

2017 ANNUAL REPORT



...AND JUSTICE FOR ALL

It's part of our Pledge of Allegiance. We consider it a fundamental American right. Yet, "justice for all" evades millions of Americans when they are forced to make uninformed legal decisions on their own because they cannot afford an attorney. A direct consultation with an attorney can help a self-representing litigant prevent homelessness, unemployment, and the loss of financial resources or family stability.

For more than two decades, CARPLS has worked to eradicate this inequity through direct access to free, high-quality legal services for those who have no other options. Since our inception we have worked on more than 850,000 consultations — in FY '17 alone we provided 54,000 free legal consultations through our hotlines and court-based advice desks.

Last year was historic for CARPLS. We became the anchor for a new statewide civil legal aid hotline for Illinois veterans, military members, and their families as part of the Illinois Armed Forces Legal Aid Network (IL-AFLAN), in partnership with the Illinois Equal Justice Foundation. This veterans' hotline is the first of its kind to address civil legal needs on a statewide basis. Through this effort, we formed a special partnership with Jenner & Block LLP. The firm's volunteers developed crucial legal advice content that has critically advanced our services for our IL-AFLAN clients.

We have seen dramatic situations of elderly veterans on the cusp of losing their homes, facing eviction, or requiring access to domestic violence services. A simple phone call to us can connect our veterans to needed resources and prevent disasters.

We are also proud of our 32 attorneys, paralegals and staff and nearly 100 legal volunteers who provide solutions to our clients through their legal acumen and use of proprietary cutting-edge technology. For the 15% of our clients who need direct representation, we coordinate with one of our 40 legal aid partners.

As we enter our 25th year, we will continue our ongoing mission to make "justice for all" a reality for every single person in need of legal advice and counsel. Thank you for standing with us and for your generous and continued support.

Sincerely,



A handwritten signature in dark ink, appearing to read "A. Schwartz".

ALLEN C. SCHWARTZ
CARPLS Executive Director



A handwritten signature in dark ink, appearing to read "S. Gallagher".

SEAN W. GALLAGHER
CARPLS Board President

PROGRAM SERVICES

Equal justice under the law is a fundamental American value that CARPLS attorneys realize by ensuring that everyone receives the legal help they need in a complex justice system. For self-represented clients, CARPLS is a real lifeline that helps them face their legal problems with confidence. We give legal counsel and solutions on any type of legal issue, though most commonly on civil legal matters.

CARPLS provides each client with direct access to our well-qualified and caring attorneys through **our legal aid hotlines and four court-based advice desks**. CARPLS serves the greatest number of clients of any legal aid program in Cook County, with more than 54,000 consultations annually.

CARPLS LEGAL AID HOTLINE (312) 738-9200

Our staff and volunteer attorneys provide free legal assistance on our general hotline—often resolving issues in a single phone call—in English and Spanish. We counsel Cook County residents or those who have a legal problem in the county on all legal matters including:

- Divorce
- Employment
- Probate
- Housing
- Education
- Personal/Property Injury
- Consumer Law
- Guardianships
- Public Benefits

ILLINOIS ARMED FORCES LEGAL AID NETWORK (IL-AFLAN) HOTLINE (855) IL-AFLAN OR (855) 452-3526

Civil legal aid is one of the most pressing yet overlooked needs facing Illinois' nearly one million veterans and military service members. In 2017, CARPLS launched the first statewide legal aid hotline for veterans to serve as the anchor of the Illinois Armed Forces Legal Aid Network (IL-AFLAN) funded by the Illinois Equal Justice Foundation. The IL-AFLAN hotline broadens our services to veterans, military members, and their families anywhere in the state of Illinois, providing them free and immediate access to an attorney. We assist our veteran and military clients with any civil legal problem, as well as veteran-related issues such as military discharge upgrades and securing VA benefits.

ADVICE DESKS

ADMINISTRATIVE HEARINGS

City of Chicago Department of Administrative Hearings, 1st floor
Chicago city ordinances can be complex and overwhelming. Our attorneys help self-represented litigants navigate a myriad of city ordinance violations. We advise clients on everything from red-light camera tickets to impounded vehicles.

CONSUMER COLLECTION

Post-Judgment Collection Court at the
Richard J. Daley Center, Room 1401

Our lawyers provide information, advice and referrals to self-represented debtors and creditors. Most often, we help people get their assets unfrozen and protect their wages so they can pay their bills and manage other financial obligations.

DOMESTIC RELATIONS

Richard J. Daley Center, Room CL16 (Concourse Level)

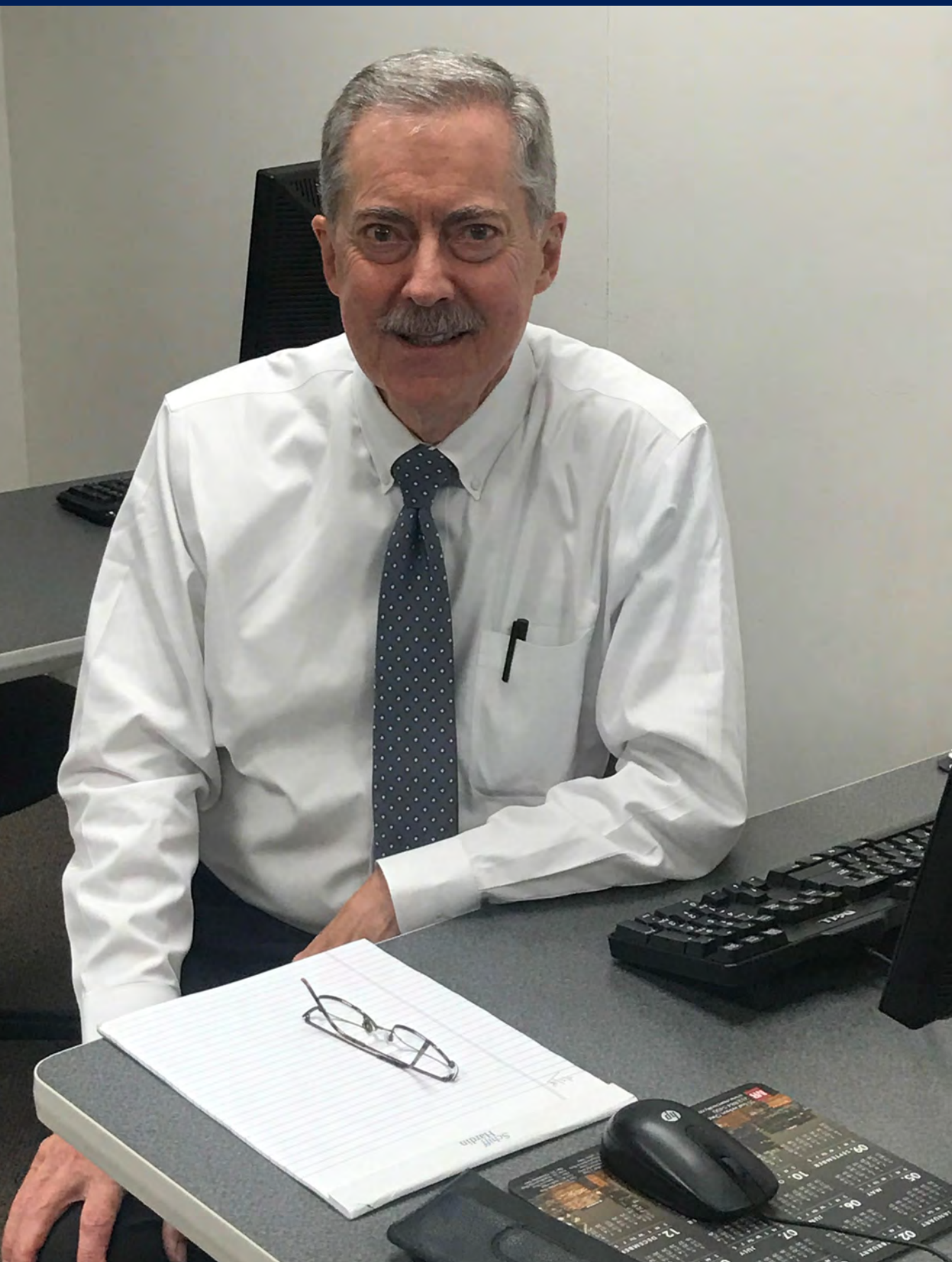
During what is often a highly emotional time, we educate parties on the family law system. Our attorneys also draft pleadings for appropriate litigants and make referrals in more complicated cases.

MUNICIPAL COURT

Richard J. Daley Center, Room CL16 (Concourse Level)

When people are dealing with evictions, consumer/contract issues or tort matters, they can turn to our lawyers for assistance. We help clarify the law and teach clients about their rights and options, allaying their worries and concerns.

BUILDING ADVOCATES



PETER ROSSITER

ATTORNEY AT SCHIFF HARDIN LLP AND CARPLS VOLUNTEER

In one phone call to CARPLS, a client can find answers, hope, and relief and become their own best advocate. In turn, an attorney can feel like he has made a difference in a short period of time and has likewise served as an important advocate. Peter Rossiter is one of more than 100 CARPLS volunteers who knows first hand.

Peter is a dedicated CARPLS supporter. He is a past board member and treasurer from our earliest days. In January, he signed on as a CARPLS volunteer attorney.

A long-time partner at Schiff Hardin LLP and former general counsel of Northern Trust Corporation, Peter has focused on corporate, banking and professional responsibility issues in his distinguished legal career. Finally reaching the point in his career where he wanted to do regular pro bono volunteer work, he enjoys getting out of his wheelhouse and “doing hands-on individual work with real people” during his volunteer shifts.

“Most of our clients are in situations where they don’t have great alternatives because of their economic circumstances and the hard knocks life has dealt them,” Peter reflects. “They are often in such tough spots.”

He says that in addition to offering sound legal advice, simply listening to our clients “and understanding their stories” is exceptionally important during these brief encounters.

“The clients feel that they are being heard. As you go back and forth with them, you are dealing with them on a very human-to-human level. Connection is an important part of the process.”

One client Peter felt a particular connection with set off an “alarm bell” for him. As he discussed divorce options with the woman, he realized she was at “a grave risk for domestic violence.”

“I was not only able to give her [domestic violence] resources, but also really urge her to get in touch with these resources right away to assure her safety.”

Helping clients find solutions to their problems and gain confidence to become self-advocates “really is what it’s all about,” Peter says. “It is the one constant theme in every conversation.”

Peter tries to actively engage his clients “in the process” and help them understand their legal rights, alternatives and choices.

In return for his advice, Peter gets something very special from his clients.

“The person on the other end will say ‘Thank you, that’s so helpful’ and that’s just such a humbling thing to hear from someone whose problems are so daunting.”

“ It was a refreshing experience to actually have someone listen to me for a change without making me feel worthless. I needed such a positive human contact which I haven't had in a very long time. And their guidance really helped. ”

CHANGING VETERANS' LIVES



Mike is an 80 year-old veteran and a member of the Greatest Generation, who always paid his bills on time before he became sick. As his medical bills outpaced his Social Security, he defaulted on his real estate taxes. His fully paid-off home was his sole asset. With his property taxes in arrears, a third party purchased Mike's taxes and he was on the brink of losing his home. Mike frantically called our veterans' hotline. With just days to spare, we connected him with a pro bono attorney, who was able to get an extension on the case and assisted Mike in saving his home.

Our IL-AFLAN attorneys, some of whom are veterans themselves, have made an impact on thousands already. More than half of our IL-AFLAN clients are disabled veterans. Jenner & Block LLP volunteers have helped develop crucial legal advice content to cover the variety of legal needs veterans face across the state.

Like our general hotline, we needed to have legal content and resources at our fingertips in our Knowledge Management program to respond quickly to veterans like Mike. In many cases, our military clients need further referrals to our IL-AFLAN partners around the state, as well as to federal and local resources.

Angela Allen, a Jenner & Block partner and military spouse, had just helped launch the firm's Veterans and Military Families Affinity Group (which includes Jenner & Block lawyers and staff) and was excited to work with the IL-AFLAN hotline. "It was the perfect first project for us to take on as a team," she says.

"CARPLS was on the frontline of launching [the IL-AFLAN program] and I believe the most critical piece of it," Angela notes. Through the hotline "you can touch a lot of people."

Abby Bried, a Jenner & Block partner and "Navy brat," oversees administrative and other staff who are tasked with working on non-legal projects for the hotline. For example, the team drafted directions for veterans on how to request and locate their service records, which is important in securing veterans benefits and discharge upgrades. "Currently, we are working on a 'heat map' to determine where more veterans needing services may be located," Abby says.

"It's easy to find volunteers, because people feel a connection to the military and our veterans through their own service or the service of their family members."



ILLINOIS ARMED FORCES LEGAL AID NETWORK

★ 855-452-3526 or 855-IL-AFLAN ★



“The attorney was very helpful. He gave me precise legal advice to help my family from becoming homeless.”

REMOVING BARRIERS TO JUSTICE



ASHLEE HIGHLAND

CARPLS SUPERVISING ATTORNEY & CONSUMER LAW EXPERT

John contacted CARPLS after a creditor revived a debt judgment against him 10 years after the court first ordered it. The original debt was \$14,000, but due to the hefty 9% interest rate currently permitted by Illinois law, the judgment had ballooned to a staggering \$28,000 without John even realizing it. Despite his good faith attempt to pay off his debt, the excessive interest became insurmountable and John had no other recourse but to file for bankruptcy.

John's case is not unique. We see people every day who are trying to regain their financial footing and pay their debts. However, the current law works against them and does not operate the way it was intended. Hundreds of court cases are called each day for post-judgment collection. Most plaintiffs have legal counsel, while the majority of debtors do not. If the debtor shows up to court, they often unknowingly enter into unfair payment plan agreements that put them in dire financial peril.

This situation has long frustrated Ashlee Highland, a CARPLS supervising attorney and consumer collection expert, as she watches people struggle to navigate post-judgment issues such as wage garnishments, frozen assets, interest rates, judgment revivals and more, without success.

"It's so confusing and upsetting for clients," she says. Ashlee stresses the laws are so burdensome that "they don't give people a chance to have a fresh start."

Ashlee eagerly agreed to join a grass roots effort by like-minded lawyers and legislators aimed at developing legislative reforms that would make consumer debt collection proceedings more equitable.

"I just jumped at the opportunity to change the law and help so many of our clients," recounts Ashlee, who has worked on the project for more than two years.

The committee includes private and public sector attorneys who all saw the system's failings through the same lens and had similar reasons for joining.

"As chair of my firm's Pro Bono Committee, I have heard too many stories from my colleagues about how the existing law and court procedures unfairly stack the deck against consumer debt collection defendants," says Steve Pflaum, a partner at Neal Gerber & Eisenberg LLP. "The lawyers involved in this effort from organizations like CARPLS had invaluable firsthand experience with these issues that enabled us to focus on the most egregious problems and develop legislation that would produce effective solutions."

Adds committee member Jeff Colman, a partner at Jenner & Block LLP: "The laws are crippling thousands of poor and working class people — many of whom are seniors and people with disabilities, and the great majority of whom lack legal counsel."

Recommendations by the committee have included creating and publicizing a debtors' bill of rights; protecting a higher percentage of people's wages from garnishment; preventing vital funds in bank accounts from being frozen so debtors can afford basic necessities and lowering the onerous interest rate.

The committee compiled a series of bills that have gained the support of several Illinois House legislators. Ashlee also spearheaded an effort that won crucial endorsements for the bills from other consumer rights and legal organizations.

"We have worked so hard on this package and hope to see these bills ultimately become laws," notes Ashlee. "It would be so rewarding to give a voice to our clients who deal with these problems every single day."

CARPLS BY THE NUMBERS



EVERYDAY JUSTICE FOR EVERYDAY PEOPLE



89%

of our clients
are satisfied
with how their
legal problems
were resolved.



96%

would
recommend
us to
a friend.



85%

of all
cases
resolved
in-house.



\$65

administrative
cost for each
case, and 85¢
of every dollar
raised provides
services.

CARPLS handles **1 out of 4** legal aid cases in Cook County
— or **54,000** legal services through **28,000** cases.

We cover **1,650** different legal topics from adoption to
zoning, and primarily address civil legal needs for housing,
family and consumer law.

Most of our clients are women or members of communities of color.

8% of our clients are veterans or active duty military,
55% of whom are disabled. **15%** of our clients are seniors,
60% of whom are living at or below the poverty level.

1 out of 2 clients will call us back for help on additional legal
issues. We partner with **40** legal aids and additional social
service providers so that no one is turned away.

THANK YOU TO OUR DONORS

July 1, 2016–June 30, 2017

We are grateful to all our donors who enable us to achieve our mission of providing everyday justice to everyday people. Interested in giving? Corrections? Contact Tanya Pietrkowski, Director of Development, at tpietrkowski@carpls.org or 312.421.4014.

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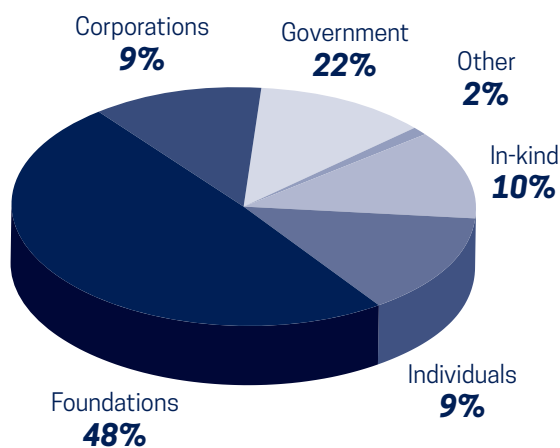
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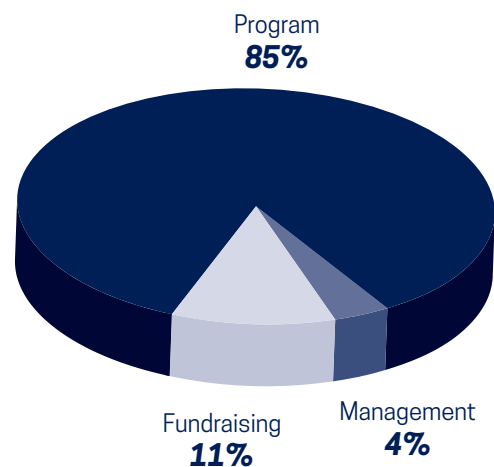
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FISCAL YEAR 2017 FINANCIALS



REVENUE & OTHER SUPPORT



EXPENSES

REVENUE & OTHER SUPPORT

Foundations	\$1,389,568
Government	\$636,667
Corporations	\$269,903
Individuals	\$276,304
In-kind Contributions	\$276,731
Other Income	\$60,302
TOTAL	\$2,909,475

EXPENSES

Program	\$2,022,345
Fundraising	\$272,956
Management & General	\$102,534
TOTAL	\$2,397,835

CHANGE IN NET ASSETS	\$511,640
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CASH

Start of Fiscal Year	\$436,141
Net Cash Flow	\$84,831
End of Fiscal Year	\$520,972

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