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Iowa Legal Aid — Civil Legal Services for Veterans and Rural Iowans

Iowa Legal Aid is grateful for the support of Iowa's Civil Reparations Trust Fund, which has enabled us to expand our capacity to provide civil legal assistance to Veterans and low-income residents of rural Iowa. This funding continues to make it possible for our attorneys to help clients with the legal problems that can have an immediate and lasting effect on their housing, financial stability, family, and personal safety.

This report summarizes Iowa Legal Aid's work with Veterans and rural Iowans during the period of April 18, 2026, to October 5, 2026, along with cumulative results since the beginning of the grant period on January 29, 2024.

Legal Services for Veterans since April 18, 2026

During this reporting period, Iowa Legal Aid closed cases for 280 Veterans. Our assistance benefited 522 Veterans and family members, including 142 children, and we secured $48,560 in benefits for Veteran clients.

Housing Stability: Housing continued to be a significant concern for the Veterans we served, accounting for 41% (114) of cases. Eight percent (22) of Veteran clients reported that they were living in shelters, with friends or relatives, in a motel, or were homeless. Our attorneys handled 80 eviction cases, helping 138 Veterans and family members, including 29 children, avoid immediate homelessness. We also assisted Veterans with other housing-related legal problems, including foreclosure and public housing benefits. By addressing these issues through civil legal assistance, Iowa Legal Aid helped Veterans work toward greater housing stability.

Income Stability: Cases involving the protection or increase of income comprised 30% (84) of Veteran cases. Our attorneys assisted clients with a variety of legal issues affecting their financial security, including garnishment, public benefits, unemployment, Social Security, Social Security Disability Insurance, taxes, Medicare, and Medicaid.

Family Stability: Family matters accounted for 19% (53) of Veteran cases during this reporting period. Iowa Legal Aid prioritizes cases involving domestic abuse, and 15% of the Veterans said that they were survivors of abuse. Our attorneys helped Veterans obtain protective orders, pursue divorces, address custody matters, and obtain possession of their family homes when necessary to establish safer living environments.

Miscellaneous: The remaining 10% (29) of Veteran cases involved a variety of other civil legal matters, including wills and estates, long term health care facilities, drivers' licenses, and advance directives and powers of attorney.

Ninety-eight percent of Veterans' cases resulted in outcomes that helped them achieve their goals and/or improve their situations. These outcomes included preventing immediate homelessness, protecting or increasing income, helping them leave situations involving domestic violence, and resolving family-law matters. Through representation and advice, Veterans also gained a better understanding of their rights and legal options under Iowa law.

Demographics

- 22% female, 78% male
- 59% people with disabilities
- 76% White; 14% Black; 5% Hispanic; 3% more than one race; 1% Native American; 1% Asian

Ages

- 0-19 = 0%
- 20-39 = 21%
- 40-59 = 30%
- 60+ = 49%

Area Median Income (AMI)

- 41% = Less than 30% of AMI (10% reported that they had no income at all)
- 25% = 30% to 49% of AMI
- 19% = 50% to 79% of AMI
- 15% = 80% + of AMI

Legal Services for Veterans since January 29, 2024

Since the beginning of the grant period, Iowa Legal Aid provided civil legal assistance to 1,720 Veterans. Our work benefited 3,147 Veterans and family members, including 719 children, and we secured $407,396 in benefits for these clients. Ninety-eight percent of our cases resulted in outcomes that helped Veterans achieve their goals and/or improve their situations.

Housing Stability: Housing remained a significant area of need among Veterans, accounting for 44% (761) of cases. Our legal team handled 602 eviction cases, helping 1,118 Veterans and family members, including 182 children, avoid immediate homelessness. Eviction cases represented 79% of all housing cases. Nine percent (156) of Veteran clients reported that they were living in shelters, in motels, with friends or relatives, or were homeless.

Income Stability: Protecting or increasing income accounted for 27% (466) of Veteran cases over the grant period.

Family Stability: 15% (257) of Veteran cases involved family issues, and most involved domestic violence. Legal Aid's assistance has helped Veterans address these issues and take steps toward greater safety and family stability.

Miscellaneous: 14% (236) of cases involved miscellaneous civil legal issues.

Demographics

- 23% female, 77% male
- 62% people with disabilities
- 75% White; 14% Black; 5% Hispanic; 3% more than one race; 1% Native American; 1% Other; 1% Hawaiian/Pacific Islander

Ages

- 0-19 = 0%
- 20-39 = 18%
- 40-59 = 32%
- 60+ = 50%

Area Median Income (AMI)

- 48% = Less than 30% of AMI (11% reported that they had no income at all)
- 24% = 30% to 49% of AMI
- 17% = 50% to 79% of AMI
- 11% = 80% + of AMI

Success Story

"Joe," an older Veteran living in western Iowa, was grieving the loss of his wife following her brief illness when he received a large hospital bill for her care that insurance had not covered. Since Social Security was Joe's only income, he had no way to pay the bill.

An Iowa Legal Aid attorney reviewed Joe's situation and explained to him that his income was protected, and he was not required to pay the debt. The attorney also provided information about the hospital's financial assistance program and connected Joe with the Area Agency on Aging and other community resources to help him manage his bills on a limited income.

With this guidance and support, Joe gained peace of mind and a clearer understanding of his options during an already difficult time. As Joe shared, "It feels like a weight has been lifted off me."

Legal Services for Rural Iowans since April 18, 2026

During this reporting period, Iowa Legal Aid helped 2,357 low-income rural Iowa households address their civil legal problems. Our assistance benefited 5,567 household members, including 2,459 children, and we secured $1,382,121 in benefits for rural clients.

Family Stability: Family-law matters surpassed housing as the greatest area of need among rural Iowans, representing 36% (845) of our cases. We provided assistance with protective orders, divorces, child custody, guardianships, and possession of the family home. Thirty-four percent of our rural clients stated that they were survivors of domestic violence. For clients facing these circumstances, legal representation can be a crucial part of establishing safety and stability for themselves and their children.

Housing Stability: Thirty-five percent (834) of our rural cases involved housing. Iowa Legal Aid closed 550 eviction cases, helping 1,209 rural residents, including 438 children, avoid immediate homelessness. Our attorneys also assisted clients with other housing matters, including mortgage foreclosure, federally subsidized housing, and public housing benefits.

Income Stability: Legal issues affecting income accounted for 22% (519) of rural cases. Our attorneys assisted clients with matters including bankruptcy, wage garnishment, creditor harassment, taxes, Medicare, Medicaid, Social Security Disability Insurance, unemployment insurance, and food assistance.

Miscellaneous: The remaining 7% (159) of cases involved a range of other civil legal needs, including wills and estates, long-term health care facilities, drivers' licenses, and advance directives and powers of attorney.

Ninety-nine percent of rural residents' cases resulted in outcomes that helped them achieve their goals or improve their situations. Legal assistance helped them avoid immediate homelessness, gain freedom from abusive relationships, gain custody of their children, and preserve or increase their income. All clients learned about their rights and options under Iowa law.

Demographics

- 74% female, 26% male
- 36% people with disabilities
- 80% White; 8% Hispanic; 7% Black; 2% more than one race; 1% other; 1% Native American; 1% Asian

Ages

- 0-19 = 1%
- 20-39 = 44%
- 40-59 = 33%
- 60+ = 22%

Area Median Income (AMI)

- Less than 30% of AMI = 56% (17% reported that they had no income at all)
- 30% to 49% of AMI = 24%
- 50% to 79% of AMI = 15%
- 80% + of AMI = 5%

Legal Services for Rural Iowans since January 29, 2024

Since the beginning of the grant period, Iowa Legal Aid has helped 13,316 rural Iowans resolve civil legal problems. Our assistance benefited 32,005 residents and family members, including 13,617 children. We have secured $11,502,522 in financial benefits for these clients. Ninety-nine percent of rural cases resulted in outcomes that helped clients and their families achieve their goals and/or improve their situations.

Family Stability: Family issues comprised 36% (4,758) of rural cases, and most involved domestic violence. Thirty-three percent of our rural clients said that they were survivors of domestic abuse. Iowa Legal Aid prioritizes these cases; access to legal assistance can be critical when a client is seeking protection from an abusive situation or trying to establish a safe and stable home for their family.

Housing Stability: 35% (4,691) of rural cases involved housing issues. Our legal team has handled 3,203 eviction cases, helping 7,094 residents and family members, including 2,362 children, avoid immediate homelessness. Sixty-eight percent of all housing cases were for eviction.

Income Stability: Protecting or increasing income accounted for 21% (2,849) of rural cases.

Miscellaneous: 8% (1,018) of cases involved miscellaneous civil legal issues.

Demographics

- 74% female, 26% male
- 37% people with disabilities
- 81% White; 8% Hispanic; 6% Black; 2% more than one race; 1% other; 1% Native American; 1% Asian

Ages

- 0-19 = 1%
- 20-39 = 43%
- 40-59 = 32%
- 60+ = 24%

Area Median Income (AMI)

- Less than 30% of AMI = 56% (17% reported that they had no income at all)
- 30% to 49% of AMI = 26%
- 50% to 79% of AMI = 14%
- 80% + of AMI = 4%

Success Story

"Ellen," an older resident of Wapello County, contacted Iowa Legal Aid asking for help with an old credit card debt. She explained that she had been receiving threatening phone calls from the collection agency, and recently a warrant had been issued for her arrest. She lived on a fixed income and couldn't afford to make payments on the debt.

An Iowa Legal Aid attorney worked with Ellen to submit an affidavit to the court showing her financial status. Since Ellen's only income was social security, she was exempt from debt collection, and the warrant was withdrawn.