

The law  
belongs to  
ALL of us.



## LEGAL AID OF WESTERN MISSOURI 2020 ANNUAL REPORT

LEGAL AID IN 2020	1
SUCCESS STORIES	12
CASE STATISTICS	18
PRACTICE AREAS	22
WHERE WE WORK	24
SPECIAL PROJECTS	26
OUR PEOPLE	27
VOLUNTEER ATTORNEY PROJECT	29
DONATIONS	33
FINANCIALS	36

**LEGAL AID OF WESTERN MISSOURI** has improved the lives of those in need through quality legal assistance since 1964. Legal Aid provides free civil (non-criminal) legal assistance to people who need it most and can afford it least. With offices in Kansas City, Joplin, St. Joseph, and Warrensburg, Legal Aid serves a 40-county area where more than 300,000 people live in poverty.

*Throughout our report we use pseudonyms and stock photos to protect client confidentiality.*

**LAWMO.ORG**



**THE PANDEMIC AND THE  
RESULTING ECONOMIC  
DEVASTATION MADE  
2020 ONE OF THE HARDEST  
YEARS IN RECENT MEMORY  
— ESPECIALLY FOR FOLKS  
WITH LOW INCOMES AND  
PEOPLE OF COLOR.**

**BUT WE DIDN'T NEED A  
GLOBAL CRISIS TO TELL US  
THAT THE LIVES OF OUR  
CLIENTS AND THEIR FAMILIES  
ARE AFFECTED BY THE  
INEQUITIES AND INJUSTICES  
OF THIS GREAT NATION.  
  
OUR NEIGHBORS WERE  
STRUGGLING.**

**MANY WERE STRUGGLING  
BEFORE THE PANDEMIC.**

**THEN COVID-19 MADE EVERY  
SINGLE ONE OF THOSE  
PROBLEMS WORSE.**

**SO, OUR STAFF ADAPTED.**



**Legal Aid clients face legal and financial crises that are rooted  
in racial inequality, poverty, or both.**

**WE CARVED OUT HOME  
OFFICES AND BECAME ZOOM  
EXPERTS. SOME OF US  
HOME-SCHOOLED OUR KIDS.**

**THE WORLD LOOKED A  
LOT DIFFERENT. BUT  
OUR FOCUS REMAINED ON  
OUR CLIENTS.**

**WE IMPROVED HEALTH  
CARE OUTCOMES AND  
SAVED LIVES BY REMOVING  
LEGAL BARRIERS TO  
BETTER HEALTH FOR FOLKS  
WITH LIMITED FINANCIAL  
RESOURCES.**

**WE FOUGHT TO KEEP OUR  
CLIENTS IN THEIR HOMES  
SO FAMILIES COULD  
SAFELY SHELTER-IN-PLACE  
IN THEIR COMMUNITIES.**



# **WE PUT DOMESTIC VIOLENCE SURVIVORS ON A PATH TO SAFETY AND SELF-SUFFICIENCY.**



**When the pandemic hit, domestic violence survivors became dangerously isolated — often with their abusers and away from life-saving services.**

**WE FOUGHT HARD FOR  
BENEFITS TO ENSURE THAT  
SENIORS, THOSE WITH  
DISABILITIES, AND FOLKS  
WHO LOST THEIR JOBS  
RECEIVED THE INCOME  
THEY NEEDED TO SURVIVE.**

**AND WE LIFTED THE  
BURDEN OF DEBT FOR  
CONSUMERS DEFRAUDED  
BY UNSCRUPULOUS  
BUSINESSES — AND  
INDIVIDUALS.**

**TIME AND TIME AGAIN,  
WHEN WE NEEDED YOU  
MOST, YOU STEPPED UP IN  
EXTRAORDINARY WAYS!**

**THANKS TO YOU, IN A  
YEAR FULL OF RAPIDLY  
CHANGING POLICIES AND  
WIDESPREAD FEAR, WE  
WERE ABLE TO GET JUSTICE  
FOR MORE THAN 10,000  
CHILDREN AND ADULTS IN  
OUR COMMUNITY.**



**We are honored to stand with our clients and fight by their side as they work to build better lives.**







# Meet Barb

Barb contacted us via our Legal Aid CARES Hotline. The Hotline was set up in April to answer questions about CARES Act stimulus payments.

Barb explained to the Legal Aid attorney that she was waiting on her stimulus check and her tax refund, neither of which she had received. Like so many workers, Barb's hours were cut, and she was anxious to use this money to catch up on outstanding bills.

Upon investigation, the attorney discovered Barb's stimulus check had been issued and directly deposited into an out-of-state bank. While looking into the tax refund delay, the attorney found a small error that needed to be corrected before the refund could be issued. The attorney also noticed that when the tax return had been filed, it directed the refund to be deposited into the same out-of-state bank as Barb's stimulus payment.

Barb did not open the account listed and had no idea how the mix-up occurred. The attorney asked Barb if anyone had access to the tax return. Barb said she had used a free tax return software that her son had helped her set up.

After some additional digging – including contacting the out-of-state bank and the police – the attorney learned that Barb's son had indeed set up the software account and was having his mother's refund sent to his bank account. The bank closed the account and Barb will receive her refund. The police are helping Barb file a police report for the theft of her stimulus payment.

Without the help of Legal Aid, Barb would never have known that her son was stealing from her and never would have received the money she needed to get by.

**BARB CALLED LEGAL AID'S COVID HOTLINE FOR HELP LOCATING  
HER FEDERAL STIMULUS PAYMENT AND HER TAX REFUND.**



# Meet Marco

Marco is a 64-year-old grandfather, neighbor, and friend. For decades, he ran his own cleaning business. Sadly, Marco had to sell his business when he could no longer work due to congestive heart failure, heart disease, kidney disease, and diabetes.

Without his business, Marco had no income to pay for basic expenses and the medical care he needed to manage his many health problems. He applied for Social Security disability benefits but was denied. So, Marco reached out to Legal Aid for help.

A case handler from our Federal Rights Unit represented Marco at his administrative hearing and obtained evidence that convinced the judge that Marco was disabled and unable to work. He was awarded several thousand dollars in back payments, as well as monthly benefits to replace his lost income after the sale of his business.

Now, Marco can live independently — and afford his health insurance.

**A HARDWORKING LEGAL AID PARALEGAL SIFTED THROUGH  
STACKS OF MEDICAL RECORDS AND WORKED ALONGSIDE MARCO'S  
CARE TEAM TO GET HIM THE DISABILITY BENEFITS HE NEEDED.**













# Meet Jane

Jane is probably quite like someone you know; she loves her daughter and would do almost anything to keep her safe.

Jane originally applied to Legal Aid for help getting an order of protection against her baby's father, George. During Jane's pregnancy, George had become physically abusive, pushing her and almost knocking her to the floor. The abuse escalated after the baby was born.

In addition to being violent towards and controlling of Jane, George refused to authorize vaccinations and important medical treatments for their child. An operation that the child needed was delayed by over a year due to George's opposition. Once, when the child was having trouble breathing, George refused to give the ER doctors permission to administer a breathing treatment, even though the doctors said this treatment could save the child's life.

After Jane filed for an order of protection, George hired an attorney and filed for custody of the child. Legal Aid agreed to represent Jane in that case as well. George's behavior grew increasingly strange and erratic as the case went on, and his attorney withdrew.

The case went to trial. George was so belligerent and uncooperative that he was removed from the courtroom in handcuffs. The judge granted Jane sole legal and sole physical custody of her daughter. George is not entitled to any visitation with the child, nor will he have access to the child's medical records. Jane will be allowed to keep her address confidential. George was ordered to pay \$1,000 per month in child support—even more than Jane requested.

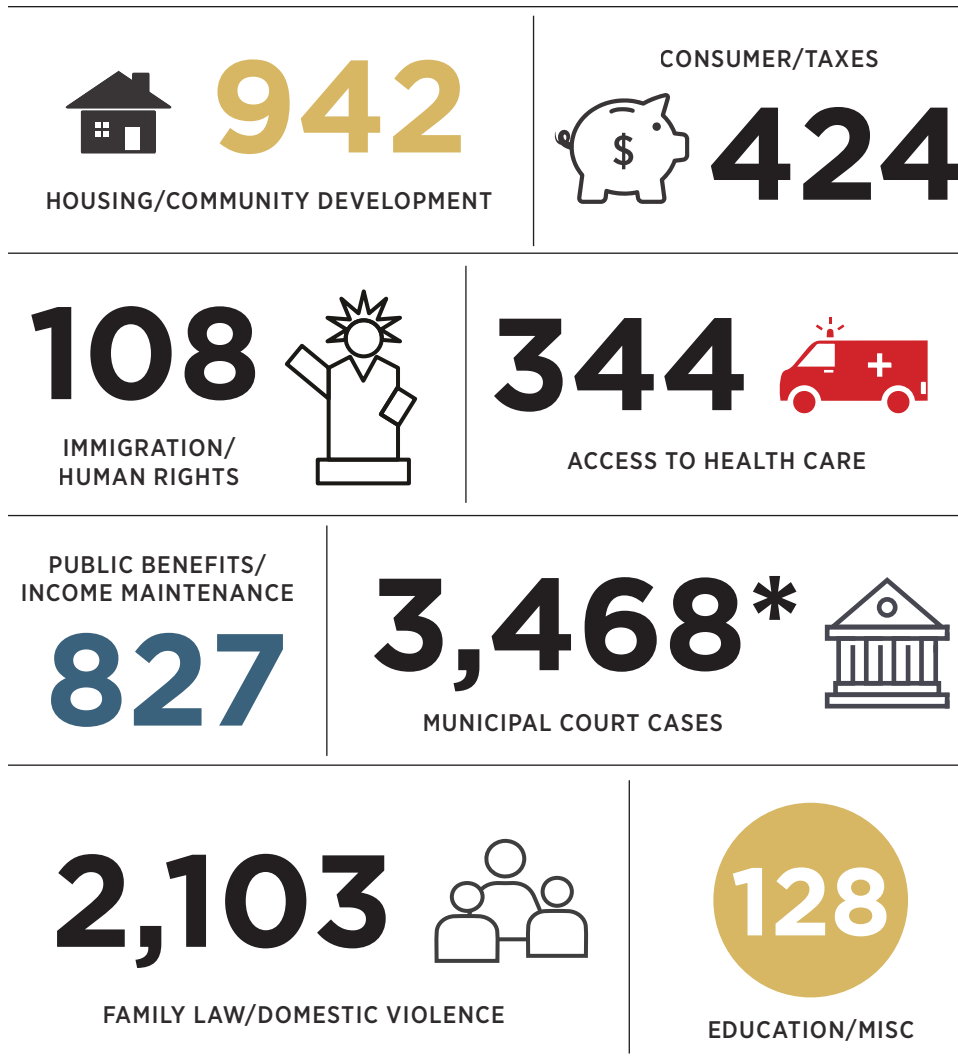
Now, Jane and her baby are free to live happy, healthy lives without George's abuse.

**LEGAL AID HELPED JANE AND HER DAUGHTER ESCAPE A DANGEROUS AND ABUSIVE SITUATION. THEY CAN NOW REBUILD AND LIVE A LIFE FREE OF VIOLENCE.**

## YOUR 2020 IMPACT AT A GLANCE

Whether it was helping seniors and people with disabilities access benefits and health care, working with domestic violence survivors to help them be safe during quarantine, or helping folks navigate the many legal and other challenges caused by COVID-19, you kept us going. These aren't just statistics. They could be your friends, neighbors, or coworkers who experienced serious, life-altering civil legal problems.

### CLOSED CASES



\*Municipal cases may have multiple charges. Total 2020 Municipal Charges = 11,808

## 2020 CIVIL CASES CLOSED BY OFFICE

JOPLIN	623
KANSAS CITY - CENTRAL OFFICE	3,339
KANSAS CITY - WEST OFFICE	168
ST. JOSEPH	366
WARRENSBURG	380
<b>TOTAL CIVIL CASES CLOSED</b>	<b>4,876</b>
<b>TOTAL KCMO MUNICIPAL COURT CASES</b>	<b>3,468</b>
<b>TOTAL 2020 CLOSED CASES</b>	<b>8,344</b>

## TAKING ACTION AND STAYING CONNECTED DURING A PANDEMIC

Federal, state, and local responses to the pandemic created much confusion regarding legal rights and options. We immediately **launched an online COVID-19 resource center** with up-to-date information on policies and COVID related benefits. We also **created two legal hotlines**, one to answer questions about federal stimulus payments and one to help folks navigate a complicated unemployment benefits system.



**1,913**

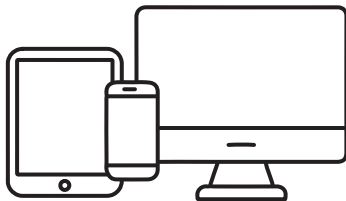
TOTAL HOTLINE CALLS  
RECEIVED IN 2020

**1,744**

STIMULUS CALLS

**169**

UNEMPLOYMENT CALLS



**2,534**

VISITORS TO OUR ONLINE  
COVID-19 RESOURCE CENTER



A photograph of a family of three standing in front of a red door with glass panels. On the left is a woman with dark hair wearing a red turtleneck and blue jeans. In the center is a man with dark hair wearing a green zip-up sweater and blue jeans. On the right, in the foreground, is a young boy with dark hair wearing an orange cable-knit zip-up sweater and blue jeans. They are all smiling at the camera. The background shows bare tree branches through the door's glass panels.

**“YOUR SERVICE LITERALLY  
SAVED MY LIFE BY GETTING  
ME MEDICAL INSURANCE.”**

## A WORD FROM OUR EXECUTIVE DIRECTOR

I spent several hours thinking about what to write about the year 2020 for my annual “Message from the Executive Director” that people were not already weary from reading and hearing. What came to me now seems quite obvious; the theme of my message is, simply and appropriately, “Thank you.”

Thank you to the many 2020 donors who, despite very real concerns of their own about the present and the future, still gave and, in very many cases, increased their donations in support of our mission last year.

I can’t begin to tell you how many personal letters we received accompanying the donations this year, telling us just how much they appreciated us and the work we were doing in the face of this adversity.

Because of the generosity we experienced in 2020, I am happy to report that we did not have to lay off any of our dedicated staff. As a result, we are extremely proud to report that we were able to maintain our past levels of service and processed virtually the same number of cases in 2020 as we handled in 2019.

I cannot say enough about the work of our staff last year. All six of our offices operated under various and fluid “remote work” plans without missing a beat. They bravely and capably met with clients and appeared in courtrooms across our 40-county region while following all of our necessary safety protocols and continued to achieve excellent results for those clients.

I will not attempt to formally name the individuals, the family foundations and trusts, the governmental agencies, or the law firms and other civic groups who stepped up and provided increased funding to address needed COVID relief last year. You are, as we like to say around here, “Justice Superheroes!” You kept us going.

As we move forward, with your continued generosity and the continued dedication of our terrific Legal Aid staff, we believe that the theme of this year’s annual report, “The Law Belongs To Us All,” is a theme we will be able to continue to champion!



Joseph P. Dandurand



## CORE PRACTICE AREAS

**Consumer:** Legal Aid advises and represents low-income clients, particularly seniors living on Social Security, in a variety of consumer issues. These include cases involving personal property taxes, unfair and deceptive acts and practices, auto fraud, debt collection practices, and other consumer issues.

Legal Aid's **Low-Income Taxpayer Clinic** assists low-income taxpayers in controversies with the IRS and the Missouri Department of Revenue. This work includes getting taxpayers into filing compliance, settling balances, preventing collections, and litigating in Tax Court.

**Economic Development:** Legal Aid's Economic Development Unit represents nonprofit community organizations in neighborhood improvement activities, including the creation and preservation of low-income housing in Kansas City.

Attorneys provide legal assistance to neighborhood associations seeking to remedy vacant and blighted homes, to nonprofit social service providers helping low-income residents, to community development corporations seeking to rehabilitate and develop residential units in their neighborhoods, and to low-income individuals seeking to cure their homes' title issues.

Legal services include property acquisition, financing, title clearance, real estate closing and syndication, tax abatement, zoning, applications for tax-exemption, non-profit formation, and contracts with service providers.

**Family Law/Domestic Violence Protection:** For more than 30 years, Legal Aid's largest practice area has been domestic violence intervention. Legal Aid's experienced Family Law advocates help ensure lasting safety for survivors of Domestic violence and their children. We provide

legal representation to low-income survivors of abuse and secure protective orders, establish paternity, obtain divorces, and establish child custody and child support orders. Due to our limited resources, our Family Law attorneys are only able to accept family law cases that involve domestic violence, and priority is given to those in which children are at risk.

Effective legal representation, combined with our ability to refer clients to other community resources for assistance with non-legal matters, has proven to be one of the most effective means of enabling our clients and their children to escape abusive relationships.

With Legal Aid's assistance, domestic violence survivors are able to achieve physical safety and financial security. As a result, survivors are more likely to permanently leave their abusers and have the personal and financial capacity to establish an independent life free from abuse.

**Federal Benefits:** Legal Aid assists clients with federal benefit claims. Staff represent clients in administrative hearings and in court to ensure they receive the public benefits to which they are entitled. Typical claims involve benefits such as Social Security, Supplemental Security Income and Medicare.

**Foreclosure Prevention:** Saving the homes of low-income, elderly, and disabled homeowners from foreclosure is a Legal Aid priority. Legal Aid deals directly with loan servicers to pursue loss mitigation options, including loan modifications to reduce interest rates and payments. Additionally, through Chapter 13 bankruptcies and other litigation, Legal Aid is able to stop foreclosure sales and help homeowners get caught up on their payments.



**Health Care/State Benefits:** Legal Aid represents people who experience problems with state-administered public assistance programs. These programs include MO HealthNet for the Aged, Blind and Disabled (Medicaid); Medicaid Spend Down; Qualified Medicare Beneficiary; Specified Low-Income Medicare Beneficiary; Temporary Assistance; SNAP (food stamps); childcare assistance; Blind Pension; Supplemental Aid to the Blind and home and community-based services; among others.

We represent clients at the administrative hearing level and, since October 2018, it has become virtually impossible to win an administrative hearing, so we now have a significant number of cases in Circuit Court challenging the unfavorable decisions.

Legal Aid also assists families, children and pregnant women to obtain and maintain Medicaid coverage. We provide representation to individual clients at administrative hearings and in negotiations with state agencies. We offer advice and counsel to clients regarding eligibility requirements for public benefits programs.

We do outreach (virtual and in-person) to educate the community. This improves quality of life through increased access to and understanding of healthcare, food assistance and income support programs.

**Housing Assistance:** Housing advocates assist those in public housing, federally subsidized housing, and private housing. We provide advice or representation to help clients avoid unlawful evictions, punish illegal conduct by landlords, and recover wrongfully withheld security deposits. We help residents when there is a widespread problem in a housing development to make sure

the problem is corrected for all the tenants, not just one individual or family.

Public housing and federally subsidized housing are critical to families with extremely low income. Legal Aid is the attorney for the Public Housing Resident Council of the Housing Authority of Kansas City, which provides housing subsidies for about 10,000 families. We regularly provide advice or represent clients at administrative meetings and grievance hearings to ensure that our clients' rights are protected if they are denied tenancy or threatened with a lease or voucher termination.

We prioritize representing individuals with disabilities to ensure that they are not discriminated against in their pursuit to reside in inclusive housing. We request reasonable accommodations for our clients and file complaints if they are inappropriately denied or ignored.

Our **Justice in the Halls** project provides a legal clinic at the Jackson County Courthouse in downtown Kansas City to reach out to renters who are being evicted. Staff and volunteers are available for advice and representation in the halls outside the courtrooms before, during, and after the Landlord/Tenant dockets.

**Human Rights Protection Team:** The Human Rights Protection Team is comprised of the **Anti-Human Trafficking Project**, the **Immigration Project** and the **Migrant Farmworkers Project**. Legal Aid staff provides high-quality, trauma-informed representation to refugees, asylees, lawful permanent residents, and indigent survivors of violent crimes, sex and labor trafficking, and domestic violence. Comprehensive legal services are provided in the following practice areas: domestic relations, employment, housing, immigration, public benefits, and victim advocacy.

## OFFICE LOCATIONS

**Joplin:** The Joplin office provides services to six counties along Missouri's southwest border. The staff consists of five attorneys, three paralegals and one legal secretary. The cases handled by the Joplin office involve survivors of domestic abuse seeking orders of protection, marriage dissolution, paternity, custody, visitation and child support orders. In addition, the staff handles cases involving consumer law, landlord/tenant law, guardianship cases, social security cases, and public benefits.

Many clients have problems beyond the immediate legal issues that brought them to a Legal Aid office. Staff members are active in various organizations that focus on specific issues affecting clients, including domestic violence, homelessness and financial stability. Close partnerships with community agencies enable Legal Aid to help clients address these issues.

**Kansas City - Central Office:** The staff consists of 39 attorneys, 17 paralegals, 12 administrative staff, two intake specialists, six legal secretaries, and four Volunteer Attorney Project staff members.

The Central office houses the administrative offices, including the executive office, accounting, human resources, development, and marketing.

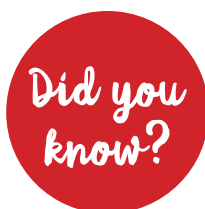
Our **Municipal Court Defense Unit** is funded by a contract with the City of Kansas City, Missouri and provides representation to clients charged with jailable offenses in the City's municipal courts.

**Kansas City - West Office:** The Westside community — and many other Kansas City neighborhoods — are served by Legal Aid's bilingual staff located in the office on Southwest Boulevard. The staff includes four attorneys, three paralegals, and several volunteers. For the past 43 years, this dedicated Legal Aid team has specialized in providing counsel and representation on issues of housing and economic and community development.

**St. Joseph:** St. Joseph's staff of eight includes four attorneys and three paralegals serving an 18-county area in northwest Missouri. The office represents a mix of both rural and urban clients. Many of the cases involve family law, including marriage dissolution, custody, guardianships and orders of protection.

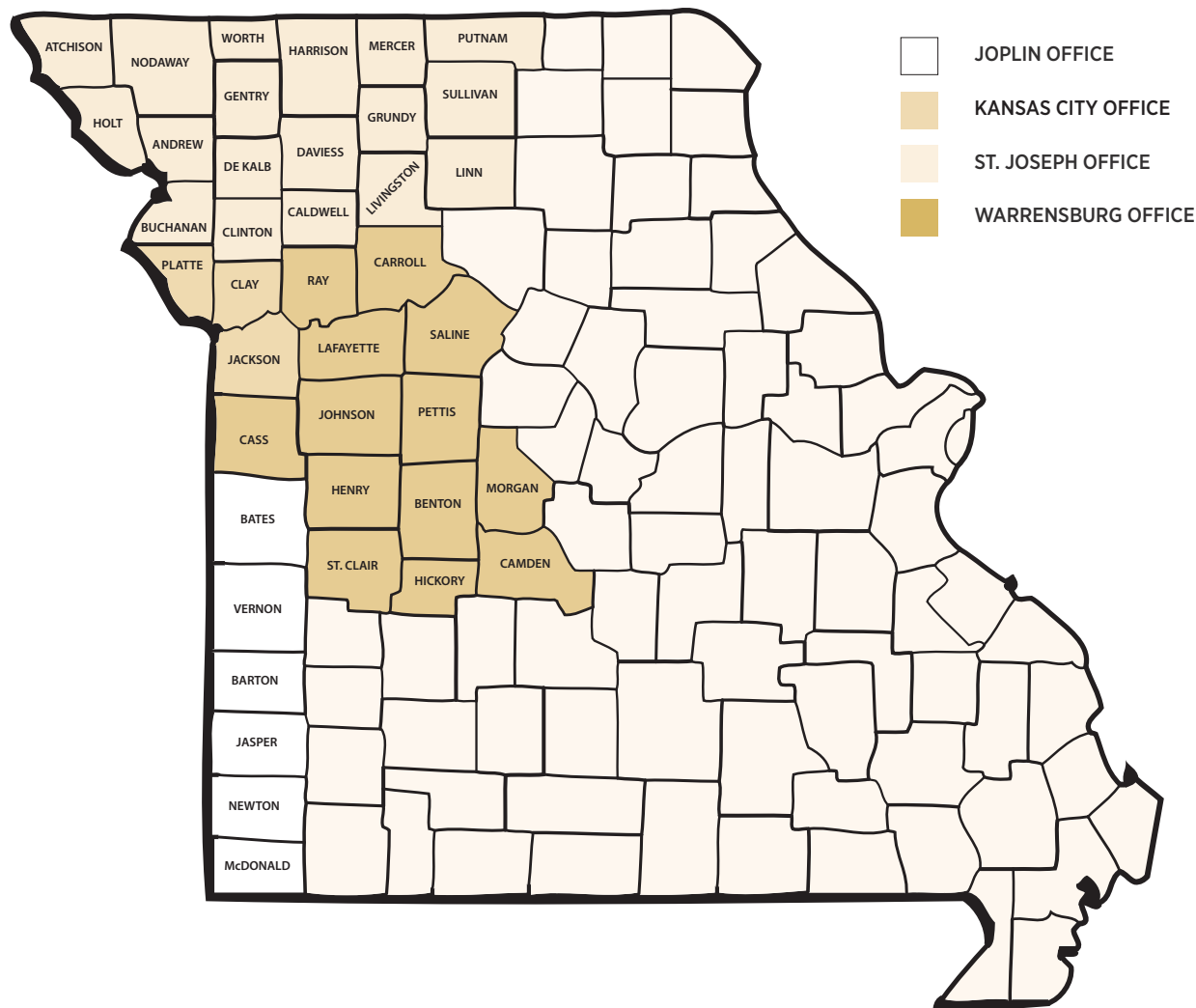
In addition, staff handle cases involving consumer issues, landlord/tenant law, social security cases, unemployment benefit denials, utility shut-offs and other civil matters.

**Warrensburg:** The Warrensburg office serves thirteen rural counties in west central Missouri. The staff consists of five attorneys, four paralegals, and one secretary. The Warrensburg staff handle cases involving consumer law, housing, domestic violence, landlord/tenant matters and public benefits issues. The staff maintain a strong presence in the community and work directly with local agencies in several counties. Staff members also do outreach to local groups.



**We serve 40 counties in Missouri where more than 300,000 people live in poverty — most of whom you will never meet. But they are your neighbors. They live in the communities you call home.**

# OUR 40-COUNTY SERVICE AREA



**KANSAS CITY CENTRAL OFFICE**  
4001 BLUE PARKWAY, SUITE 300  
KANSAS CITY, MO 64130  
816-474-6750

**KANSAS CITY WEST OFFICE**  
920 SOUTHWEST BLVD.  
KANSAS CITY, MO 64108  
816-474-9868

**JOPLIN**  
1027 S. MAIN, SUITE LL7  
JOPLIN, MO 64801  
417-782-1650/800-492-7095

**ST. JOSEPH**  
706 FELIX STREET  
ST. JOSEPH, MO 64501  
816-364-2325/800-892-2101

**WARRENSBURG**  
305 NORTH HOLDEN  
WARRENSBURG, MO 64093  
660-747-7101/800-892-2943

## SPECIAL PROJECTS

ADVOCATES FOR FAMILY HEALTH  
GUARDIANSHIPS FOR MINORS AND INCAPACITATED ADULTS  
JUSTICE IN THE HALLS (TENANT LEGAL HELP CLINIC)  
JUSTICE IN THE SCHOOLS (KCPS AND HICKMAN MILLS)  
LEGAL AID IN THE LIBRARY  
LOW INCOME TAXPAYER CLINIC  
MEDICAL LEGAL PARTNERSHIP WITH KANSAS CITY CARE CLINIC  
MEDICAL LEGAL PARTNERSHIP WITH MOSAIC LIFE CARE - ST. JOSEPH  
MENTAL HEALTHCARE ACCESS PROJECT  
MIGRANT FARMWORKERS PROJECT  
NEIGHBORHOOD ATTORNEY PROJECT  
PROTECTING IMMIGRANT FAMILIES PROJECT (PROTECTIVE ORDERS)  
VETERANS RELIEF PROJECT

### VOLUNTEER ATTORNEY PROJECT SPECIAL PROGRAMS:

- ADOPT-A-NEIGHBORHOOD PROJECT
- EDUCATION PROJECT
- LOW INCOME TAXPAYER CLINIC ATTORNEY PANEL
- PRO BONO PROGRAM FOR BANKRUPTCY LITIGATION
- PRO SE DISSOLUTION OF MARRIAGE CLINICS
- SECOND SEASON AT LAW
- TRANSACTIONAL LAW PROJECT
- UMKC-LEGAL AID OF WESTERN MISSOURI SELF-HELP LAW CLINIC
- WARRANT RELIEF PROJECT

### SPECIALTY COURT PROGRAMS WITH KANSAS CITY MUNICIPAL COURT:

- DRUG COURT
- MENTAL HEALTH COURT
- VETERANS' TREATMENT COURT



*Did you  
know?*

**Legal Aid matters because access to a lawyer can help people experiencing poverty assert their rights, and improve their economic stability, well-being, and safety.**

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BILL SHULL  
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\* As of March 2021





**“THANK YOU FOR TAKING THE TIME  
TO HELP WHEN I NEEDED IT MOST.  
MY HEART IS STILL SMILING!”**



# VOLUNTEER ATTORNEY PROJECT

The Volunteer Attorney Project (VAP) places eligible clients with private attorneys who agree to provide free legal representation to those who otherwise could not afford it. The private attorneys who volunteer their time through VAP believe in the principle of equal access to the legal system, of making “justice for all” more than just a promise. These attorneys are convinced that our legal system must work for all its citizens. They donate their time and considerable talents to make that ideal a reality.

During 2020, VAP attorneys closed 403 cases representing approximately 6,488 hours of legal representation and \$1,297,600 worth of legal services. The following attorneys accepted new VAP cases in 2020.

## KANSAS CITY

ROBERT ABERNATHY  
TODD ABPLANALP  
JOHN AISENBREY  
LUKE ALSOBROOK  
JASON AMERINE  
BRADLEY ANDERSON  
CHRISTOPHER ANDERSON  
DAVID ANDERSON  
TERESA ANDERSON  
KIMBERLY ATHIE  
JORDAN BAEHR  
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BRITTANY BOSWELL  
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KRISTI BURMEISTER

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JEFFREY CAREY  
GINA CHIALA  
JOHN CHRISTIANSEN  
TERESA CHU  
MEREDITH COLLINS  
JOHN CONSTANCE  
JOHN COWDEN  
CASEY CRAWFORD  
FRED CROUCH  
JAMES CRUMP  
CHARLES CURRY  
DANA CUTLER  
KEITH CUTLER  
MATTHEW DAMERON  
JASON DAVEY  
DONALD DAVIS  
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## 2020 CLOSED VAP CASES: TAKING THE TIME TO TRANSFORM LIVES\*

 <b>11%</b> PROBATE	CUSTODY/ DIVORCE  <b>17%</b>	 <b>3%</b> IMMIGRATION	 <b>7%</b> CONSUMER	HOUSING  <b>8%</b>
<b>26%</b> BANKRUPTCY	BENEFICIARY DEEDS/POA <b>5%</b>	<b>16%</b> MINOR GUARDIANSHIP	<b>1%</b> OTHER	ADULT GUARDIANSHIP <b>6%</b>




\*Total Closed Cases = 396

## THE LAW CLINIC PIVOT


The University of Missouri-Kansas City–Legal Aid of Western Missouri Self-Help Law Clinic, created in 2019 and housed at the law school provides limited scope representation to individuals seeking legal assistance on how to represent themselves in court, on what documents to file, and on other issues related to a wide variety of legal topics including family law matters, landlord/tenant matters, vehicle title issues, probate matters, and contracts. A unique feature of the clinic is that the pro bono legal services are provided by retired and semi-retired attorneys.

By the beginning of 2020, the clinic's popularity grew significantly. However, when stay-at-home orders were put into place for the Kansas City area, the clinic also stopped offering services. Three months later after creating an extensive IT process, the clinic re-opened in a virtual capacity. Clients complete an online intake form and meet with an attorney and law student via a video conferencing application. Clinic clients get rapid, tailored, free advice; law students gain real world experience, and volunteer attorneys get to have meaningful, impactful client meetings which require little follow-up.

## 2020 LAW CLINIC IMPACT\*

<b>7</b> VOLUNTEER ATTORNEYS	 <b>382</b> TOTAL CLINIC CASES	 <b>148</b> TOTAL SEEN IN PERSON	 <b>234</b> TOTAL SEEN VIRTUALLY
<b>10</b> LAW STUDENT VOLUNTEERS/FELLOWS			

\*The clinic was closed from 3/12/20 to 5/11/20.

A close-up portrait of a woman with reddish-brown hair, wearing a white face mask and a blue patterned tank top. She is looking directly at the camera. The background is a soft, out-of-focus green. Overlaid on the lower part of the image is a quote in white, bold, sans-serif capital letters.

**“MY LEGAL AID ATTORNEY WAS  
ABSOLUTELY EXCEPTIONAL. SHE  
WAS APPROACHABLE, AVAILABLE,  
AND VERY KNOWLEDGEABLE.”**

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*However, if you find an error or omission, please accept our apologies, and contact us at [kcutliff@lawmo.org](mailto:kcutliff@lawmo.org) so that we may correct our records — and the digital version of this report.*



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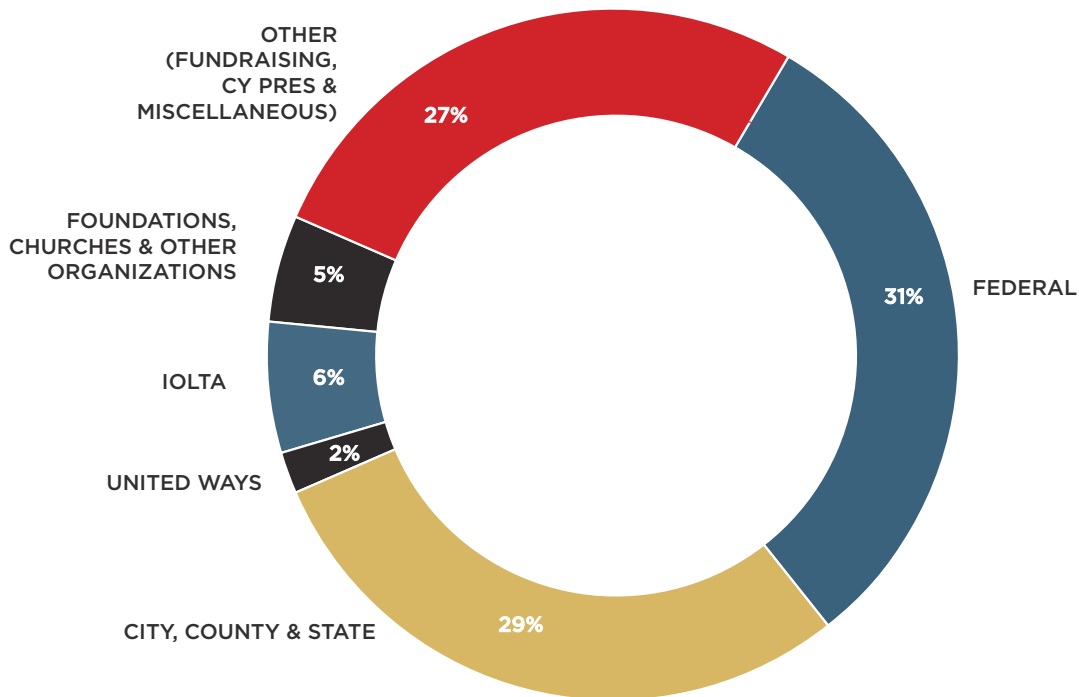
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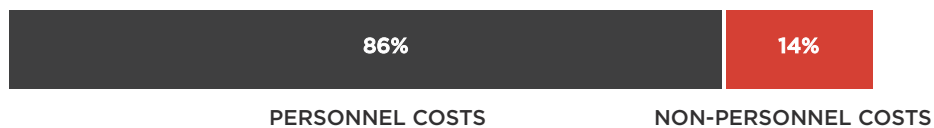
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## 2020 REVENUE



**2020 TOTAL REVENUE = \$11,681,369**

## 2020 EXPENSES



**2020 TOTAL PERSONNEL COSTS = \$8,735,674**  
**2020 TOTAL NON-PERSONNEL COSTS = \$1,455,131**

**2020 TOTAL EXPENSES = \$10,190,805**

# Meet Ms. Hopkins

Ms. Hopkins is an 87-year-old woman with health and mobility issues. She called Legal Aid after her monthly mortgage payment increased to a level that she could not afford.

Initially, Legal Aid assisted Ms. Hopkins in discovering that her homeowner's insurance premium had gone up and helped Ms. Hopkins find a better deal. However, after dealing with that, Legal Aid discovered that the mortgage company paid both insurance companies, leading to a large shortage in Ms. Hopkins's account.

After resolving that issue, Legal Aid discovered that Ms. Hopkins was on the verge of foreclosure because four months of mortgage payments had not been received—even though the payments were deducted from her bank account each month. Legal Aid was able to find out that the mortgage company's payment processor had been applying the payments to the wrong account and got the mortgage company to resolve the issue.

Because of Legal Aid, Ms. Hopkins was saved from foreclosure, got a better deal on her homeowner's insurance, and was able to reduce her monthly payment to a much more affordable level.



**THE MEASURE OF A  
COUNTRY'S GREATNESS  
IS ITS ABILITY TO  
RETAIN COMPASSION IN  
TIMES OF CRISIS.**

**— THURGOOD MARSHALL —**