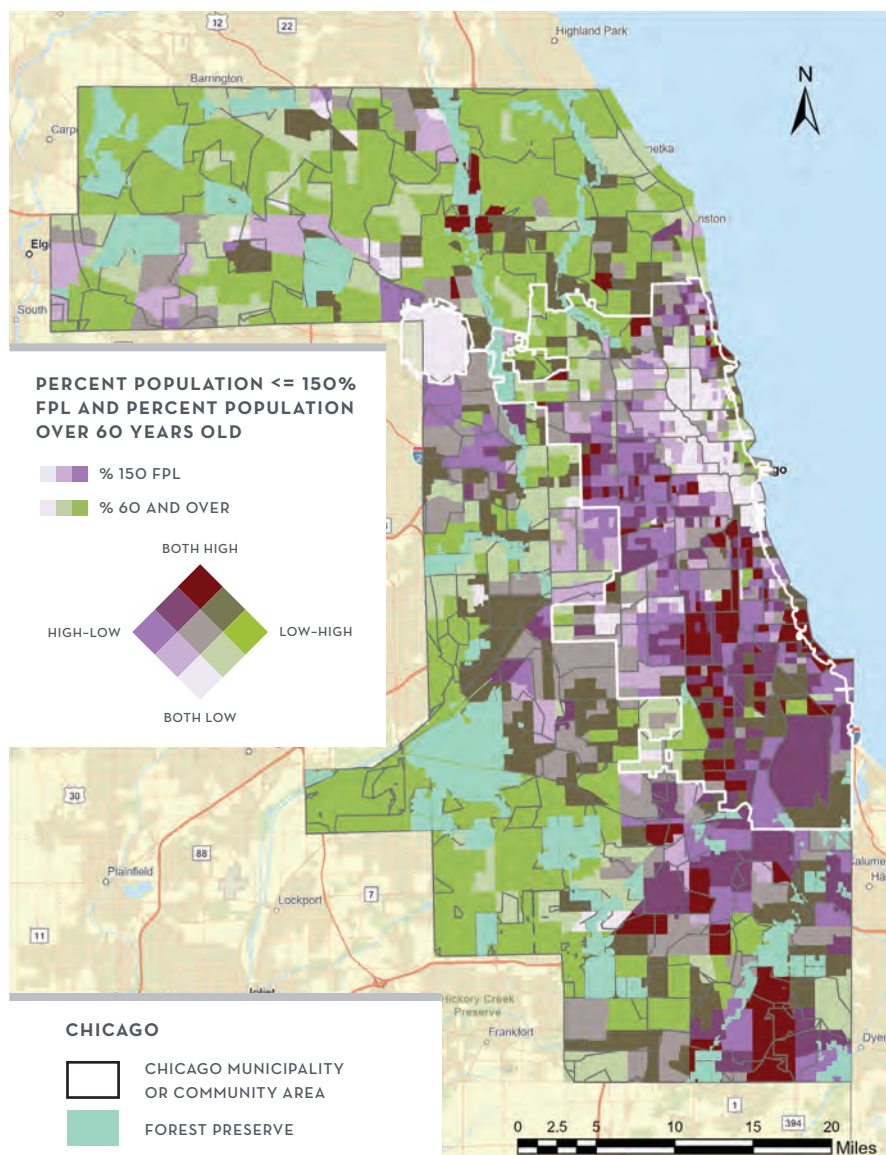
COMPOUNDING VULNERABILITIES

Civil legal issues impact low-income subgroups in different but often intersecting ways.

Some individuals and families are disproportionately impacted by poverty. Children, women, and people of color have the highest poverty rates in Illinois.¹⁴⁵ In populations for whom these identities intersect, we see that they are much more likely to experience poverty when compared to White men. For example, the poverty rate experienced by Black women is 3.5 times higher than White men, while Black men’s poverty rate is 3.1 times higher; and Latina women’s is 2.2 times higher. Black children are almost four times as likely as White children to live in poverty in Illinois. In this section, we highlight the information we gathered across our research methods on the needs of specific groups in Cook County experiencing civil legal vulnerability, providing recommendations for legal professionals to meet these needs along the way.

145 Buitrago, Katie, and Suniya Farooqui. “Illinois and Chicago Region: Poverty, Income and Health Insurance.” *Socialimpactresearchcenter.issuelab.org*, 26 Sept. 2019, socialimpactresearchcenter.issuelab.org/resource/illinois-and-chicago-region-poverty-income-and-health-insurance.html.

FIGURE 4.8 PERCENTAGE OF POPULATION 60 AND OVER AND PERCENTAGE OF POPULATION LIVING AT OR BELOW 150% FPL



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B11004

Seniors

By 2040, the number of Americans age 65 and older is projected to more than double, reaching 80 million across the United States.¹⁴⁶ This means that older adults will be a sizeable—and still growing—segment of the low-income population in America as time goes on.

Older adults aged 65 and above make up approximately 14.7% of Cook County’s population; nearly 1 in 10 in this population have an income that puts them between 100–149% of the poverty level.¹⁴⁷

Nationally, people age 65 and older were the only age group to see a statistically significant rise in poverty from 2020 to 2021.¹⁴⁸ Figures increased from 8.9% to 10.3%, translating to nearly 1 million more older adults living in poverty. According to Justice in Aging, “older adults of color experienced significantly higher levels of poverty than White seniors. 2021 poverty rates for Black, Native American, and Latino older adults were approximately double that of White seniors.”¹⁴⁹

Older adults generally have lower incomes than other households. In 2020-inflation adjusted dollars, the median household income for older adults in Cook County was \$45,168, compared to \$79,584 for households aged 45–64 and \$77,244 for households aged 25–44.¹⁵⁰ The income of older adults of color is generally lower than that of White older adults, compounding the issue of housing stability for these

146 “The US Population Is Aging.” *Urban Institute*, 12 Dec. 2019, www.urban.org/policy-centers/cross-center-initiatives/program-retirement-policy/projects/data-warehouse/what-future-holds/us-population-aging.

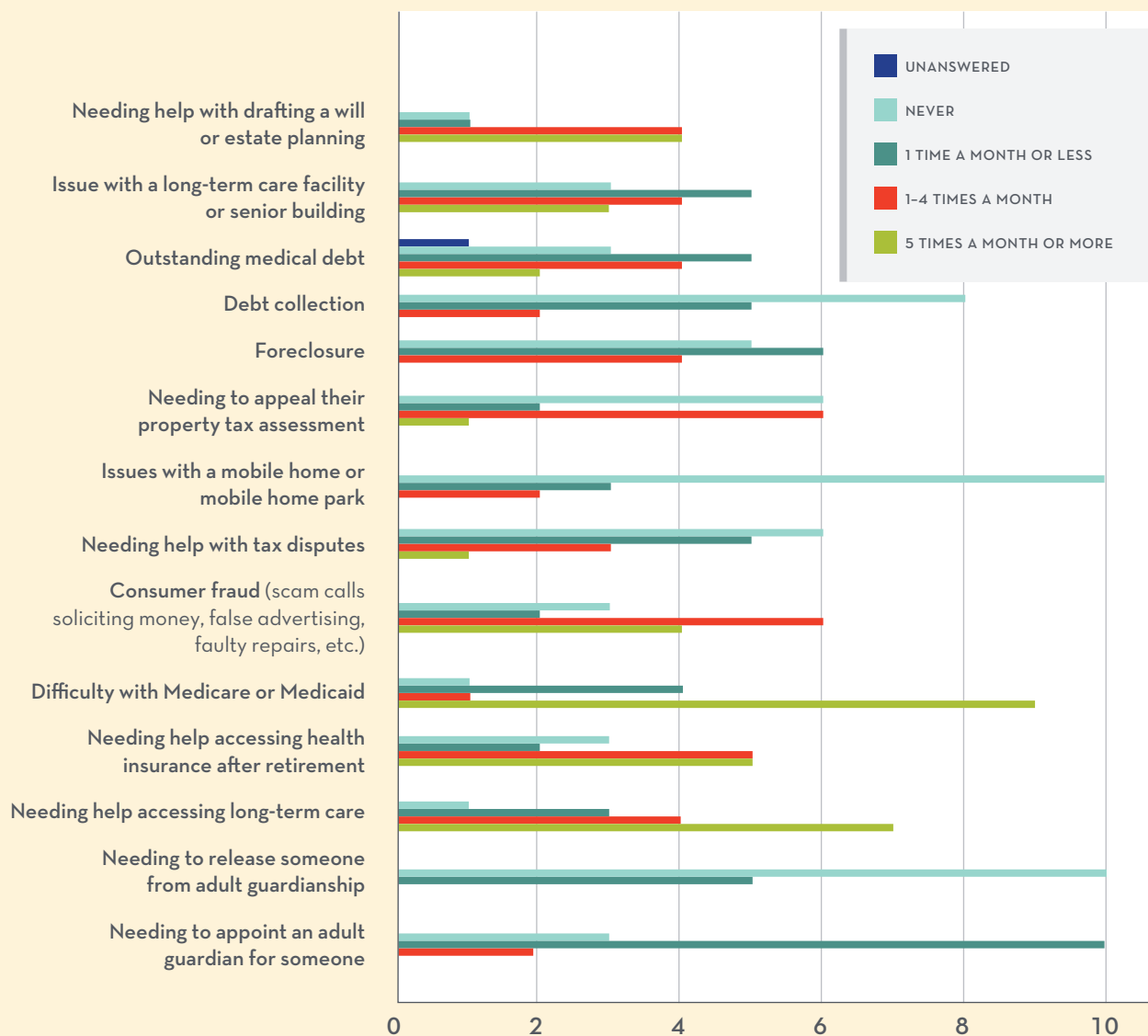
147 “S0103 POPULATION 65 YEARS and over in the UNITED STATES 2020 : ACS 5-Year Estimates Subject Tables.” *Data.census.gov*, United States Census Bureau, data.census.gov/table?q=age&g=050XX00US17031_040XX00US17_010XX00US&tid=ACST5Y2020.S0103. Accessed 5 May 2023.

148 “Income, Poverty and Health Insurance Coverage in the United States: 2021.” *Census.gov*, 13 Sept. 2022, www.census.gov/newsroom/press-releases/2022/income-poverty-health-insurance-coverage.html.

149 Justice in Aging. “From DC: Rise in Poverty among Older Adults, Resources for Commenting on Health Care Rights Proposed Rule, and More.” *Justiceinaging.salsalabs.org*, 18 Nov. 2022, justiceinaging.salsalabs.org/fromdc09162022/index.html. Accessed 5 May 2023.

150 U.S. Census Bureau. S1903 MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2020 INFLATION-ADJUSTED DOLLARS). 2015-2020 American Community Survey 5-year Estimates Subject Tables. Retrieved June 2022.

FIGURE 4.9 COMMON ISSUES AS SEEN BY A SUBSET OF SENIOR SERVICE PROVIDERS



15 respondents identified themselves as either a social worker or staff of a social service organization primarily working with senior clients. We asked this subset of respondents to provide us information on the frequency with which they saw certain issues among their clients. Problems often seen five times a month or more are **difficulty with Medicare or Medicaid (60%)**, **needing help accessing long term care (47%)** and **needing help accessing health insurance after retirement (33%)**. Other problems were seen less frequently, but by a larger number of respondents. For instance, 67% of respondents reported a client needing to appoint an adult guardian one time a month or less.

Co-occurring Issues for Clients Served

When asked what other issues their clients often need support with, these respondents identified **housing (93%)**, **healthcare (67%)**, **disability services (53%)** and **financial management (53%)**. Clients who are experiencing issues related to being older adults may also be experiencing issues in these areas.

populations. Most low-income older adults live on fixed incomes in retirement and often must rely heavily or entirely on Social Security benefits.¹⁵¹ These payments are often insufficient to fully cover necessities, especially paired with inflation, the rising cost of rent, and increasing property taxes in Cook County.

Housing needs change as people age. Those with limited income have limited options: they may not be able to stay in their home and whether they want to move or not, those next steps are difficult to navigate. Support is needed for seniors to understand and effectively plan around housing options. Senior housing, supportive and assisted living arrangements can be really difficult to navigate for those without a lot of money, support, or time.

Civil Legal Need: Protecting Senior Tenants

In Chicago, older adults are increasingly renters. Between 2012 and 2019, the number of older adults who rent increased by 44% while the number of older adults who own increased by just 12.5%.¹⁵² The trend of renting a home instead of buying a home is especially prevalent for Black and Hispanic older adults. The DePaul Institute for Housing Studies found that increases in older adult renters accounted for nearly 68% of older adult household growth in Chicago between 2012 and 2019, with Black and Hispanic older adults comprising over 60% of this growth. Additionally, the data show that cost burden is much more significant for Black and Hispanic older adult renter households than White or Asian older adult renter households. As of 2019, 71.4% of older adult Hispanic renter households, and 59.4% of older adult Black renter households were cost-burdened compared to 33.2% of older adult Asian and 52.9% of older adult White renter households.

Cost-burdened senior tenants, especially those that are voucher holders, are likely to need civil legal assistance in the face of **eviction or poor housing conditions**, including building code violations-rodents, infestations etc. We heard from Key Informants advocating for seniors that many are living in substandard conditions either because of landlord neglect or their own inability to address issues due to mental or physical decline. A Key Informant shared with us that it was hard to know whether people are not able to pay rent or if they may be able to pay rent but there is a cognitive process or other issue preventing them from understanding/navigating that system. Oftentimes it is that second piece.

FOCUS GROUPS

Senior Buildings

In some senior buildings, there doesn't seem to be an effective system in place to address resident complaints. Participants expressed concern for their safety and mentioned issues with building access and that there is little to no maintenance.

Additionally, with the rising cost of housing and increased hardships as a result of COVID, some seniors are moving in with family or vice versa without understanding the need to update their leases, which sometimes complicates relationships with the homeowner/landlord. Key Informants have relayed that it is hard to explain to them that they do not have legal rights to be there when they are doubled/tripled up.

Civil Legal Need: Advocacy with Senior Living Facilities

Senior residential properties need to be held more accountable for the treatment of their residents. Key Informants mentioned issues with proper accommodations, lack of translation services, affordability of rent, overly strict policies, and poor living conditions.

Civil Legal Need: Homeownership Preservation

People aged 65 and above have the highest homeownership rates of any other age group, but disparities by race and geographic location exist.¹⁵³ There are differences in home ownership for older adults in Chicago and its suburbs. In the suburbs, 83% of older adults own their homes, while 17% rent; in Chicago, 57% of older adult households own their homes and 43% rent.

151 Johnson, Richard. *Housing Costs and Financial Challenges for Low-Income Older Adults*. Urban Institute, 2015. <https://www.urban.org/sites/default/files/publication/64796/2000312-Housing-Costs-and-Financial-Challenges-for-Low-Income-Older-Adults.pdf>.

152 "Housing Needs and Economic Conditions of Cook County's Older Adults, 2021." *Institute for Housing Studies - DePaul University*, 14 Dec. 2021. www.housingstudies.org/releases/housing-needs-cook-county-older-adults-2021/. Accessed 5 May 2023.

153 Ibid.

Mortgage debt in the suburbs is largely held by Black older adults. As of 2019, 62% of Black older adult owner households had a mortgage, compared to 49% percent of Hispanic or Latino households, 40% percent of Asian households, and 33% percent of White households. Having mortgage debt in retirement years is a major cause of housing insecurity.

Sometimes, seniors take out additional debt in order to support family members, without understanding or paying mind to the long-term consequences on their own financial and housing stability. *“A lot of seniors who had owned their home get a second mortgage to help family members. So they are in their 60s and 70s and still in debt...a lot of them feel it is their duty to help family.”*

The loss of a partner (and their contributing income) can also be destabilizing and a pathway to home loss. An elder on the West Side shared her experience of losing her home. After her husband died, she couldn't afford repairs. She received violations from the city which ended up in a judgement and garnishment. Her home went into foreclosure and she didn't have access to legal support. With limited income and damaged credit, she was subsequently unable to afford an apartment in the current market and temporarily doubled-up with relatives. Her own housing was destabilized as well as that of the disabled son and mentally ill daughter who lived with her.

Senior homeownership is impacted by many challenges, including affording home repairs, utilities, and property taxes. Helping seniors to evict tenants and sometimes other family members is also an unmet legal need, especially when there is financial exploitation or elder abuse involved.¹⁵⁴

Civil Legal Need: End of Life Planning

End-of-life planning (wills and estates) is necessary for all people, but crucial for the older adult population. Many are not aware of the steps they need to take in order to transfer their assets to family members before or after death. It is not uncommon for seniors to have lived in the same housing situation for a long time without ever acquiring a title or deed. Probate/Transfer on Death Instruments (designating beneficiary for home) has consistently been an area of high need.

FOCUS GROUPS

Advanced Directives

Two-thirds of the immigrant senior group were unaware of a Power of Attorney (PoA) and none had a healthcare PoA drafted.

None of the participants in our immigrant senior group had started will planning formally. In their own words: *“I haven't thought about it because I don't have nothing to share to my children.”*

Civil Legal Need: Family Law

We heard from several Key Informants that **grandparents raising their grandchildren** need more support in the following areas: with relocation from senior buildings, obtaining the financial resources needed to raise children, finding schools, coordinating healthcare for children, utility supplement, and help obtaining psychological support to deal with trauma. They also need help obtaining legal guardianship and with custody arrangements. In cases of DCFS involvement, grandparents want to understand their legal options: *“They just want to be able to do what's right with the grandkids, but sometimes they are hesitant to say anything against their kids.”*

Civil Legal Need: Consumer Law

Consumer issues are also an area of unique need for older adults. Seniors sometimes need legal advocacy to help them protect their personal agency or assets. When these cases are related to aspects of their functioning and mental status they may involve the need for guardianship or adult protective services.

¹⁵⁴ Legal Aid Chicago's funders for city and suburban senior programs require these services.

FOCUS GROUPS

Healthcare

As people age, their health concerns grow more pressing and numerous. Medicare and Medicaid are very important resources for low-income seniors. For those that have difficulty accessing healthcare (like immigrants), this is a major problem. For those that do have access, there are some complaints about the services they can receive: sometimes the appropriate medicine is not available, access to doctors and therapists is limited, and the availability of such programs is confusing and difficult to navigate.

Because of their limited income, decreased access to resources, social isolation, and sometimes cognitive decline, seniors are vulnerable to **financial abuse and debt issues**. Sadly, this can include financial predation from their own family members. Bankruptcy may sometimes be a good option for higher-income clients that have assets to protect. According to a Key Informant within Legal Aid Chicago's Consumer Practice Group, issues with small claims can fall through the cracks. There are not investigative resources for claims of fraud or financial abuse, and without proper documentation collected by the client, it can be hard to make a case.

Additional Impacts from the COVID-19 Pandemic

Seniors are particularly vulnerable to COVID and its social implications. Tragically, 92% of deaths from COVID have happened among seniors.¹⁵⁵ Many are also bearing the brunt of

FOCUS GROUPS

Financial Assistance

As parents age, often family members take on additional financial burdens to support them. There should be more financial assistance/connection to benefits to support people in these situations.

having witnessed death and illness among partners, family, and friends. In a national study led by NORC, seniors identified five major needs and concerns during the pandemic: social isolation and loneliness, fears of transmitting and contracting the virus, access to and use of technology, obtaining household supplies and other needed services, and the financial and economic impacts of the pandemic.¹⁵⁶ They also report increased stress levels since the start of the pandemic.

Access to technology is crucial in a society which depends increasingly on remote communication. People that are elderly, low-income, or disabled may get left behind in the systems that rely on people having some level of comfort with technology, especially if they are lacking support or assistance.

Seniors and other immunocompromised people have been social distancing since the pandemic began in 2020. In speaking to a trusted advocate for seniors on the West Side of Chicago, we learned that older adults are putting off **medical care** because they do not know how to get there in a safe way or are lacking support and information on coverage, access, Medicare and insurance, etc.

Many do not feel safe in their communities. Neighborhood flight to the suburbs, relocation to senior buildings, and death has increased feelings of disconnection from the block.

155 Kekatos, Mary. "More than 90% of COVID Deaths Occurring among Elderly Adults: CDC." *ABC News*, 30 Nov. 2022, abcnews.go.com/Health/90-covid-deaths-occurring-elderly-adults-cdc/story?id=94211121.

156 "Maintaining Physical and Mental Well-Being of Older Adults and Their Caregivers during Public Health Emergencies | NORC.org." *NORC at the University of Chicago*, www.norc.org/Research/Projects/Pages/maintaining-physical-and-mental-well-being-of-older-adults-and-their-caregivers-during-public-health-emergencies.aspx.

Cognitive decline and physical deterioration can cause so many issues for aging populations, especially those without support from family.

Considerations for Legal Services Providers

Legal Aid Chicago's consumer practice, public benefits, and ADAPT project (which provides powers of attorney, living wills, and Transfer on Death Instruments), are among helpful resources for seniors. As the senior population grows rapidly, legal professionals should be planning to better serve seniors across all practice areas.

We raise the following considerations for legal services providers collected through our inquiry around civil legal issues for older adults:

- **Collaborate to provide holistic services to older adults.** Ideally, all seniors would receive a comprehensive legal services screening with a social work component. Legal aid partnerships with senior service programs is one approach to providing more holistic services to older adults whose legal issues intersect with other issues requiring supportive services to resolve.

UNDERSERVED POPULATIONS

Seniors

When asked about populations whose civil legal issues are underserved, 29 respondents mentioned seniors. These responses outlined the following issues/populations:

- Undocumented seniors
- Seniors who cannot utilize technology, either because of lack of skills or access
- Low-income seniors needing to obtain Social Security benefits, Medicare, and/or low-income housing
- Senior homeowners
- Older adults needing wills
- Seniors without family support systems
- Those experiencing elder abuse
- Seniors who do not speak English
- Retirees, especially those under 65
- Older adult employees
- Seniors living in nursing homes
- Seniors needing in home or specialty care
- Senior tenants

- Senior veterans
- Mental wellness for older adults with legal problems

“Seniors, especially seniors without children, struggle with connecting to resources. It is usually a result of a heavy reliance on virtual communication. They need more in-person guidance.”

“Many times older adult homeowners living on social security need assistance with Wills and other types of legal issues getting their affairs in order.”

“The legal needs of older adults are being underserved in Cook County. We receive many calls from older adults looking for Medicare referrals and low-income housing.”

“I think retired adults under 65 or seniors over 65 with low social security benefits were underserved as well.”

- **Provide comprehensive services around end of life planning.** Several suggestions were made: hiring probate attorneys for legal aid or fortifying current consumer law practices to address probate issues. An internal Key Informant also mentioned another strategy—expanding current Advanced Directives and Property Transfers (ADAPT) work into “everything but probate” beyond Powers of Attorney, and Transfer on Death Instruments (TODIs), to tools like Payable-on-Death designations on bank accounts and small estate affidavits. Many others requested more legal assistance with wills. Families living in or left with properties also need support—navigating mortgage companies, water debt, dealing with violations, obtaining permits, etc. Legal aid can play a critical role in planning in the last phase of life, thus potentially avoiding family discord and probate.
- **Conduct intentional and dedicated outreach to the senior population.** Since COVID, senior clients face increased social isolation and fear of leaving home and interacting with people. The profound loss of life and illness has impacted senior-focused community organizations as well. As the number of seniors interacting in-person at community centers, houses of worship, etc., has likely gone down, it becomes more important to have a purposeful outreach and engagement strategy. With limited contact with their peers or providers serving them, information about resources is harder to obtain. More broadly, building out a larger elder law practice means meeting seniors where they’re at—physically, emotionally, and cognitively.
- **Support formal and informal caretakers.** As people age, limitations on mobility and other health issues can cause dependence on family members or other caregivers. Family members may take on additional financial burdens to support them, including leaving paid employment to provide caregiving. In instances such as those, understanding senior issues within the broader family context could help to provide holistic services: for example, identifying where financial assistance, connection to benefits, or supportive services would be helpful for other family members.

Civil Legal Issues

When asked what civil legal issues their clients face, respondents mentioned the following issues related to seniors:

- Medical powers of attorney
- Guardianship
- End-of-life care issues
- Advance directives, including wills
- Consumer fraud, ex. contractors taking money but never completing the work
- Needing assistance with evicting someone from their home
- Lack of safe housing for senior citizens
- Accommodations for those that are technologically challenged and lacking assistance

- **Expand Community Legal Education for older adults and their support networks.** Informants identified that programs providing legal education through senior centers and community organizations should be expanded to reach more people, especially in the suburbs and for non-English speakers. One informant told us about a workshop she held called “So Your Parent Turned 65.” This event afforded the opportunity for families to learn together and engage in difficult but necessary conversations about healthcare, property, and other important topics. Legal aid can partner with community stakeholders to co-present. Another informant suggested a toolkit including 10 Tips for Grandparents Raising Grandchildren. This could be part of a broader initiative, using data to identify neighborhoods with high percentages of low-income grandparents raising grandchildren.

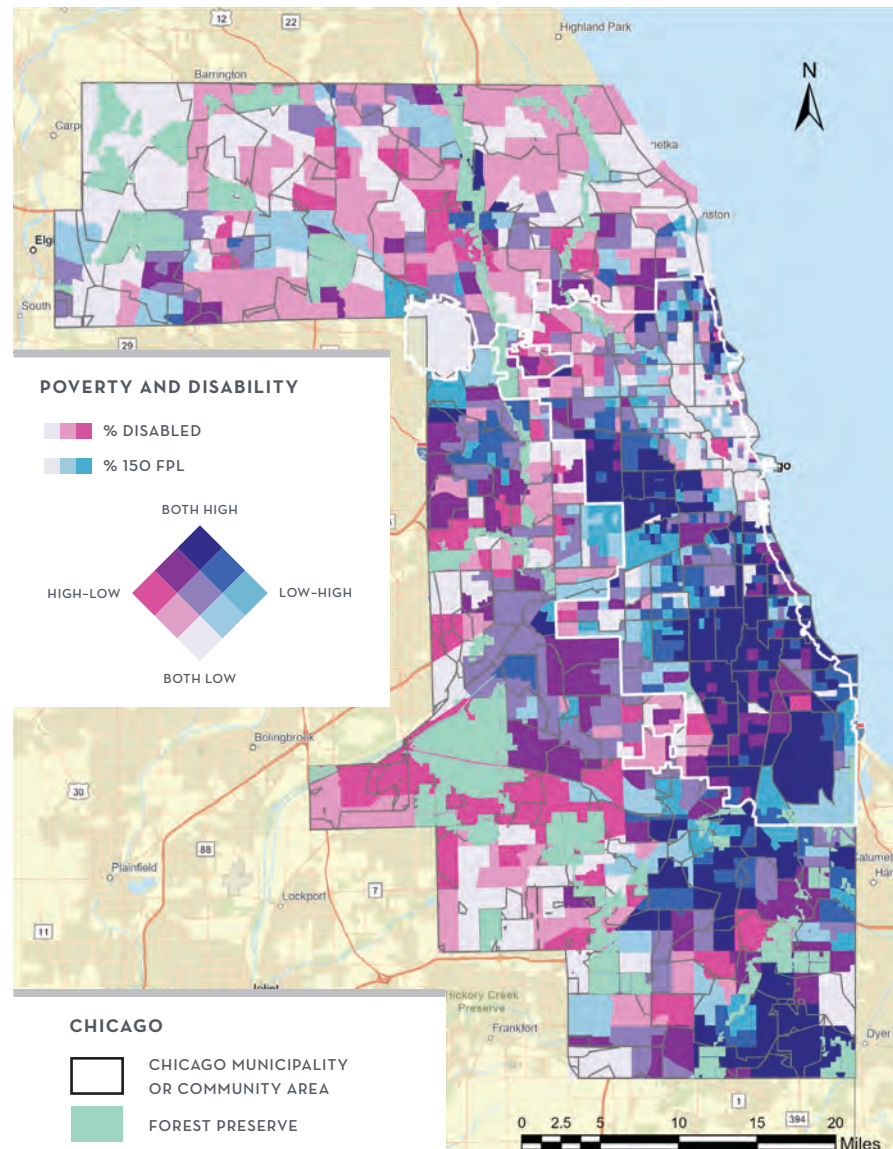
People with Disabilities

“Almost 100% of low-income individuals do not get their legal needs met ... and any physical or mental disability or decline due to age or socio-economic status makes it worse.”

People with disabilities experience poverty at a higher rate than people without disabilities. In Cook County, approximately 10.5% of residents have a disability of any kind (hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty).¹⁵⁷ The economic disparities between people with disabilities and people without disabilities in Cook County are significant: **nearly 30% of people with a disability fall 125% below the FPL**, compared to 16.7% of people without a disability.¹⁵⁸ People with disabilities are also less likely to be employed than people without disabilities. In 2019, the employment rate for people with disabilities in Cook County was 34.7%, while the employment rate for people without disabilities was more than double that, at 76.7%.¹⁵⁹

Nationally, people with disabilities are likely to have less income, less education, and less labor force participation than those without disabilities. They are also likely to be older in age.¹⁶⁰

FIGURE 4.10 PERCENTAGE OF POPULATION WITH A DISABILITY AND PERCENTAGE OF POPULATION LIVING AT OR BELOW 150% FPL



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B18101

157 U.S. Census Bureau. “S1810 DISABILITY CHARACTERISTICS.” 2015-2020 American Community Survey 5-year Estimates Subject Tables. Retrieved June 2022.

158 “S1703 SELECTED CHARACTERISTICS of PEOPLE at SPECIFIED LEVELS of POVERTY in the PAST 12 MONTHS 2020 : ACS 5-Year Estimates Subject Tables.” *Data.census.gov*, United States Census Bureau, data.census.gov/table?q=disabled+AND+poverty&g=050XX00US17031_040XX00US17_010XX00US&tid=ACSST5Y2020_S1703. Retrieved June 2022.

159 Paul, S., et al. “2019 State Report for County-Level Data: Employment.” *Disabilitycompendium.org*, University of New Hampshire, Institute on Disability, 2020, disabilitycompendium.org/compendium/2019-state-report-for-county-level-data-employment/IL.

160 “The Needs of People with Disabilities.” *National Disability Institute*, 2021, www.nationaldisabilityinstitute.org/capacity-building/empowered-cities/the-needs-of-people-with-disabilities/.

There is a wide array of disabilities—physical, mental, some obvious, some not, some requiring much support, some requiring less, and others requiring none. There is a similarly large and diverse cluster of needs.¹⁶¹

While this section highlights intersections of disability rights and civil legal issues, it is important to note that people with disabilities need legal support across all areas, not just for issues related to their disability. Informants relayed their appreciation for providers that could gear their services towards clients with disabilities, regardless of their areas of expertise.

Civil Legal Needs: Public Benefits

Seeking and receiving benefits becomes even more challenging when disabilities are involved. *“Likewise, adults with mental disabilities deeply struggle with navigating benefits they should receive. It is unrealistic to expect individuals who struggle with illiteracy and other learning challenges to be able to make the calls and follow up appointments without a social worker.”*

Legal advocacy is needed to navigate bureaucratic entities, ensuring people get the support they need: *“People with intellectual disabilities and mental illness need legal services to advocate when services are cut.”* For example, *“obtaining and maintaining home and community-based services that allow them to live independently in their homes,”* or *“challenging a decision by the Department of [Human] Services to reduce or completely cut home service hours for a client.”*

Accessing and protecting public benefits is a critical need: *“Persons with mental and physical disabilities need legal help with understanding how to get and apply for social security.”* Both initial Social Security Disability and Social Security Disability-related appeals were raised as issues. One survey respondent specifically mentioned help needed for *“getting approved for disability prior to age 65.”*

Civil Legal Need: Housing for People with Disabilities

Among our Key Informant interviews, we heard primarily about disability issues at the intersection of housing. Legal support is needed for protecting the right to request an accommodation. This legal intervention can be a critical stabilizing force for people with disabilities. Without it, people may need to seek new housing, which is difficult enough in terms of affordability. It’s even harder when you have to consider accessibility amidst already limited housing stock. As a

Civil Legal Issues

When asked what civil legal issues their clients face, respondents who mentioned issues related to disability identified the following issues:

- Obtaining and maintaining home and community based services that allow them to live independently in their homes
- Challenging decisions by the Department of Home Services to reduce or completely cut home service hours for a client
- Challenging bad acts by PACE paratransit
- Guardianships and issues around when to invoke a Power of Attorney
- Special education
- Obtaining social security or SSDI benefits
- Getting approved for disability prior to age 65
- Social Security Disability appeals
- Support for parents with special needs children
- Access to public accommodations
- Accommodations for individuals who have sensory sensitivity (ex. individuals with Autism)
- Accommodations for those that are technologically challenged and without assistance

¹⁶¹ While we tried to coordinate multiple interviews related to disability issues, we weren’t able to connect successfully with organizations. This is an area in which further inquiry and additional conversations are needed. Most of the information we learned was from survey responses.

more specific example, a respondent stated: “there is not enough housing with wheelchair access.” Legal protections, and the rubrics under which they may be applied, are also an issue. Many people may not be legally designated as disabled and are therefore unable to meet eligibility requirements. “Housing for residents that have mental health challenges but no SSI benefits” was identified as a need. Per one respondent, “the largest group being under served are those with mental health challenges. They are often homeless and do not know what their rights are or if they are being discriminated against. Finding and retaining housing for this group is difficult.”

A better understanding of landlord and tenant rights was also identified as a need. As we heard from several informants, issues such as hoarding can cause ruptures in the landlord-tenant relationship and potentially jeopardize housing. Legal advocacy (and social work support) on behalf of tenants can make the difference between finding a workable solution and losing housing. Another respondent identified “Lack of subsidized housing to accommodate low-income people receiving social security. Our agency provides rental assistance to individuals who are legally blind and most receive Social security. It is extremely difficult for people to afford rent in this city with SSA income. There needs to be an increase in subsidized housing options.” This also bolsters the argument for why **subsidized housing legal advocacy** is so critical to maintaining presence in the few accessible units.

“We see a huge need for housing resources and supports for families and individuals with disabilities, including families of children with disabilities and special needs. There is very little physically accessible housing that is affordable for low income families.”

Civil Legal Need: Family Law and Guardianship

People with disabilities sometimes require others to make critical decisions for them involving health care, finances, property, and other areas. A need was identified for guardianship assistance and health care powers of attorney. “Young adults with disabilities whose parents serve as unofficial guardians—sometimes their parents are not English-speaking which complicates getting access for these young adults to different programs, these young adults sometimes have complex medical and/or mental

health needs and will be mistreated in the healthcare and other systems.” Similarly, for “adults with developmental / intellectual disabilities, guardians understanding their role” is an important issue. More support is needed to understand the differences between power of attorney and guardianship, as well as how to obtain guardianship when it’s needed and what it entails.

Disability is another area which impacts family systems in many directions. “Parents of children with disabilities” were identified as under-served and needing support, especially in the area of family law. Conversely, “children of people with mental health problems” were also identified as needing help, as were “Families taking care of children born to members of the family with mental health, substance abuse issues.”

Civil Legal Need: Education Law

Parents of children with disabilities need support in education matters, and when advocating with DCFS and schools. We heard from multiple informants that special education advocacy/IEPs is one area in particular where parents need additional support. “For people that don’t know anything about IEPs, they don’t realize that they’re entitled to extra help.” Another informant shared: “Sometimes IEPs aren’t explained great to clients. And so they’re confused and we don’t really know how to help them or sometimes they want something and they don’t receive it like speech therapy or other things that they’re requesting. Sometimes they have to transfer the student into a different school or different location in order to find services that they were looking for in the first school that weren’t being offered.” There is a lot of overlap generally between educational advocacy needs and disability. A survey respondent requested: “We’d love for [Legal Aid Chicago’s special education work] to expand beyond youth-in-care or for the suspension/expulsion program to serve kids who do have IEPs.”

Civil Legal Need: Employment Law

It is also worth noting that several survey respondents also mentioned the needs of workers with disabilities. Individuals with disabilities may experience discrimination as well as lack of rightful accommodation on the job. “Education around the rights of workers with disabilities and how to report instances of discrimination or illegal practices” is needed. Further, educating students with disabilities about their future employment rights early on affords an opportunity for preventative outreach. “Students with disabilities trying to transition out of high school into the workforce or postsecondary activities” were also identified as an under-served population.

Underserved Populations: Addressing Mental Health Issues

While not all people experiencing mental health issues are disabled, there is a strong overlap between the two. One of the strongest themes to emerge from our research is the pervasiveness of mental health issues. We heard from numerous informants across the board that these issues grew exponentially during COVID and there is a huge need for mental health services. *“I think one of the biggest issues not addressed is mental health overall.”*

We also heard about the severe shortage of mental health support. Even prior to the pandemic, these resources were limited. Now, wait times are incredibly long and clinicians are not accepting patients. *“Mental health services are almost non-existent.”* We also heard about the troubling ways in which lack of access to resources connects mental health, disability, behavioral health, substance abuse, and homelessness. Substance abuse, including heroin and opioid use, was mentioned several times in survey responses and is an area deserving further inquiry. A survey respondent identified *“People with mental disabilities, and those who have fallen into homelessness because of it”* as an underserved population. There can be additional cultural and linguistic limitations: *“It’s difficult to find mental health support offered in Spanish. The language becomes a barrier to receiving assistance.”* Immigration status was also listed as a barrier to receiving mental health services. *“Immigrants with disabilities, especially if they are undocumented”* face additional challenges.

Multiple respondents expressed the ways in which mental health issues impede clients’ ability to access services: *“People with perhaps undiagnosed mental disabilities or issues, who have a hard time being self-sufficient and could benefit from being connected to community resources and benefits.”* Other respondents described the way in which a lack of diagnosis can make it challenging for clients, and for providers to obtain necessary resources.

Respondents identified *“clients with legal problems that arise because of untreated mental health issues”* as a population needing support. An informant also articulated the way in which mental health issues can complicate and impede legal representation, resulting in multiple lawyers withdrawing from a client’s case.

FOCUS GROUPS

Advocating for People with Disabilities

Legal Aid needs to advocate on behalf of those that are disabled to put pressure on the Department of Human Services, Office of Rehab Services, Medicaid, and Medicare to meet their needs in a timely fashion. Without the services or supplies that people need, their quality of life is severely affected.

For the deaf and hard of hearing, there is a lack of interpretive services that are adequately trained to translate or conduct conversations on legal matters.

Considerations for Legal Services Providers

Given the strong nexus between poverty and disability, serving individuals with disabilities should be an important goal for legal aid providers. While there are a few designated resources providing civil legal support for people with disabilities, far more support is needed. People with disabilities were strikingly identified as an underserved group through our survey—highlighting the significant unmet need.

Below are some of the points raised regarding approaches to providing the resources needed to effectively and holistically serve people with disabilities, regardless of their legal issues:

- **Integrate competency with this highly diverse client population across all civil legal issue areas.** Several providers expressed frustrations that often the only civil legal services accessible to people with disabilities are directly related to their disability. Expanding capacity among legal providers to serve people across the range of disability could open doors to services for issues unrelated to their disability, for example divorce or unemployment compensation.
- **Pivot service models to account for accessibility issues.** The shift to virtual services during the pandemic has seriously affected access for people with disabilities. Ensuring that people with limitations in communication or technology are not left behind is essential for equitable access to legal services. A survey respondent shared: *“Persons with mental disabilities...are unable to make the call and ask for help. They lack technology and so many services are now only available online, through Zoom, through a smart phone. Some of our clients can’t even participate in court hearings because they are unable to leave their homes and can’t access Zoom.”*

UNDERSERVED POPULATIONS

People with Disabilities

When asked about populations whose civil legal issues are underserved, 72 respondents mentioned people with disabilities. Among survey respondents, this population was perceived to be the greatest underserved population. Of these responses, 41 specifically made mention of mental or behavioral disabilities and 7 made mention of physical disabilities. The rest of these responses generally referred to people with disabilities. The following issues/populations were mentioned:

- People with disabilities lacking the ability to navigate technology
- Parents of children with disabilities, especially single parents
- Low-income individuals with physical or mental disabilities
- Homeless individuals with mental disabilities
- Persons whose services have been cut
- Persons who have undiagnosed mental disabilities
- Immigrants with disabilities, especially those that are undocumented
- Seniors with mental disabilities
- Formerly incarcerated people with mental disabilities
- Guardians of adults with developmental or intellectual disabilities
- People with only SSA income
- Workers with disabilities
- People with disabilities seeking employment
- Disabled persons with no support system
- Adults with mobility limitations
- Persons with disabilities that don’t know their rights
- Individuals that are blind, deaf, or hard of hearing
- Newly physically disabled spending time in hospitals or rehab

Continued on next page

- **Increase outreach for individuals with mental health and behavioral disorders.** This classification of disability was especially mentioned as underserved. Examples of how legal aid organizations in other parts of the country have built programs responsive to some of these needs include: community education about benefits and substance abuse¹⁶² and adult advocacy services.¹⁶³
- **Provide Community Legal Education which spans the breadth of civil legal issues that people with disabilities experience.** Topics requested by survey respondents included ADA protections, employment rights, housing rights, guardianship, educational rights, including IEPs, healthcare/benefits, eligibility, application process, denials, and what do if your benefits are cut off.

Underserved Populations, continued

“Yes, people with intellectual disabilities are at higher risk of falling through the cracks at every avenue of opportunity if they don’t have resources that empower their need to get hired, educated, housing, and fair council.”

“People with mental disabilities [are underserved], particularly those that make them suspicious of help or that hinder follow through.”

“Sensory Sensitivity individuals, those that are unable to, for reason or another are unable to use technology as so much is being done via technology now a days.”

“Young people and adults with disabilities who want to be useful but there are no job opportunities for them.”

“[A]dults with mental disabilities deeply struggle with navigating benefits they should receive. It is unrealistic to expect individuals who struggle with illiteracy and other learning challenges to be able to make the calls and follow up appointments without a social worker.”

“[Y]oung adults with disabilities whose parents serve as unofficial guardians—and sometimes their parents are not English-speaking which complicate getting access for these young adults to different programs, these young adults sometimes have complex medical and/or mental health needs and will be mistreated in the healthcare and other systems”

“People with disabilities (blind, deaf and HOH). There are not enough services for them. Here at [Chicago Public Libraries] patrons have to go downtown instead of having services in their own neighborhood branches.”

¹⁶² “Public Assistance and Alcoholism/Drug Abuse.” *Legal Aid Society of Northeastern New York*, 2023, www.lasnny.org/lifelines/pa-substance-abuse/.

¹⁶³ “Adult Advocacy Services.” *Legal Aid of West Virginia*, legalaidwv.org/our-programs/behavioral-health-advocacy/adult-community-services/. Accessed 30 June 2023.

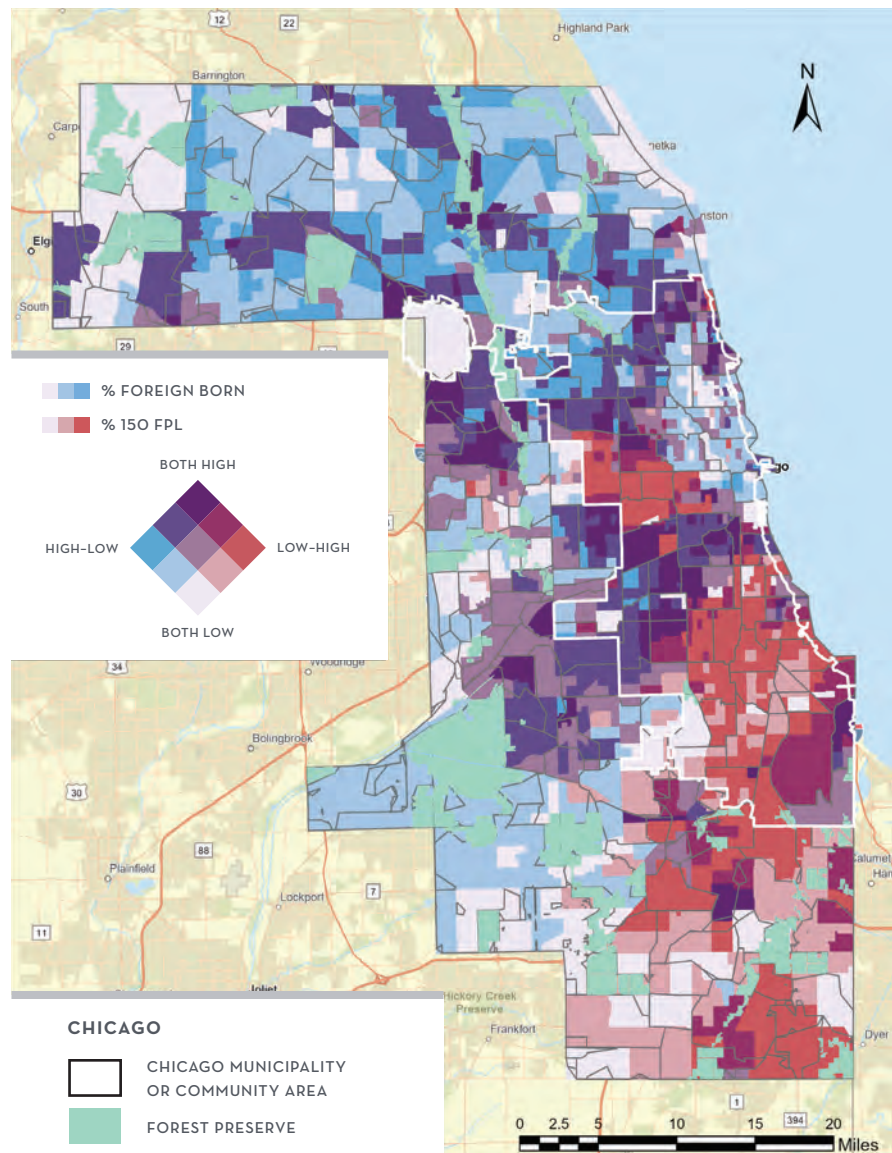
Immigrants & Limited English Proficiency (LEP)

1.8 million immigrants live in the Chicagoland area (up from 1.6 million in 2018), also referred to as the Chicago metropolitan area or Chicago MSA, making up 19% of the total population.¹⁶⁴ A third of Chicagoland’s immigrants live in the city of Chicago, and increasingly, immigrants are deciding to live in its suburbs as well. In 2020, a third of immigrants within the Chicago MSA lived in the suburbs of Cook County. That translates to approximately 960,000 immigrants within the service area of Legal Aid Chicago.

The top countries of origin for immigrants in Chicagoland are Mexico (37% of immigrants), India (8%), Poland (8%), the Philippines (5%), and China (4%).¹⁶⁵ Per Rob Paral’s 2020 report: “The fastest-growing immigrant groups in Illinois are from India, China and Pakistan. Nigerians are the fifth fastest-growing group statewide. Guatemala, El Salvador and Honduras—all countries associated with urgent asylum claims—are among the growing populations.”¹⁶⁶ Country of origin demographics are subject to frequent change depending on immigration policies.

There are other smaller emerging populations in need: According to a Key Informant at the Administrative Office of the Illinois Courts, for the first time in 10 years, Vietnamese is in the top ten languages for which court interpretation services were requested. The Asian

FIGURE 4.11 PERCENTAGE OF FOREIGN-BORN POPULATION AND PERCENTAGE OF POPULATION LIVING AT OR BELOW 150% FPL



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B05006

164 McDaniel, Paul N., and Rob Paral. *A Global Welcome: Metro Chicago's Approach to Immigrant Inclusion*. The Chicago Council on Global Affairs, Sept. 2020.

165 Ibid.

166 Rob Paral & Associates. “Assessing Capacity to Provide Legal Services to Undocumented Immigrants in Illinois.” *The Resurrection Project*, resurrectionproject.org/assessing-legal-capacity/. pg. 7.

community is the fastest growing community in Cook County.¹⁶⁷ It is also a community which Legal Aid Chicago serves infrequently.¹⁶⁸ Within the larger narrative of Asian American affluence, the legal and social needs of low-income Asian immigrants are often hidden. Among this population, Key Informants specifically mentioned low-income workers, such as domestic workers, restaurant workers, factory workers, Uber, Lyft, and Taxi drivers and others that request support and help.

Notably, there are significant demographic shifts happening nationally vis-a-vis African immigrants.¹⁶⁹ At present, one in ten Black people in the U.S. are immigrants. The increase of this population, from 800,000 in 1980 to 4.6 million in 2019, accounted for 19% of growth for the Black population overall. Through 2060, it is projected that foreign-born Blacks will make up about a third of the national Black population. More than half of this population (58%) has arrived in the States after 2000, most being African-born. While African immigrants reflect higher levels of formal educational attainment—even exceeding rates for the US-born population, they also experience complex intersections of culture, ethnicity, and racism, and are often underemployed in the U.S.

About one in four immigrants in the state of Illinois are without permanent legal status.¹⁷⁰ 425,000 undocumented residents live in Illinois. Two-thirds of this population is presently comprised of Mexican immigrants. Undocumented Asian immigrants are a growing population, reaching around 17% presently of the total undocumented population. The percentage of undocumented European immigrants has decreased in recent history, and is now around 8%.

It's important to note the heterogeneity of experiences among low-income immigrants, including between and amongst immigrants from various countries of origin. These may include English language proficiency, push and pull factors of migration, levels of formal educational attainment in country of origin, employment prospects here in the U.S., eligibility for and distribution of immigration statuses, lightness privilege, and family support, among others. Different immigrant

communities have different needs and as such, generalizing all immigrants into one community will not work to meet their needs. In addition to the numerically large community of Latino immigrants, it's also important to be inclusive of other, smaller immigrant and refugee communities' needs.

Also of note are the newer groups of refugees and asylum seekers in Cook County, including Syrians, Afghans, Ukrainians, and Venezuelans. There are concerted efforts being made on the part of immigrant-serving organizations to aid the settlement of Ukrainian refugees. An expected 4,000 refugees are targeted for Illinois, many of whom will settle in the Chicagoland area. Funding has expanded services to these specific groups, including thousands of new arrivals from the border, but the challenge remains to meet these legal needs, and those of other undocumented immigrants.

Per our Key Informants, underserved immigrant populations include LGBTQ+ folks, the South Asian community (i.e., Indians, Pakistanis), African asylum seekers and African diaspora immigrants (i.e., Haitians), Afghan refugees, Middle Easterners, including Syrians, Iraqis, and others, East Asians, and Eastern Europeans. New immigrants, in particular, are under-served, especially asylum seekers (including those eligible for Temporary Protected Status.)

Civil Legal Need: Immigration Legal Services

We heard repeatedly about the need for enhanced immigration legal services. More particularly, help with deportation defense and removal,¹⁷¹ sponsorship and citizenship cases, and asylum (which was mentioned multiple times.) We also heard about the challenges of finding help at the intersection of immigration and the criminal justice system. A survey respondent identified “*assisting clients who are in need of immigration lawyers at an affordable rate*” as a need. Another said: “*Immigration is a big one for us.*” Per colleagues at Illinois Legal Aid Online, their Google analytics show that the most popular Spanish language information and resources on their site are related to immigration and the services available for people who are undocumented.

167 Scarborough, William, et al. *Shifting Population Trends in Chicago and the Chicago Metro Area*. Institute for Research on Race and Public Policy, June 2022.

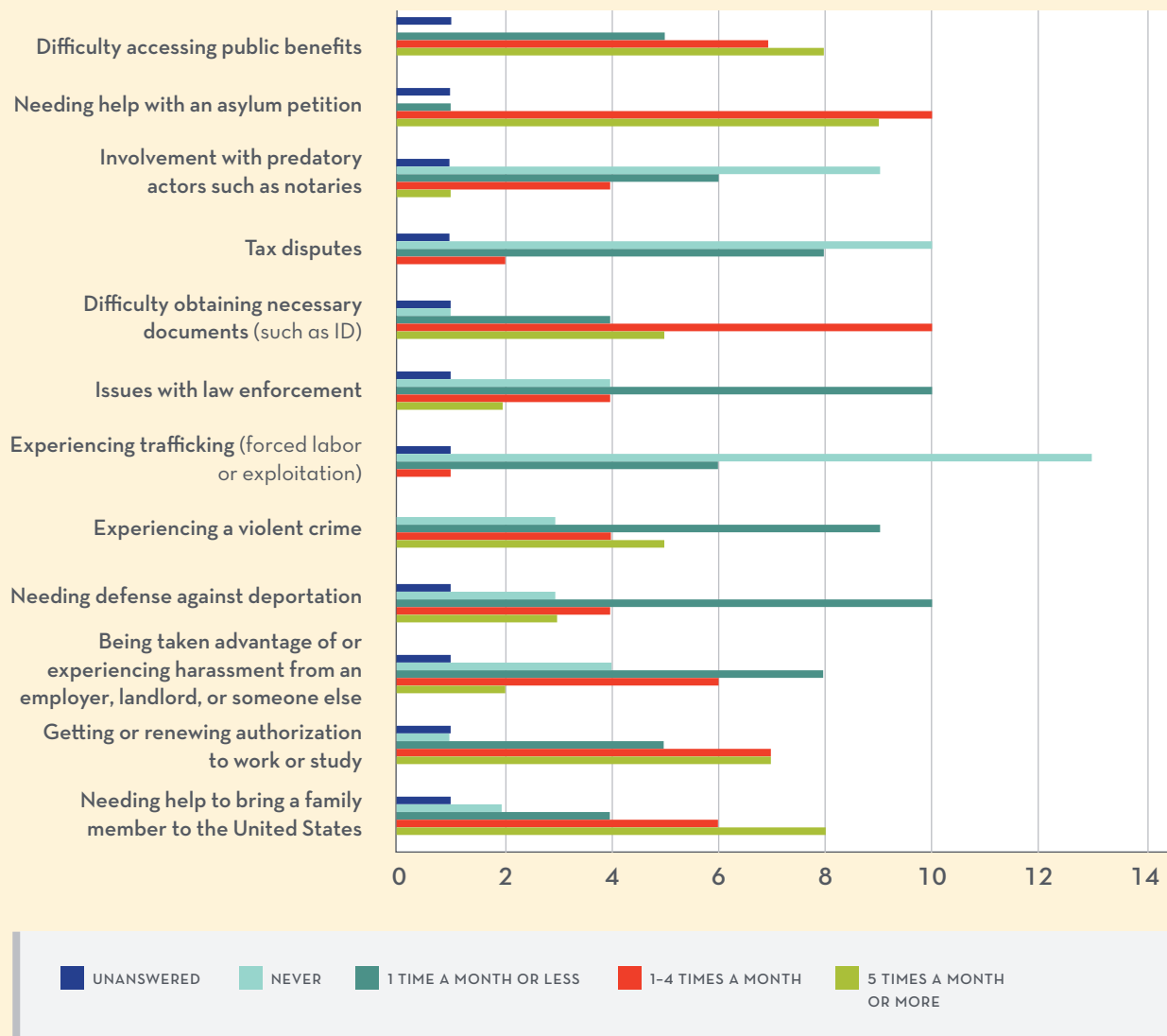
168 Legal Aid Chicago Case Data from Jan-Dec 2021

169 Tamir, Christine. “Key Findings about Black Immigrants in the U.S.” *Pew Research Center*, 27 Jan. 2022. www.pewresearch.org/short-reads/2022/01/27/key-findings-about-black-immigrants-in-the-u-s/.

170 Rob Paral & Associates. “Assessing Capacity to Provide Legal Services to Undocumented Immigrants in Illinois.” *The Resurrection Project*, resurrectionproject.org/assessing-legal-capacity/. Accessed 5 May 2023.

171 Per a Key Informant, representation in deportation defense remains a huge unmet need. There are a couple of local efforts underway to address this. A Taskforce was created to explore the possibility of universal immigration representation in Chicago. Several local entities have also co-created a pilot project to explore whether such an idea might work. “People who are represented stand a much better chance of beating their deportation case and getting relief—that’s one really significant unmet need.”

FIGURE 4.12 COMMON ISSUES AS SEEN BY A SUBSET OF IMMIGRATION SERVICE PROVIDERS



Twenty-one respondents identified themselves as either a social worker or staff of a social service organization primarily working with immigrant clients. We asked this subset of respondents to provide us information on the frequency with which they saw certain issues among their clients. The needs these respondents see 5 times a month or more frequently are **needing help with an asylum petition (43%), difficulty accessing public benefits (38%), and needing help bringing a family member to the United States (38%)**. These respondents also saw the following issues 1-4 times a month: **Needing help with an asylum petition (48%) and difficulty obtaining necessary documents such as IDs or birth certificates (48%)**.

Co-occurring Issues for Clients Served

When asked what other issues their clients often need support with, these respondents identified **housing (86%), domestic violence (71%), and family and children (71%)**. Clients who are experiencing issues related to immigration may also be experiencing issues in these areas.

In his recent report, Rob Paral well-illustrates this need:

“Illinois is home to about 1.8 million persons born abroad. About one million are naturalized citizens, about 400,000 are legal permanent residents and 425,000 are long-term residents who do not have a permanent immigration status.

Of the 425,000 [long-term residents] without permanent status, about 34,000 currently have DACA, and another 45,000 may be eligible for DACA...Several thousand may have Temporary Protected Status...Subtracting current and potential DACA recipients and TPS recipients from the population without permanent status leaves perhaps 360,000 immigrants. Attorneys and others interviewed for this report suggest that perhaps ten percent of the 360,000 immigrants are eligible for a status via asylum, the Violence Against Women Act or another channel. This leaves somewhat over 300,000 Illinois immigrants without any current options.”¹⁷²

Civil Legal Need: Assuaging Fear and Mistrust to Seek Services

Many issues were raised with regards to immigrants and immigrant communities. Multiple obstacles were articulated for immigrants trying to access services: fear, discomfort, lack of familiarity, language access, lack of support system, and others. Lack of access to the services that are normally in place to assist those that are struggling creates challenges that are unique to immigrants, and especially undocumented immigrants. Key Informants and survey respondents expressed that it’s important for these populations to be informed of what they can safely say or should not say when they engage in services. Service providers can assist by being clear and transparent on eligibility for services.

Public policies that exclude immigrants do not just affect individual immigrants—they have consequences for their **mixed-status families**, as well. A third of all children in metro Chicago have at least one immigrant parent; of all immigrant households in the region, 52% contain at least one noncitizen, while 48% are comprised of only naturalized immigrants.¹⁷³ In 2020, the Trump administration scrutinized the use of public

FOCUS GROUPS

Heightened Vulnerability

A person without status faces an extra level of vulnerability to abuse or exploitation because sometimes the only form of support that is available to them is coming from the abuser/exploiter.

Because of the lack of government support for those without status, social services have identified the need to put special funds aside for immigrants (for security deposits, back rent, etc.)—funds with less barriers to access because this is support that is absolutely needed.

benefits by legal immigrants. Multiple Key Informants referred to immigrants’ fear of potential persecution by the government, stating that some chose to avoid using public programs they’re qualified for, such as Medicaid. These programs are vital resources that can improve the health and well-being of households, but political posturing can confuse and scare immigrants into not using these crucial benefits.

172 Rob Paral & Associates. “Assessing Capacity to Provide Legal Services to Undocumented Immigrants in Illinois.” *The Resurrection Project*, resurrectionproject.org/assessing-legal-capacity/. pg. 3.

173 McDaniel, Paul N., and Rob Paral. *A Global Welcome: Metro Chicago’s Approach to Immigrant Inclusion*. The Chicago Council on Global Affairs, Sept. 2020, page 25.

Civil Legal Need: Public Benefits

Some of the frequent needs related to public benefits among immigrant populations included: access to health insurance and connection to and appeals for public benefits, such as unemployment benefits, Social Security, and Victims of Trafficking, Torture, and Other Serious Crimes (VTOC) benefits. There were also concerns about food security, including SNAP benefits. According to Google Analytics for Illinois Legal Aid Online, during COVID, there was a huge uptick in food stamps and unemployment interest among Spanish language searches.¹⁷⁴ For immigrant seniors, lack of status preventing them from benefits is especially concerning because of their increased health concerns and inability to work or otherwise support themselves. Understanding eligibility for and access to benefits is critical for immigrants of all statuses, particularly undocumented residents.

To be eligible for unemployment insurance, individuals must be authorized to work in the U.S. The vast majority (68%) of the undocumented civilian population ages 16 and older participate in the labor force; 28% are not in the labor force (in school, or otherwise) and 4% are unemployed.¹⁷⁵ This unemployment number undoubtedly skyrocketed during the COVID-19 pandemic in 2020, along with overall unemployment rates in the United States and around the world. Despite the introduction of emergency pandemic unemployment insurance, undocumented workers didn't qualify for any sort of unemployment compensation, forcing them to make the choice between exposing themselves to the virus and being unable to provide for their families.¹⁷⁶ Hundreds of thousands of people in the U.S. lost their jobs due to COVID; this loss was catastrophic for undocumented workers who experienced job loss while being left without a safety net.

Civil Legal Need: Housing

At the intersection of immigration and housing, those that could not receive stimulus checks throughout the pandemic were in dire need of cash assistance and rental and mortgage and utility assistance. Immigrant tenants are also subject to landlord harassment on the basis of their immigration status. In addition, they may be hesitant to express concerns over poor housing conditions. An informant working in a low-income

FOCUS GROUPS

Benefits for Immigrant Seniors

Senior immigrants identified that there should be more access to social security and medical care.

immigrant neighborhood shared that landlords threaten “to call immigration... if they don't do XYZ, if they don't pay extra...if they don't stop bothering them about those issues that they're seeing in there, or if they pursue legal action.”

Civil Legal Need: Employment Law

Foreign-born workers make up approximately 17.4% of the workforce in the U.S. and 24% of the workforce in the Chicagoland area.¹⁷⁷ Immigrants hold a wide range of occupations in Chicagoland, but some industries heavily rely on immigration as a source for employees. Foreign-born residents make up 37% of manufacturing workers, 37% of construction workers and 31% of service workers. According to Key Informants, many are paid less than minimum wage and experience **wage theft or abuse** from their employer. Often jobs do not provide paid time off or insurance to workers. Other employment issues which came up included **wage garnishment, sexual assault, and work authorization**.

There was also discussion about **working conditions, imbalances of power, and a lack of knowledge about workers' rights** and whether those rights were applicable to immigrants. An informant serving the Chinatown community shared a story about a local factory whose long-time employees were

174 Representative from Illinois Legal Aid Online. Personal interview. 26 April 2022.

175 “Profile of the Unauthorized Population – IL.” *Migrationpolicy.org*, Migration Policy Institute, 2019, www.migrationpolicy.org/data/unauthorized-immigrant-population/state/IL.

176 Zamudio, Maria Ines. “Thousands of Undocumented Workers Face the Pandemic without a Safety Net.” *WBEZ Chicago*, 27 Mar. 2020, www.npr.org/local/309/2020/03/27/822475329/thousands-of-undocumented-workers-face-the-pandemic-without-a-safety-net.

177 “Foreign-Born Workers Made up 17.4 Percent of Labor Force in 2019 : The Economics Daily: U.S. Bureau of Labor Statistics.” *Www.bls.gov*, 29 May 2020, www.bls.gov/opub/ted/2020/foreign-born-workers-made-up-17-point-4-percent-of-labor-force-in-2019.htm.

elderly Chinese immigrant women. When the factory was shutting down to relocate to another state, these women could have used a connection to Legal Aid to better understand and protect their rights. Another example was shared by an informant serving the South Asian community: *“You are always scared to talk about anything or to complain about anyone. So mostly immigrants who comes here and they don’t have work permits, they don’t have legal status, they work on cash... So they get paid very less like maybe just \$5 per hour...these were the main problems with the employees, they get humiliated, harassed and took advantage of their status and not getting paid.”* An informant serving Latino immigrants on the Southwest Side expressed that her clients would rather look for a new job than seek redress against an exploitative employer: *“the client feels sometimes so hopeless about being able to find help that...if the job didn’t pay them, they’re like, OK, well, it was just my loss. I’m just going to move on and look for another job and we advise them that we can find help you find an attorney, but usually that’s not what they want to do.”*

A large population of the low-wage workforce is Latino immigrants, including many undocumented. There is almost no job help for undocumented immigrants: *“Immigrant clients—because they’re not technically supposed to be working—there’s almost no resources that will help them with economic opportunities, right? [Social services] might be able to give them a little bit of money here or there, but they’re not going to help them to find a job. And so we have clients who work under the table.”* This work arrangement can often lead to **labor trafficking**. Strikingly, in an interview with an immigrant-serving organization, nearly every type of issue was mentioned except for labor trafficking. While it’s possible that it isn’t occurring in their neighborhood, it’s unlikely. A Key Informant within Legal Aid Chicago’s Immigrants & Workers’ Rights Practice Group shared with us that there is a lack of understanding of what constitutes labor trafficking among service providers, so it is likely unnoticed in many instances and goes unmentioned by workers in others.

Key Informants identified the need for workforce development and adult education (including English and technology classes) for immigrant populations.

Civil Legal Need: Consumer Law

Out of fear or mistrust, immigrants do not often come forward with consumer issues. For some immigrant communities, credit is less of an issue born out of lack of access to it. Some immigrants lack Social Security numbers to take out loans or rely on informal networks outside of the regular financial system. This has both benefits and detriments as it can provide a useful alternative system but also renders people vulnerable for exploitation. Additional issues were **financial abuse** and **problems with the IRS/tax issues**. It is difficult to find legal

aid practitioners cross-trained in consumer and immigration law, who can advise on implications for immigrants e.g., bankruptcy for non-citizens. **Utility issues** are also a problem. The need for **financial literacy** was raised, particularly for immigrants who are mistrustful of banking systems. Using cash or borrowing from relatives or community lending pools can be a wise strategy, but it also keeps immigrants from investing in a way that grows returns. *“A lot of our clients don’t trust taking on debt, so they wait to build up enough with their family or with their circle, and that either sometimes takes too long or just doesn’t happen. And so you see these cycles of poverty occurring.”*

Civil Legal Need: Family Law

Domestic violence, divorce, and child custody are big needs among immigrant populations. These cases are often complicated by immigration status and sometimes cross-border issues. The intersections between **immigration and domestic violence** was a very common theme, raised by several interviewees. Immigrant survivors of domestic violence face multiple layers of vulnerability based on their status. There was a desire expressed for better coordinated legal services for immigrant survivors of violence, including domestic violence and sexual assault. Several times the needs among immigrant parents of children with disabilities were raised, especially in regards to the child’s needs in school.

Additional Considerations

There is an overwhelming sense amongst informants and respondents that there are **tremendous unmet social and legal needs experienced by undocumented individuals in Cook County**. Recent new arrivals from the border have further exposed the crucial need for additional legal services, including services for asylum seekers. The number of responses, and specificity of experiences, speaks to the extensive unmet need. In the words of one survey respondent: *“I have noticed a lot of legal aid organizations turn away non-citizens and not legal permanent residents who need assistance unrelated to immigration. I believe this is due in large part to Legal Services Corporation funding restrictions, but it leaves non-citizens who are still valuable members of the community with limited options for help.”* Undocumented individuals were generally identified as under-served. *“I would say undocumented individuals are the most underserved population due to lack of services, immigration benefits, or accessibility to services due to income. Many undocumented people go without their basic needs due to fear of deportation or troubles with law enforcement in today’s society.”* Also particular sub-groups such as people needing divorce or guardianship legal assistance, those with disabilities, elders needing hospice, and others were specifically mentioned.

Social services and legal assistance have become more available to immigrant populations, but those resources are often tapped out. Again in the words of Rob Paral, “In general, legal service providers are overworked and under serious strain from large caseloads, the dire needs of clients, the stress of operating during the COVID pandemic... Workers are at their capacity. Providers become enmeshed in assisting with related social needs such as housing and food insecurity. Clients have experienced trauma and staff suffer related trauma-induced vicarious stress.”¹⁷⁸

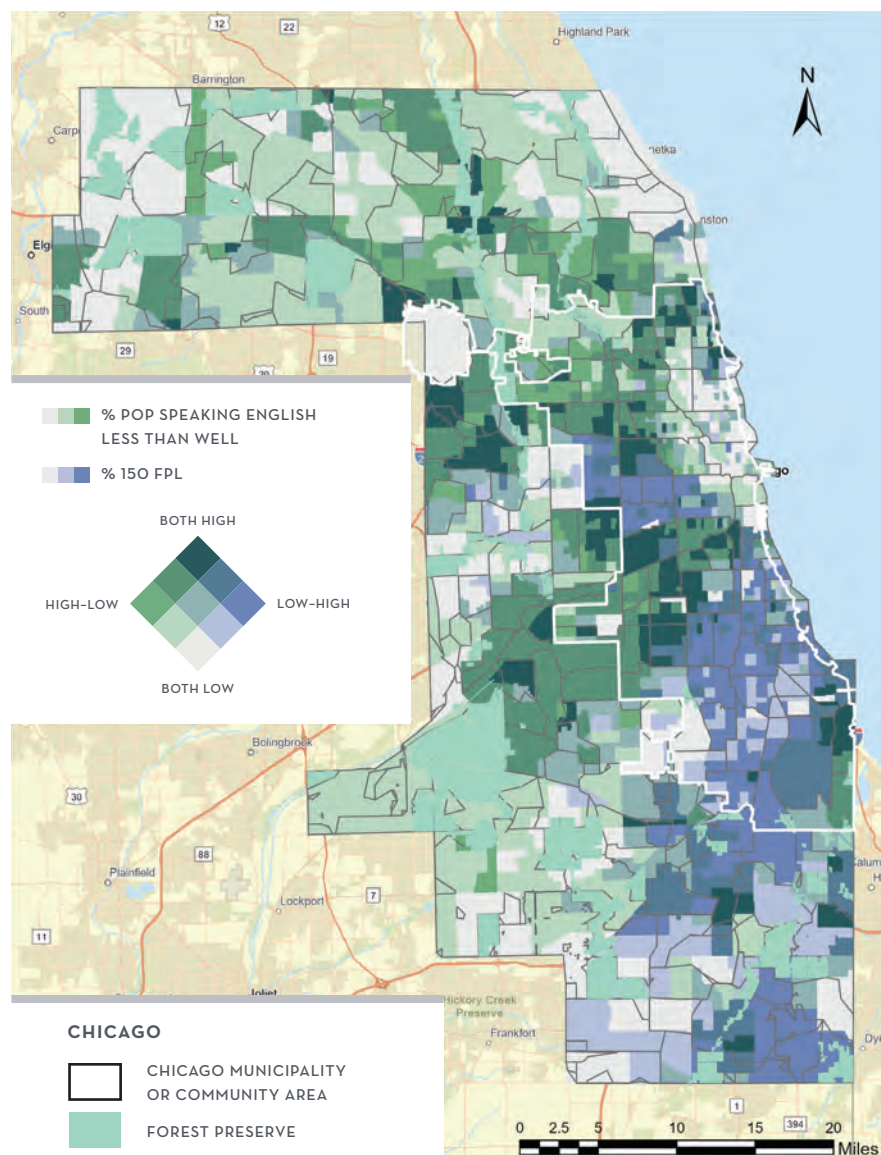
Furthermore, informants relayed that resources are oftentimes inaccessible because of their downtown location. Private lawyers, which are often sought for help due to the lack of available legal aid, are not affordable, and the quality of representation is varied. Lack of access to technology is an obstacle to accessing and obtaining services, as well as the lack of cultural proficiency and language capacity on the part of the organization.

Civil Legal Need: Language Access

Cook County is one of the five counties in the United States with the largest Limited English Proficiency populations.¹⁷⁹

We heard repeatedly about the considerable obstacles presented by language access. Limited English Proficiency (LEP) refers to anyone above the age of 5 who reported speaking English less than “very well,” as classified by the U.S. Census Bureau. In Cook County, 7.8% of people have no one in the house over age 14 who speaks English

FIGURE 4.13 PERCENTAGE OF POPULATION WITH LIMITED ENGLISH PROFICIENCY AND PERCENTAGE OF POPULATION LIVING AT OR BELOW 150% FPL



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B16002

“very well” (compared to 4.6% for Illinois overall and 4.5% in the United States).¹⁸⁰

Language barriers impact access to the systems that low-income individuals

rely on for support. Without translated materials and skilled interpreters, immigrant and LEP individuals are more likely to be disconnected from public

178 Rob Paral & Associates. “Assessing Capacity to Provide Legal Services to Undocumented Immigrants in Illinois.” *The Resurrection Project*, resurrectionproject.org/assessing-legal-capacity/. pg. II.

179 Batalova, Jeanne and Jie Zong. “The Limited English Proficient Population in the United States in 2013.” *Migrationpolicy.org*, 7 July 2015, www.migrationpolicy.org/article/limited-english-proficient-population-united-states-2013.

180 U.S. Census Bureau. “S1602 LIMITED ENGLISH SPEAKING HOUSEHOLDS.” 2015-2020 American Community Survey 5-year Estimates Subject Tables. Retrieved June 2022.

FOCUS GROUPS

Limited English Proficiency

Senior immigrant participants expressed frustration with their mistreatment by employees at the social security office, even going so far to say that it deters them from seeking assistance.

“Yes, we don’t speak English very well. But they don’t have patience for us. No patience or nothing, they’re so nasty and mean. **They’ll scare you to call and check your case.**”

Survey respondents mentioned the following comments related to **language access:**

- Language translation and interpretation
- More language capacity
- Ensuring that staff at all levels reflect the demographics of communities served
- Outreach to other community orgs to provide in-language assistance/trainings
- Not having enough bi-lingual staff, especially in Arabic
- Being accessible for non-native speakers to use themselves

benefits, healthcare, social services, and legal services. A Key Informant suggested: *“people are empowered and really smart, but they just need help with the language portion. It would be great if there was some kind of advocacy organization that could help with that.”*

Another Key Informant working with immigrant populations throughout Cook County shared that in general, those that face a language barrier have a harder time navigating resources, finding legitimate work, and moving out of poverty or becoming independent of food stamps and Medicaid. English language proficiency can also be an obstacle for pursuing naturalization, particularly for elderly immigrants. Lack of confidence and shame in asking for help or not knowing English needs to be considered, as it can be an obstacle in seeking services, especially for women.

Language access arose in interviews with legal aid providers, worker’s rights organizations, aldermanic offices, social service organizations, domestic violence agencies, and community leaders, among others. It also came up with regards to multiple cultural and linguistic communities, including API, Latino,

Middle Eastern, Polish, Ukrainian, and other communities. Limited English Proficient immigrants and refugees were repeatedly identified as under-served by survey respondents. Many comments emphasized the high need among Spanish-speaking communities: *“Spanish speaking residents struggle to find services in their language and or representation.”* Other comments included: *“those who speak languages other than English and Spanish,” “Elderly who are not able to access any legal assistance due to language,” “Asian immigrants with limited English proficiency,” “Chinese-speaking population, especially in dialects,” and “Middle Eastern women who do not...know the language.”*

Concerns were raised about access and quality of interpretation in the courts. There is also a lack of clarity about how low-income clients can access interpreters. Many courts utilize interpreters who are not certified or registered.¹⁸¹ Another Key Informant shared challenges with interpreters: *“Interpreters need to be reliable and trusted by clients, that’s hard when you keep getting new ones on the line all the time.”* The challenges of working with interpretation services outside of court were also shared.

181 Representative from the Administrative Office of Illinois Courts. Personal Interview. 21 April 2022.

There are sometimes competency issues with interpreters on immigration forms. There is a need for qualified legal interpreters, and more specifically, qualified immigration legal interpreters. *“If money could go to somewhere to help a huge swath of the community, it should go to non-Spanish speaking interpreters.”*

In addition to having resources (staff and information) in the native languages of clients, Key Informants stressed that cultural competency (and cultural humility) was key to providing effective services. As demographics shift in the city and suburbs, institutions will need to adjust their services and, perhaps for the first time, see language access as an equity issue. There are a variety of approaches, from the more superficial (translation, hiring bilingual clinicians) to the ones deeply rooted within a specific community (bilingual and bicultural, providing culturally affirming services).

A Key Informant shared concerns about language access and cultural competency: *“We’re in a very multicultural city. I think it’s terrible that if you speak Tagalog you can’t talk to a lawyer in your own tongue. I find that very problematic. And they’re like oh well, there’s a translator at the courthouse. Well, that’s just for the proceeding. So, I think—cultural competency, language access at our offices, not just in the court system. Which that is not well done either. I think we as lawyers...need to be able to provide that.”*

Considerations for Legal Services Providers

Immigrants experience a multitude of civil legal issues beyond immigration law, including housing, consumer, benefits, family, employment, expungement, and others. Efforts to better connect Legal Aid Chicago, and legal support generally, to a diverse array of longstanding and new immigrant and refugee communities should be made broadly. Some considerations for legal services providers follow:

- **Provide culturally proficient services.** We spoke to several Key Informants situated in immigrant-serving organizations that are well known and highly respected for their culturally proficient services. The draw of the immigrant populations which they cater to from all-across Cook County is a testament of the strength of intentional service to a highly vulnerable population. By increasing language capacity and cultural competence at Legal Aid Chicago, the capacity of those organizations to better serve their clients increases, as does our own capacity to serve a large segment of the client community. It also increases the accessibility for clients which travel far and wide to be seen and heard.

- **Expand legal support on matters of immigration.** There is a clear need for immigration law services, including Legal Aid Chicago’s current work for survivors of violence. Additional legal support is needed for issues such as asylum, deportation defense, citizenship, the intersection of criminal and immigration law, and other issues.
- **Make connections for immigrant clients on matters of family law.** The need for expanded family law services for immigrant communities as well as immigration law services for family law clients was a prominent theme in our interviews and survey responses. We heard multiple requests that legal aid organizations should develop staff who are fully cross-trained in family and immigration law, and who also have a broader, deeper understanding of the cultural context of family law issues in diverse communities.
- **Know the local immigrant client community.** The present lack of available current data with respect to specific immigrant populations within broader categories (e.g., Vietnamese within “Asian” category, Honduran within “Latino” category) leaves a greater possibility that organizations are unable to conduct intentional outreach and these populations remain underserved. More research and data collection on immigrant populations in Cook County would be helpful to legal aid and social service organizations and the immigrant populations they serve. An initial step is to build from the existing array of contacts to better understand which immigrant communities reside in Cook County, the social service organizations (if any) supporting them, and which issues people need support with.
- **Combat fear and misinformation with Community Legal Education.** Multiple interviewees identified widespread confusion about which benefits non-citizens, including undocumented people, could receive. This also affords an opportunity for substantive and tailored community legal education and service provider training. Other areas of opportunity include immigrant tenant rights, workers’ rights, family law (custody, child support, and visitation), domestic violence, identity theft, home ownership preservation, and the oft-shifting landscape of immigration issues.

UNDERSERVED POPULATIONS

Immigrants / Undocumented People

When asked about populations whose civil legal issues are underserved, 65 respondents mentioned immigrants or undocumented people. This was the second largest category identified as underserved. These responses outlined the following issues/populations:

- Undocumented seniors, especially those needing in home or specialty care
- Those that are not legal permanent residents
- Non-English speaking immigrants
- Immigrant or non-English speaking families with young children
- Asylum seekers
- Technologically limited immigrants
- Refugees, especially Afghan refugees
- Mixed status families
- Undocumented and uninsured Spanish speakers
- Homeless immigrants
- Unaddressed mental health needs among immigrants
- Immigrants with disabilities and immigrant parents of children with disabilities, mental or physical
- Unaccompanied minors
- Immigrant domestic violence survivors
- Immigrants that are unaware of their rights and have fear of interacting with the legal system
- International students
- Women from paternalistic countries
- Asian immigrants
- Immigrants arriving to the suburbs
- Undocumented people with family law issues

- Undocumented immigrants being taken advantage of at work

“I have had calls from clients who need information about an immigration relief they have to take care for their US citizen children with autism. But they can’t request for any of the Government benefits [because] they don’t have legal status in this Country.”

“We work with ethnic groups, such as Middle Eastern women who do not know or understand their rights, the language and the culture of our country. They need help [getting an education], spoken with in their native language and understanding their rights as residents of the United States regardless of their legal status.”

“Individuals that live in areas that have little access to no access to immigration resources, are further away from transportation and have language barriers.”

“We have in Back of the Yards (BOTY) community new immigrants refugees, people seeking asylum that are facing new challenges as you know housing, legal representation, get documents from their countries, employment, mental health issues, depression, language barrier, access to health resources and we have a minimum bilingual bicultural resources in this community and residents in BOTY asking for more resources to address the need of the new immigrants.”

Survivors of Domestic Violence

Domestic violence is a long-standing organizational priority, oft shared by the network of social service organizations in Cook County. It was consistently raised as an important unmet need for communities, with many Key Informants reporting an increase in their awareness of domestic violence issues throughout the pandemic, as well as consistent frustrations with the insufficient resources of an already limited domestic violence infrastructure.

Globally, domestic violence increased by 25–33% during COVID. The United Nations deemed domestic violence ‘A Shadow Pandemic.’ In the U.S., violence rose by approximately 8%.¹⁸² Contacts with the Illinois domestic violence hotline increased 9% statewide between 2020 and 2021.¹⁸³

Locally, in the years 2017–2020, there were on average 49,000 calls each year about domestic violence reported to the Chicago Office of Emergency and Communications.¹⁸⁴ A “domestic battery call is 3.5 times more common than a call about a robbery, and 6 times more common than calls about a person being shot.”¹⁸⁵ But due to intimidation and surveillance by aggressors as well as difficulty “proving” domestic violence occurred in an intimate relationship, these types of crimes often are underreported, making it difficult to accurately measure the extent of domestic violence. The 49,000/year number likely represents a massive undercount of actual occurrences of such violence in Chicago.¹⁸⁶

Forty percent of clients of domestic violence services in Illinois can be classified as having a low socioeconomic status.¹⁸⁷ A Key Informant expressed the need for better understanding where the confluence is between poverty and domestic violence. “*I don’t think we are serving the people at **the nexus of poverty and highest levels of community and domestic violence** in the Chicagoland area. Some people in those zip codes might make it to us but I do wonder whether our resources are being used where the need is greatest... where our services can make the difference to achieve financial and other stability.*”

Civil Legal Need: Family Law

Due to limited resources, many DV survivors are unable to obtain legal representation when they wish to divorce from their abusive spouse. Domestic violence survivors need support in several other areas of family law. Specifically mentioned by Key Informants were custody (parenting time/parental responsibilities), child support, and advocacy with DCFS. Specifically related to domestic violence, still more support is needed for plenary and emergency orders of protection. Representation for a domestic violence survivor through protective orders, divorces, and parenting time/allocation of parental responsibilities cases in which child support can be obtained as a remedy can help them stabilize their financial situation.

As some funding streams (and programs) are limited to Orders of Protection, it can be hard for survivors to get the family law support they need: “*once someone’s order of protection case is concluded, I no longer assist with the rest of the process when they’re going through divorce or parentage, and a lot of survivors need that support.*”

Civil Legal Need: Consumer Law/Financial Stability

In the words of one Key Informant, it’s “*important for us to think about our work, not just in terms of achieving personal safety for our clients, but also where we can leave them on more solid financial footing when we leave the case. This leads to long term freedom and safety from their abusers.*” Several Key Informants shared specific strategies related to financial stability for survivors.¹⁸⁸

One Key Informant situated at a well-known DV organization in Chicago shared that DV survivors are experiencing **a lot of credit and debt issues**, but there are very few attorneys that do that work. Key Informants shared examples of **debt**, such as: “*[an abuser may] put car loans in their [partner’s] name, and then they don’t pay it off, and it goes from there*” and “*even if [a survivor] received exclusive possession and order of protection and then the other person files the divorce, they’re not able to make those mortgage payments. So*

182 Mineo, Liz. ““Shadow Pandemic” of Domestic Violence.” *Harvard Gazette*, 29 June 2022, news.harvard.edu/gazette/story/2022/06/shadow-pandemic-of-domestic-violence/.

183 *Measuring Safety: Gender-Based Violence in Illinois Data Report 2021*. The Network, 2022.

184 Vorhaben, Ellie. “How Common Is Violence against Women in Chicago? The Answer Depends on the Data.” *Chicago Justice Project*, 6 Oct. 2021, chicagojustice.org/2021/10/06/violence-against-women-is-a-chronic-yet-difficult-issue-to-study/.

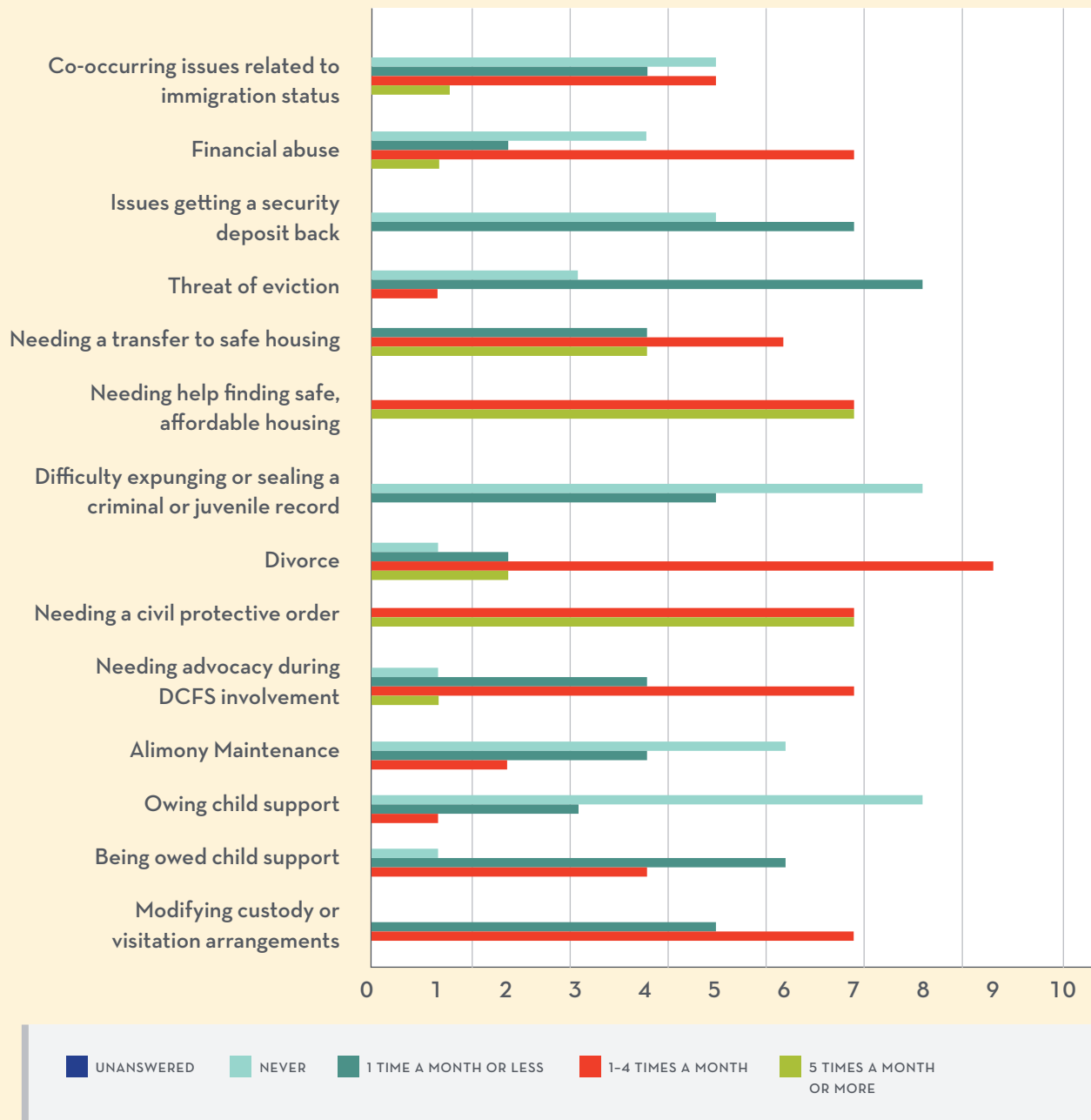
185 Ibid.

186 Ibid.

187 Data Report: *State of Domestic Violence in Illinois*. The Network, June 2020. <https://the-network.org/wp-content/uploads/2020/07/Data-Report-State-of-Domestic-Violence-in-Illinois.pdf>

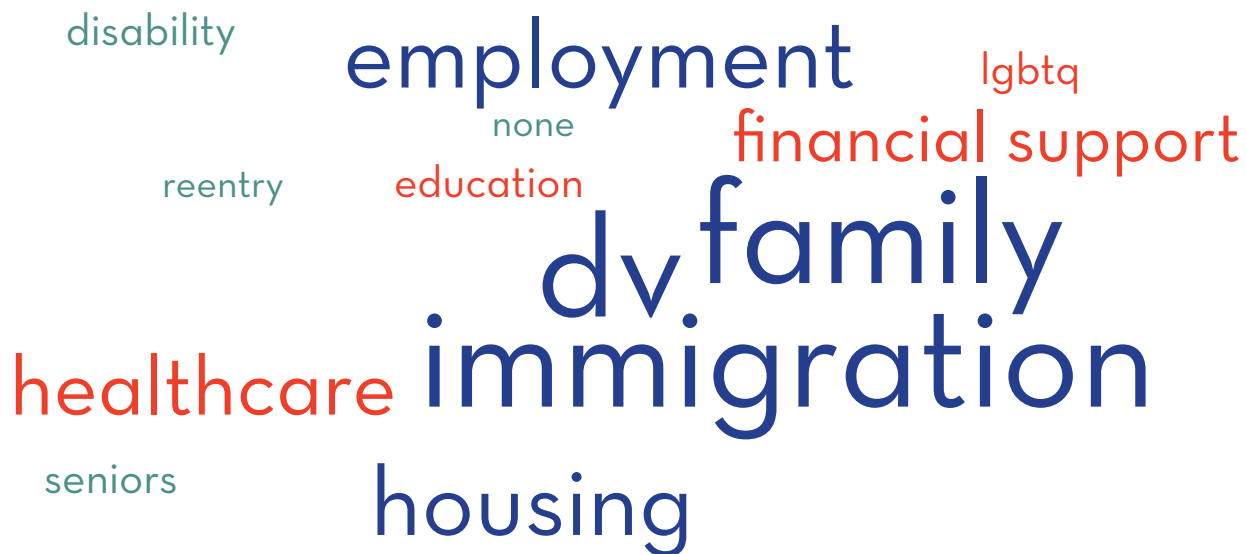
188 Informants’ concerns about financial stability for survivors is also reflected in other local research efforts. See: Paulsen, Monica, and Sayeed Sanchez Johnson. *¡Activate! A Community-Data Driven Guide to Help Latinas and Their Families Thrive*. Mujeres Latinas en Acción, May 2023, p.17.

FIGURE 4.14 COMMON ISSUES AS SEEN BY A SUBSET OF DOMESTIC VIOLENCE SERVICE PROVIDERS



Fourteen respondents identified themselves as either a social worker or staff of a social service organization primarily working with survivors of domestic violence. We asked this subset of respondents to provide us information on the frequency with which they saw certain issues among their clients. The most common items that respondents reported seeing 5 times of month or more include co-occurring issues related to immigration status (36%), and needing a civil protective order (36%). Several respondents reported seeing problems 1-4 times a month including divorce (57%), modifying custody arrangements (50%), and needing help finding safe, affordable housing (50%).

FIGURE 4.15 WORDCLOUD OF COMMON ISSUES SEEN BY SURVEY RESPONDENTS THAT ALSO SEE DOMESTIC VIOLENCE ISSUES AMONG CLIENTS



Other Issues

When asked what other civil legal issues their clients face, respondents mentioned issues related to survivors of domestic violence, sexual assault and sex trafficking. They mentioned the following issues:

- Criminal records relief
- Victim’s rights in criminal system
- Helping obtain survivor’s benefits
- Child custodial issues between parents who got separated due to domestic violence
- Sexual harassment at workplaces

- Emergency housing for women and children in domestic violence situations and for women that are victims of human trafficking
- Legal aid for issues unrelated to the domestic violence

“[T]hose abused—especially financially and emotionally, (men or women) simply have the abuse transition into the separation/divorce case and if the case hasn’t been taken on by a DV agency, again the clients are left with very limited options, often facing financial ruin/bankruptcy just to ‘get out’ of a situation.”

then they're faced with the possibility of a **foreclosure** while the divorce is pending." "A lot of times abusers use **credit cards** in the victims' names, or they open one up in the victims' names, and they rack up a lot of debt. And trying to clear up that debt is very hard, so you got to find a lawyer to do that, and there's not a lot out there."

One strategy shared: Orders of protection are an area where legal advocates can push judges to give financial remedies (ex. **temporary child support, repairs of damage, alimony**) in addition to addressing immediate safety, as "Judges [are reluctant] to see the value of financial remedies in addition to safety remedies." But "comprehensive services for the legal needs of survivors requires this piece. This is a huge tension."

Another Key Informant provided their vision for legal aid to work with domestic violence service agencies to incorporate a **financial empowerment curriculum**, for example, to help survivors **protect their assets**.

One advocated for survivors to have increased access to **emergency cash assistance**. "Give people cash, they will use it for what they need." Among legal issues, which often play out on a longer timeline, there are short-term resource issues which emergency cash assistance could help resolve, for example moving fees or money to buy furniture.¹⁸⁹

Better addressing **child support issues** is also an important piece of building stability: "Child support can be the difference for financial stability for our potential clients...I think simply getting people child support is an unmet need...[and] we also need to be paying attention to child support obligations that should no longer be active." One of the challenges of seeking child support in a family law case is the delay, which furthers the need for other resources.

Civil Legal Need: Housing

Housing access is one of the biggest issues for survivors. A Key Informant within Legal Aid Chicago's Housing Practice Group shared that intimate partner violence can affect housing stability when there is police involvement, even if they are calling for assistance in the event of a violent incident against them. If a landlord evicts a survivor based on police involvement, this stays on their record and makes it difficult to find a landlord that would be willing to rent to them. On top of DV, COVID further exacerbated the risk factors of evictions by endangering employment and availability of childcare resources.

FOCUS GROUPS

Safe Shelter

For those living in shelters, both residents and staff at the shelter can endanger their safety.

There is extremely limited capacity for male survivors in shelters. Many do not accept male survivors. For those that do it is common to have only one space available.

Key Informants also mentioned a number of barriers to housing other than an eviction judgement, including something negative on their credit, justice involvement, VAWA-related issues, a stolen security deposit, debts to the landlord that are not waived with a lease termination, or the inadequacy of the very system in place to help them which prevents a survivor from access to safe and stable housing. Barriers such as lengthy wait times may prevent survivors from accessing subsidized housing.

Even when survivors do obtain subsidized housing, there are multiple obstacles to achieving safe housing. For survivors that are trying to leave their abusers, housing relocation/emergency transfers can be very challenging. Even if someone can receive an emergency transfer, we heard from several that it is sometimes the case that the new living situation doesn't necessarily take the survivor out of danger. "It takes an arm, a leg, and their firstborn child to be able to push through an emergency transfer. And nine times out of ten... it ends up putting them in a building that is very closely located to their previous, and, so therefore, if their abuser is stalking them, following them, knows where they currently live, knows where they work, you know. They definitely... have a safety issue there."

189 There have been multiple local efforts to address these needs. Both the County and the City have initiated cash assistance programs, including a focalized program for domestic violence survivors. Chicago announces \$5M fund to support for survivors of human trafficking, sexual assault, domestic violence, stalking, <https://abc7chicago.com/human-trafficking-sexual-assault-chicago-crime-news/13407318/>

“If you’re in subsidized [public] housing, you can qualify for what’s called an emergency transfer under VAWA. But the problem is they don’t have an obligation to find you a unit... The number one barrier is finding an available unit, the number two barrier is having the means to move...”

Survivors living in subsidized and unsubsidized housing also are not fully benefiting from the relief afforded by legislation set for the very purpose of helping them to achieve safe housing. Federally subsidized housing providers have the ability to prioritize survivors of DV in their housing. In Cook County, not everyone takes advantage of those programs. Legal support and housing navigation are crucial to help hold those actors responsible: *“I know there are federal or state regulations [that a local housing provider] is not implementing but could in order to make more priority housing available for survivors of domestic violence. My clients could use a helping hand to navigate this system, and just housing, period, without it being so complicated.”* We also heard specifically about the failure to uphold **exclusive possession remedies** (permitting a survivor with an order of protection to stay in their living situation by removing an abuser) and the **Safe Homes Act** (allowing a survivor to break their lease without penalty, among other relief). Both survivors and landlords lack knowledge about these remedies. *“[Survivors] don’t have funds... for rent, especially when [abusers] aren’t paying the rent. And even if they do get exclusive possession, they’re still asked to leave... or there are situations when the landlords don’t understand the Safe Homes Act.”*

Civil Legal Need: Immigration

Many Key Informants emphasized how often domestic violence overlaps with immigration, creating complicated cases to address. Eligibility of services dependent on legal status is generally a barrier for most immigrants, and the perception that this would prevent a survivor from receiving services was an oft cited issue. A service provider responding to our survey specifically requested Legal Aid Chicago to *“provide a better understanding of services provided, specifically with immigration and domestic violence.”*

It is vital that victims of abuse are aware of options to seek immigration status through U visas and VAWA. Without this knowledge, survivors may feel they need to depend on their abusers to sponsor them or help them with adjustment of their status.

FOCUS GROUPS

Survivors with Children

For those with children that need to relocate their housing, there is the added difficulty of trying to find housing within the same school district to help preserve consistency in their children’s lives. Even if people have protections for their children to be able to attend the same school when they are living out of district, financial restrictions and transportation issues remain as barriers.

Civil Legal Need: Public Benefits

Survivors experience challenges accessing social security and other public benefits. They need assistance navigating social service applications. *“Public benefits are sometimes the critical missing piece to our clients being able to eat and pay their rent etc., all of which can have cascading negative effects onto their legal case.”* A Key Informant shared examples of how public benefits issues impact clients: having SSI might have extinguished a client’s child support order. In another instance, the client lost overnight visits with her child because she could not afford to rent without roommates.

Additional Concerns

Informants identified several vulnerable sub-groups: survivors who are LGBTQ+, immigrants, those who are Limited English proficient, and Native Americans.

Survivors who experience a multitude of connected or sequential issues also find it hard to obtain sufficient assistance: *“I’ve had some cases where, you know, it may have started*

with the protective order, but then there's also a parenting case and a divorce case and there's also a DCFS case that they're hoping to appeal and now there's also a criminal case that's ongoing. And you know, they might need some Title IX support, and you know they might also need some advocacy with the employer because they're not understanding... I have heard from different organizations... where they just don't have the capacity to help that survivor to the full extent they need." It is important to provide wraparound services, because often the immediate needs of survivors include consumer, housing, and employment issues, among others.

The shift to Zoom court calls has been beneficial to some survivors but also presents a barrier for others. There is a need for increased accessibility to the courts, especially for "non-English speakers, people with disabilities, or elderly folks."

Many legal aid programs locally and nationally, including Legal Aid Chicago, have integrated non-legal support services to stabilize clients' lives and help achieve effective outcomes on their legal case. For example, **transportation** may be an impediment for parents participating in supervised visitation beyond the city. **Childcare** and **counseling** were also identified as important supportive services for DV survivors: "I would like to be able to connect each and every one of my clients to counseling without year long waitlists... The need is there and why do we make it so hard for people to get their needs met?" "Making childcare widely available—for everybody—but we can start with DV survivors so they can seek the independence that they need."

Considerations for Legal Services Providers

While in recent years there has been increased recognition by funders that the legal needs of survivors are much broader than orders of protection and divorce, much more is yet to be done. Suggestions from Informants both aligned with current efforts within legal aid and went beyond:

- **Provide holistic support for survivors.** Immigration services for DV survivors were highly prioritized for many that we spoke with, as well as the general provision of a holistic model of services which includes aspects of civil legal aid, but also is able to help with non-legal matters. Collaboration between legal aid organizations, the domestic violence court division, and local service organizations could help provide things like vouchers for counseling or other resources survivors need.
- **Advocate for court reform in the domestic violence court division.** Key Informants suggested several potential court reforms that could help both self-represented survivors and those with representation including: broadening definitions of **proof of domestic violence** (e.g., survivors who do not contact police or seek help from a DV

UNDERSERVED POPULATIONS

Survivors of Domestic Violence

When asked about populations whose civil legal issues are underserved, 12 respondents mentioned survivors of domestic violence. These responses outlined the following issues/populations:

- Female victims
- Survivors of sexual assault and sex trafficking
- Women with children that are trapped in relationships with abusive partners
- Elder abuse, whether financial, emotional, or physical
- People engaged in sex work
- Immigrant survivors of domestic violence, particularly those with limited English language skills

"Even in DV cases there are often elements of sexual assaults that go unaddressed."

"[I]mmigrant domestic violence survivors—in particular in cases of family law (lack of legal awareness of DV dynamics) and fear of interacting with legal system/unaware of their rights."

organization); ensuring that there are **interpreters** when needed and that people know how to access them; providing more **information/training to court personnel** to improve the treatment of survivors; providing free and impartial **Guardian Ad Litem**s when child custody is involved, especially in under-resourced suburban courts.

“The DV [court] division is constantly failing DV survivors and leaving them less safe than when they walked in because they’re not listening to them, [not] having interpreters even.”

- **Expand current efforts already underway at Legal Aid Chicago.** The OP Appeals Project appeals decisions which were decided incorrectly or insufficiently served survivors. Expanding the work of this project could lead to improved outcomes for survivors by *“hold[ing] the DV division accountable for what it’s ostensibly required to do.”*
- **Increase attorney presence in courthouses.** Informants expressed that for self-represented litigants, it is crucial that there are attorneys stationed at court-based help desks to handle emergencies. Legal Aid Chicago has taken steps to address this by setting up weekly DV help desks in suburban court houses.
- **Offer Community Legal Education which will improve access to the legal system through survivor-driven, trauma-informed processes.** Hopefully, legal aid helps to achieve the wishes of the clients. For survivors of domestic violence, this can only happen when they are ready to seek that help and if that help is available when it is needed. *“There are different categories of survivors: there’s people that need legal help right now ... and people who have legal issues, but they don’t know whether they want to deal with it yet... For those that don’t require urgent legal aid, legal education could help them know their options.”*

Returning Citizens/Justice Involvement

27,601 people in the state of Illinois are **incarcerated** as of March 2022, and nearly half of these sentences—11,743—occurred in Cook County.¹⁹⁰ The overwhelming majority of those sentenced in Cook County (97%, or 11,372 people) were

male. In Illinois, 3.3 million adults currently alive have been arrested or convicted of a crime since the advent of mass incarceration in 1979. 36.7% of people arrested (1.2 million adults) have a conviction record, and 18.5% (602,201 adults) have a felony conviction record.

There are substantial racial disparities within the population of people who have been arrested or convicted of crimes. For example, African Americans make up 13.8% of Illinois population but represent 45.3% of people with felony convictions.¹⁹¹ The overwhelming majority of people sentenced in Cook County are Black, making up 73% of all Cook County sentences, while 19% are Hispanic, and only 8% are White.¹⁹²

Justice-involvement disproportionately impacts segregated, low-income neighborhoods on the South and West Sides. Chicago’s Million Dollar Blocks project explored criminal justice data from 2005–2009.¹⁹³ They found that there were 851 blocks with over a million dollars dedicated to prison sentences. A small number of community areas accounted for most of this expenditure. Between 2005 and 2009, the top neighborhoods in terms of funds committed to incarceration were: Austin, \$550 million; Humboldt Park, \$293 million; North Lawndale, \$241 million; West Englewood, \$197 million; Roseland, \$159 million.

In the low-income, majority-minority neighborhoods impacted by mass incarceration, **criminal and civil legal issues are inextricably linked**. For example, in a 2020 report, the Heartland Institute found that there are 1,189 unique sanctions in the State of Illinois that act as “permanent punishments.”¹⁹⁴ Permanent punishments are legal penalties that create long-lasting—if not permanent—barriers to employment, housing, education and civil engagement for people who have been arrested or convicted of crimes.

Securing **basic needs** like food, identification, access to reliable transport, and overall health and wellbeing can prevent precipitating factors which can lead one back into the system through homelessness, mental health issues, or substance abuse. Driver’s license reinstatement came up in multiple conversations. While many readily recognize these needs, the

190 “Prison Population Data Sets.” *Idoc.illinois.gov*, Illinois Department of Corrections, 2023, idoc.illinois.gov/reportsandstatistics/prison-population-data-sets.html. Accessed 5 May 2023.

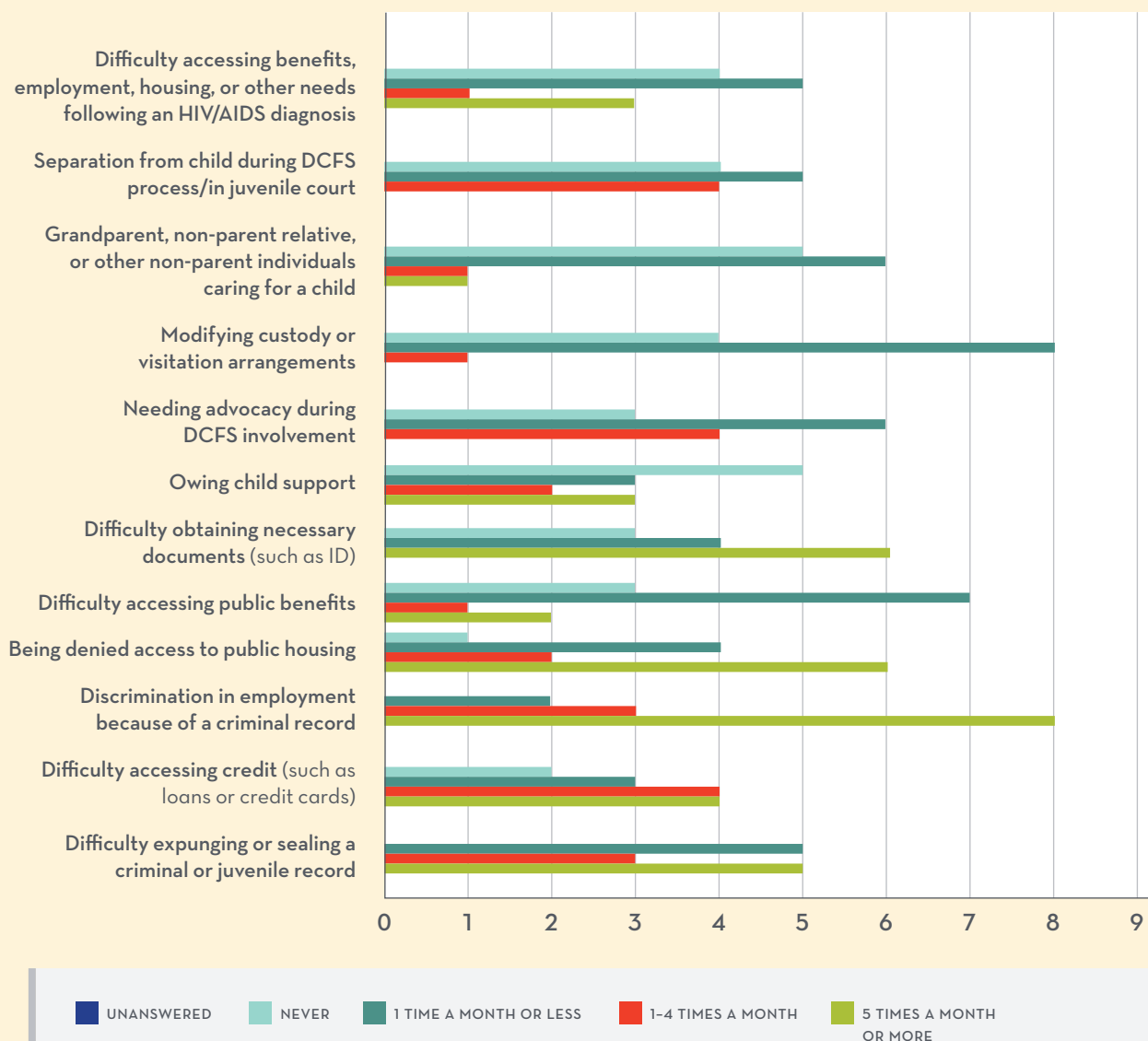
191 Buitrago, Katie, and Sandra Escobar-Schulz. “Never Fully Free: The Scale and Impact of Permanent Punishments on People with Criminal Records in Illinois.” *Socialimpactresearchcenter.issueab.org*, 29 June 2020, socialimpactresearchcenter.issueab.org/resource/never-fully-free-the-scale-and-impact-of-permanent-punishments-on-people-with-criminal-records-in-illinois.html.

192 “Prison Population Data Sets.” *Idoc.illinois.gov*, Illinois Department of Corrections, 2023, idoc.illinois.gov/reportsandstatistics/prison-population-data-sets.html. Accessed 5 May 2023.

193 DataMade. “Chicago’s Million Dollar Blocks.” *Chicagosmilliondollarblocks.com*/.

194 Buitrago, Katie, and Sandra Escobar-Schulz. “Never Fully Free: The Scale and Impact of Permanent Punishments on People with Criminal Records in Illinois.” *Socialimpactresearchcenter.issueab.org*, 29 June 2020, socialimpactresearchcenter.issueab.org/resource/never-fully-free-the-scale-and-impact-of-permanent-punishments-on-people-with-criminal-records-in-illinois.html.

FIGURE 4.16 COMMON ISSUES AS SEEN BY A SUBSET OF RETURNING CITIZENS SERVICE PROVIDERS



Thirteen respondents identified themselves as either a social worker or staff of a social service organization primarily working with returning citizens. We asked this subset of respondents to provide us information on the frequency with which they saw certain issues among their clients. The most common issues which respondents saw 5 times a month or more were **discrimination in employment because of a criminal record (62%), being denied public housing (46%), and difficulty obtaining necessary documents, such as an ID or birth certificate (46%).**

Co-occurring Issues for Clients Served

When asked what other issue areas their clients often need support with, returning citizens providers identified **housing (85%) and employment issues (85%). Family and children, healthcare, and financial literacy/management were also commonly selected (54% for each category).** Clients who are experiencing issues related to being returning citizens may also be experiencing issues in these areas.

infrastructure to provide this holistic support is severely lacking. Several mentioned the desire for a **one-stop shop, where returning citizens may be assessed for what they need to reintegrate and build a new life.**

Civil Legal Need: Expungement and Sealing

Help with expungement and sealing is the number one demand for returning citizens, and presently there are inadequate resources to meet that demand. Justice-involved immigrants need tailored support at the complex intersection between expungement and immigration law.

Informants expressed the interconnectivity of multiple legal issues for this population. *“Think about what a criminal/juvenile record does ...it presents a barrier for any other thing you want to do... it's in the mix of every legal problem. You have a criminal record, you won't be able to get a job, same thing with educational opportunities. You can't get a job, you can't afford to pay rent, or your debts...family issues—police get involved.”* Justice-involved individuals often need help with issues beyond expungement. *“Expungements and record clearing—is important, but it's not enough. I think aftercare that recognizes the peripheral issues that we don't help with is key. ... We work on the expungement and send clients away when there are still lingering issues.”*

Civil Legal Need: Consumer Law

We also heard from Key Informants that a criminal record can have **serious financial consequences** affecting immediate financial security, credit, and opportunities to build wealth. Lots can go wrong with personal finance for justice-involved individuals.¹⁹⁵ Credit reports and other consumer reports are used in housing, employment, etc. and can impact that person's options. Returning citizens often experience identity theft. They also have issues with tax returns, including people filing taxes in their name or receiving credits without their permission. Informants also identified structural poverty and its attendant underlying financial issues as factors for justice-involvement.

Civil Legal Need: Public Benefits

More advocacy is needed to ensure public benefits access for returning citizens. Informants working in the arena of reentry shared the importance of programs which connect returning citizens to public benefits, like SNAP, Social Security, or

Medicaid *before* their release, because benefits are often lost during incarceration and necessary to support a person upon reentry to the community.

Civil Legal Needs: Employment Law

When looking for **work**, there is a stigma and disadvantage that comes with having a criminal record. White applicants with a reported criminal record are half as likely (50–70%) to receive callbacks than people without, but Black applicants with a criminal record are 35–40% as likely, even with the same work credentials as their White counterparts.¹⁹⁶ People with criminal convictions can be lawfully excluded from employment in multiple ways. Steps to improve job prospects for returning citizens should be a priority, as employment is a basic necessity. In tandem with other supports, employment can be a factor for reducing recidivism.¹⁹⁷

“Individuals who have served time in jail and/or prison and did not finish high school and are unable to navigate society in a healthy and productive manner. Individuals who grew up in a neighborhood where they were exposed to too much crime and no opportunity and now are stuck in horrible jobs with low pay and are stuck in the poverty cycle.”

Civil Legal Need: Housing

Housing is a very significant issue. *“There should be options other than a shelter, we have already been in a shelter in penitentiary—we just want homes where you can live. We try to get apartments, then it's background check, background check, background check. When they see that on your record, guess what, you're not living there. I'm going through that now. It's not my credit [preventing me from getting an apartment] because I don't have credit.”* Collaboration with legal aid is needed to navigate the housing voucher process, rental assistance programs, discrimination from landlords, and rules around housing subsidies and restrictions pertaining to people that have been justice-involved. The Just Housing Amendment to the Cook County Human Rights Ordinance, which went into effect in January 2020, prohibits landlords from unfairly

195 Supporting Returning Citizens in Credit Building. *Credit Builders Alliance*, 2023, cbatraininginstitute.org/returning-citizens/. Accessed 26 May 2023.

196 Buitrago, Katie, and Sandra Escobar-Schulz. “Never Fully Free: The Scale and Impact of Permanent Punishments on People with Criminal Records in Illinois.” *Social Impact Research Center. IssueLab.org*, 29 June 2020, socialimpactresearchcenter.issuelab.org/resource/never-fully-free-the-scale-and-impact-of-permanent-punishments-on-people-with-criminal-records-in-illinois.html.

197 Duran, LeAnn, et al. *Integrated Reentry and Employment Strategies: Reducing Recidivism and Promoting Job Readiness*. Council of State Governments Justice Center, Sept. 2013.

FOCUS GROUPS

Coming Home

Finding housing after incarceration is extremely difficult. There are few options outside of shelters where a background check doesn't prohibit them. Even family members are disincentivized from housing returning citizens.

It's incredibly important that returning citizens are able to live in environments different from the ones that led them to their incarceration: 1) for their safety, 2) so that they can move on from old patterns.

Returning citizens struggle to find housing opportunities where a background check will not disqualify them from tenancy.

denying a housing application based on a criminal record more than three years old, but this is a relatively new law that still requires active promotion and enforcement to fulfill its intent.

Civil Legal Need: Family Law

Through our data collection, several family law issues were raised for previously and currently incarcerated populations. Individuals may require legal support in obtaining access to their children and setting terms for parenting time. They may also owe or be owed child support. Sometimes, non-parent caregivers may have taken on responsibility for minor children while the parent was away. Navigating those issues may also require legal assistance.

When a person becomes involved with the criminal justice system, it has effects on their families and their communities. Service providers need to do a better job considering the collateral consequences related to the removal of an income-earner. Civil attorneys can have an impact on families with

small children by advocating for the best interest of the child, working with DCFS, and supporting parents. According to our Key Informants, among incarcerated populations there is a need for community legal education on matters related to children, including visitation, custody, and guardianship.

The impacts of incarceration on the **families** of people that are justice-involved are punitive and often intergenerational. Rules around housing subsidies prevent returning citizens from staying with their family and put the housing stability of those they live with at risk. Returning citizens especially are struggling with child support arrearages. Issues paying child support can lead to permanent judgements, wage garnishment, increased debt, and eventually, housing instability.

Considerations for Legal Services Providers

Formerly incarcerated people face a host of barriers and obstacles upon reentry that make housing and financial stability, opportunity for advancement, and a life of dignity almost out of reach. Special focus on holistic services for this population should be a priority and would also represent a commitment to racial justice.

- **Expand wraparound services to the families of justice-involved individuals.** Families also need support through the incarceration of a loved one. In collaboration with other organizations engaged in this work, legal aid could be a crucial tool in the toolbox. *"Cascading issues happen in the families because of their removal. They prioritize by the impact that the departure has on the family. 'I pick up the kids, I take care of my mother, etc.' I envision the type of support where we can swoop in and provide resources for that person. If it amounts to legal issues, whatever we do already, or if it's just giving information. I envision that's where we step in, tailored to the services they can provide."*
- **Identify multiple points of intervention along the spectrum of justice involvement.** Legal aid could be helpful to individuals and their families at the time of arrest, incarceration, and post-release. But legal aid can also be there to help disrupt the school-to-prison pipeline, make living arrangements safe and stable, and stand up for high-risk individuals in high poverty communities.
- **Deepen partnerships with entities serving justice-involved individuals.** Finding ways of partnering with governmental entities can help build connections between civil legal aid and those impacted by the justice system. Partnering with the Public Defender's Office, for example, may afford an opportunity to work at the intersection of criminal legal involvement and civil legal consequences.

UNDERSERVED POPULATIONS

Returning Citizens / Justice-Involved Individuals

When asked about populations whose civil legal issues are underserved, 21 respondents mentioned returning citizens or justice-involved individuals. These responses outlined the following issues/populations:

- young men, post-incarceration, connecting to employment and wrap-around social services
- unaddressed trauma upon returning to their communities, where it is often likely they will be exposed to more violence
- unaddressed mental health needs which can lead people to end up in the criminal system, particularly for immigrants
- adults registered as life-time sex offenders are unable to find a viable place to live
- police harassment

- formerly incarcerated persons with mental or physical disabilities or substance abuse issues
- individuals who did not complete high school on account of serving time in jail and/or prison

“In my official capacity I helped a client get his case moved to pre-trial services only to have the same police who arrested him sit outside his home until he returned from court to arrest him again on the same charges so he could spend a few extra nights in jail until the “mistake” was found and he was released. This sort of thing is happening more and more. I would love to see things like this addressed with a grievance policy of some kind. I am also seeing people placed on house arrest that does not end regardless of the dates.”

Partnering with reentry programs can broaden expungement work into more holistic services for returning citizens. Legal Aid Chicago’s partnership with Westside Health Authority in Austin is one example of an effort to make legal services visible and accessible where it’s most needed. Replicating this community-based intake model should be considered.

- **Increase Community Legal Education for incarcerated individuals, returning citizens, and their families.** There is a great need for increasing community understanding of public benefits eligibility for family members when an earner is arrested or incarcerated as well as for individuals returning to the community upon release from incarceration, including health care access, crime victims’ compensation, driver’s license issues and obtaining identification. Other topics of interest identified for families impacted by incarceration include family law rights, including guardianship, housing issues and rights e.g., connections between subsidized housing and justice involvement, identity theft and taxes.

Other Issues

When asked what other civil legal issues their clients face, 18 respondents mentioned issues related to criminal matters. They mentioned the following issues:

- criminal records relief, expungement/sealing
- rights of perpetrators and victims in criminal system
- traffic violations, including DUIs
- “Small court cases that get underserved youth large sentences—theft for food to eat, small amounts of weed, etc.”
- “Police harassments (demonstrated with proof)”
- misdemeanor crimes
- driver’s license reinstatement
- cannabis-related legal issues
- gun violence

Individuals impacted by Community Violence

“You feel like... (you) can’t leave your house... you’re confronted with fear... with...shootings all around... I know which blocks I can walk and which blocks I can’t... It’s not just ending the shootings or addressing gun violence, it’s the conditions of the community that promote safety, clean streets, well-lit streets. The actual infrastructure of the community contributes to safety too.” — Key Informant

Many times, we heard Key Informants and community members draw the connection between the fabric of community—the places we live, the people that live there, and the dynamics between them—and community life. Where there are rumples in that fabric, it is no surprise that community life is in turn disturbed. Instability in its many forms—in housing, lack of employment or schooling, in family life—contributes to the volatility of the communities in which it occurs. This volatility manifests interpersonally in violence of many kinds, including gun violence.¹⁹⁸

Like justice-involvement, community violence is a pervasive issue disproportionately impacting low-income communities of color in our area. In 2022, there were 3,510 shooting victimizations in Chicago.¹⁹⁹ Of these, 642 were fatal and 2,868 were non-fatal. For community members living in deeply impacted neighborhoods, the violence is omnipresent. Even in our small sample size, multiple informants shared stories of community violence: *“We’ve had regular shootings... Unfortunately, we’ve had some of our participants pass away both recently and in the distant past from gun violence... It’s a regular occurrence here.”*

The boundaries between perpetrators and victims are blurry, with people often being both.²⁰⁰ The mental, physical, and financial harm, disability, and death caused by gun violence causes harmful ripple effects, not just on the person who was shot (and/or the person doing the shooting), but also on the family and community systems surrounding them. Focus group participants impacted by gun violence identified multiple points of need—before a shooting happens, in the immediate aftermath, and in the long term. Every individual with whom we spoke that had experienced gun violence or had their life impacted by gun violence, spoke directly to the effect that it has had on their mental health. Exposure to violence for

198 While this narrative is focused on gun violence in neighborhoods, it’s important to acknowledge that gun violence has many permutations and also occurs in the suburbs, including the tragic mass shooting incident which happened in Highland Park in 2022. Another important nexus is between domestic violence and gun violence. Between 2016 and 2020, there were 101 domestic related homicides in Chicago. “City of Chicago Violence Reduction Dashboard.” *Www.chicago.gov*, www.chicago.gov/content/city/en/sites/vrd/home.html. Accessed 5 May 2023.

199 Ibid.

200 “The Overlap between Those Committing Offenses Who Also Are Victims: One Class of Crime Victim Rarely Seeks or Receives Available Services.” *National Institute of Justice*, 11 Mar. 2021, nij.ojp.gov/topics/articles/overlap-between-those-committing-offenses-who-also-are-victims-one-class-crime.

children and adults leads to adverse psychosocial and health outcomes, which emphasizes the need to support victims and address trauma.²⁰¹ Our focus group identified that therapy and mental health services are needed for days, months, and years after a shooting.

Though Chicago's population is almost equally distributed between its Black, White, and Latino populations, shootings are not similarly distributed. The City of Chicago's violence prevention program identifies 15 neighborhoods as priority areas: Austin, North Lawndale, Humboldt Park, East Garfield Park, Englewood, Auburn Gresham, West Garfield Park, Roseland, Greater Grand Crossing, West Englewood, South Shore, New City, Chicago Lawn, South Lawndale, and West Pullman. Between 2018 and 2020, a majority (63%) of non-fatal shootings and homicides occurred in these areas, though only 24% of the population lives there.²⁰² These communities are overwhelmingly Black and Latino, and just as poverty has persisted in these neighborhoods for decades, so too has violence. In 2020, 79% of homicide or non-fatal shooting victimizations were Black and 15% were Latino. In the majority of incidents in Chicago, the victims were male (84%).²⁰³ Community violence is rooted in the same interconnected matrix of racialized poverty, structural marginalization, and instability, which shapes so many issues in Cook County and the City of Chicago.

As with many issues discussed in this report, there are legal issues and interventions present in both the causes and the effects of community violence. This is an area in which local legal aid organizations have not historically been connected. Laudably, in recent years, agencies including Legal Aid Chicago are making more efforts to connect legal services to one of the biggest issues impacting the client community. Legal Aid Chicago now has a partnership with the University of Chicago Medical Center to work with gun violence survivors. There is still much more work to be done, for legal aid, and the legal field, to put its efforts forward to build safety of all kinds in our communities.

Civil Legal Need: Housing

There are important systemic issues at the intersection of **housing** and community violence. *“When the criminal legal system gets involved in a family's life, there are housing consequences.”*

One of our Key Informants mentioned how in her community on the West Side, neighborhood flight had made her a stranger

FOCUS GROUPS

Witness Protection Relocation

Witness protection relocation can be extremely challenging. Delays in the relocation allowance, bureaucratic red tape, and the general unhelpfulness of relocation agencies were all expressed frustrations of witnesses, who are already under a lot of duress and are often in danger themselves.

to the community where she had been a long-time resident. Without relationships to the people on her block, her community began to feel and become unsafe. Trends of outmigration and high rates of eviction are present in many communities on the South and West Sides.

In our interviews with Key Informants, especially those situated close to community members, public safety was often one of the foremost concerns. When speaking about issues related to public safety, several mentioned abandoned lots as attractors of criminal activity. In Legal Aid Chicago's housing practice, which is primarily with subsidized housing, it's necessary to understand the lived reality of those residents. Subsidized housing is concentrated in low-income neighborhoods that have been segregated in the South and West Sides or the suburbs, where street organizations may provide a sense of safety and community for some, recruiting young people and driving illegal economies. Even if one is not actively engaged in these organizations, daily police contact is not unusual for the residents of those communities. To assume that police contact or arrest means a tenant is dangerous and violent, would be to ignore the impact of the ubiquity of

201 “OUR CITY, OUR SAFETY: A Comprehensive Plan to Reduce Violence in Chicago.” City of Chicago, 2020, p.13

202 Ibid. pg. 16

203 “City of Chicago Violence Reduction Dashboard.” www.chicago.gov, www.chicago.gov/content/city/en/sites/vrd/home.html. Accessed 5 May 2023.

community violence. “[O]ne way to address the kind of downstream consequences of some high level of interaction with the police is just to say, actually no, an arrest, calling the police, interacting with the police is not grounds for eviction.”

“For me, this is a racial justice issue. This is about not letting the conditions that our clients live in impact their continued ability to have subsidized housing.”

In instances where an individual is threatened by the influences of community violence, there are measures to be taken to protect the individual or their housing, for example, **emergency moves and agreements to bar offenders from living in or visiting a tenant’s unit**. However, what we heard in a focus group of women that had been impacted by gun violence made it clear that these protections are often inadequately employed. There is a need for legal advocacy and support for the families impacted by gun violence.

Challenges to relocation may present reduced safety and further vulnerability to gun violence. *“I have friends that I met at penitentiary that were in and out and I hear stories about they went home and their son got killed or they got shot at and their momma is living at home and she’s scared to go outside. ... I could relate to what people were saying about needing to move because there’s a lot of females that came back and say we couldn’t move we have nowhere to go. [They tell you to] put our stuff in storage and move. Move where? We don’t have nowhere to go.”*

“When my son was killed, his girlfriend was a witness. So they were supposed to relocate her and she still hasn’t gotten the relocation money. She’s afraid, she had to relocate. She’s displaced from house to house without getting the cash.”

Civil Legal Need: Support for Financial Stability

Where there is violence, there is loss. Those impacted by community violence are often experiencing **financial instability** in the wake of the death, disability, or incarceration of a family member. Because the most impacted communities are already deeply impoverished, the financial consequences can be truly harmful. *“Before an incident happens, a lot of people are living paycheck to paycheck any way. The moment something traumatic happens, it wipes you out.”*

FOCUS GROUPS

Crime Victims’ Compensation

Crime victims’ compensation is a difficult resource to access and often doesn’t become available in the immediate aftermath of an event during which a person needs it most. The length of the processing of the application, as well as the toil of the process itself, are two barriers which prevent people from benefitting from this resource.

Especially relevant when we consider the dynamics of violence and policing in impoverished communities, issues of eligibility for crime victims’ compensation are a major concern: depending on the perceived involvement of gangs/gang affiliation, this resource is barred.

“One of my grandchildren’s mother was a witness and she suffers from PTSD as well as myself. Pretty much—I haven’t been back to work in two years since I lost my son. And they wouldn’t give me the crime victims comp... I’m still taking care of my grandchildren because their mother—she’s bad off. Financially, I’m taking the place of the mom and the dad. For both of the other grandkids I try to pay as much as I can and it’s hard.”

“Legal Aid can help any person that’s suffered violence and is disabled by pushing the department of Human Services, Office of Rehab Services...whether they need approval for hours, for in-home support, for medical equipment; they wait all the way to the end unless a person has an advocate. So Legal Aid could light a flame—not the red flame but the blue flame—under them so people can get help.”

Gunshot survivors—and their families—need assistance navigating public benefits after a shooting. Basic immediate needs after a shooting include *“financial support for bills and groceries. Funeral expenses as well.”* Numerous issues arise in terms of medical care, financial stability, and provision for financial dependents. *“After you lose someone, guess what, you not gonna work so the mortgage gets behind and then that’s on your credit.”* The physical and mental health consequences on gun violence survivors and their families are important, and under-addressed issues. Many are dealing with long-term mental and physical disability, including grief from such devastating harm and/or loss. Many family members become caregivers. The broader issue of who will provide for the victim, their children, and other dependents requires strategies for financial stabilization. This might include navigating benefits of many kinds, including disability. Survivors of violence and their families experience many bureaucratic hurdles in obtaining much-needed relief.

Focus group participants mentioned the importance of legal information, advice, and advocacy on how to navigate issues such as time off work after an incident.

Civil Legal Need: Guardianship and Other Support for Family Caregivers

In the aftermath of shootings, a parent of minor children may be lost to death or incarceration. Family caretakers often step in to fill the void. They need advice and legal support to better understand their rights and responsibilities. One aspect of this is deciding what legal authority they need in order to receive relevant financial support and make legal decisions on behalf of the children. *“I have two grandchildren. I was off work and their father was gone, and I’m still trying to help provide for them for two separate lives and there were no resources for childcare.”*

FOCUS GROUPS

Causes and Effects

In communities like Englewood, divestment from neighborhoods is obvious and detrimentally impactful. There are not enough jobs in the community, crime and drug use rises, and people become afraid to be in their community (for example, walking outside or taking public transport).

Considerations for Legal Services Providers

Legal aid can play a role in providing comprehensive supportive services for families impacted by gun violence.

- **Partner with organizations combatting gun violence in impacted neighborhoods.** Legal services can bolster preventative measures by helping individuals attain financial relief, employment, or ease other pressures in family matters or elsewhere. For those already impacted, effective partnerships and tailored legal interventions—crime victims’ compensation, disability advocacy, guardianship support, public benefits, etc.—could help ameliorate these harms.
- **Provide services that address the myriad ways that gun violence impacts family systems.** Loss and harm manifest in many ways—absence of a relative or parent, loss of an earner’s financial stability, disability, even death. People facing so much trauma need supportive, holistic services,

guidance, and practical resources—on how to bury a loved one, how to obtain financial benefits, applying for SSI or SSDI, obtaining medical supplies for physically disabled survivors, assistance with rapid housing relocation due to safety concerns, etc.

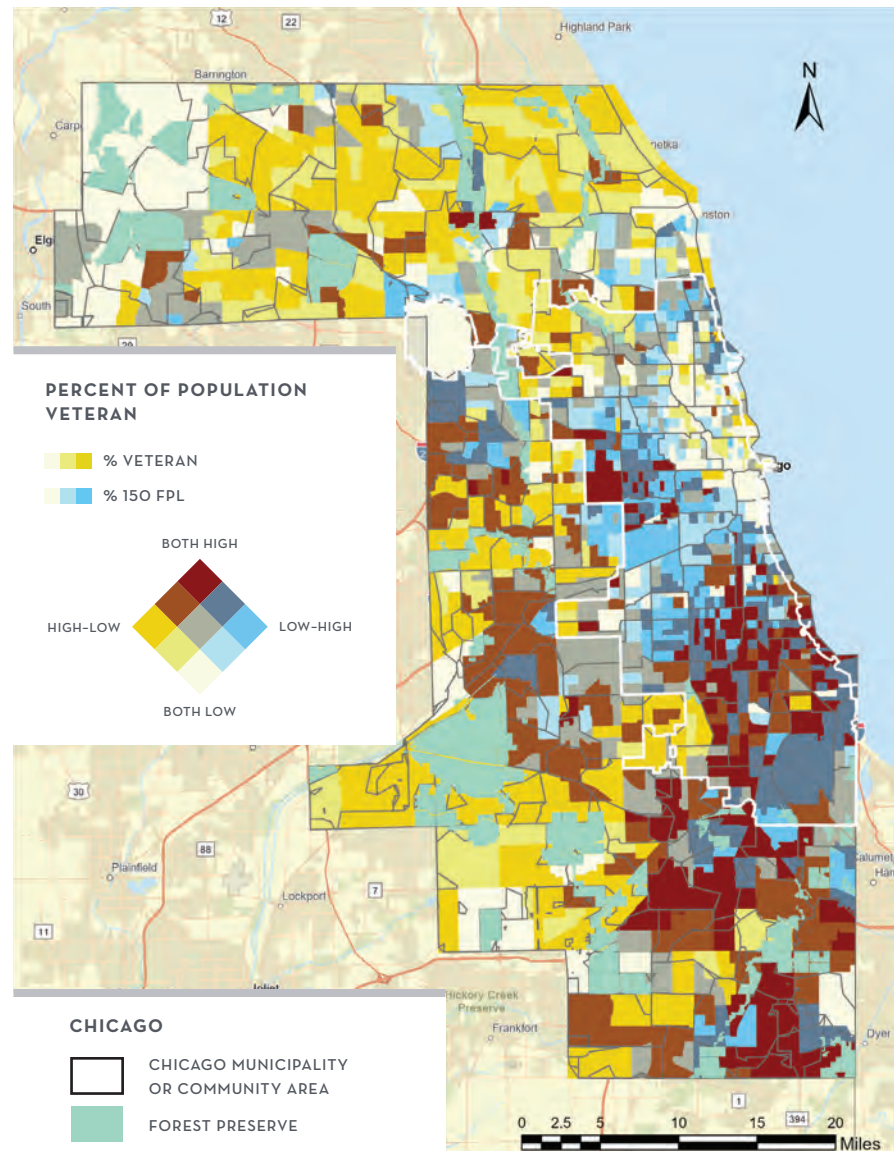
- **Conduct outreach to foster community presence and increase Community Legal Education.**

Currently, community members lack awareness of available resources. The resources which do exist are limited, fractured, and uncoordinated: *“It would be great if you could go to one place where they could guide you, because we don’t know where to go. Maybe a help desk.”*

Veterans

5.7% of adults in Illinois are veterans, while 6.6% of Illinois veterans are living in poverty as of 2017.²⁰⁴ In the U.S. overall, **the rate of poverty is generally higher for female veterans than for male veterans**; the poverty rate for female veterans was 9.4% and 6.4% for male veterans. This number increases when race and ethnicity are introduced: In the veteran population, American Indian or Alaskan Native rates of poverty are the nation’s highest at 12.7% for males and 11.4% for females. Black male poverty is 10.9% and Black female poverty is on par with that of male American Indian/Alaskan Native males at 12.5%. Female Pacific Islander poverty is 11.8% (vs. 6.2% for males), and female Hispanic poverty is 11.5% (vs. 8.5% for males). Female veterans also had lower median household income than male veterans across all age groups, with the largest gap existing for the 65+ population in which male veterans

FIGURE 4.17 PERCENTAGE OF VETERAN POPULATION AND PERCENTAGE OF POPULATION LIVING AT OR BELOW 150% FPL



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B21001

median household income is \$53,896 to females’ \$38,321.

These disparities are potentially heightened by disparities in service—the vast majority of clients served by

veterans’ service organizations are men. A Key Informant shared with us that reaching those especially vulnerable populations—women, LGBTQ+ and veterans of color—has been a challenge.

204 “Illinois veterans make up 5.7% of state’s population, study finds”. Oct 9, 2020. https://www.thecentersquare.com/illinois/article_5aebaf3c-e812-11ea-a32f-3391c87119e4.html; National Center for Veterans Analysis and Statistics. *Profile of Veterans in Poverty: 2017 NCVAS National Center for Veterans Analysis and Statistics*. July 2017.

UNDERSERVED POPULATIONS

Veterans

When asked about populations whose civil legal issues are underserved, 10 respondents mentioned veterans. The following issues/populations were outlined:

- Veterans facing allegations of domestic violence
- Female veterans
- Latino veterans
- Senior veterans

“I think that the population of the veterans are not being serviced due to lack of knowledge”

Civil Legal Aid: Family Law Issues

Veterans most often seek help for family law issues that typically fall outside of priorities for most civil legal aid providers. Common issues for veterans include non-custodial child support and arrears, defending against orders of protection, and divorce.

“Basically male veteran with family law issues, they have an OP entered against them and they’re not able to get family law support from the local organization and it could be divorce, child support, domestic violence, or all three. That’s very typical. That was basically half of my calls on the hotline yesterday.”

A Key Informant working to connect veterans with legal services also mentioned that DCFS issues also come up often—particularly among older generations of veterans looking

to establish grandparents’ rights. Some service providers have their hands tied once DCFS is involved, thus reducing available resources to meet this need.

Civil Legal Aid: Housing

The second largest category of veteran’s civil legal needs are regarding housing: eviction defense, habitability issues, and private landlord/tenant issues were specifically mentioned by Key Informants.

Civil Legal Aid: Public Benefits

Many veterans qualify for **benefits**. According to a representative of the CARPLS veteran’s hotline, there exists a decent infrastructure to assist veterans with VA benefits issues, but more help is needed with maximizing basic public benefits, especially for those that are disabled. Initial benefit applications for Social Security (SSI and SSDI) is an unmet need which Legal Aid Chicago generally does not address, although there has been some progress in recent years to provide these services for veterans and people who are homeless with disability mental health claims.

One Key Informant stressed that there needs to be **more support for cognitive disabilities and mental health struggles among vets**. She went on to explain that because of the stigma attached, those affected often do not even seek help, even though cognitive or emotional challenges can make straightforward confrontations spiral into volatile situations, escalating landlord/tenant issues, family law issues, or even interactions in court.

Civil Legal Need: Consumer Law

Most calls to the Illinois veterans hotline (IL-AFLAN) concerning **consumer issues** are made by older adults, but it’s likely that younger vets experience debt issues as well. Traffic tickets can lead to high debt and litigants can often get a better outcome with negotiation, but legal aid generally does not provide representation for traffic tickets. Legal Aid Chicago is one of few legal aid providers that handles VA debt issues, which are usually some sort of administrative error or failure of the administrative agency to verify benefits with other agencies. If a veteran is living only off SSI, it’s important for them to prevent their income from being garnished. Other concerns about consumer issues include: fraud/scam cases, and bankruptcy (including debt counseling to explain when bankruptcy is not necessary because they are collection proof).



Civil Legal Need: Expungement

Criminal records are a common and difficult issue among vets.²⁰⁵

Civil Legal Need: According to our Key Informants, **older veterans** (between Vietnam and Pre-9/11) tend to express housing issues and consumer and debt issues. They sometimes need help with getting adult guardianships or wills.

Considerations for Legal Services Providers

Even though there has been increased coordination for veterans' legal services through the IL-AFLAN network, several suggestions were made about the need for additional resources for specific issues veterans face:

- **Shift the legal services model to be more responsive to veterans' needs, particularly in Family Law.** Brief services may assist veterans in key areas of need, including divorce, orders of protection, and services for abating and modifying child support orders. A Key Informant suggested having a child support help desk to assist self-represented

veterans with drafting motions and requests to modify support orders. Workshops and clinics are other forms of limited-scope representation that may be effective ways of addressing areas of need.

- **Incorporate social work and mental health support for veterans.** Veterans struggling with multiple connected issues such as substance abuse, mental health, and/or housing instability may especially benefit from a holistic legal services model incorporating social work and mental health support. Oftentimes, these underlying issues need to be treated in tandem with civil legal issues to achieve long-term successful outcomes.
- **More resources are needed to assist veterans with initial benefits applications,** especially SSI and SSDI.
- **Conduct more intentional outreach and community legal education to reach veteran populations.** Informants raised the critical concern that vets connected to legal aid are only a slice of the broader veteran community. In particular, they identified veterans of color and women veterans as under-served.

²⁰⁵ Kube, Courtney. "1 in 3 Veterans Has Been Arrested, Data Shows. A Commission Is Asking Why." *NBC News*, 23 Aug. 2022, www.nbcnews.com/news/crime-courts/commission-will-study-veterans-are-likely-non-veterans-get-trouble-law-rcna44326.

Individuals experiencing Homelessness

Homelessness is a multi-layered phenomenon, with multiple composite pieces. It is also, in part, the logical consequence of a housing market which is increasingly unaffordable to low-income people. As enumerated earlier in the report, there are multiple co-occurring housing crises in the City of Chicago and Cook County more broadly.

It is unlikely that any two people would share the same story of their path to homelessness, but it is likely that somewhere along the way, a legal intervention could have improved their situation—or even provide a pathway out.²⁰⁶ Individuals experiencing homelessness can fall under several of the categories we have discussed and their potential civil legal issues are many and diverse.

Definitions of homelessness can be broadened when considering different forms of housing instability. We heard many times that many people barely have enough social support to stay out of literal homelessness, either by couch surfing or doubling up. Since the pandemic, Key Informants have observed that instances of homelessness, or at least the urgency of them, have increased. Aldermanic offices reported hearing more from their constituents regarding concerns about the homeless. As measures were taken to stop the transmission of COVID between shelter occupants, non-family house guests, and prison inmates, the social supports that kept people off the streets became more and more limited.

Legal Aid Chicago is committed to serving this extremely vulnerable population, and as such, the challenges of serving the homeless population are important to understand and were oft mentioned by Key Informants.

Unique outreach and intake strategies for the homeless are required in order for the most vulnerable among them to get the help they need. Oftentimes, homeless clients can be

difficult to contact. Members of Legal Aid Chicago's Homeless Services Task Force have stressed the importance of establishing personal relationships between paralegals and social workers/caseworkers so that when they are with clients they can assist in the progress on their legal issues.

Civil Legal Need: Public Benefits

Connection to public benefits is one of the main legal interventions which can benefit someone experiencing homelessness. Legal Aid Chicago has a successful track record for getting people the benefits which they are owed, but as is often the case, the prevalence of these issues far outnumbers the capacity to resolve them.

A Key Informant from within the organization identified both an issue and a solution that Legal Aid Chicago's Public Benefits Practice Group has been having some success with: *"There's this state statute that says if you apply to the state of Illinois for any one benefit, you should be considered for all of them: SNAP, AEBD Cash (a small monthly supplement for people on very limited income that have been found disabled or over 65--people on SSI and nothing else normally), TANF, Medicare/aid, and a few others. We've been finding lots of homeless individuals' only income is SSI, they apply for SNAP or Medicaid and don't get considered for the cash benefit even though they were entitled to that application. [We] won a very good circuit court case in December that basically says they owe back pay when this happens—when people are not considered for all benefits if they apply and qualify for one. That's housing money for those that are homeless on SSI. It's a lot of work just to screen for and there are a lot of these cases. It's super common because DHS is really bad at this. Maximizing those benefits is a state focus."*

Other common legal issue intersections mentioned by Key Informants included: **employment issues**, **driver's license** issues, ability to obtain **birth certificates and medical records**, and **child support** (both seeking and abating).

"[For] someone referred from the emergency room or Cook County jail or where the challenges are a little more stark, I get the sense that if we don't reach someone in that moment they are more likely to stay disconnected from those supports. I think it's the 'last mile problem,' it's the lack of personal connection where you've set up the system and opened the door but have to build trust in order for them to walk through it."

206 Binder, Steve, and Matt Wechter. "Homeless Courts: Recognizing Progress and Resolving Legal Issues That Often Accompany Homelessness." *Www.usich.gov*, United States Interagency Council on Homelessness (USICH), 9 July 2020, www.usich.gov/news/homeless-courts-recognizing-progress-and-resolving-legal-issues-that-often-accompany-homelessness.

It's important to acknowledge that there are many non-legal needs that precede legal needs when **substance abuse**, **domestic violence**, or **mental health** is an issue. Key Informants stressed that if one is addressed without the other, it's possible that neither can be resolved in the long-term.

A holistic approach is necessary. There needs to be a more structured collaborative approach for assistance to those on the edge of homelessness so that when the struggles of life arise, it isn't a quick descent to the street or back where they started.

UNDERSERVED POPULATIONS

Those Experiencing Homelessness

When asked about populations whose civil legal issues are underserved, 17 respondents mentioned those experiencing homelessness. These responses outlined the following issues/populations among the homeless:

- unacknowledged mental disabilities or mental health issues which have caused individuals to fall into homelessness
- homeless youth
- homeless immigrants
- unaccompanied adult women experiencing homelessness often have a variety of legal needs: dealing with past evictions, cleaning up credit, expunging/sealing criminal records
- young African American women, pregnant or with young children, that are experiencing homelessness need more resources
- finding inexpensive housing that isn't a shelter

"The largest group being under served are those with mental health challenges. They are often homeless and do not know what their rights are or if they are being discriminated against. Finding and retaining housing for this group is difficult."

"About 10 years ago, DCFS closed multiple residential facilities that serviced youth-in-care (i.e. foster children) who suffer from mental health issues and, as a result, cannot manage living in a foster home. Now, about 350 of those children per year are trapped in hospitals beyond medical necessity because DCFS does not have enough facilities to house them. Some foster children spend months in hospitals or in juvenile detention because of this issue."

Individuals Impacted by HIV

Legal Aid Chicago is committed to serving individuals impacted by HIV. Through the HIV Legal Project, they can provide services to anyone up to 500% of the FPL living with HIV or AIDS and anyone in their household as long as providing that service connects to supporting the person living with HIV.

Non-Hispanic Black people constitute 48.6% of the population living with HIV in Chicago, more than double any other racial or ethnic demographic.²⁰⁷ Non-Hispanic Black men are 80% of those with new HIV diagnoses in Chicago as of 2020. This is Legal Aid Chicago's predominant HIV project client population.

Black women are 14.6 times more likely than White women to be living with HIV in Chicago.²⁰⁸ Black trans women are very vulnerable to contracting HIV and face a number of different systems of oppression that inhibit their access to medical care, a source of income, safe housing, food, or legal services.

Civil Legal Need: Confidentiality Protection

In the state of Illinois, it's illegal to disclose someone's status without their consent, except to medical professionals or people handling lab tests.²⁰⁹ For many, the rights related to **legal protections of HIV status** are unclear.

Civil Legal Need: Employment Law and Immigration

A Key Informant shared that they have heard repeatedly that folks in the community feel like they may have been discriminated against by an employer/potential employer on the basis of their HIV status. Low case numbers suggest that targeted outreach and community legal education about **employment discrimination** on the basis of HIV status would be helpful to connect people with meritorious cases to employment law specialists. Immigration is another area where the comments and questions from service providers suggest there is a greater need for legal assistance than Legal Aid Chicago's case numbers indicate.

Civil Legal Needs: Housing and Public Benefits

Historically, the HIV Legal Project at Legal Aid Chicago has predominately served people in **public benefits** cases and **housing** cases. Accessing SNAP or social security benefits, some

kind of income or monetary support is really important for people living with HIV, specifically because of the impact that living with HIV can have as a chronic illness. It can be difficult for people living with HIV in Chicago to access safe and stable housing, as the stigma that having HIV can illicit sometimes plays itself out in housing discrimination.

Civil Legal Need: Family Law

According to a report by the National Institutes of Health, women living with HIV experience higher levels of intimate partner violence than the general population, and victims of intimate partner violence are at increased risk of acquiring HIV.²¹⁰ Among the population with HIV, 26.3% have experienced intimate partner violence, and rates of intimate partner violence have increased since the start of the pandemic. Legal Aid Chicago's internal data suggests more outreach to HIV+ individuals may be needed to address domestic violence issues in this population.

Civil Legal Need: Consumer

In 2013 the Williams Institute at UCLA Law studied the caseloads of legal service providers serving people living with HIV in the 10 cities with the largest number of HIV-positive residents.²¹¹ They found that among those providers, roughly 11% of the cases for which they served people living with HIV involved consumer or tax issues. Over the last five years, 17.5% of Legal Aid Chicago's HIV Legal Project cases were consumer issues, indicating that Legal Aid Chicago is adequately addressing **consumer issues** among this population.

Additional Considerations: Medical Advocacy

As a chronic illness, HIV requires consistent engagement with **medical care**, for the rest of a person's life. As of 2020, only 72% of people living with HIV in Chicago were engaged in care.²¹² Getting to Zero Illinois is a statewide initiative aiming to end the HIV epidemic in both the city of Chicago and the state as a whole by 2030. They've set a goal to raise that engagement to 80% by 2023 and 95% by 2030.

Beyond legal issues, some of the basic needs that are overarching issues for those living with HIV are access to safe and stable medical care, housing, income, food and water. Lacking any of these can have detrimental effects on those that are immunocompromised by HIV.

207 Chicago Department of Public Health. *HIV + STI Data Report, 2020. A Detailed Picture of HIV and STIs in Chicago*. City of Chicago, Sept. 2022.

208 "View Local HIV Data for the City of Chicago on AIDSVu." *AIDSVu*, 2023, aidsvu.org/local-data/united-states/midwest/illinois/chicago/.

209 "410 ILCS 305/ AIDS Confidentiality Act." *Www.ilga.gov*, www.ilga.gov/legislation/ILCS/ilcs3.asp?ActID=1550&ChapterID=35.

210 Lemons-Lyn, Ansley B., et al. "Intimate Partner Violence Experienced by Adults with Diagnosed HIV in the U.S." *American Journal of Preventive Medicine*, vol. 60, no. 6, June 2021, pp. 747-756, <https://doi.org/10.1016/j.amepre.2020.12.019>. Accessed 16 Sept. 2021.

211 Hasenbush, Amira, and Ayako Miyashita. "Meeting the Legal Needs of People Living with HIV: Effort, Impact, and Emerging Trends." *The Williams Institute*, Apr. 2016.

212 "Engaged in Care – GTZ Dashboard." *Getting to Zero Illinois*, 1 Dec. 2022, dashboard.gtzeroillinois.hiv/graphs/engaged-in-care/. Accessed 5 May 2023.

Youth and Young Adults

A large percentage of people living in poverty in Cook County are youth.²¹³ They, as a group, were relayed as an under-served population with multiple unmet needs. In response to our inquiries, people across our research methods expressed concern about youth and young adults. At such a pivotal time in life, instability at home, in education, or in work can negatively impact the course of a young person's future. The pandemic created ruptures in all these areas, and service providers and community members shared with us their observations about the effects of recent events.

Legal Aid Chicago serves youth in a number of areas of law, but our interviews and surveys sharpened our focus on youth and young adults as a distinct population subgroup rather than clients with isolated legal issues. Current practice interfaces

with youth in various ways: youth U visa applications; juvenile record expungement; educational advocacy, including special education cases, expulsion, and school transfers; subsidized housing preservation for families with justice-involved youth; crime victims' compensation; young parents in family law disputes; mental health advocacy, rights of youth experiencing homelessness, and many other issues. These issues were mentioned by informants as areas of need. Some of these issues, and others, such as gun violence, are broader issues woven into other sections throughout this report.

Civil Legal Need: Education Law

Education concerns were a theme regarding young people, including remote learning, school absences, less involvement in extracurricular activities and greater susceptibility to street influences. The impact of school closures on youth safety was

Respondents mentioned issues related to **education**:

- People with student debt
- "Students with disabilities trying to transition out of high school into the workforce or postsecondary activities"
- International students
- "Young people who have been pushed out of schools and don't have the relationships or tools to navigate with public defenders"

FOCUS GROUPS

Lack of Resources for Young People

In communities like Englewood, residents shared that there is a lack of programs and services for young people which is contributing to increased crime.

Drug use and mental health issues are intertwined. There are too many resources supporting the cause of these problems and not enough to help prevent/heal them.

213 "S1703 SELECTED CHARACTERISTICS of PEOPLE at SPECIFIED LEVELS of POVERTY in the PAST 12 MONTHS 2020 : ACS 5-Year Estimates Subject Tables." *Data.census.gov*, United States Census Bureau, data.census.gov/tables?q=disabled+AND+poverty&g=050XX00US17031_040XX00US17_010XX00US&tid=ACST5Y2020.S1703. Accessed 5 May 2023.

also mentioned, as well as the frustration in having “a school two doors down from your house but they take you somewhere else.” The relationship between youth, disability, and educational access was also a critical theme.

Civil Legal Need: Family law

Young parents were repeatedly identified as a population with distinct needs. There are multiple programs focused on young parents. Sharing information and preventative strategies (and actionable tasks) with youth is a potentially powerful intervention. Domestic violence, parenting responsibilities and parenting time, and child support, are some of the topics

which would be helpful for youth to better understand before and during crisis.

Additional Considerations

Mental health concerns were major, as providers noticed the uptick in mental health issues among young people. Several Key Informants stressed the need for more mental health resources (and youth-focused programming generally.)

Public safety concerns were also tied to the stability of youth. Several Key Informants named interventions to provide stability for youth as anti-crime initiatives.



UNDERSERVED POPULATIONS

Young People / Minors

When asked about populations whose civil legal issues are underserved, 24 respondents mentioned young people. These responses outlined the following issues/populations:

- young parents, married or unmarried, and young fathers in particular (this population was mentioned 6 times)
- young workers
- young men, post incarceration
- young adults in underserved communities
- young adults with mental health struggles, especially those that have experienced trauma
- young undocumented adults
- young women of color

“We serve young moms who are parenting. They are often left out of traditional services.”

“Young people entering an apartment for the first time. Understanding their rights and responsibilities.”

19 respondents listed minors as an underserved population. In the following respects, civil legal needs go unmet for minors:

- new immigrant families with young children need assistance, as well as those without English language proficiency
- foster children (youth-in-care) need more support

- unaccompanied, undocumented minors
- children of people with mental health problems or substance abuse issues, or family members taking care of children born to parents struggling with these issues
- minors abducted by parents or others to be sex trafficked
- students needing Individualized Education Plans or other accommodations in school
- students with disabilities transitioning out of high school into the workforce or postsecondary activities
- young people who have been expelled or suspended from schools
- justice-involved youth
- children living in poverty that are at risk of being removed from their families and homes because of the limited resources of their parents to address the conditions they are living in

“Perhaps an out-of-the-box answer but: many official statistics focus on the ‘average’ rates of violence, of child poverty, of academic performance, etc for youth, leading public agencies and foundations to focus on a common set of communities. What I worry about is the ‘donut’ hole of youth who are in need of significant support that, by dint of living in communities that are not those hot spots, will never get noticed underneath those ‘average’ rates.”

OTHER ISSUES

In addition to specific legal issues and populations, we also heard about larger forces shaping clients' lives and cases. While these may not readily fall within one Practice Group area or have discrete legal interventions, they came up often enough to merit attention in this report.

Structural Poverty

The historical remnants of economic disenfranchisement and failed public policies remain visible throughout Legal Aid Chicago's service area today. There remains a clear and ever-present map of racialized poverty. Regardless of which indicators you use there are more likely than not stark inequalities on the West and South Sides. Per one informant, every map of inequity in Chicago is more-or-less the same map. As such, the Woodstock Institute, a local policy group, is calling a new initiative: "Change the Map."²¹⁴

Systemic issues like historical employment policies, housing segregation and neighborhood disinvestment have increased **people of color's** likelihood of living below the federal poverty level. The Metropolitan Planning Council's *Cost of Segregation* report reveals that segregation costs the Chicago region billions in lost income, lost lives and lost potential each year. According to three key outcomes projected in the study, if metro Chicago were less segregated, it could see \$4.4 billion in additional income each year, a 30 percent lower homicide rate and 83,000 more bachelor's degrees.²¹⁵

There are approximately 1.2 million African American people living in Cook County, and 30% of this group lives below 125% of the FPL.²¹⁶ This is nearly three times that of White, non-Hispanic people, of whom 9.7% live 125% below the FPL. Hispanic/Latino peoples' rate of poverty under 125% FPL is 21.6%—again, double that of White, non-Hispanic people.

Finally, given that economic opportunity is such a strong motivator for Chicago outmigration, it is worthwhile to examine the historical causes for such poverty in particular neighborhoods. Outside of segregation limiting opportunities for Chicagoans of color and catalyzing racial poverty, the loss of industrial centers in Chicago was a major driver of the same issues. Before the 1960s neighborhoods such as North Lawndale and Back of the Yards were sites of major industrial plants, economic engines that supported the communities.²¹⁷ However, when these industrial hubs closed down or left, the areas collapsed, with residents of color trapped due to practices such as racially restrictive covenants.²¹⁸ Since then, those areas became centers of racialized poverty in Chicago. North Lawndale, for example, lost 75% of its businesses from 1960–70, and while there were 11,646 retail jobs in the Back of the Yards in 1970 only 1,849 remained in 2015.²¹⁹ These events, not unique in Chicago's history, have further entrenched the city's poverty along racial lines.

Time and space constraints limit the content of this report. Yet, it is important that legal aid staff, and service providers generally, understand how structural poverty—and segregation—shape low-income communities' experiences. And for agencies which are permitted to advocate for systemic change—it is imperative that they do so. The UIC Institute for Research on Race and Public Policy has several relevant publications regarding the African American, Asian American, Latino, Arab, and Native American communities of Chicago.²²⁰ We touch on several significant elements of structural poverty below.

Education

Access to education can also be a factor in poverty levels. 6.6% of people with a bachelor's degree or higher are below 125% of FPL in Cook County, whereas 30% of people without a high school degree are at 125% FPL or below.²²¹ Bachelor's degree attainment can be a launching pad to higher-wage jobs, but

214 "Change the Map: Call to Action at 2021 Economic Justice Awards." *Woodstock Institute*, 23 June 2021, woodstockinst.org/event/2021-awards/. Accessed 5 May 2023.

215 *The Cost of Segregation*. Metropolitan Planning Council, Mar. 2017.

216 "S1703 SELECTED CHARACTERISTICS of PEOPLE at SPECIFIED LEVELS of POVERTY in the PAST 12 MONTHS 2020 : ACS 5-Year Estimates Subject Tables." *Data.census.gov*, United States Census Bureau, data.census.gov/table?q=disabled+AND+poverty&g=050XX00US1703L040XX00US17_010XX00US&tid=ACST5Y2020.S1703. Retrieved June 2022.

217 Semuels, Alana. "Chicago's Awful Divide." *The Atlantic*, 28 Mar. 2018, www.theatlantic.com/business/archive/2018/03/chicago-segregationpoverty/556649/www.theatlantic.com/business/archive/2018/03/chicago-segregationpoverty/556649/

218 Coates, Ta-Nehisi. "The Case for Reparations." *The Atlantic*, 22 May 2014, www.theatlantic.com/magazine/archive/2014/06/the-case-for-reparations/361631/.

219 Córdova, Teresa L., and Matthew D. Wilson. "Abandoned in Their Neighborhoods: Youth Joblessness amidst the Flight of Industry and Opportunity | Great Cities Institute." *Greatcities.uic.edu*, 29 Jan. 2019, greatcities.uic.edu/2017/01/29/abandoned-in-their-neighborhoods-youth-joblessness-amidst-the-flight-of-industry-and-opportunity/. Accessed 5 May 2023.

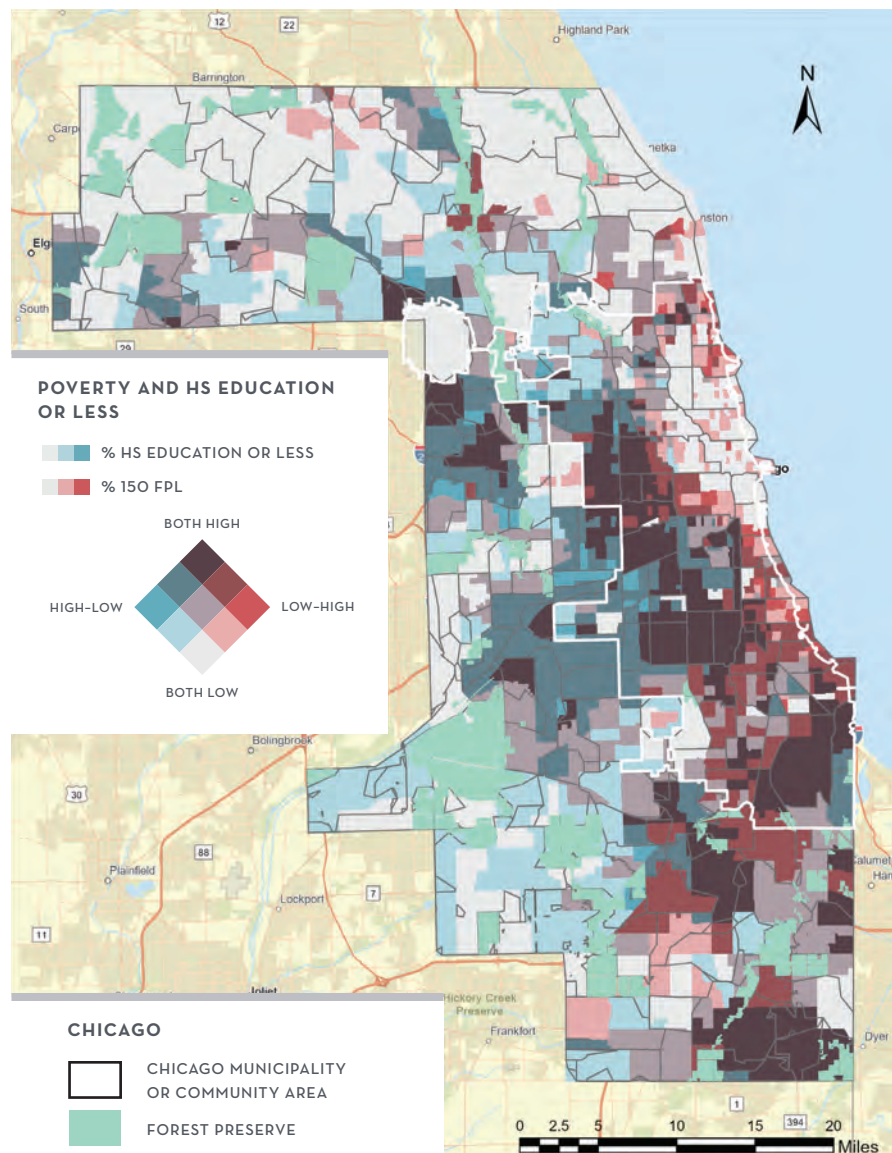
220 "State of Racial Justice Reports." *Institute for Research on Race and Public Policy*, 2023, irrpp.uic.edu/state-of-racial-justice/reports/. Accessed 5 May 2023.

221 "S1703 SELECTED CHARACTERISTICS of PEOPLE at SPECIFIED LEVELS of POVERTY in the PAST 12 MONTHS 2020 : ACS 5-Year Estimates Subject Tables." *Data.census.gov*, United States Census Bureau, data.census.gov/table?q=disabled+AND+poverty&g=050XX00US1703L040XX00US17_010XX00US&tid=ACST5Y2020.S1703. Retrieved June 2022.

high costs for four-year college are often prohibitive, especially for populations already experiencing equity gaps. The Illinois Future of Work Task Force reports continued gaps in postsecondary access and completion for Black, Latino and low-income students. As of 2019, 43% Illinoisans had a postsecondary degree or credential, but when this number is disaggregated by race and ethnicity, there is actually a wide range in postsecondary attainment across the state, from nearly 70% of Asian Illinoisans to almost 30% of Black Illinoisans, and 20% of Latino Illinoisans.²²² The Illinois Board of Higher Education has called for increased investment in higher education to provide more financial aid and better support Black, Latino, low-income, as well as rural students in accessing and completing college.²²³ Per one key informant, “during the pandemic many, many fewer students, particularly those from low-income backgrounds, are enrolling in college, so they’re either delaying or choosing not [to] go altogether and that was unfortunately like a change in a trend that had been trending in positive directions in the years prior to the pandemic.”

There are many different civil legal issues related to education advocacy. There is a role for legal aid to play at various stages in the education spectrum. With more funding, Legal Aid Chicago could expand its **school discipline** and **special education work**. There is also a role to play in supporting college students and addressing the obstacles for low-income students to graduate. Understanding the cost of education and financial consequences of loans, protection against predatory job courses or licensing scammers, and other issues, such as advocacy for

FIGURE 4.18 PERCENTAGE OF POPULATION WITH HIGH SCHOOL EDUCATION OR LESS AND PERCENTAGE OF POPULATION LIVING AT OR BELOW 150% FPL



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B15003

222 Future of Work Task Force. Future of Work in Illinois. 31 May 2022.

223 Ibid.

transcript release, and negotiating debt owed to schools, can help further educational outcomes.

Several informants shared **student loans** as a large unmet need, with limited legal and other resources. Many of the companies who were helping with student loans issues have dissolved. It's worth noting that student loan issues were also raised by focus group participants. A survey respondent requested "education on student loans—how they work."

Transportation

Access to transportation is a key issue for many low-income residents of Cook County and is often a barrier to obtaining and retaining employment and other basic resources needed to support the well-being of people experiencing poverty. As mentioned throughout the report, issues related to transportation were raised repeatedly across all methods of our research. These issues impact many under-served populations across geographies and intersect with multiple unmet social and legal needs. Over one quarter of survey respondents identified lack of access to transportation as a challenge to connecting clients with legal services.

Limited or inconvenient access to public transportation,²²⁴ combined with the cost of public transportation or the costs associated with owning a vehicle, can present major roadblocks to regular employment. Geographically, most jobs in Cook County are located in the City of Chicago, disproportionately in higher-income Loop or North Side neighborhoods. Up to 700,000 jobs are within a 30-minute commute from downtown or the North Side using public transit, but only 50,000 jobs are within a 30-minute commute from the South Side.²²⁵

There are significant disparities in access to transportation which are often linked to racial inequity. Communities in southern Cook County with large low-income and people of color populations have some of the longest commute times due to inadequate public transportation.²²⁶

In the suburbs, for the most part, car-dependent design limits options for travel. Key Informants shared particular issues

experienced by their respective communities. In the southern suburbs, "I-55 and 290 cut off communities...for people who may not have access to a car and rely on public transportation, especially for Southwest Cook." "In communities like McCook, Countryside, Lyons, right outside of city limits that are predominantly industrial, industry and the highways prevent access to services, whether [they are] community health centers, behavioral health clinics, grocery stores ... it really has influenced sort of where services physically are, and what residents access to them look like, and especially for, when you think about people without access to transportation, likely low-income, young people, older adults, thinking about specific populations that might be really affected by that, that's actually a pretty big factor that spans the full region, whether you're in southwest Cook or just west from the 290 region." The South Cook County mobility study explores population loss, diminished ridership on CTA and RTA and demonstrates the discrepancies between transportation dependent areas and the least access to transit.²²⁷

In the Western suburbs, we also heard about transportation barriers. One Key Informant described this experience: "[A] lot of the residents kind of stay to a six block radius. Because they don't have a car... Cicero doesn't really have a lot of public transportation within the town. ... So if we have events—we're really intentional—we have one event and host it multiple times in different parts of Cicero because we know that community residents might not be able to make it to the part where we're trying to host it at."

Even in places within Cook County that have better public transit infrastructure, the pandemic worsened already limited access and availability. In a recent survey conducted by WBEZ, CTA riders shared frustrations about an eroding public transit system.²²⁸ Specific complaints ranged from increased delays, fewer buses for popular routes, fears of harassment and personal safety, lack of cleanliness on trains and in stations, and smoking and other prohibited activities on trains. Many noted that south- and west-bound routes were those most affected. Accessibility issues were raised among parents, older riders and those with disabilities; lack of benches, stations without roofs or awnings to shelter from bad weather, broken elevators and escalators were flagged.

224 This map demonstrates the relationship between transportation access and local job availability: "Transit Availability and Employment with Economically Disconnected Areas." CMAP, www.cmap.illinois.gov/2050/maps/transit-eda. Accessed 5 May 2023.

225 Semuels, Alana. "Chicago's Awful Divide." *The Atlantic*, The Atlantic, 28 Mar. 2018, www.theatlantic.com/business/archive/2018/03/chicago-segregation-poverty/556649/.

226 Lynch, La Risa. "Cook County Plan Links Transportation and Racial Equity." *The Chicago Reporter*, 8 Sept. 2016, www.chicagoreporter.com/cook-county-plan-links-transportation-and-racial-equity/. Accessed 5 May 2023.

227 Department of Transportation and Highways. *SOUTH COOK COUNTY MOBILITY STUDY Final Summary*. Cook County Government, 2018, p.4

228 Holland, Rebecca. "Everybody's Late, and Everything Smells like Weed: What Nearly 2,000 CTA Riders Told Us." *WBEZ Chicago*, 17 Jan. 2023, www.wbez.org/stories/chicago-cta-riders-on-delays-safety-filth-smoking/00289237-4e60-4d9a-b355-8923fe433449.

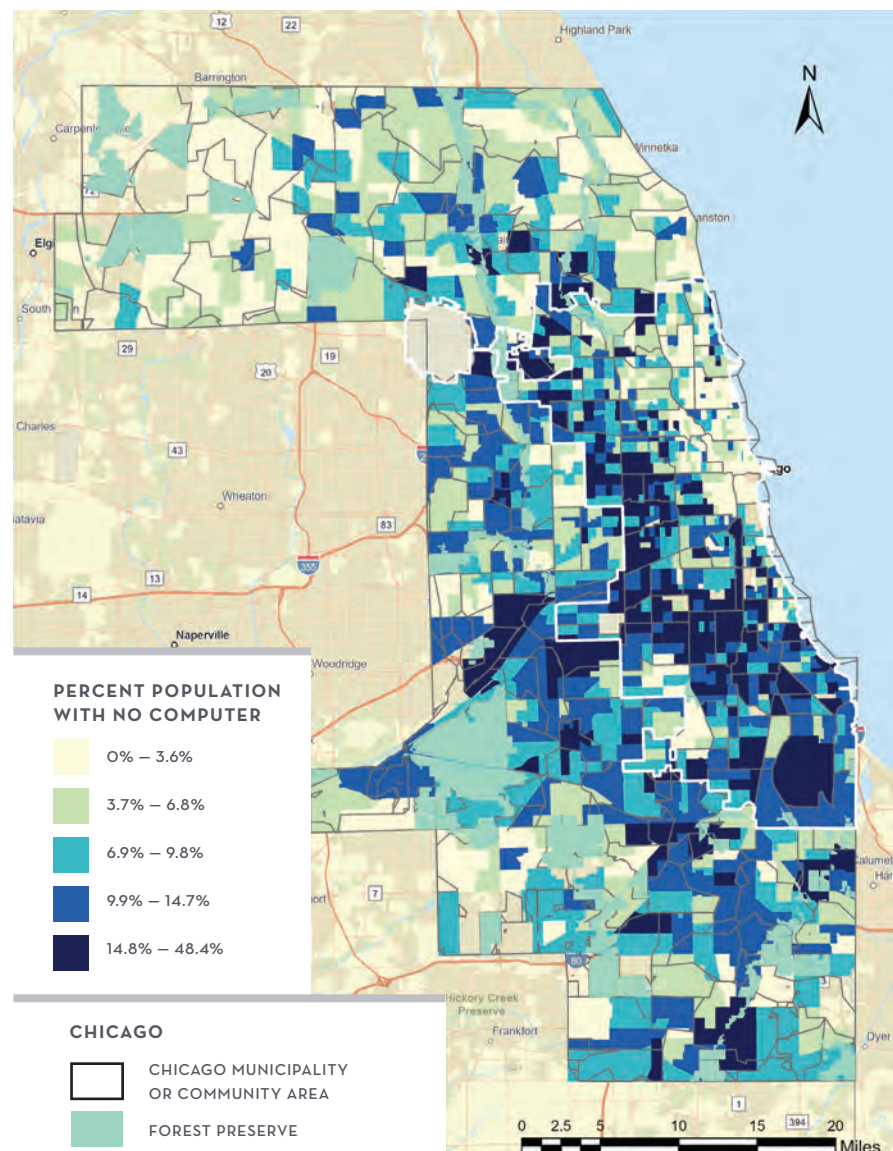
Technology

The need to increase access to technology became starkly apparent after the pandemic hit. In Cook County, 25% of residents lack high-speed internet, and 17% of Black and Latino households do not own a computer.²²⁹ Lack of access to Wi-Fi, cell phones and computers was a commonly cited issue for individuals on the South and West Sides of Chicago in a 2021 Chicago Jobs Council report.²³⁰ Wi-Fi and internet-accessible devices are crucial tools to apply for jobs, communicate with potential employers, access services, and participate in legal proceedings.

Nearly 30% of survey respondents indicated that lack of access to phone or internet is an obstacle to connecting clients with legal service organizations. We also heard about technology barriers in the south suburbs: *“I do think there is a technology disparity for sure in terms of the way people access their information. I think that there was a group that was probably left out when everything went virtual that wasn’t able to obtain information in the same ease and manner, for example when the assistance came out. It was all online. There was no physical form, so we were one of the only agencies that’s been open this entire time because we served as an onsite location for people to borrow our iPads. We walked through the application, how to forward an email, create an email. We were creating emails and helping people know how to navigate that because they literally had no idea.”*

Rural populations, immigrants coming from countries where there was little usage of computers, young people who only have access to smartphones, and older people who are not tech savvy all struggle with access to technology—and by extension access to legal services and

FIGURE 4.19 PERCENTAGE OF POPULATION WITH NO COMPUTER



SOURCE: ACS 2016-2020 5-YEAR ESTIMATES TABLES S1701 & B28003

[NOTE] Computer includes smartphones, tablets, laptops, or desktops.

the civil legal court system. Key informants specifically mentioned that clients need assistance with e-filing or the electronic submission of documents and applications and often

have questions about remote court hearings. Preparedness and competency with Zoom may have significant impacts on client outcomes.

229 “Digital Equity.” www.cookcountyil.gov, www.cookcountyil.gov/service/digital-equity.

230 “2021 Supportive Services: Lessons Learned From the Field.” www.cjc.net/resources-library

“People who are elderly or have disabilities, they tend to really get left behind on a lot of these systems that rely on people having some level of comfort with technology. Even [for the general population,] applying for unemployment, faxing in an appeal on time, or at all... I had a client [whose] phone would never work to get on a telephone hearing, which is exclusively how they do unemployment hearings... Things like that I’ve noticed are other needs that make it harder to navigate these systems if you don’t have a certain level of fluency.”

We heard from numerous other Informants that technology is both an asset and a detriment in a post COVID world. For those that can navigate technology well enough to make remote appearances in court, obstacles to services are removed: less travel to the courthouse, saved money, not needing to take time off work, and not needing to get childcare are major benefits. For others, it imposes even further barriers and obstacles. This is particularly true for the most vulnerable community members. Spaces that support access to technology while also providing accompaniment in using it were identified as both assets and gaps by Key Informants. The ability to successfully and independently use those devices is an additional need.

Environmental Justice Issues and Climate Change

Longstanding and emerging issues shape the environmental health of low-income communities in our service area. Informants identified several issues with disproportionate impact on certain communities and neighborhoods: climate change and the concomitant need for air conditioning in apartment buildings, lead pipes, the inequitable distribution of flooding in Cook County, clean (green) jobs as a means of rectifying the undue environmental and economic burden on disinvested communities, and the opportunity to revitalize vacant lots to build green housing.

The latter affords an opportunity to also address the health inequities shaped by environmental injustice. In one example shared by a Key Informant, residents of a neighborhood were facing challenges paying their rent. When advocates inquired, they learned that tenants were spending their rent money on medical supplies linked to asthma and diabetes shaped by high levels of particulate matter in the air. The informant drew the

links between poverty, space, housing, health, and environmental justice. They also successfully implemented a creative interdisciplinary response—in an increasingly unaffordable neighborhood—one that could be recreated in other impacted places.²³¹

There are many other environmental justice issues impacting the City of Chicago. As a highly urbanized (and highly segregated) center, Chicago residents come in constant contact with an enumeration of materials caused by industrial pollution. The burden of toxic air and water pollution, along with other environmental health hazards, has been laid on the shoulders of low-income and minority neighborhoods across the city. Higher rates of asthma, cancer and lead pollution within Black and Latino neighborhoods have laid ground for questioning and have inspired grassroots organizing for safer living conditions that should be available for all. Lifelong residents of these polluted neighborhoods are engaged in initiatives to hold industry and city representatives accountable for the health outcomes these toxic industries have caused. Below we delve more deeply into two identified issues: heat and flooding.

Heat Vulnerability Index

Infamously, in July 1995, Chicago experienced a series of record high temperatures, peaking at 119 degrees. Due to the infrastructure of the city, such as minimal amounts of mitigation techniques to evade the heat, more than 700 people died over a week period; 465 of which were formally classified as heat-related mortality.²³² Although the entire city took an emotional and physical hit from this catastrophe, it would be remiss to not assess the social vulnerability of those who lost their lives in the disaster. During this period, a significant

231 “Tierra Linda Is under Construction.” *LUCHA*, lucha.org/tierra-linda/. Accessed 5 May 2023.

232 “Heat-Related Mortality — Chicago, July 1995.” *Www.cdc.gov*, 19 Sept. 1998, www.cdc.gov/mmwr/preview/mmwrhtml/00038443.htm. See also “Chicago’s Deadly 1995 Heat Wave: An Oral History.” *Chicago Magazine*, June 29, 2015, www.chicagomag.com/Chicago-Magazine/July-2015/1995-Chicago-heat-wave/

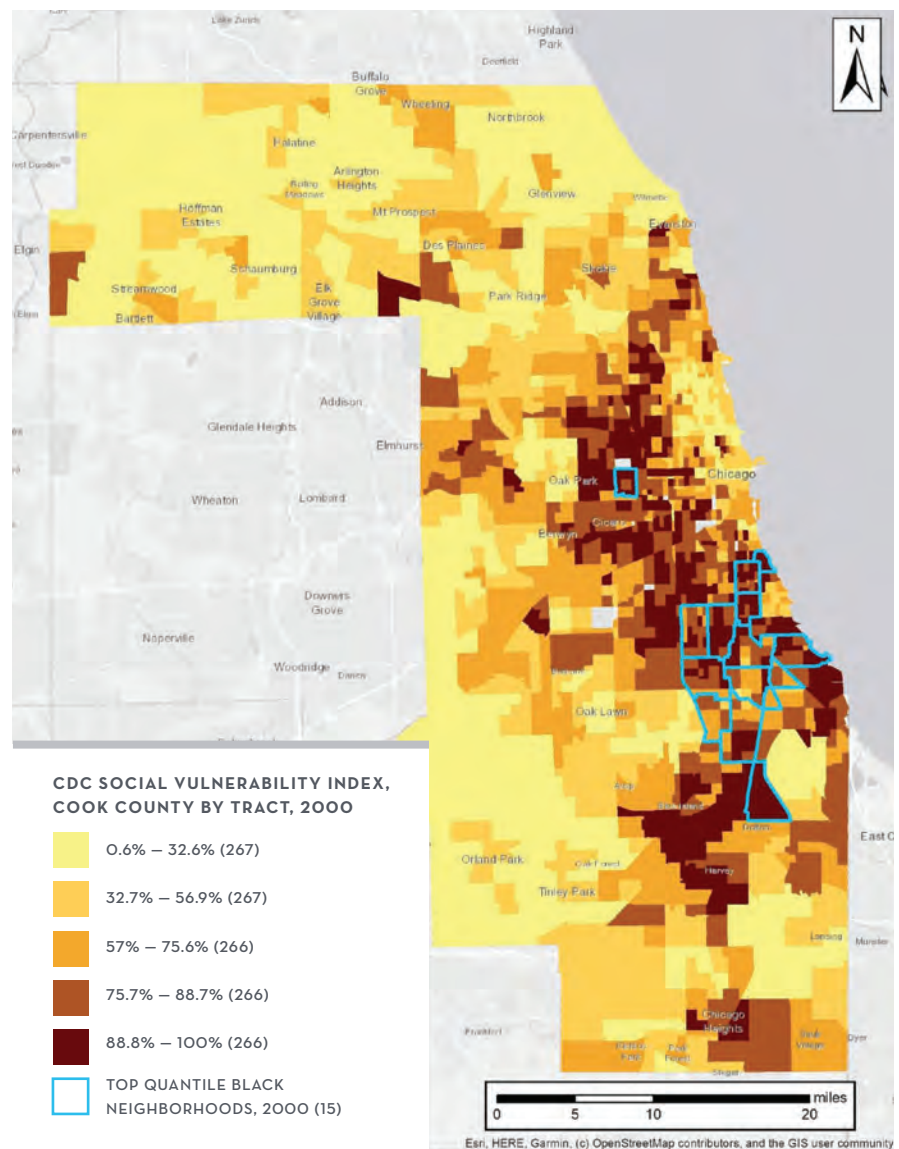
233 Macaraeg, Sarah. “Mapping a Threat: Climate Change’s Deadly Summer Heat May Deepen Disparities in Chicago.” *Chicago Tribune*, 25 May 2023, www.chicagotribune.com/investigations/ct-chicago-climate-change-extreme-heat-20230525-qrqfqbssnbnljpitge3lycz3sm-htlstory.html. Accessed 30 June 2023.

overlap of high social vulnerability and community areas where large proportions of people of color lived resulted in a disproportionate outcome of racialized mortality. Of the 465 individuals that were classified as having a heat-related death, 49% were Black while the Black population in the Chicago area only represented 26% of whole.

The 1995 tragedy is not an isolated event, and neither are the conditions which led to those disproportionate outcomes. Between 2013 and 2022, studies show that certain census blocks were at least 90% hotter than the rest of Chicago (estimated 5–10 degrees warmer than the city average), with Latino communities disproportionately impacted.²³³ Lower income and majority-minority communities have the highest exposure to heat, highest vulnerability, and least access to cooling centers. These proportional discrepancies display the relationship between systemic socio-economic factors and the impact of disasters on communities in the metro area.

After such an environmental crisis, the bulk of sustainable recovery and mitigation work falls to social services to enhance support and community connections. While most individuals do not see their issues through a legal lens, legal aid services should be deeply connected to the broader group of organizations meeting community needs as part of the emergency response framework. Although often overlooked, legal aid has immense space to cover when considering the impacts of disasters and their long-term outcomes. Unemployment compensation, housing assistance, insurance claim appeal management, emergency benefit access,

FIGURE 4.20 PROPORTION OF SOCIAL VULNERABILITY INDEX FLAGS PROVIDED BY THE CENTERS FOR DISEASE CONTROL (CDC) IN COOK COUNTY OVERLAYED BY THE TOP QUANTILE OF BLACK NEIGHBORHOODS IN 2000



SOURCE: CDC/ATSDR SOCIAL VULNERABILITY INDEX DATA, 2000 DECENNIAL CENSUS

utility accountability, and acquiring medical care through medical-legal projects are a few of the needs which are sustainably met with the support of legal

aid. As climate change is continuing to shape the future of environmental-related disasters, urbanized areas must continue to focus on sustainable

234 Angel, Jim. "The 1995 Heat Wave in Chicago, Illinois State Climatologist Office, Illinois State Water Survey, U of I." www.isws.illinois.edu, www.isws.illinois.edu/statecli/General/1995Chicago.htm.

235 Gala, Tekleab S. "Ecological Evaluation of Urban Heat Island in Chicago City, USA." *Journal of Atmospheric Pollution*, vol. 4, 30 Oct. 2016, www.researchgate.net/publication/309646663_Ecological_Evaluation_of_Urban_Heat_Island_in_Chicago_City_USA. Accessed 5 May 2023.

mitigation steps as compounding effects of human interaction with the world are seen. In the Midwest, the increase in flash floods, heat index rises, and droughts are a few of the outcomes of climate change that are impacting people's homes and livelihoods throughout the region. An important consideration is the ways in which heat is worsened in urban areas—the urban heat island (UHI) effect.²³⁴ 25% of the city already experienced ecologically bad or worse UHI effects as of 2010.²³⁵ Without UHI mitigation efforts, we can assume that this figure will increase. Informants expressed concerns about low-income tenants' safety, particularly in older, more affordable buildings, as temperatures rise.

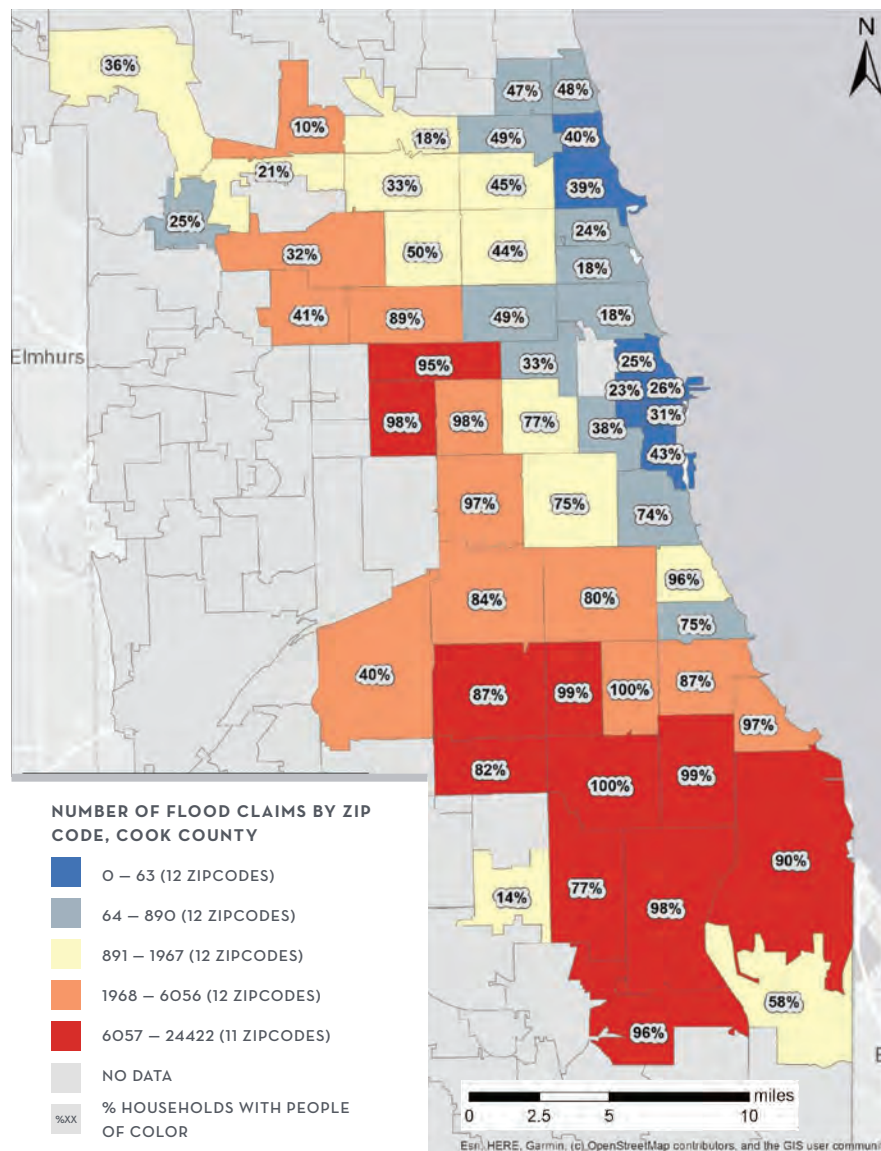
Flooding Disproportionalities

Within Chicago, racialized segregation has intersected with environmental factors, resulting in comprehensive strategies requiring more than just an environmental lens. In 2019, The Center for Neighborhood Technology (CNT) reported that 87% of flood damage insurance claims in Cook County were paid to households located in communities of color.²³⁶

An informant shared an example of a disabled client successfully participating in a governmental home purchasing program. The home—like many of the homes in the program—was in an area with disproportionate flooding. The home immediately flooded and was filled with mold, needing extensive rehabilitation. The client did not have sufficient funds to make repairs and the program did not provide funds for repairs.

Assessing the deeply entrenched gaps of environmental needs throughout the urban infrastructure raises questions of

FIGURE 4.21 CHOROPLETH MAP SHOWING THE NUMBER OF FLOOD CLAIMS SUBMITTED BY ZIP CODE WITHIN CHICAGO LABELED WITH THE PERCENTAGE OF HOUSEHOLDS OF PEOPLE OF COLOR



SOURCE: CENTER FOR NEIGHBORHOOD TECHNOLOGY FLOOD EQUITY MAPS

whether needs are being met, how effectively they are being met, and where the pockets of vulnerability are. Further inquiry and conversation with impacted people and community leaders

is necessary to highlight these essential questions and bring forward physical areas that require strategic initiative for better outcomes. It's also important to understand what role community

236 Keenan, Marcella, et al. "ASSESSING DISPARITIES OF URBAN FLOOD RISK FOR HOUSEHOLDS OF COLOR IN CHICAGO." *Illinois Municipal Policy Journal*, vol. 4, no. 1, 2019, pp. 1-18, cnt.org/sites/default/files/publications/IMPJ-Assessing-Disparities-of-Urban-Flood-Risk-for-Households-of-Color-in-Chicago.pdf.

members would like legal aid to play, by asking what, if any, support would be helpful from us. This analysis will highlight areas of vulnerability where legal aid services can contribute to supporting community advocacy efforts.

Legal Aid Chicago is trailblazing at the intersection of civil legal aid and environmental justice; the organization has recently included language regarding environmental issues into its 2023 Priorities document. Several staff have been exploring potential project ideas and partnerships. There are few legal aid agencies in the metropolitan area working on these issues, and the work is of great significance for the impacted communities.

There is a role for legal workers to play at all levels—from health, benefits, and disability advocacy for individuals directly impacted by toxins, to confronting environmental polluters, to supporting grassroots groups advocating on behalf of their communities, to providing legal support for large-scale initiatives like green jobs and green housing. We encourage the entire legal field to support the ongoing efforts of the environmental justice community throughout the city and its suburbs.

The COVID-19 Pandemic

The pandemic had disparate effects globally, nationally, and here in the Chicago metropolitan area. COVID-19 exacerbated hardships faced by low-income families in Cook County. In Chicago, COVID cases, hospitalizations, and deaths were not

distributed equally across Black, Latino, and White populations.²³⁷

The pandemic exacerbated factors of vulnerability, especially for working class and low-income individuals and families who bore the brunt of COVID’s financial burdens. Many people didn’t have a safety net going into the pandemic, which meant that COVID’s financial implications only worsened preexisting issues.²³⁸ Frontline workers face the greatest risk of contracting COVID due to excessive exposure to the virus, and Black and Latina women predominately make up the frontline workforce in Chicago.²³⁹ Frontline workers nationally are 17% Black and 16.3% Latino. Frontline workers in Chicago are 35.7% Black and 25.5% Latino.

Certain geographic areas of Chicago were hit much harder by the pandemic than others, and there is a positive correlation between COVID deaths and poverty in Chicago.²⁴⁰ Neighborhoods with a higher concentration of poverty have lower vaccination rates, and lower vaccination rates lead to higher death rates. There are a number of factors that contribute to low vaccination rates: lack of health care, transportation, accurate information, time off work, childcare and mistrust of the medical community and government. Chicago neighborhoods that were greatly impacted by COVID tended to be lower-income neighborhoods in the city: Englewood, West Englewood, West Garfield Park, Little Village, Albany Park, Austin, South Lawndale, Brighton Park, South Shore, and Rogers Park.²⁴¹

TABLE 4.1 COVID CASES, HOSPITALIZATIONS, AND DEATHS THROUGH NOVEMBER 17, 2021 BY WHITE, BLACK, AND LATINO POPULATIONS IN CHICAGO

POPULATION	COVID CASES	COVID HOSPITALIZATIONS	COVID DEATHS
47.7% White	22.1% White	18.23% White	21.63% White
29.2% Black	24.6% Black	45.27% Black	40.7% Black
28.6% Latino	35% Latino	28.45% Latino	32.29% Latino

DATA: CITY OF CHICAGO, HEALTH AND HUMAN SERVICES. U.S. CENSUS. 2021. [HTTPS://WWW.CENSUS.GOV/QUICKFACTS/CHICAGOCITYILLINOIS](https://www.census.gov/quickfacts/chicagocityillinois); SEE ALSO FOOTNOTE 237.

237 Institute for Research on Race and Public Policy. 2021. Deadly Disparities in the Days of COVID-19: How Public Policy Fails Black & Latino Chicagoans. https://news.wttw.com/sites/default/files/article/file-attachments/IRRPP_DeathlyDisparitiesReport_ScreenResolution_0.pdf.

238 Ibid.

239 Ibid.

240 Kepner, Elizabeth, and Leslie McGranahan. “Covid Cases and Deaths across Chicago Zip Codes - Federal Reserve Bank of Chicago.” *Www.chicagofed.org*, 1 Mar. 2022, www.chicagofed.org/publications/blogs/chicago-fed-insights/2022/covid-chicago-zip-codes. Accessed 5 May 2023.

241 Ibid.; See also IRRPP_DeathlyDisparitiesReport (FN 237)

COVID also created and exacerbated preexisting mental and physical health issues across demographics in Cook County. Access to mental health centers and clinicians on the South and West Sides of Chicago has decreased significantly in recent years, while demand for mental healthcare has only increased.²⁴² In the face of the pandemic, Chicagoans were facing isolation, anxiety, depression, trauma, substance use, violence, and racism in some combination, compounded with the pre-existing issues of a currently fragmented mental health system and the grief and loss which touched many in the last few years. Community-based organizations widely reported that they lacked the staff and resources to handle the overflow of people that need mental health support. Additionally, fatal opioid-related overdoses have increased across White, Black, and Latino populations as drug use increased while people struggled with their mental health during lockdown.

COVID Related Needs were raised in our interviews and survey responses. The concrete impacts of COVID include severe illness affecting quality of life and ability to work, loss of family members (and subsequent loss of financial stability), and long COVID. These issues included employer discrimination or

harassment around vaccinations, safe working conditions, wrongful evictions during the pandemic, a troubling rise in domestic violence, and short- and long-term financial harm, among others. As moratoria have expired, various types of debt, from rent to mortgage to student loans to credit card bills, are all coming due, potentially precipitating deep financial harm to people who are already struggling. With COVID aid ending and inflation rising, people are worse off than they were before. In the words of researcher Claire Decoteau, “COVID may no longer feel like a crisis. But the social emergency it created is far from over.”²⁴³ Her comprehensive research on the disparate local impacts of COVID demonstrates numerous needs and issues, many of which have civil legal components.

Legal aid colleagues shared that some areas saw a dip in cases for a period of time, but as courts have reopened family law cases have come back up as well as other urgent legal needs. A representative from Cook County free legal services provider CARPLS shared that they were experiencing increased need for legal help in 2022, and notably “more than before the pandemic.”

TABLE 4.2 COMPARISON OF OPIOID-RELATED OVERDOSES RESULTING IN DEATH AMONG BLACK, WHITE, AND LATINO POPULATIONS IN CHICAGO BETWEEN JAN-JUNE 2019 AND JAN-JUNE 2020

	JAN-JUNE 2019	JAN-JUNE 2020
Black	21.5 per 100,000	35.6 per 100,000 (66% increase)
White	11.8 per 100,000	15.8 per 100,000 (34% increase)
Latino	6.9 per 100,000	10.6 per 100,000 (54% increase)

SOURCE: CHICAGO DEPARTMENT OF HEALTH 2021 MID-YEAR OPIOID REPORT. DATA: COOK COUNTY MEDICAL EXAMINER'S OFFICE

242 Decoteau, Claire, et al. Deadly Disparities in the Days of COVID-19: How Public Policy Affects Black and Latinx Chicagoans. Institute for Research on Race and Public Policy (IRRPP), Dec. 2021.

243 Decoteau, Claire. “COVID May No Longer Feel like a Crisis. But the Social Emergency It Created Is far from Over.” *San Francisco Chronicle*, 31 Mar. 2022. www.sfchronicle.com/opinion/openforum/article/COVID-may-no-longer-feel-like-a-crisis-But-the-17040885.php. Accessed 5 May 2023.





SECTION FIVE

Parting Thoughts

PARTING THOUGHTS

With more than fifty years of experience working with low-income communities, Legal Aid Chicago is constantly aware of the tremendous gap between needs and resources. Among others, Legal Aid Chicago works with deep dedication and often great success to address myriad needs, including many listed in this report. We heard from many informants and respondents about the strengths, talents, commitments, and tireless efforts that Legal Aid Chicago staff bring to bear on these challenges. We heard about the positive effects of legal work, of our agency's work, distinct practice groups and projects, and even the accomplishment and repute of individual staff. Far and away, the quality of Legal Aid Chicago's staff and services were identified as its greatest strength in our survey results. It is because of this strength that we have hope and confidence that the suggestions included in this report will stimulate conversation, focus, and planning to bring many of them to fruition. Even with the tremendous efforts employed by the collective resources of legal aid, there remain needs identified across populations and issues. The fact is: it is simply impossible to serve each and every one of the more than 1 million individuals potentially eligible for civil legal aid in Cook County. At a minimum, the findings and suggestions in this document provide a starting point for discussion, for adjusting work, developing pilots to propose to funders, and creating new projects which will catalyze changes that are within reach.

We have shared many important topic-specific ideas throughout the report under the subsection heading '**Considerations for Legal Services Providers**'. In other places, we have pointed out the need to respond to critical shifts in client populations (see section three) and to areas of unmet legal need and underserved populations (section four). In this section, we also address a fourth high-level conceptual category: how Legal Aid Chicago might enhance its approach to its work moving forward.

Improving Access to Justice

The following suggestions were formulated through recommendations made by Key Informants, survey respondents, and focus group participants regarding how to improve access to legal aid. Many of these comments were made directly in response to experiences with Legal Aid Chicago, but we find that they are generally applicable in understanding how people want and need to interact with legal aid.

Develop and implement a comprehensive Community Legal Education Program.

When asked how they would like to partner with Legal Aid Chicago if there were no limits on the table, multiple informants expressed a desire for community legal education. 81% of survey respondents believed that their organization would benefit from training on recognizing civil legal needs. These results strongly suggest that work remains to satisfy the needs for community legal education. A first step would be re-framing community legal education as an essential component of community-centered legal aid just as much as direct representation on individual cases. People often do not recognize their legal issues or they do not seek legal help. Expanding upon Legal Aid Chicago's current but limited training offerings for service providers to spot legal issues for referral would help address this identified interest. From there, the organization can develop and shape curricula and engaging educational models that truly empower people with knowledge and tools to help themselves when possible, and to recognize when they need the expertise of legal professionals to resolve complex or difficult issues.

Conduct outreach to respond to critical shifts in the client population and underserved populations.

As the previous sections detail, our analysis of where poverty exists and who it affects today points to several groups of interest. Legal Aid Chicago's historical African American client base remains a significant population living in areas of concentrated poverty throughout Cook County. The Latino population is a fast-growing and widespread community currently underrepresented among Legal Aid Chicago clients. And while Asian population growth has increased, Legal Aid Chicago's client demographics for this community have not. Another major finding of this report is that poverty is increasingly a suburban phenomenon, across all demographic groups. The new reality is that poverty is strongly present throughout the suburbs and particularly high in some regions. There are major obstacles to suburban work: transportation, geography, the lack of infrastructure—but these should not dissuade service providers. Legal aid organizations can look to other metropolitan areas and also non-legal organizations to understand how they best serve suburban clients. Legal aid in Cook County should also explore where there are smaller pockets of (perhaps hidden) suburban poverty. These clients may be deeply disconnected from support systems and highly vulnerable. It will be important to provide more place-based services as well as continuing remote

FIGURE 5.1 INTEREST IN COMMUNITY LEGAL EDUCATION AMONG SURVEY RESPONDENTS



SOURCE: CLNA SERVICE PROVIDERS QUESTIONNAIRE

access to services.

Still other populations were identified as underserved for their civil legal needs: people with mental disabilities or mental illness, people with physical disabilities, immigrants and those with limited English proficiency, and seniors were among the top categories mentioned. Other distinct populations, though smaller in number, were also identified, such as female veterans and members of the LGBTQ+ population.

Improve access through better clarity, communication, and transparency.

A significant amount of the people we spoke to, while being familiar with Legal Aid Chicago, had multiple questions on the

scope of its work, strategic priorities, eligibility criteria, capacity to accept cases at any given time, processes for intake and case acceptance, and expectations for community stakeholders and clients. In the words of a survey respondent, “[Legal Aid Chicago should] provide a better understanding of services provided, specifically with immigration and domestic violence. Sometimes the processes are a bit complicated and we are not sure if clients will qualify and we do not want clients to constantly have to retell their story and thus increasing trauma.” While Legal Aid Chicago has direct referral relationships with dozens of organizations, there are many others seeking a way to refer their clients. Those that do make referrals want to know what happened with the referral they made: whether they are receiving services, and if not, why. Building client consent into

the intake process to share back limited information to a referring organization can alleviate some of this frustration and improve communication, as well as support wraparound services.

Prioritize building relationships and community engagement.

The people Legal Aid Chicago serves are the core of its work—the basis upon which everything else, funding, structures, outcome measures—is built. To further its mission of enhancing justice for low-income Cook County residents, legal aid organizations must engage multiple stakeholders, most importantly community members.

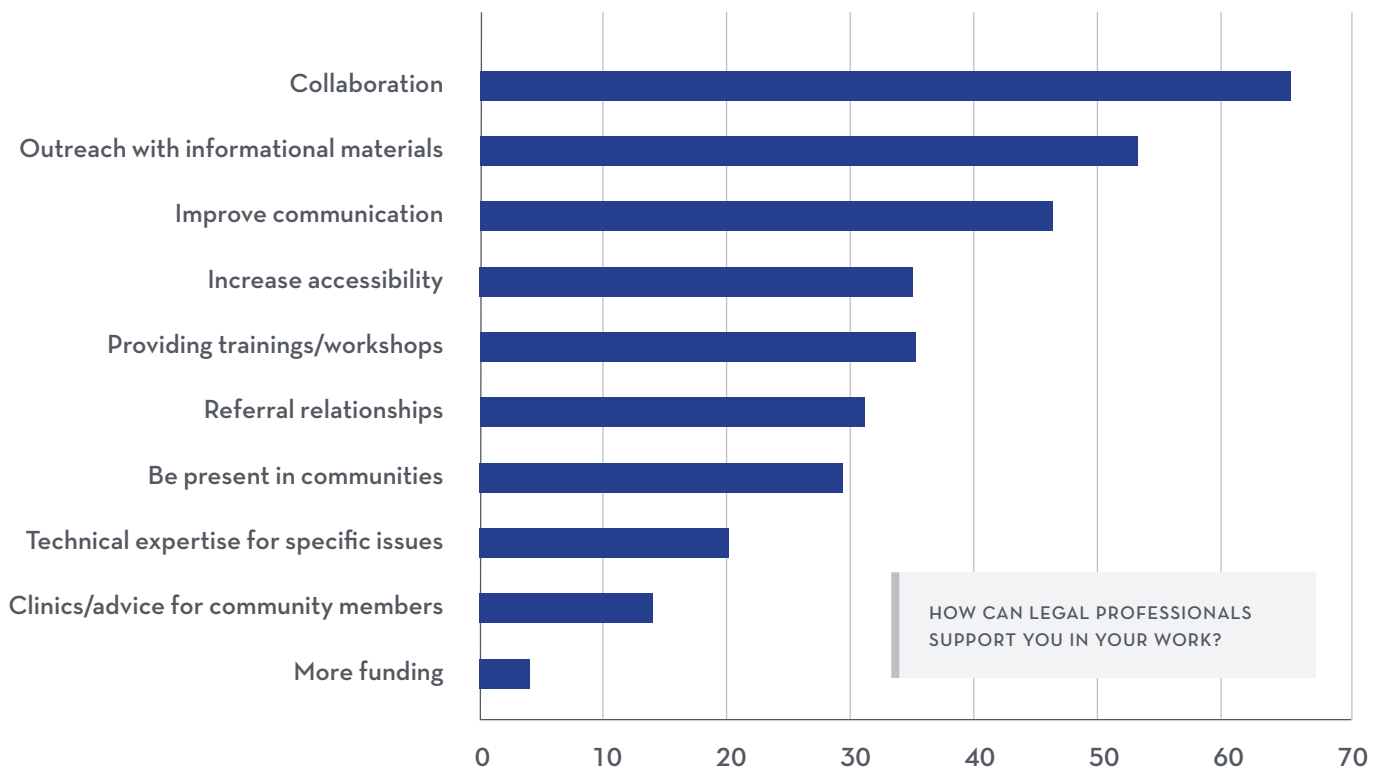
A clear vision of the client community and steadfast dedication to building those relationships is essential to improve the actual and perceived connection that legal aid services have to community needs. We received a number of specific recommendations about strengthening the agency’s community presence, including: establishing more regular neighborhood locations to receive services, especially in

collaboration with other organizations or spaces; visiting more small community organizations to provide informational resources and training; and increasing attendance at planned and pop-up events in communities. As with direct representation, there are limitations to how many places staff can be and how many events they can attend, to be sure. The organization needs to be strategic to balance presence in communities of greatest need, hard-to-reach populations, and especially vulnerable people. It should also identify a model for soliciting (and acting upon) community feedback to remain dynamic in its response to changing needs. Partnering with local universities may be a way to tap into expertise such as survey design and evaluation, as we gratefully were able to do with this project.

Make internal and external commitments to build out holistic services.

There are many permutations of compounding vulnerabilities among the low-income client population which lead to compounding issues. Legal aid organizations can take both internal and external approaches to better serve these clients.

FIGURE 5.2 SUPPORT FROM LEGAL PROFESSIONALS AS REQUESTED BY SURVEY RESPONDENTS



SOURCE: CLNA SERVICE PROVIDERS QUESTIONNAIRE

Wraparound and holistic services can be provided through community partnerships. When feasible, comprehensive intakes help to identify co-occurring issues. Themes raised by informants included: immigration and family law, domestic violence with consumer law issues, returning citizens and employment, among others. Cultivating cross-trained staff who can work on these nuanced intersections would help bolster a holistic model of service. Expanding social work departments in legal aid programs to address related non-legal issues which impact client's cases is another important component of a holistic service model.

Be more intentional in legal aid's role in addressing systemic poverty rooted in racial (and gender) injustice.

Though legal aid has existed since the Civil Rights movement, many of the indicators for African American poverty remain the same. The Latino community is also impacted by multiple disparities, particularly Latina women, who experience a distinct financial vulnerability. Native Americans grapple with a host of issues. And, as mentioned before, Asian American poverty is hidden and often erased in broader narratives and resource-allocation. In the words of a survey respondent referencing Black women, *"It is important to create programs that specifically target those with marginalized social identities...The ways in which the intersections of identities like race and gender lead to marginalization and targeting are profound."*

Legal aid should incorporate this framework meaningfully. Identifying the factors shaping racialized poverty will help concretize a couple of strategies. The first step is to better educate the field about the complex intersections between race, poverty, and civil justice issues in the realm of the services provided. The second step is to identify a handful of issues and communities on which the organization will focus—in tandem with partners from and serving those communities. The third step is to measure outcomes and evaluate what worked and didn't work. The fourth step would be to expand on successful work.

Conclusion

Legal Aid Chicago's potentially eligible client community is comprised of more than 1 million people spread over a vast geographic expanse of almost 1,000 square miles. Over the course of this project, we spoke with 100+ people, reviewed more than 700 pages worth of survey responses, interview transcripts, and notes, and researched many issues. It is challenging to synthesize such a voluminous amount of

information, even more so when done under the strain of the pandemic. We heard a lot more than appears in this report, however we have tried our best to highlight some key actionable points and some guideposts as Legal Aid Chicago moves forward.

We have explored several significant factors impacting the work of legal aid—changing spatial shifts, emergence of new cultural communities, and growing demographic segments. We have identified, with great thoroughness, unmet civil legal needs as well as underserved populations. We have identified successful and well-regarded areas of current practice and potential avenues for growth. We have solicited feedback from Legal Aid Chicago colleagues, internal and external, as well as its client communities about what would be helpful to them in terms of substantive areas of work and how that work is, or should be, done.

It can feel daunting in an environment of endless need and limited resources to shift even a few degrees in any direction. There are tangible limitations around staffing, capacity, and funding. This report enumerates many potential intervention, prevention, and action points, not all of which fall comfortably within the ambit of Legal Aid Chicago's current services and service delivery model. A focus group participant in Englewood beseeched Legal Aid Chicago not to shy away from unpopular, difficult, or big ideas or projects. The thorny, multi-layered issues experienced by client communities mandate (and deserve) that level of work. She urged the organization to be brave in leading solutions and pushing for legal aid work to be community-responsive. There is plenty here for legal aid professionals to reflect on, adapt, incorporate, and implement on an organizational scale. Growing and deepening current efforts, while embarking on new pathways can yield powerful solutions.

Our world has indelibly changed over the last few years. What role can and should each of us play as we move forward? Legal Aid Chicago should continue to find ways of responding, in partnership, to the pressing unmet needs, small and large, individual and structural, faced by the low-income population which it serves. We encourage other legal aid organizations, community members, researchers, organizers, policy makers, funders, and many others to join as we engage with the ideas, concerns, and opportunities encapsulated in this report.



Appendices

Appendices

APPENDIX I – SURVEY METHODOLOGY AND FINDINGS

Methodology

Questionnaire Design

The team collaborated to design a survey for legal service providers and other personnel serving clients potentially eligible for legal aid. The questionnaire first asked respondents about the legal issues their clients experience and what other legal issues often accompany these issues to better understand concurrence of legal issues. Following this, respondents were asked to consider the needs of their community members from both a general and legal perspective. Respondents then discussed their own knowledge of available free or low-cost legal aid services and how they understand their clients' knowledge of these services. Lastly, respondents were asked about Legal Aid Chicago specifically with an eye towards what Legal Aid Chicago is doing well and what the organization could be doing differently.

Sampling

This survey uses a nonprobability purposive sample. This means that the team targeted specific organizations best suited to the goals of the project instead of collecting data from a representative or statistically randomly generated list of respondents. Both sampling and data collection use an email mode to gather completed questionnaires from respondents.

Data Collection

The team sent emails including a link to the survey to 195 organizations, asking recipients to forward the email to colleagues in their organization. Respondents were entered into a raffle to win one of three \$35 Target gift cards. During data collection, the team monitored the responses and sent additional emails to organizations with underrepresented service or geographic areas. In total, 360 responses were collected and 350 of those were valid.

Data Cleaning

Following data collection, all responses were assessed to ensure validity of the project. 10 responses were dropped because their responses indicated that they did not serve low-income individuals in Cook County.

Limitations

This survey uses a nonprobability sample. This means that the data presented here is a snapshot of the respondents who decided to complete the questionnaire. The respondents here are NOT statistically representative of service providers in Chicago and Cook County. This means that while the data provided are interesting and worthwhile, there may be important experiences missing from this data. While we include numbers, keep in mind that they should not be taken as absolute representations of legal need in Chicago and Cook County.

Ultimately, we could not execute the survey we originally intended. We had hoped to survey low-income residents of Chicago and Cook County, but a survey of this nature would require a great deal of resources and expertise. In order to produce a large enough, representative sample of low-income residents, we would need a complete list of Chicago and Cook County residents and information about their income. From there, we would need to select a probability sample of respondents and request they complete the questionnaire. Acquiring such a list is difficult and costly. Instead, we are treating service providers and other individuals in the legal field as a proxy for these residents. Because these individuals regularly encounter low-income residents in the course of their work, they can speak to the experiences and challenges of these individuals. Many respondents also work directly with legal aid organizations so they are uniquely situated to tell us about the challenges associated with connecting clients to services.

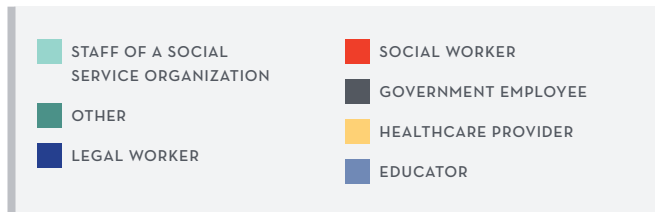
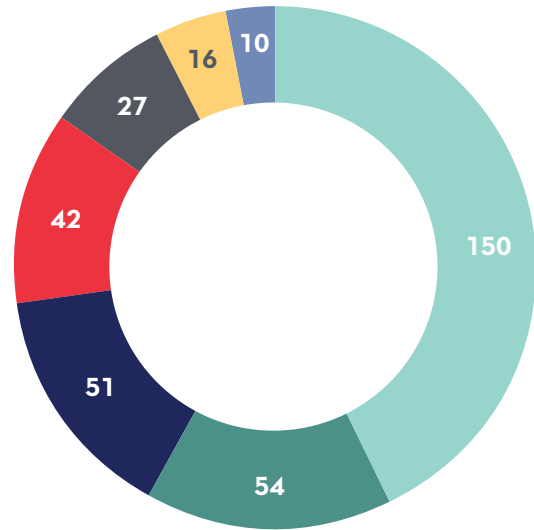
Profile of Respondents

General Profile

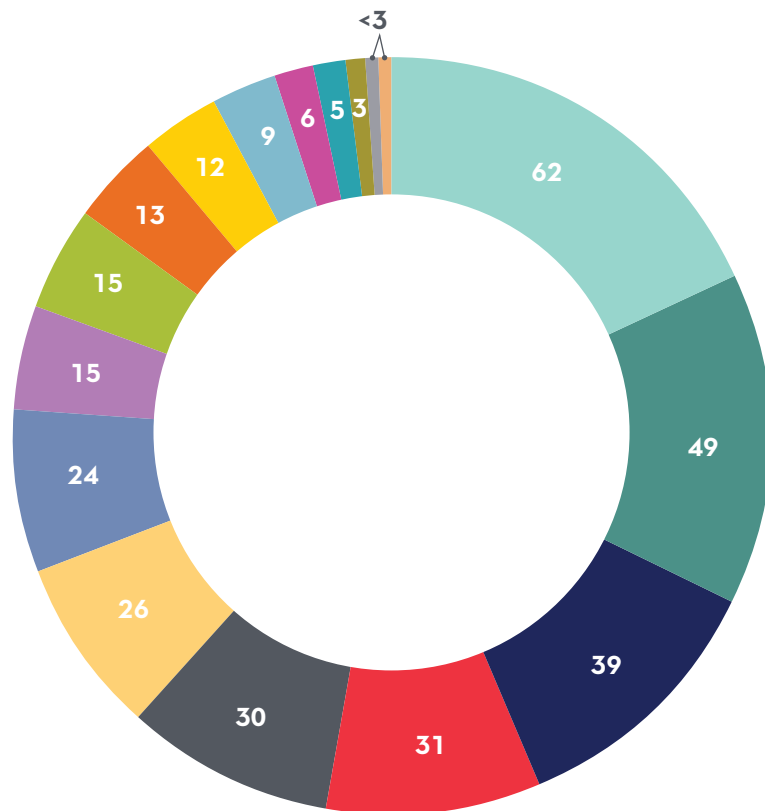
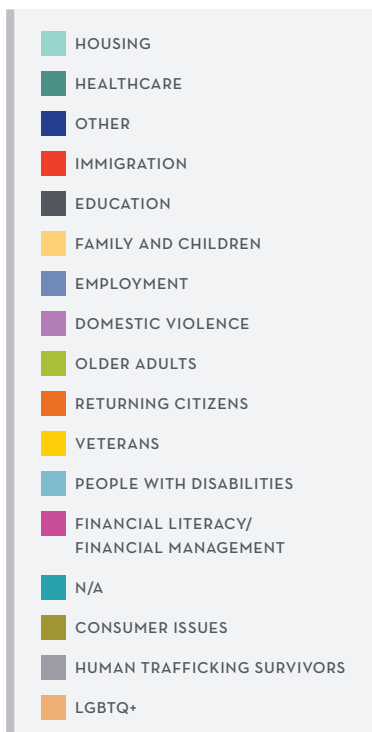
The majority (43%) of our respondents identified themselves as staff of a social service organization. Respondents who chose the “other” category later identified themselves as filling a wide variety of roles including: librarian, community healthcare coordinator, outreach coordinator, director, program manager, and corrections navigator. As respondents self-reported, some with similar job titles may have categorized themselves within the categories above.

Finding that there was a lot of variability in the interpretation of the questions and answer options, we decided to do our own analysis of respondents’ respective organizational foci. Where a respondent did not already specify the primary needs of those they serve, we coded an organization’s focus based on information from the organization’s website. As organizations often have various programs and issues which they serve, this process yields only a best approximation of the perspectives included in our survey results.

RESPONDENT ROLES



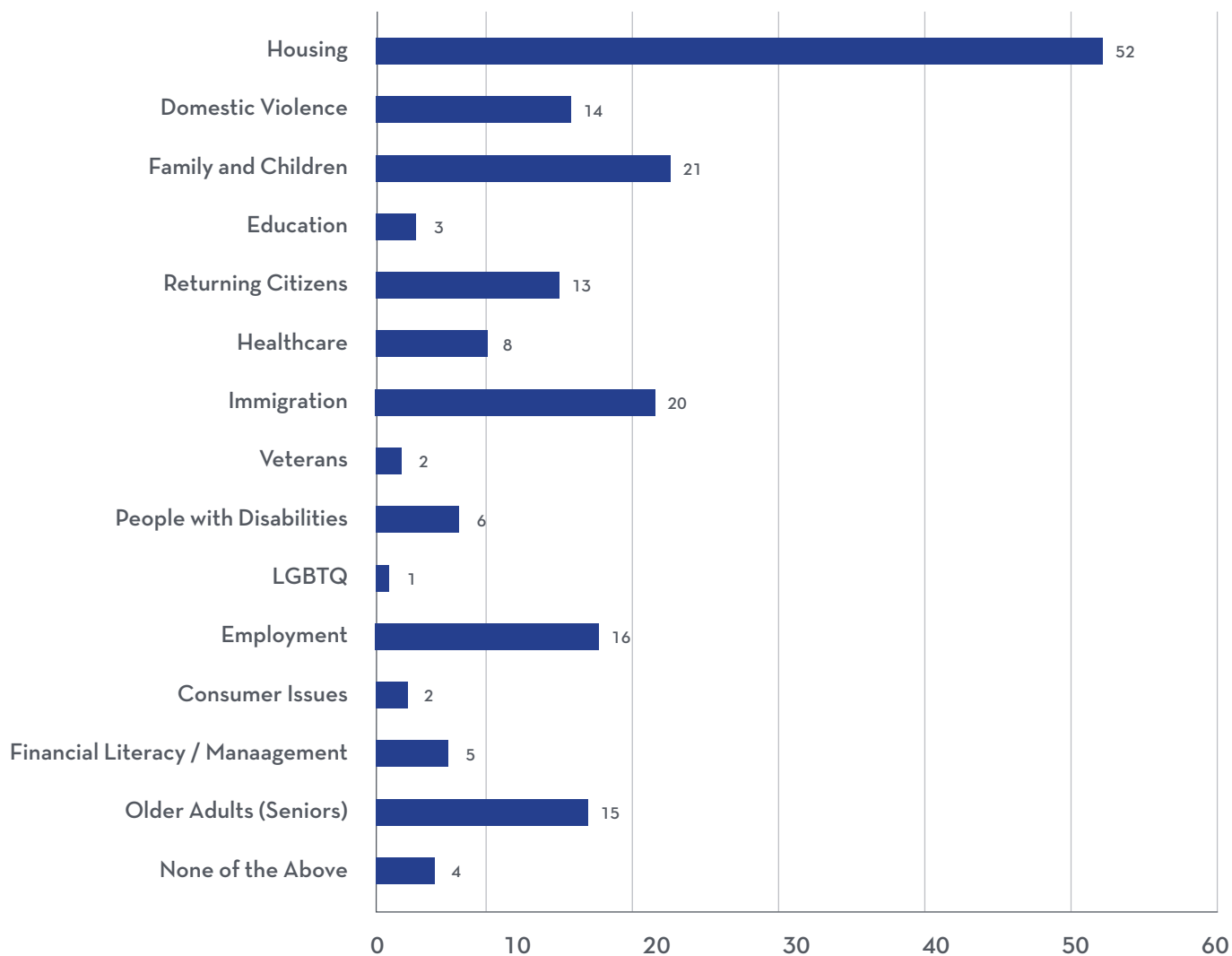
ORGANIZATIONAL FOCUS OF RESPONDENTS



The largest category of provider respondents' organizations held a primary focus in housing, followed by healthcare, and an "other" category which was primarily composed of legal and governmental entities and community development coalitions of various kinds, then immigration. The education category is primarily made up of representatives of Chicago Public Libraries.

Of the entire pool of our respondents, we asked the subset of 150 respondents who identified themselves as staff of a social service organization or social workers what area they most frequently work in. A distribution of these is included below. Throughout the report, we draw on data from these responses to delve deeper into specific issues in that area; the sections which include this information are the following: housing, employment, older adults, returning citizens, domestic violence, and immigration. The remaining areas did not garner enough responses to provide a clear sense of greatest needs.

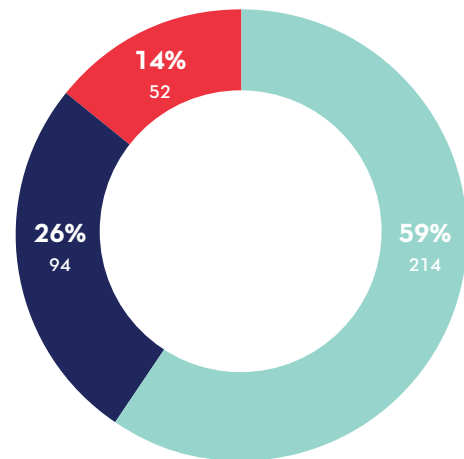
ISSUE AREAS SERVED





Respondents also had a range of familiarity with Legal Aid Chicago. While nearly 60% had experience with Legal Aid Chicago through referrals, we also captured perspectives of those previously unaware of its services.

DO YOU KNOW ABOUT AND OR REFER CLIENTS TO LEGAL AID CHICAGO?



I know about and refer my clients to Legal Aid Chicago.

I know about Legal Aid Chicago but I do not refer clients.

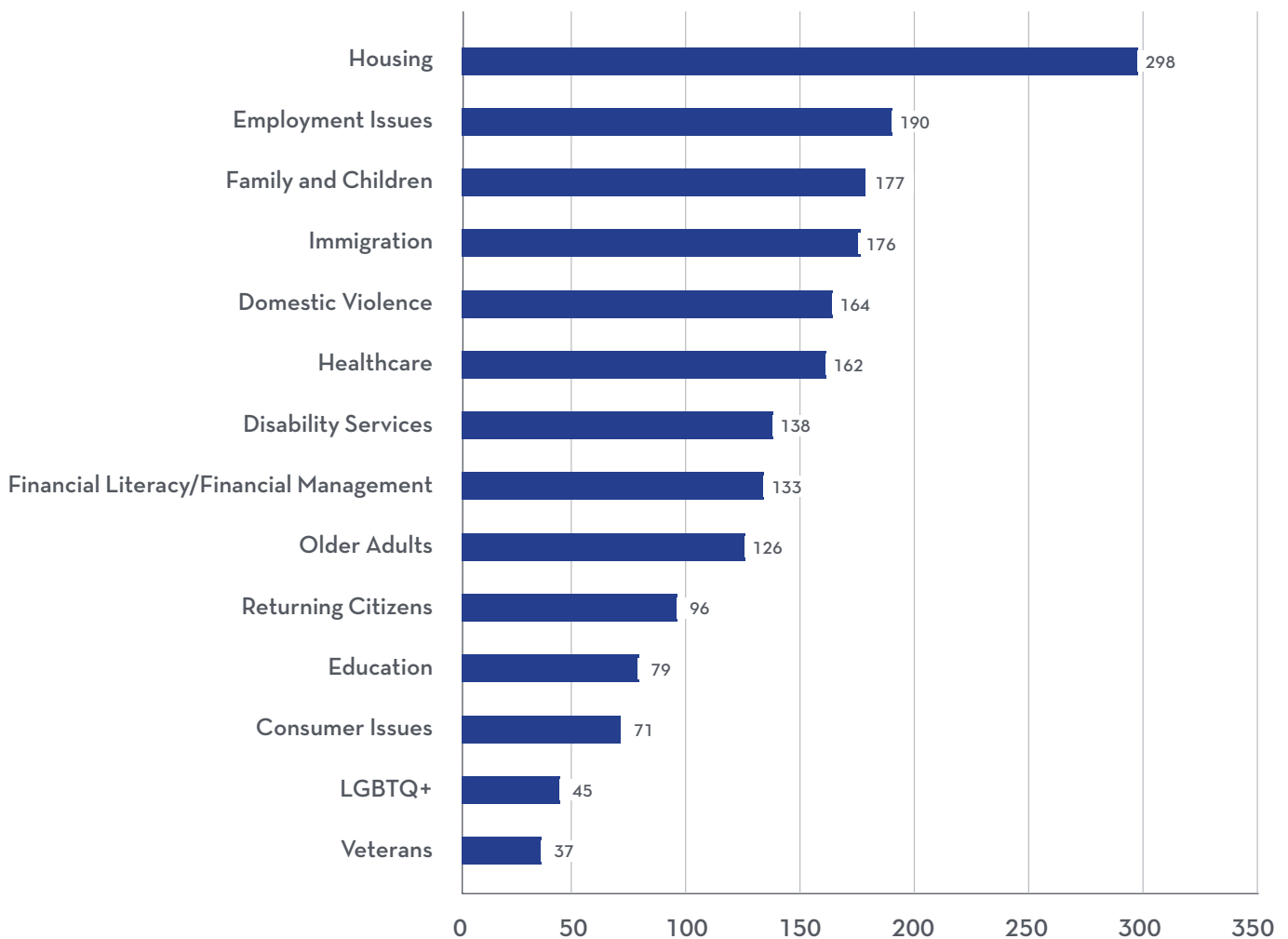
I do not know about Legal Aid Chicago.

Legal Issues from All Role Perspectives

Common and Complementary Issues from All Perspectives

We asked all respondents about the multiple and complementary issues their clients face. Of these issues, housing stands out. 298 of our 348 respondents (86%) indicated that housing is a common issue their clients face. While respondents do not have such consensus on any other issue, other frequently indicated issues include employment issues (55%), family and children (51%), and immigration (50%).

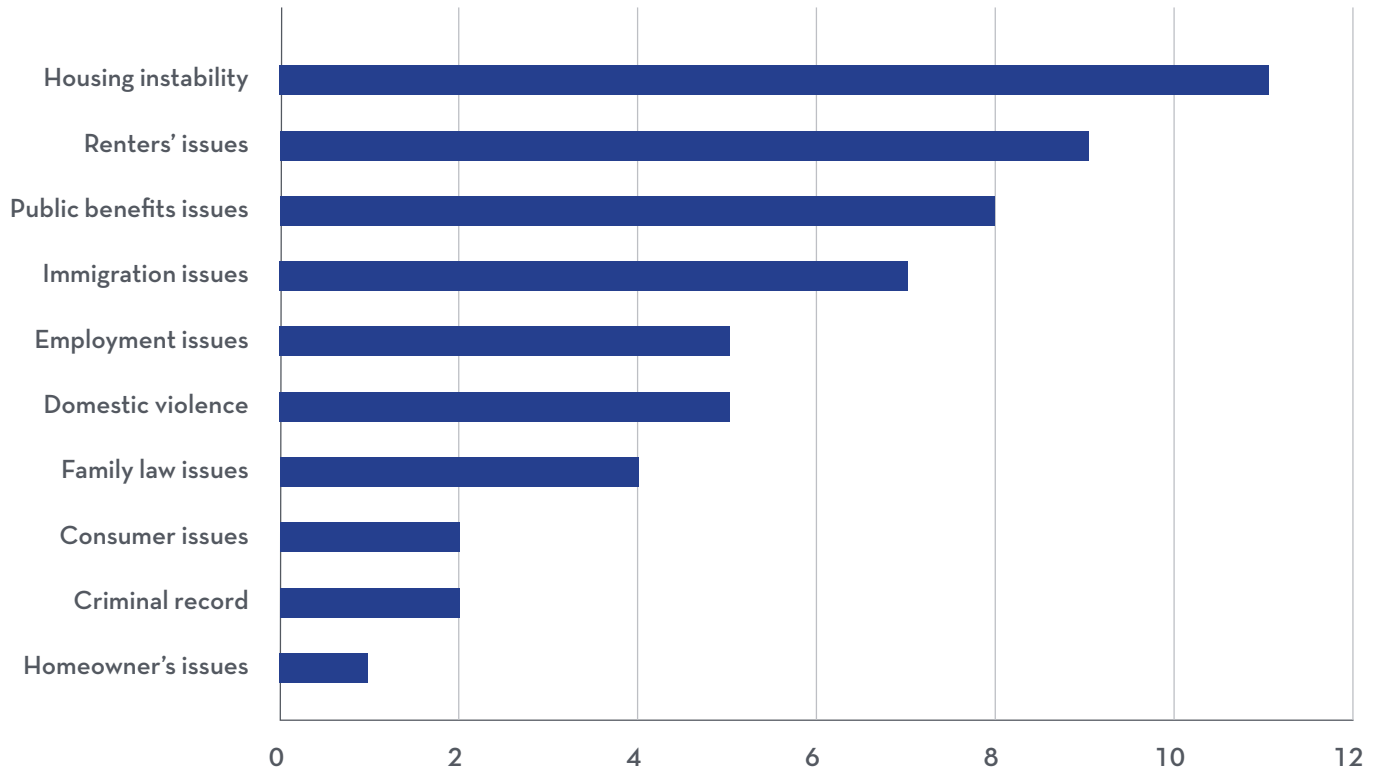
COMMON ISSUES IDENTIFIED BY RESPONDENTS



Top 3 Most Pressing Legal Needs for Low-income Client Communities

We asked respondents what they saw as the most pressing legal needs faced by low-income members of the communities they serve. The following graph shows which issues were identified among the top three most pressing legal needs across the different groupings of staff of social service organizations.

NUMBER OF GROUPS (OUT OF 14) WHICH IDENTIFIED ISSUES IN THE TOP 3 MOST PRESSING LEGAL NEEDS



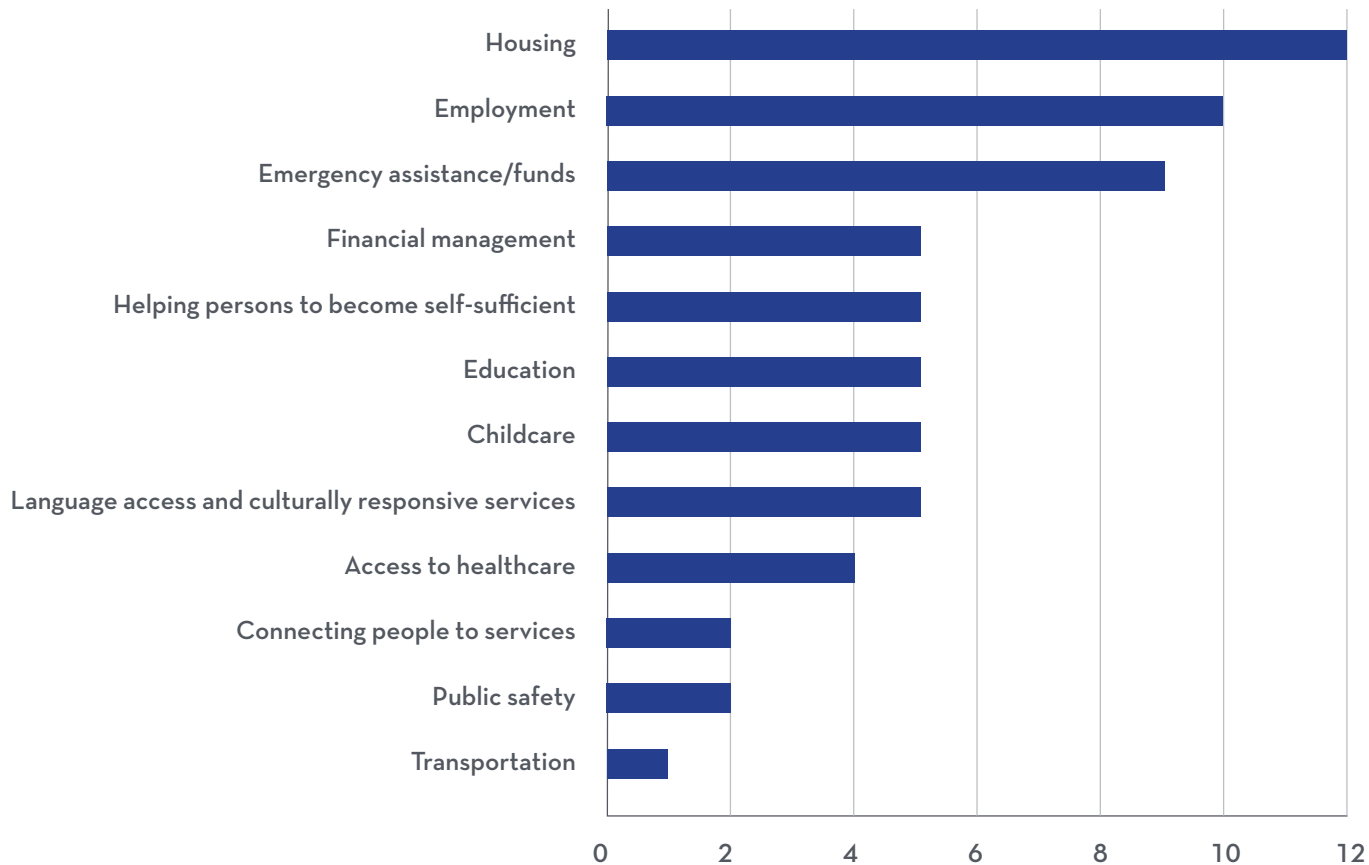
For more detailed information on responses to this question, please see the table below.

ISSUE AREA (# OF RESPONDENTS)	MOST COMMON CONCERN	SECOND MOST COMMON CONCERN	THIRD MOST COMMON CONCERN
All Respondents (348)	Housing instability (61%)	Renters' issues (43%)	Employment issues (35%)
Legal Professionals (51)	Family law issues (56%)	Housing instability (54%) Renters' issues (54%)	Consumer issues (29%)
Housing (52)	Housing instability (83%)	Renters' issues (60%)	Employment issues (45%)
Domestic Violence (14)	Domestic Violence (93%)	Immigration Issues (64%)	<ul style="list-style-type: none"> • Employment Issues (14%) • Public Benefits Issues (14%)
Family and Children (21)	Family law issues (such as divorce, child welfare, education law) (67%)	Housing instability (61%)	<ul style="list-style-type: none"> • Consumer issues (e.g., repossessions, fraud, tax issues, debt or credit issues) (24%) • Immigration issues (24%)
Returning Citizens (13)	Employment issues (85%)	Housing instability (61%)	• Juvenile and criminal record expungement or sealing (53%)
Immigration (21)	Immigration issues (91%)	Family law issues (such as divorce, child welfare, education law) (42%)	<ul style="list-style-type: none"> • Domestic Violence (38%) • Public benefits issues (38%)
Employment (16)	Housing instability (56%)	<ul style="list-style-type: none"> • Domestic Violence (38%) • Public benefits issues (38%) 	Renters' issues (31%)
Older Adults (15)	Housing instability (67%)	Renters' issues (53%)	Immigration issues (33%)
Healthcare (8)	<ul style="list-style-type: none"> • Housing instability (63%) • Public benefits issues (63%) 	Immigration issues (50%)	<ul style="list-style-type: none"> • Renters' issues (38%) • Domestic Violence (38%)
Education (3)	<ul style="list-style-type: none"> • Domestic Violence (67%) • Immigration issues (67%) 	<ul style="list-style-type: none"> • Renters' issues (33%) • Housing instability (33%) • Family law issues (such as divorce, child welfare, education law) (33%) • Employment issues (33%) • Public benefits issues (33%) 	
People with Disabilities (6)	Housing instability (83%)	Employment issues (50%)	<ul style="list-style-type: none"> • Renters' issues (33%) • Public benefits issues (33%)
LGBTQ+ (1)	Renters' issues (100%)		
Consumer Issues (2)	Consumer issues (e.g., repossessions, fraud, tax issues, debt or credit issues) (100%)	<ul style="list-style-type: none"> • Homeowners' issues (50%) • Housing instability (50%) • Employment issues (50%) • Public benefits issues (50%) 	
Financial Literacy/ Management (5)	Renters' issues (100%)	Housing instability (60%)	Immigration issues (40%)
Veterans (2)	Public benefits issues (100%)	<ul style="list-style-type: none"> • Renters' issues (50%) • Housing instability (50%) • Family law issues (such as divorce, child welfare, education law) (50%) • Juvenile and criminal record expungement or sealing (50%) 	

Top 3 Pressing General Community Needs

We asked respondents what they saw as the most pressing general needs of the communities they serve. The following graph shows which issues were identified among the top three most pressing general needs across the different groupings of staff of social service organizations.

NUMBER OF GROUPS (OUT OF 14) WHICH IDENTIFIED ISSUES IN THE TOP 3 MOST PRESSING GENERAL NEEDS



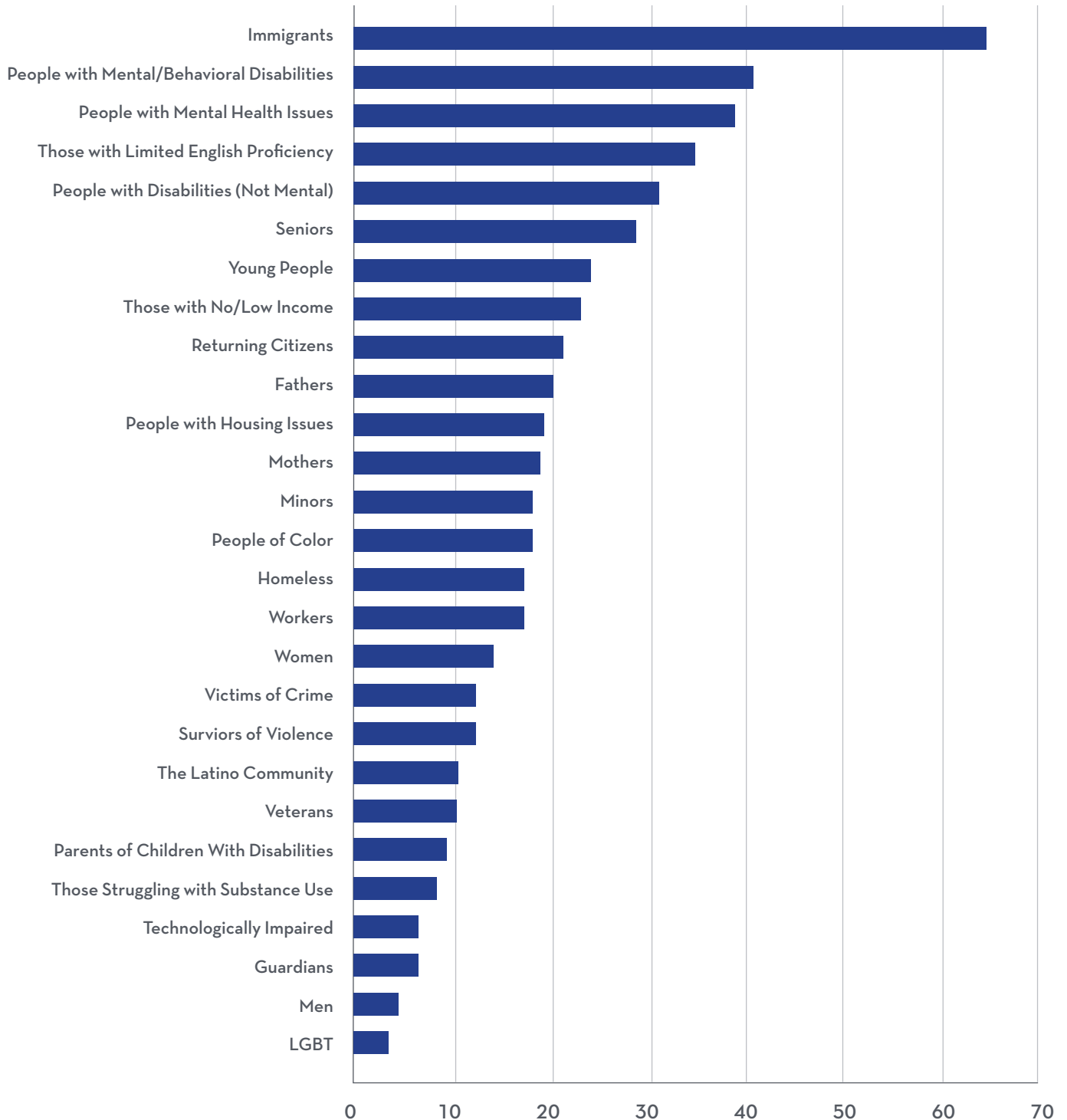
For more detailed information on responses to this question, please see the table below.

ISSUE AREA (# OF RESPONDENTS)	MOST COMMON CONCERN	SECOND MOST COMMON CONCERN	THIRD MOST COMMON CONCERN
All Respondents (348)	Housing (79%)	Employment (63%)	Emergency assistance (49%)
Legal Professionals (51)	Housing (84%)	Employment (58%)	Connecting people to services (46%)
Housing (52)	Housing (96%)	Employment (74%)	Emergency assistance (62%)
Domestic Violence (14)	Language access and culturally responsive services (71%)	Housing (57%)	Childcare (57%)
Family and Children (21)	Housing (67%)	<ul style="list-style-type: none"> • Employment (47%) • Emergency assistance/ services/funds (47%) • Language access and culturally responsive services (47%) 	Childcare (33%)
Returning Citizens (13)	<ul style="list-style-type: none"> • Employment (92%) • Housing (92%) 	• Emergency assistance/ services/funds (69%)	<ul style="list-style-type: none"> • Education (38%) • Helping persons to become self-sufficient (38%) • Public safety (38%)
Immigration (21)	Housing (67%)	Language access and culturally responsive services (62%)	Access to healthcare (43%)
Employment (16)	Employment (89%)	Helping persons to become self-sufficient (38%)	<ul style="list-style-type: none"> • Education (31%) • Access to healthcare (31%)
Older Adults (15)	Emergency assistance/ services/funds (87%)	Housing (80%)	Financial management (53%)
Healthcare (8)	Housing (88%)	<ul style="list-style-type: none"> • Employment (63%) • Emergency assistance/ services/funds (63%) • Access to health care (63%) 	Coordinating/connecting people to services (38%)
Education (3)	Employment (100%)	<ul style="list-style-type: none"> • Education (67%) • Housing (67%) • Language access and culturally responsive services (67%) 	<ul style="list-style-type: none"> • Emergency assistance/ services/funds (33%) • Childcare (33%) • Coordinating/connecting people to services (33%) • Public safety (33%)
People with Disabilities (6)	Helping persons to become self-sufficient (67%)	<ul style="list-style-type: none"> • Employment (50%) • Financial management (50%) • Housing (50%) 	Emergency assistance/ services/funds (33%)
LGBTQ+ (1)	Employment (100%)		
Consumer Issues (2)	Emergency assistance/ services/funds (100%)	<ul style="list-style-type: none"> • Education (50%) • Financial management (50%) • Housing (50%) • Childcare (50%) • Language access and culturally responsive services (50%) • Access to health care (50%) 	
Financial Literacy/ Management (5)	<ul style="list-style-type: none"> • Financial management (80%) • Helping persons to become self-sufficient (80%) 	Housing (60%)	<ul style="list-style-type: none"> • Employment (40%) • Education (40%) • Childcare (40%) • Transportation (40%)
Veterans (2)	<ul style="list-style-type: none"> • Emergency assistance/ services/funds (100%) • Financial management (100%) 	<ul style="list-style-type: none"> • Employment (50%) • Housing (50%) • Helping persons to become self-sufficient (50%) 	

Underserved Populations

We asked an open-ended question to respondents about which populations they believe are underserved or unserved for their civil legal issues. We received a wide variety of responses, but there were several repeating themes. We analyzed the entire set of responses for these themes and categorized responses as follows.

WHAT POPULATIONS IN YOUR COMMUNITY ARE UNDERSERVED



Most responses were multi-layered in their description of underserved populations and as such, a single answer was often counted in multiple categories. For example, the Latino community was mentioned specifically, but is also included in the broader category of people of color. Responses to this question are highlighted throughout the report.

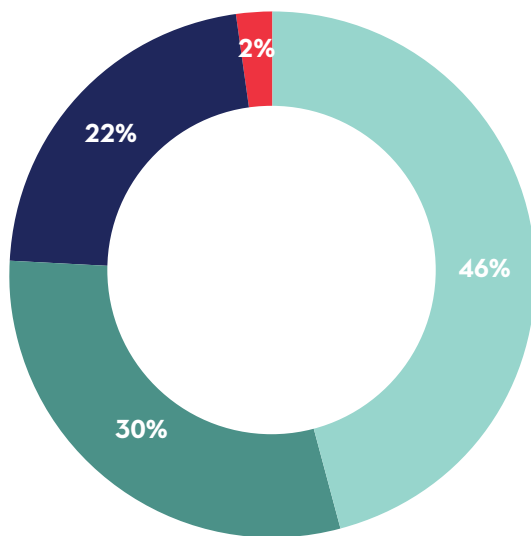
Accessing Free and Low-Cost Legal Services

Respondent and Client Knowledge of Services and Eligibility

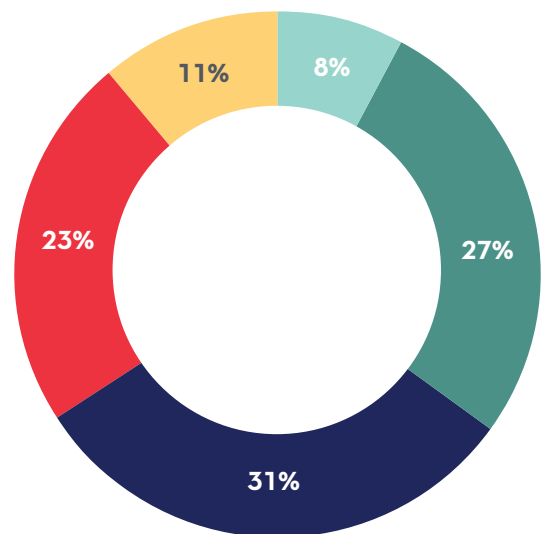
People in crisis may go to a variety of places for support, however for the purposes of this report, we assumed that legal professionals and service providers have more direct contact with people experiencing legal problems. Here, we compare the responses of those who work in legal professions (attorneys, judges, and paralegals) and those who work for service organizations and social workers.

RESPONDENTS' FAMILIARITY WITH FREE AND LOW-COST LEGAL SERVICES

LEGAL PROFESSIONALS



SERVICE PROVIDERS

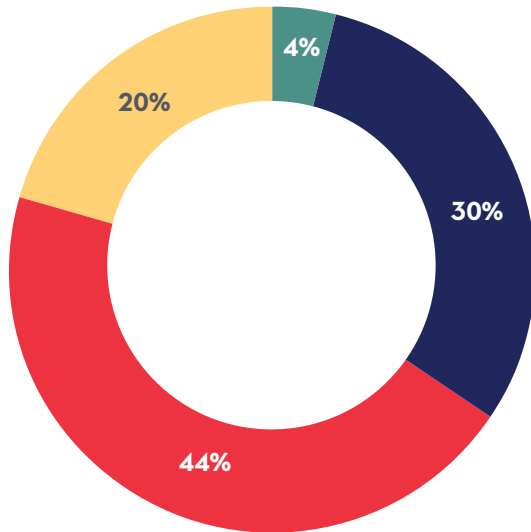


EXTREMELY FAMILIAR VERY FAMILIAR SOMEWHAT FAMILIAR A LITTLE FAMILIAR NOT FAMILIAR AT ALL

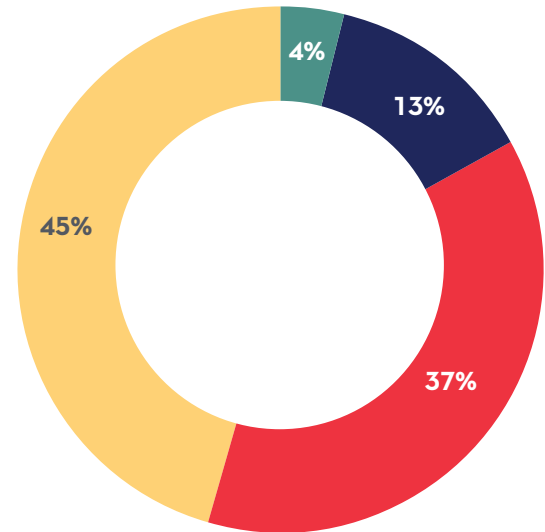
The vast majority of legal professionals reported being extremely familiar or very familiar with legal aid. Service providers were much less familiar with legal aid: in total, only 35% felt extremely familiar or very familiar, compared to legal professionals' 76%.

RESPONDENTS' ASSESSMENT OF CLIENTS' FAMILIARITY WITH FREE OR LOW-COST LEGAL SERVICES

LEGAL PROFESSIONALS



SERVICE PROVIDERS



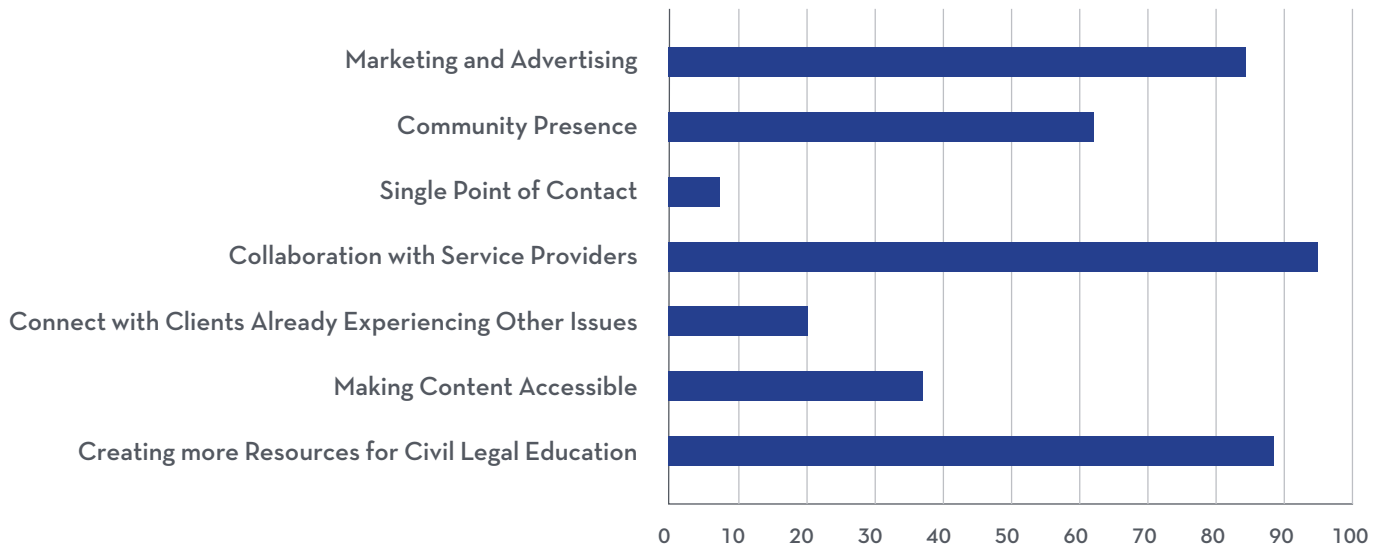
EXTREMELY FAMILIAR VERY FAMILIAR SOMEWHAT FAMILIAR A LITTLE FAMILIAR NOT FAMILIAR AT ALL

Interestingly, this increased familiarity was also reported among the clients of legal professionals. Compared to the clients of service providers, respondents reported that their clients were twice as likely to be at least somewhat familiar with free or low-cost legal services. Service providers felt that their clients were most likely to have no familiarity with legal aid, whereas legal professionals believed most clients had a little familiarity.

Increasing Client Awareness of Legal Aid

We asked respondents “What do you think is the best way to increase your clients’ knowledge of available free or low-cost legal services?” We then read their responses and looked for patterns and categories of responses. We then coded their answers, meaning we assigned them to different categories. The chart below displays these strategies and the number of responses that align with the strategies. A summary of each category follows.

RECOMMENDED STRATEGIES TO INCREASE CLIENT KNOWLEDGE



Marketing and advertising: social media; flyers sent with court filings and posted in courthouses, on public transport, through childcare programs, at libraries, churches, barber shops, health centers; billboards in and around client communities; local news and radio exposure; mail, email, and text campaigns; sharing information with social service agencies, community-based organizations and municipalities

Community presence: integrate service providers into the community at community-based organizations, at resource fairs, at festivals, and other tabling events; information saturated in local places of business and social spaces; community-based partnerships to provide legal clinics or informational sessions; on-site “ask me anything” sessions; brick and mortar walk-in location

Single point of contact: a centralized referral platform; a flyer with all legal aid agency’s locations and contact information; a collective directory with legal service providers’ names and specialties in Cook County; a source of information to keep referring agencies up to date on intake processes and which referrals are open or appropriate

Collaboration with service providers: train service providers on available legal services and issues; conduct outreach through providers and community leaders; provide workshops and clinics at service organizations; establish referral relationships with providers and train them on proper referrals; integrate legal services with services provided by other organizations

Connect with clients already experiencing other issues: include information on legal services where it might be helpful, for example, with tax bills, in court, upon release from jail or prison, when receiving services from public benefits offices, at homeless shelters and medical facilities, etc.

Making content accessible: have a clear and coordinated source for relevant information; provide information in as many languages as needed in both flyers and presentations; create web-based content and paper-based resources for those without access to internet; post information where people frequently go in their regular routines; create both primarily visual and auditory resources; incorporate cultural awareness in outreach; provide workshops early in the morning or after work so people can attend around their work schedule

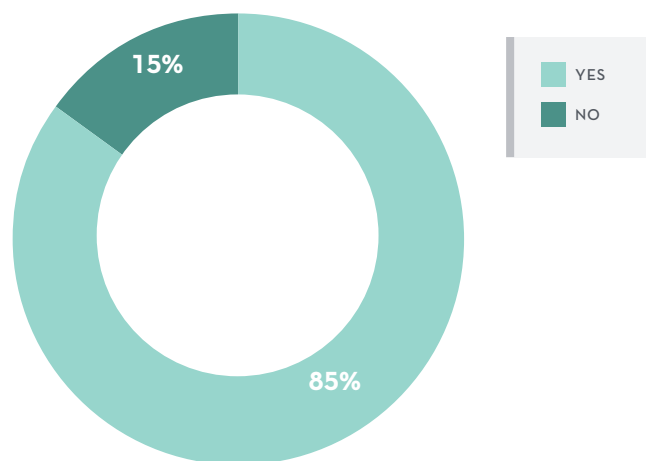
Creating more resources for civil legal education: provide explanations of available services and what they entail; create resource lists for different areas of law; provide community legal educations for both clients and providers; regularly scheduled workshops, one-on-one conversations, Q&A's, informational sessions, tabling events, etc.; posters, brochures, flyers, web pages; have informed representatives present at libraries, food pantries, and other community centers.

Connecting Clients to Services

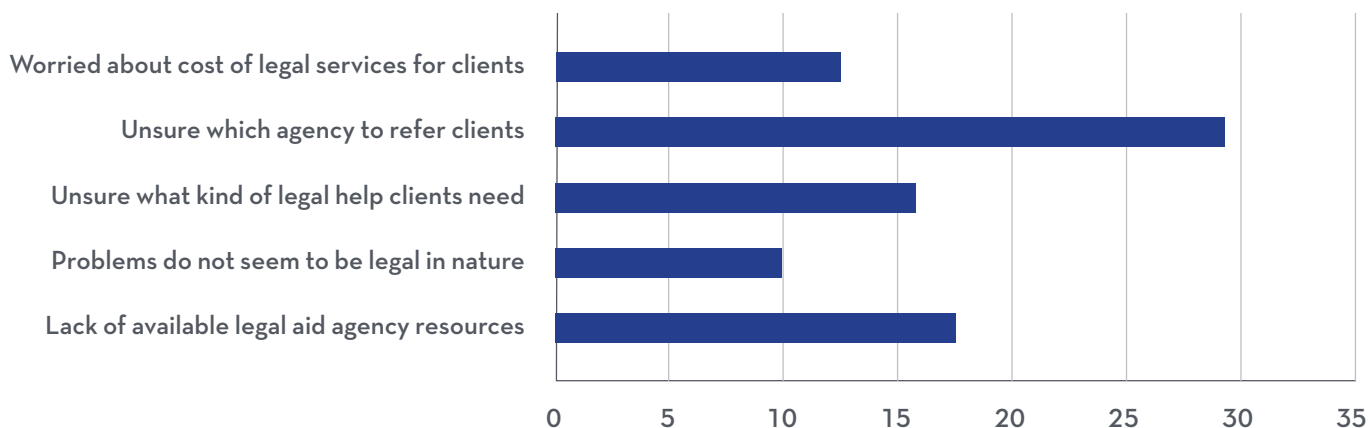
The majority of organizations that our respondents represented make referrals to legal aid organizations. From the 85% of respondents whose organizations do make referrals (297 respondents), there is a great deal of variety in how frequently they make referrals. About one third (34%) make between 1 and 10 referrals a month whereas 20% make over 100 referrals in a month.

We asked the 15% of respondents who do not make referrals why they do not. They were able to select multiple items from a list or type their own answer. Most respondents chose from a list. From that list, the most commonly selected option was “Unsure which agency to refer clients to.” The second most commonly selected option was “Lack of available legal aid agency resources.”

DOES YOUR ORGANIZATION MAKE REFERRALS?

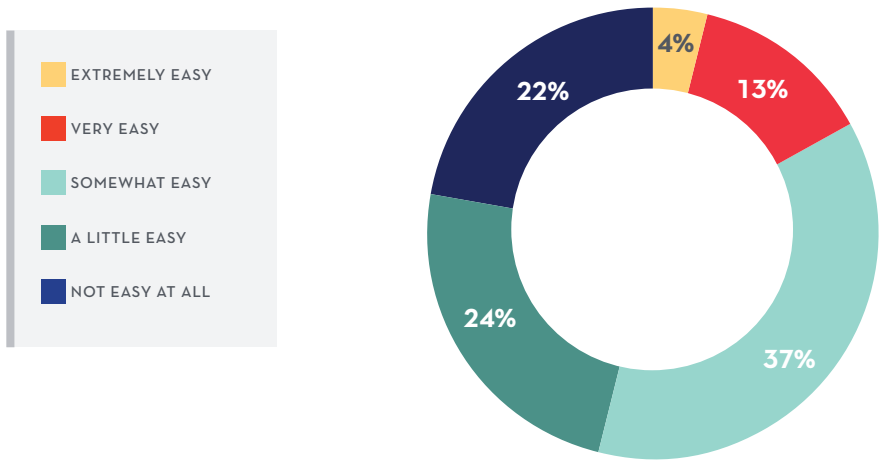


IF YOU DO NOT MAKE REFERRALS, WHY NOT?

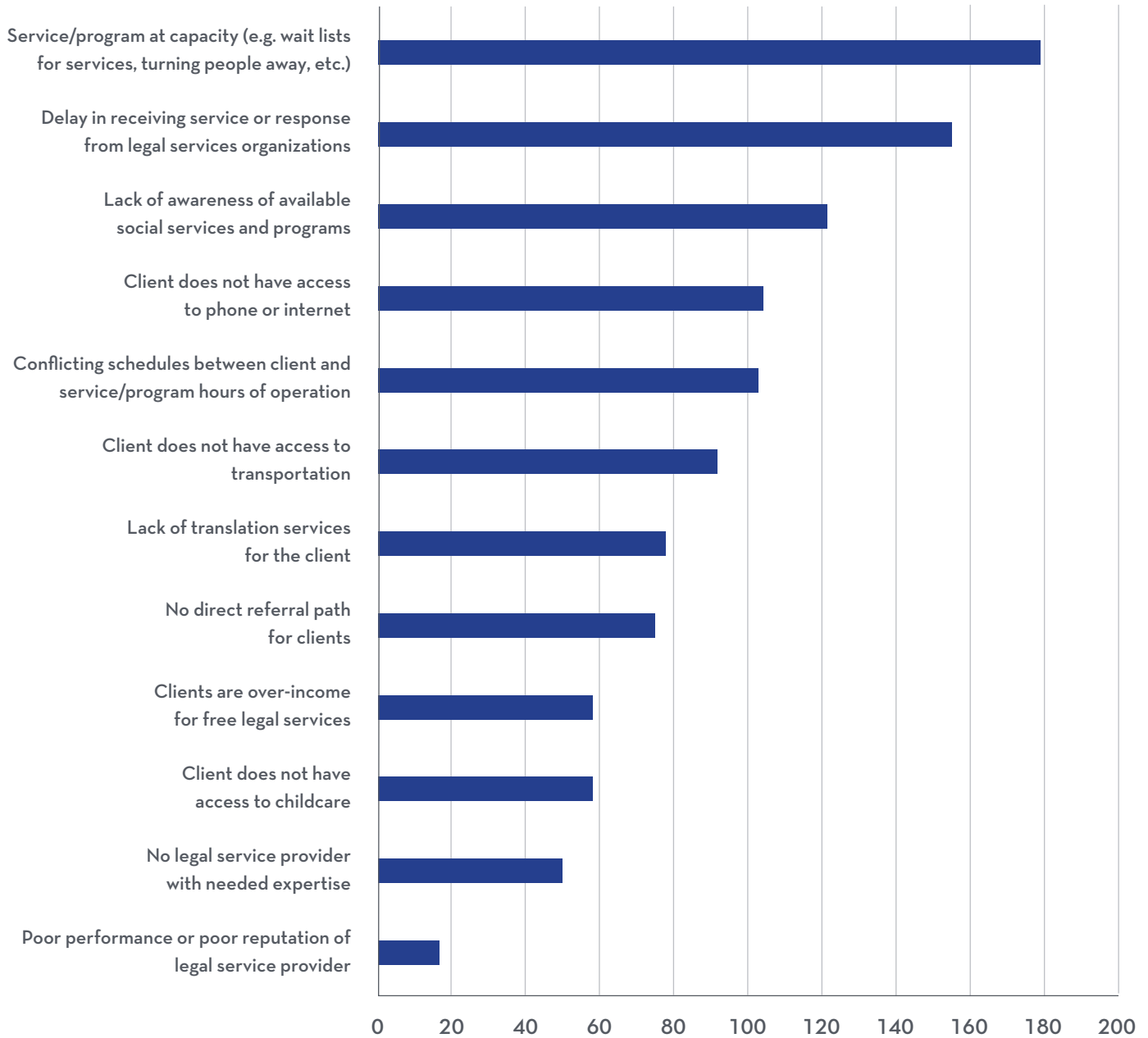


We asked respondents how easy it is to connect clients to legal aid services. Their responses are clear; it's often not easy to connect clients to legal aid services. Indeed, only 17% of respondents found it extremely or very easy to connect clients to legal aid services. We then asked respondents who found it "somewhat/a little/not easy at all" to connect clients to services what makes it challenging.

HOW EASY IS IT TO CONNECT CLIENTS TO LEGAL AID SERVICES



IF IT IS SOMEWHAT / A LITTLE / NOT EASY AT ALL TO CONNECT CLIENTS TO SERVICES, WHY IS THAT SO?



Of the 287 respondents who found it somewhat/a little/not easy at all to connect clients to services, the most commonly selected answers were that programs were at capacity, that there is a delay in response from service organizations, and that there is a lack of awareness of available services on behalf of the respondent.

We asked a similar open-ended question to provide respondents an opportunity to answer in their own words: “When it is hardest to connect clients to services, what makes it hard?” Responses suggested that there is a myriad of reasons that respondents struggle to connect clients to services. Some of these reasons are understood as an issue of the client, an issue of the respondent, and several are issues of the legal service organization.

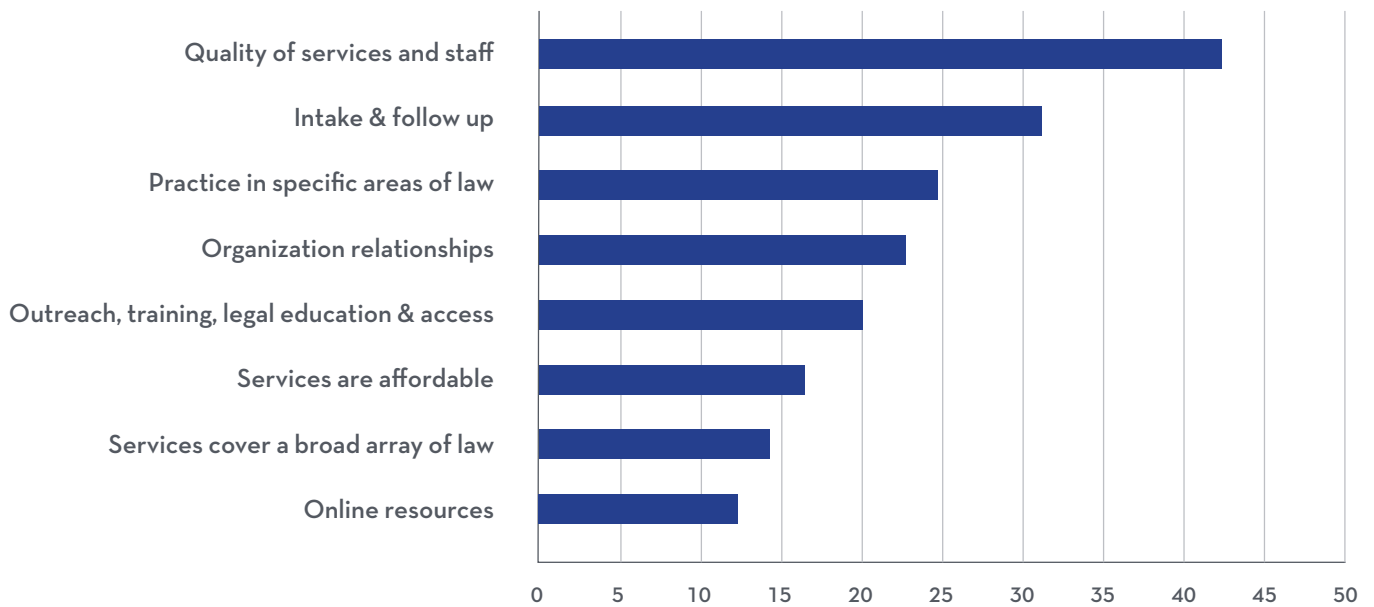
ISSUE FOR CLIENT	ISSUE FOR RESPONDENT	ISSUE FOR LEGAL AID PROGRAM
Lack of trust (wary of hidden fees, quality of services, mistrust of government institutions)	Lack of understanding of the intake process (who to contact, eligibility criteria, next steps, etc.)	Capacity limitations (lack of response from legal service providers, slow turnaround from legal service providers, inadequate staffing)
Fear of retaliation (from government, from abuser, from employer or landlord)	Lack of informational material to distribute to clients (flyers, contact information, know your rights information)	Legal issues are outside of priorities (lack of funding for specific legal issues, client's legal claims are not strong, client does not fit specific criteria)
Problems interfacing with technology (client is not technologically savvy or does not have access to reliable internet or a device which they can connect on)	Lack of knowledge of available legal resources (for specific issues, available capacity, in a specific region)	Inaccessibility (only point of access is online or via automated phone system, lack of language access or cultural competence, location is hard to reach for client, hours of operation are limited to typical work schedule for clients)
Lacking capacity for engagement (mental health issues, experiencing crisis, substance abuse, no time for appointments or following up, illiteracy)	Lacking capacity to walk client through the process of connecting and working with legal aid	
Lack of transportation	No relationship with a legal aid provider	
Lacking proper documentation to receive services (RAP sheets, legal status, taxes, etc.)	Client is unwilling to seek help (do not think they need it, overwhelmed by perceived complexity)	

Respondent Assessment of Legal Aid Chicago

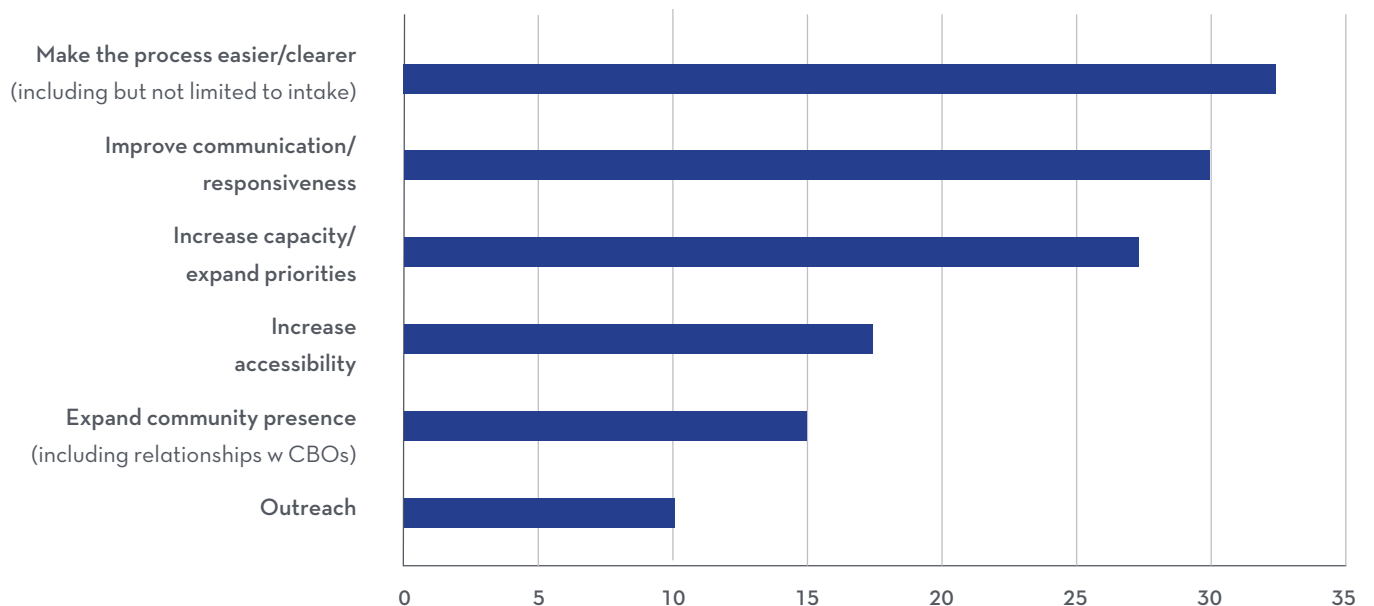
As stated in the Respondent Profile, 73% of respondents had knowledge of Legal Aid Chicago prior to responding to our survey. We asked two questions that were specific to Legal Aid Chicago: one focused on existing assets, and one identifying potential areas of growth. Interestingly, there was some overlap

in the responses given to each question. Where some felt that Legal Aid Chicago's intake process was a strength, others identified it as a weakness. Further examination of the responses may shed some light on these perspectives. For example, exploring whether there is a correlation between certain issue areas and positive or negative perceptions. Ultimately, the writers of this report feel that the data collected through this survey is ripe for further analysis.

WHAT IS LEGAL AID CHICAGO DOING WELL THAT IT SHOULD CONTINUE TO DO?



HOW CAN LEGAL AID IMPROVE TO BETTER SERVE THE COMMUNITY?



APPENDIX II – AREAS OF LEGAL SERVICE PROVIDED BY LEGAL AID CHICAGO

Children & Families

We focus on cases where personal safety and access to education are at risk.

Types of cases we accept:

- Protective orders
- Custody, guardianship, and divorce (in cases of DV)
- DCFS investigations of parents or other caregivers
- Title IX
- Special education and school discipline

Consumer

We focus on cases that impact an individual or family's ability to keep housing and utility service. We protect those with limited income and resources from unfair collection.

Types of cases we accept:

- Utilities (electricity, gas, water)
- Wage Garnishments
- Bankruptcy
- Car Title and Payday Loans
- Unfair Debt Collection
- Consumer Fraud
- Student Loans
- Tax disputes with the IRS

Criminal Records Relief

We provide full representation in court for adult criminal records and juvenile records in Cook County to reduce barriers to employment, housing, and education.

Types of cases we accept:

- Expungement
- Sealing
- Alternate forms of relief
- Healthcare Waivers
- Certificates of Good Conduct
- Certificates of Relief from Disabilities

Housing

We focus on protecting safe and affordable housing and enforcing rights for vulnerable tenants and homeowners.

Types of cases we accept:

- We help low-income **tenants** facing:
 - *Eviction from subsidized housing*
 - *Termination or rejection from the Housing Choice Voucher Program*
 - *Housing discrimination*
 - *Other tenant's rights issues*

We help **homeowners*** with:

- *Foreclosure*
- *Loan modification*
- *Tax sale (preventing loss of home)*
- *Home repair fraud*
- *Housing Advocacy for HIV-impacted people*

* HOMEOWNER LEGAL ISSUES ARE HANDLED BY OUR CONSUMER PRACTICE GROUP

Immigrants & Workers' Rights

We focus in four main areas: Employment, Immigration, Human Trafficking Survivors, and Migrant Workers Legal Rights.

Types of cases we accept:

- Unemployment insurance benefits
- Wage claims
- Employment discrimination, wrongful termination
- VAWA, U-Visa, T-Visa and other immigration remedies
- Legal needs of migrant agricultural and landscape workers across Illinois
- Holistic legal and advocacy needs of trafficking survivors across Illinois

Public Benefits

We focus on helping people get and keep public benefits to meet the basic needs of life.

Types of cases we accept:

- SNAP (food stamps)
- Medical assistance (Medicaid and Medicare)
- TANF and AABD (cash benefits)
- SSI and Social Security
- Veterans benefits including discharge upgrades

Long-Term Care

We work to protect and improve the quality of life for residents in a variety of long-term care settings.

Types of cases we accept:

- We advocate for residents in long-term care facilities in suburban Cook & Lake Counties
- We investigate complaints and provide information about quality of care, residents' rights, Medicaid, abuse and neglect, and guardianship
- We defend residents from involuntary transfer or discharge from facilities

Other Special Programs

Advanced Directives and Property Transfers (ADAPT):

Transfer on Death Instruments (TODIs) for homeowners

Living Wills for end-of-life medical care choices

Powers of Attorney for healthcare, financials, and property

LGBTQ Anti-Violence and Safety Project:

Provides legal services to LGBTQ survivors of domestic abuse

Can assist with protective orders, name change petitions, family-law matters, and education/training

Comprehensive Legal Assistance for Survivors Project (CLASP):

Legal services for victims of sexual assault/sexual violence for any legal issue listed above

APPENDIX III – DEMOGRAPHIC CENSUS DATA ON POVERTY

DEMOGRAPHIC GROUPS	TOTAL COUNT (POPULATION FOR WHOM POVERTY STATUS IS DETERMINED)	PERCENTAGE BELOW 50% FPL	PERCENTAGE BELOW 125% FPL
Age			
0-17	1,114,896	8.2%	25.0%
18-64	3,231,513	6.1%	15.8%
65 and older	735,651	4.1%	16.4%
Sex			
male	2,463,014	5.6%	16.3%
female	2,619,046	6.9%	9.4%
Race/Ethnicity			
White alone, not Hispanic	2,129,919	3.7%	9.7%
Black or African American	1,174,506	11.6%	30.0%
Hispanic or Latino origin	1,295,854	5.8%	21.6%
Asian	379,439	5.6%	15.1%
Native Hawaiian and Other Pacific Islander	1,866	11.0%	21.2%
American Indian and Alaska Native alone	15,856	3.3%	22.8%
Some other race alone	492,503	6.4%	23.5%
Two or more races	251,969	5.4%	17.3%
Education Status (population 25 years or older)			
less than high school	430,841	9.0%	30.0%
high school graduate	792,815	6.6%	20.4%
some college or associate's degree	890,324	5.5%	15.6%
bachelor's degree or higher	1,428,263	2.7%	6.6%
Employment Status (population 16 to 64 years)			
worked full-time, year round	1,790,788	0.4%	4.1%
worked part-time or part-year in the past 12 months	819,433	7.4%	22.0%
did not work	746,718	18.7%	38.3%
Disability			
with any disability	528,966	9.0%	28.6%
no disability	4,551,665	5.9%	16.7%
Living Arrangement			
In family household	4,054,141	5.0%	16.1%
In married-couple family	2,734,469	1.7%	9.1%
Families with a female householder, no spouse present	976,184	13.1%	33.6%
In other, non-family household living arrangements	1,027,919	11.2%	24.9%
Nativity And Citizenship Status			
native	4,011,674	6.5%	17.9%
foreign born	1,070,386	5.4%	18.0%
naturalized citizen	557,809	3.5%	13.8%

SOURCE: U.S. CENSUS BUREAU'S AMERICAN COMMUNITY SURVEY FIVE-YEAR ESTIMATES FROM 2020: TABLE S1703.

FOR INFORMATION ABOUT THE VETERAN POPULATION SEE: C21007 AGE BY VETERAN STATUS BY POVERTY STATUS IN THE PAST 12 MONTHS BY DISABILITY STATUS FOR THE CIVILIAN POPULATION 18 YEARS AND OVER

APPENDIX IV – AUTHOR BIOGRAPHIES

Kulsum Ameji, J.D. is a Senior Attorney specializing in Community Legal Education and Community Engagement. An honors graduate of Smith College, she attended DePaul College of Law. Kulsum has two decades of experience working on social issues in various capacities. Her interests include creative solutions-finding, cross-sector collaboration, systems design, and economic empowerment. She enjoys building unexpected bridges between research, advocacy, law, art, and policy. Kulsum is the recipient of numerous awards and fellowships in recognition of her work, including the Jerold Solovy Award, the Chicago Foundation for Women Impact Award, the Community Renewal Society 35 Under 35 Leadership award, the KANWIN Community Changemaker Award, the Civic Leadership Academy at University of Chicago, the NAMATI Legal Empowerment Leadership cohort, the Lead the Way Fellowship (NYU Wagner School of Policy) and others. Kulsum has also served as a visiting scholar in residence at the University of Wisconsin-La Crosse and as an adjunct professor at Northwestern University.

Elizabeth (Leeza) Taboada graduated from Dartmouth College in 2021 with a B.A. in Geography and Studio Arts. In all the places she's lived, she seeks to enmesh herself within community building efforts. Since moving to Chicago in 2021, Leeza has worked with Legal Aid Chicago to complete their first Community Legal Needs Assessment and the Hyde Park & Kenwood Interfaith Council (HPKIFC), which provides several programs to promote peace and well-being on the South Side of Chicago where she currently resides. She is also an active member of the Baha'i Community. In the near future, Leeza hopes to return to school to pursue a joint Master's degree in Urban Planning and Geography to further deepen her understanding of structures and systems that can foster societal well-being.



APPENDIX V – ORGANIZATIONS AND ROLES REPRESENTED BY KEY INFORMANTS

ENTITY

4th Ward	Neighborhood Council	Illinois Coalition for Immigrant and Refugee Rights (ICIRR)	Public Health Institute of Metropolitan Chicago (PHIMC)
6th Ward	CARPLS	Illinois Legal Aid Online (ILAO)	Polish American Association
17th Ward	Catholic Charities – South/Southwest Suburbs	Inclusive Economy Lab, University of Chicago	South Suburban Housing Services
23rd Ward	Chicago Bar Foundation	Indo American Center	SWOP (Southwest Organizing Project)
25th Ward	Chicago Jobs Council	Lambda Legal	Great Cities Institute, University of Illinois – Chicago (UIC)
33rd Ward	City of Chicago Department of Public Health	Legal Aid Chicago	The People’s Lobby
47th Ward	Cicero Collaborative	LISC (Local Initiatives Support Corporation)	United Way of Metro Chicago
49th Ward	Coalition for a Better Chinese American Community	Legal Aid Society of Metropolitan Family Services	Western Suburbs, Anonymous Informant
Adler University Institute on Public Safety & Social Justice	Coalition of Limited English Speaking Elderly (CLESE)	Latino Policy Forum	Westside Coalition for Seniors
Administrative Office of the Illinois Courts	Haymarket Center	Metropolitan Planning Council	Woodstock Institute
IL-AFLAN (Illinois Armed Forces Legal Aid Network)	Heartland Human Care Services	Office of the Cook County Public Defender	Working Credit
ARISE Chicago	Illinois Black Advocacy Initiative	Open Communities	
Association House			
The Network			
Black Roots Alliance			
Brighton Park			

The following list reflects many of the roles occupied by those whom we interviewed. Duplicate roles have been combined into one category. Some titles have been edited to help protect anonymity.

ROLE

<u>Alderman</u>	<u>Director</u>	<u>Paralegal</u>
<u>Assistant Director</u>	<u>Director of Practice Group</u>	<u>Policy Engagement Manager</u>
<u>Assistant Director of Constituent Services</u>	<u>Director of Constituent Services</u>	<u>Program Director</u>
<u>Assistant to the Alderman</u>	<u>Director of Housing Advocacy</u>	<u>Program Officer</u>
<u>Associate Director of Programs</u>	<u>Director of Health Services</u>	<u>Programs Manager</u>
<u>Chief Executive Officer</u>	<u>Director of Legal Services</u>	<u>Project Manager</u>
<u>Chief Impact Officer</u>	<u>Director of Advocacy</u>	<u>Public Policy Director</u>
<u>Chief of Staff</u>	<u>Director of Research</u>	<u>Regional Director</u>
<u>Chief Program Officer</u>	<u>Director of Women’s Programming</u>	<u>Senior Epidemiologist</u>
<u>Professor</u>	<u>Executive Director</u>	<u>Senior Policy Counsel</u>
<u>Coalition Manager</u>	<u>Family Services Program Manager</u>	<u>Social Worker</u>
<u>Community Leader</u>	<u>Fellow</u>	<u>Staff Assistant</u>
<u>Community Member</u>	<u>Founder and Director</u>	<u>Staff Attorney</u>
<u>Community Organizer</u>	<u>Immigration Associate</u>	<u>Strategic Campaigns Organizer</u>
<u>Coordinator</u>	<u>Immigrant Rights Organizer</u>	<u>Senior Staff Attorney</u>
	<u>Midwest Regional Director</u>	<u>Supervisory Attorney</u>

APPENDIX VI – LOCAL LEGAL SERVICES AND RESOURCES

One of the things we heard during our research is that many people are unaware of the existence of civil legal aid. Below is information about some local services and resources for free legal help and information:

Free Legal Help

Cook County Legal Advice Hotline (CARPLS)

312.738.9200

website: carpls.org

Free legal advice and referrals

Illinois Legal Aid Online (ILAO)

illinoislegalaid.org

Free information, fillable forms, referrals, and other resources

Cook County Legal Aid for Housing and Debt

855.956.5763

website: cookcountylegalaid.org

Free legal help for eviction, foreclosure, debt collection, and property tax issues

Free Court Information

Court Information Help Line

872.529.1093

Free information about court cases and filing forms in Cook County

Illinois Court Help

833.411.1121

website: ilcourthelp.gov

Free information about court process in Illinois

Other Lawyer Referral Services

Chicago Bar Association Lawyer Referral Service

312.554.2001

website: lrs.chicagobar.org

\$30 consultation fee for a variety of legal practice areas

JEP Lawyer Network

312.546.3282

website: jepchicago.org

Limited scope and affordable legal services — rates vary

Other Local Bar Associations

cookcountycourt.org/for-people-without-lawyers

Listing of several other Bar Association Lawyer Referral Services in Cook County

FROM CHICAGO BAR FOUNDATION'S FINDING LEGAL HELP IN COOK COUNTY

APPENDIX VII – SOME LOCAL INITIATIVES RELATED TO LOW-INCOME COMMUNITIES

Many entities serve the needs of low-income communities in our region. Other efforts can help inform Legal Aid's strategies about where, when, and how to collaborate and connect low-income residents with legal support. There may also be unexplored opportunities for others to partner with Legal Aid around specific populations, issues, or needs.

City of Chicago

Prior to the pandemic, the City of Chicago hosted a Solutions Towards Ending Poverty (STEP) summit.²⁴⁴ Per the summit, 1 in 5 Chicagoans live in poverty and 1 in 10 live in deep poverty. "Evidence-based policies and investments to alleviate poverty and economic hardship in Chicago" were identified as well as public policy priorities, including:

- Fines and fees reform
- Affordable housing and homeownership investment
- Utility billing relief
- Rental assistance
- Transportation fare reduction

244 STEP Summit Recap Report. City of Chicago, 2020.

- Youth employment
- Increase quality jobs
- Foster wealth building
- Wage increase
- Workforce protections
- Community and small business investment
- Emergency food distribution
- Internet access
- Reduce the expenses and costs of being poor
- Improve health and life expectancy—closing the gap between majority white and black neighborhoods.
- End homelessness
- Ensure housing affordability and accessibility
- Invest in high-quality, specialized support for persons experiencing mental health and substance use related crises
- Access to legal counsel for Illinoisans and ensure equitable access to court and legal processes
- Support our caregiving workforce by ensuring equitable wages and meaningful support for unpaid caregivers
- Invest in interventions that address cycles of trauma and violence in our communities
- Ensure just and equitable access to economic security programs
- Create a single, accessible platform for individuals to enroll in all state benefits

State of Illinois

Various efforts at the state level also identify issues and objectives related to low-income communities. The IDHS Interagency Working Group on Poverty Elimination and Economic Insecurity published an Interim Report in 2020, *All In Illinois: A Five-Year Strategy to Reduce Deep and Persistent Poverty*.²⁴⁵ The following pillars and strategies for a multigenerational approach to addressing poverty in Illinois were identified:

- Ensure IL is best in the nation for raising families
- Ensure access to high quality early childhood services
- Find a method to replicate the Federal Child Tax Credit for families raising children
- Expand access to free and reduced school meals
- Increase participation in WIC by improving accessibility for those who are eligible
- Stabilize homes and communities
- Increase uptake, access, and value of existing public benefits for those in extreme poverty
- Deploy direct cash assistance programs to lift families out of deep poverty
- Address barriers to paid work, education, and advancement
- Invest in apprenticeship, work based learning, and barrier reduction programs so individuals can learn and train while supporting their family
- Support trusted community based providers to serve the needs of those in deep poverty
- Provide consistent and equitable access to state funding that adequately keeps pace with rising costs
- Address barriers that prevent consistent work at a living wage, by investing in transportation, childcare, paid leave, broadband, legal aid, reentry services, and immigrant and refugee support

245 Illinois Commission on Poverty Elimination and Economic Security. *All in Illinois: A Five-Year Strategy to Reduce Deep and Persistent Poverty*. Mar. 2022.

Our Mission

At Legal Aid Chicago, we work together to provide high quality civil legal aid to people living in poverty and other vulnerable groups.

Through advocacy, education, collaboration, and litigation we empower individuals, protect fundamental rights, strengthen communities, create opportunities, and achieve justice.

In carrying out our mission, we treat everyone with compassion and respect.

Our Vision

It is our vision that poverty will not be an impediment to justice in Cook County. Legal barriers that perpetuate poverty and inequality will be dismantled. Laws and legal systems will be open and equally effective for all who need their protection, especially those who experience unfair and disproportionately unjust treatment due to personal or community characteristics.



SUBWAY
EXIT ONLY



120 S. LaSalle Street
Ste. 900
Chicago, IL 60603

legalaidchicago.org