

Legal Services Corporation of Virginia

*Report to the Commonwealth and the General Assembly
On Work of Virginia's Legal Aid Programs
FY 2018-2019*



Brianna and Harlem Martin – See page 7. (Photo: Steve Helber/AP)

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Legal Information and Program Descriptions
on the web at www.valegalaid.org

Legal Services Corporation of Virginia

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FY 2018-2019

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This Report was Produced for The Legal Services Corporation of Virginia by the Resource for Great Programs, Inc.
www.greatprograms.org

December 27, 2019

The Honorable Janet Howell

Chair, Senate Finance Committee
Virginia General Assembly
Richmond, Virginia

The Honorable Luke Torian

Chair, House Appropriations Committee
Virginia General Assembly
Richmond, Virginia

Dear Senator Howell and Delegate Torian:

On behalf of the Legal Services Corporation of Virginia (LSCV) and the Virginia State Bar, please find enclosed our report on the activities of Virginia's legal aid programs for FY 2018-2019.

Virginia's state-funded legal aid programs provide essential, high-quality representation to people struggling with problems related to family issues such as domestic violence and child support, housing, consumer issues, education, employment, health care, public benefits, veterans' benefits, and Virginia's most vulnerable populations, children and the elderly.

This report provides data on the 27,000 cases closed by the nine LSCV programs and statewide resource center, operating out of 35 offices covering every city and county in the Commonwealth. The work on these cases benefitted almost 68,000 Virginians.

You will also find examples of other work that does not get captured in the statistics, including community education and other outreach work done by staff in their local communities. Also included are some examples of cases handled for low-income Virginians and the economic benefits inuring to our citizens as a result of their representation by LSCV funded programs.

This year we are pleased to report that Virginia's legal aid programs generated over \$137 million in economic benefits for Virginia's low-income population including \$12 million in child support and \$19 million in social security benefits.

We are very grateful for the support of the General Assembly in our efforts to make our legal system available to all Virginians regardless of their ability to pay. We look forward to continuing to work with you in pursuit of justice for all Virginians.

Yours truly,

Mark D. Braley, Esquire
Executive Director,
Legal Services Corporation of Virginia

Karen A. Gould, Esquire
Executive Director
Virginia State Bar

About Civil Legal Aid

Civil legal aid organizations provide free advice and representation to low-income people who otherwise would not receive help with serious legal issues related to housing, healthcare, immigration, employment, education, family law and domestic violence, disability, consumer problems, and elder issues.

To be eligible for legal services in FY2018-19, a family of three would have to have an annual income at or below 125 percent of the federal poverty level: \$26,663.

LSCV at a Glance:

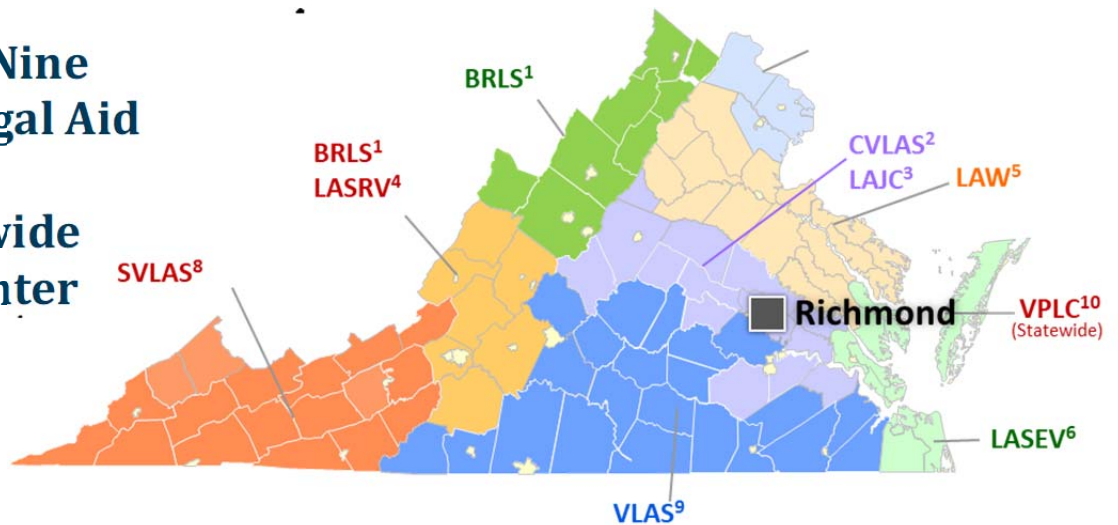
The Legal Services Corporation of Virginia is the largest source for civil legal aid funding in Virginia.

The Legal Services Corporation of Virginia (LSCV) was formed and incorporated in 1975 by the Virginia State Bar, the Virginia Department of Social Services and the Virginia Legal Aid Association to develop, fund, coordinate and oversee the delivery of civil legal services to the poor in Virginia.

Since then, the Virginia State Bar has contracted annually with LSCV to provide civil legal services to the poor with a state general revenue appropriation and a state filing fee appropriation. LSCV also is charged by statute with administering the Interest on Lawyers' Trust Accounts (IOLTA) program, the proceeds of which are added to state appropriations to fund civil legal aid.

With this support, LSCV funds and oversees the work of nine regional Legal aid programs and a statewide support center – the Virginia Poverty Law Center – operating out of 35 offices and serving every city and county in Virginia.

LSCV funds Nine Regional Legal Aid Programs and a Statewide Support Center



1. **BRLS** – Blue Ridge Legal Services; Harrisonburg, Winchester, Roanoke, Lexington (\$574,902)
2. **CVLAS** – Central Virginia Legal Aid Society; Richmond, Petersburg, Charlottesville (\$498,120)
3. **LAJC** – Legal Aid Justice Center; Charlottesville, Falls Church, Petersburg, Richmond (\$1,497,095)
4. **LASRV** – Legal Aid Society of Roanoke Valley; Roanoke (\$534,189)
5. **LAW** – Legal Aid Works; Fredericksburg, Culpeper, Tappahannock (\$536,191)
6. **LSNV** – Legal Services of Northern Virginia; Alexandria, Arlington, Fairfax, Fredericksburg, Leesburg, Manassas (\$1,179,670)
7. **SVLAS** – Southwest Virginia Legal Aid Society; Marion, Castlewood, Christiansburg (\$1,004,476)
8. **VLAS** – Virginia Legal Aid Society; Lynchburg, Danville, Farmville, Suffolk (\$1,258,468)
9. **VPLC** – Virginia Poverty Law Center; Richmond (Statewide Program) (\$740,413)
10. **LASEV** – Legal Aid Society of Eastern Virginia; Hampton, Norfolk, Virginia Beach, Williamsburg, Belle Haven (\$1,817,954)

HIGHLIGHTS:

In FY 2018-19, LSCV-Funded Programs Produced Results That Touched Everyone in Virginia.

The Need

Each year,
54.5%*

of low-income households in Virginia experience at least ONE legal problem.

Only
17%*

of those are able to get assistance by a lawyer, because:

- **60%** of low-income people are not aware they are eligible for free legal aid.*
- **85-97%** of legal problems that legal aid organizations are unable to fully address are due to a lack of available resources.*
- **With more funding** for legal aid, this “Justice Gap” could be substantially reduced.

*Sources: Virginia Legal Needs Study and LSC Justice Gap Report

The Impact in FY 2018-19

67,800
people

directly benefited from the outcomes of legal advice and representation

27,000
cases

were completed, including...

- **6,000 preserving housing stability** by preventing eviction and foreclosures and reducing the need for emergency shelter
- **11,000 enhancing family safety, security, and stability** for survivors of domestic violence and other family law clients
- **4,000 representing clients with consumer matters** protecting them from creditor harassment, predatory lenders, and abusive debt collection practices
- **6,000 representing clients with other legal matters** affecting their jobs, education, individual rights, and health care

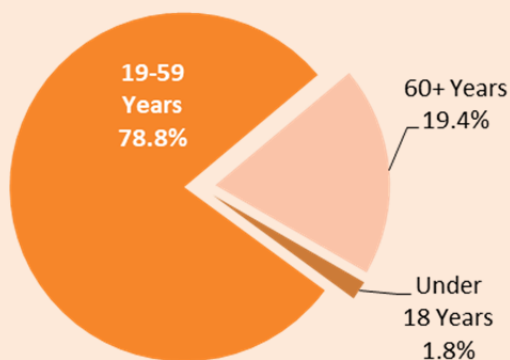
\$137 Million
Economic Impact

in dollar income for low-income households, cost savings for Virginia taxpayers, revenue for Virginia businesses, and jobs for working Virginians

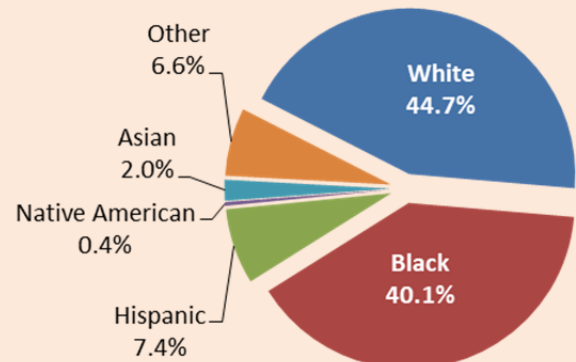
\$13 to 1
Economic Return

for every dollar of VA state funding received by LSCV-funded programs

Clients, by Age



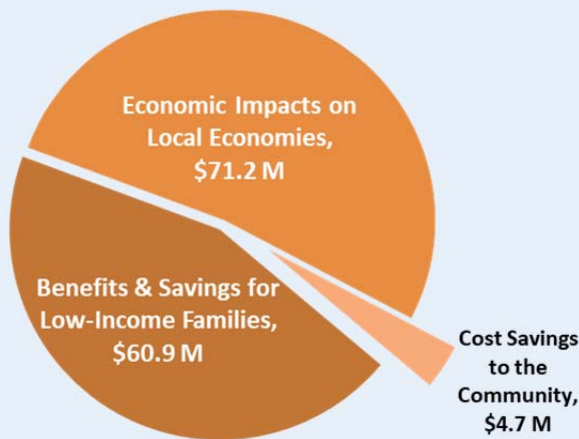
Clients, by Race



ECONOMIC IMPACTS *Achieved in FY 2018-19...*

by LSCV-Funded Programs Amounted to **\$137 Million** in Economic Benefits and Savings for Clients and Communities

ECONOMIC IMPACTS: \$137M



- **\$60.9 Million benefits and savings for families**, including income to pay for daily necessities such as food, rent, electricity and transportation; for access to medical care; and for relief from debt that threatens to drag their families further into poverty.
- **\$4.7 Million cost savings** from legal aid's success in reducing problems such as foreclosure, eviction, and domestic violence that are costly for the entire community.
- **\$71.2 Million economic impacts on local economies**, including a permanent economic multiplier effect resulting from federal dollars coming into the state each year that otherwise would be lost to communities across Virginia.

EXAMPLE

Legal Services of Northern Virginia

represented a veteran who had served 20 years on active duty including deployment to the Middle East. The Veterans Administration had stopped



paying the veteran's pension, which was his only regular source of income.

LSNV attorneys showed that the VA had made an error when it decided that the client had received a substantial overpayment.

Ultimately, the VA acknowledged its error, reinstated the client's pension, and paid him \$12,400 in retroactive lost benefits.

FACTS *about Economic Impacts:*

- **Every successful appeal** of a denial of Social Security Disability for a disabled veteran or other disabled person produces an average of **\$109,000** in basic income for that family over the 9.7-year average duration of those benefits.
- **SPENDING of that income for food, rent, and other necessities** generates additional **\$180,000** in revenue for local businesses and jobs for working Virginians due to the Economic Multiplier effect.

FAMILY SAFETY, SECURITY, and STABILITY *Legal Assistance*

Provided by LSCV-Funded Programs In FY 2018-19

Enhanced the Lives of **11,400** Clients and Their Families

KEY FACTS:

- **The Need is Overwhelming.** Domestic abuse is one of the most common issues facing low-income Virginians, with especially destructive impacts on children.
- **Legal Services Are Effective.** Studies show that legal services are an especially effective means of ending domestic abuse.*
- **Prevention Saves Money.** Preventing domestic abuse saves an estimated \$4,000 in medical, counseling, and law enforcement costs for each case that is successful.*

*Sources: Please see Appendix B.

IMPLICATIONS of UNMET Need For Legal Help With Domestic Abuse

WITHOUT Legal Help, People...

- **Continue in abusive situations**
 - ✓ Miss work
 - ✓ Lose jobs and income
 - ✓ Have children's schooling disrupted
 - ✓ Struggle with addiction
 - ✓ Are unaware of programs that could help

WITH Legal Help People Can...

- **Get independence from abuser**
 - ✓ Order of Protection
 - ✓ Custody of children
 - ✓ Child support
 - ✓ Divorce
- **Show up at work and school**
- **Get referrals** to housing, employment, education and other support programs.

"FAMILY" LEGAL MATTERS INCLUDE: *Domestic abuse, divorce, child custody, and child support.*

EXAMPLE:

The Legal Aid Society of Roanoke Valley employs a robust team of attorneys dedicated to helping victims of domestic violence in the Valley escape their abusers.

In fiscal year 2018-2019, these attorneys helped **179** victims of domestic violence obtain protective orders, child custody and financial support of minor children, and address housing and other legal issues arising from the violence.

The legal aid attorneys also conducted **24** community outreach programs to educate members of the public and service agencies staff about legal means for ending domestic violence.

LASRV attorneys designed, produced and presented a free continuing legal education seminar to attract pro bono attorneys willing to help meet the legal needs of indigent victims of domestic violence in the Roanoke Valley.



ECONOMIC IMPACTS

of Virginia Programs' Legal Aid to Families in FY-2018-19

\$3.3 Million
Cost Savings

by reducing the need for medical treatment and counseling for victims and detention and incarceration of abusers.

\$12 Million
Income for Clients

In child and spousal support that helped victims achieve financial independence from their abusers.

HOUSING SECURITY *Representation In FY 2018-19* by LSCV-Funded Programs Preserved Housing Stability for **5,938** Clients and Their Families

KEY FACTS:

- **The Need is Overwhelming.**
Five Virginia cities are in the top 10 nationwide for eviction rates.
- **Legal Services Are Effective.**
Legal aid advocates...
 - ✓ Challenge evictions
 - ✓ Prevent foreclosures
 - ✓ Enforce laws protecting tenants and homeowners.
- **Prevention Saves Money.**
 - ✓ Preventing eviction saves an estimated \$14,000 in emergency shelter costs for each case that is successful.
 - ✓ Preventing foreclosure saves an estimated \$92,000 per successful case.

IMPLICATIONS of UNMET Need For Legal Help With Housing Security Matters

WITHOUT Legal Help, People...

- ✓ Miss work and schooling
- ✓ Lose their homes 62% of the time
- ✓ Wind up in shelters
- ✓ Are unaware of programs that could help
- ✓ Have children's schooling disrupted

WITH Legal Help People Can...

- ✓ Keep their homes 72% of the time
- ✓ Keep their jobs and income
- ✓ Access emergency assistance programs
- ✓ Keep children in school
- ✓ Avoid homelessness

“HOUSING” LEGAL PROBLEMS INCLUDE: *Landlord-tenant disputes, mortgage foreclosure, and substandard housing.*



EXAMPLE:

Blue Ridge Legal Services received a frantic call from a social worker at the local Department of Social Services saying she had an 82-year old client who was facing a foreclosure with a sale scheduled in just a few days.

The property was being foreclosed because the client owed back property taxes due to his limited income of \$733 monthly in Social Security benefits.

The BRLS attorney researched the law and found that if the client paid the back taxes in full, the lender could not proceed with the foreclosure sale. She brainstormed with the elderly client on how he might raise the funds necessary to pay the back taxes.

By selling several of his collectibles, the client was able to pay the overdue taxes. The BRLS attorney notified the lender and the foreclosure sale was called off.

ECONOMIC IMPACT

of Virginia Programs' HOUSING Legal Aid in FY-2018-19

\$1.4 Million

From Preventing Eviction

Cost savings come from avoiding the cost of providing emergency shelter to individuals and families facing homelessness through eviction.

ADDRESSING BIG PROBLEMS: *In FY 2018-19, LSCV-Funded Programs Tackled Systemic Problems Affecting Thousands of Low-Income Virginians*

Brianna Morgan...

a mother of three from Petersburg, Virginia, lost her driver's license in 2015 when she defaulted on a payment plan to the courts for a \$400 traffic ticket.



Brianna and Harlem Martin

(Photo: Steve Helber/AP)

She had no income because she was home-bound with a high-risk pregnancy. Without a license, she could not do basic things for her family like go grocery shopping. "Without my license, a six-minute drive to respond to my son, when he has an asthma attack at school, became an hour on the bus."

Brianna became a named plaintiff in the class action lawsuit *Stinnie v. Holcomb*, pursued by the [Legal Aid Justice Center \(LAJC\)](#), an LSCV grantee. This case became a vehicle for educating legislators and media about the need for license suspension reform.

"Suspending people's driver's licenses for court debt they can't pay hurts families. It hurt mine. And it makes no sense", she said.

Last year, Brianna and the other *Stinnie* plaintiffs won a preliminary injunction from the federal court, in which the court found that the license suspension statute was likely unconstitutional and ordered the Department of Motor Vehicles to remove the five plaintiffs' court debt suspensions without charging them a reinstatement fee.

She appeared at a press conference at which efforts to pass an amendment to the state budget were announced. The amendment, which was ultimately successful, froze enforcement of the statute for one year resulting in nearly one million suspensions being lifted and almost 30,000 people getting their licenses back immediately.

Brianna is now working with the Legal Aid Justice Center this year to seek the permanent repeal of the license suspension law.



From left: Angela Cioffi, LAJC Executive Director; Brianna Morgan; Pat Levy-Lavelle, LAJC staff attorney

SNAPSHOTS: Outcomes Achieved in FY 2018-19

LSCV-Funded Programs Halted Domestic Abuse, Reduced Evictions, and Slashed Barriers to Drug Recovery.

Coalition to Reduce Evictions Launched

Central Virginia Legal Aid Society (CVLAS) created a coalition to address eviction in Richmond after the city made national headlines as having the second highest eviction rate in the nation. On October 1, 2019, the voluntary Richmond Eviction Diversion Program was launched with a dozen community agency partners and a goal of diverting 300 eviction judgments per year.

People Facing Eviction Represented by Attorneys in Court

Legal Aid Society of Eastern Virginia (LASEV) expanded on its efforts to assist public housing residents facing eviction in Chesapeake, Newport News, Norfolk, and Portsmouth. LASEV attorneys appeared at court on public housing eviction days to meet and represent residents. Last year LASEV represented 229 families facing eviction on public housing docket days. In addition to the cases won for clients, virtually all public housing eviction cases were dismissed in Newport News and Chesapeake in December because LASEV attorneys pointed out separate defects in those cities' notices to tenants.

Domestic Abuse of Vulnerable Immigrant Women and Their Children Stopped

Legal Aid Works (LAW) helped vulnerable abuse victims who were undocumented to navigate a path to U. S. citizenship by filing U Visa and VAWA Self-petitions on their behalf. For example, "Sonia" came to the U. S. from Peru and married a U. S. citizen who physically and sexually abused her. LAW successfully filed for her and her daughters to stay in the U. S. through a VAWA self-petition. The entire family is now on track to be eligible for naturalization as U. S. citizens within the next three years.



Barriers to Drug Recovery Removed

Southwest Virginia Legal Aid Society (SVLAS) attorneys provided legal help to drug court participants aimed at removing barriers to their drug recovery. For example, SVLAS succeeded in persuading the local housing authority reopen a housing application for a drug court participant who had been turned down because of a pending drug charge – the very charge for which he was in drug court. With better housing, the client's chances for success in recovery were greatly improved.

Local Housing Authority Made Accountable

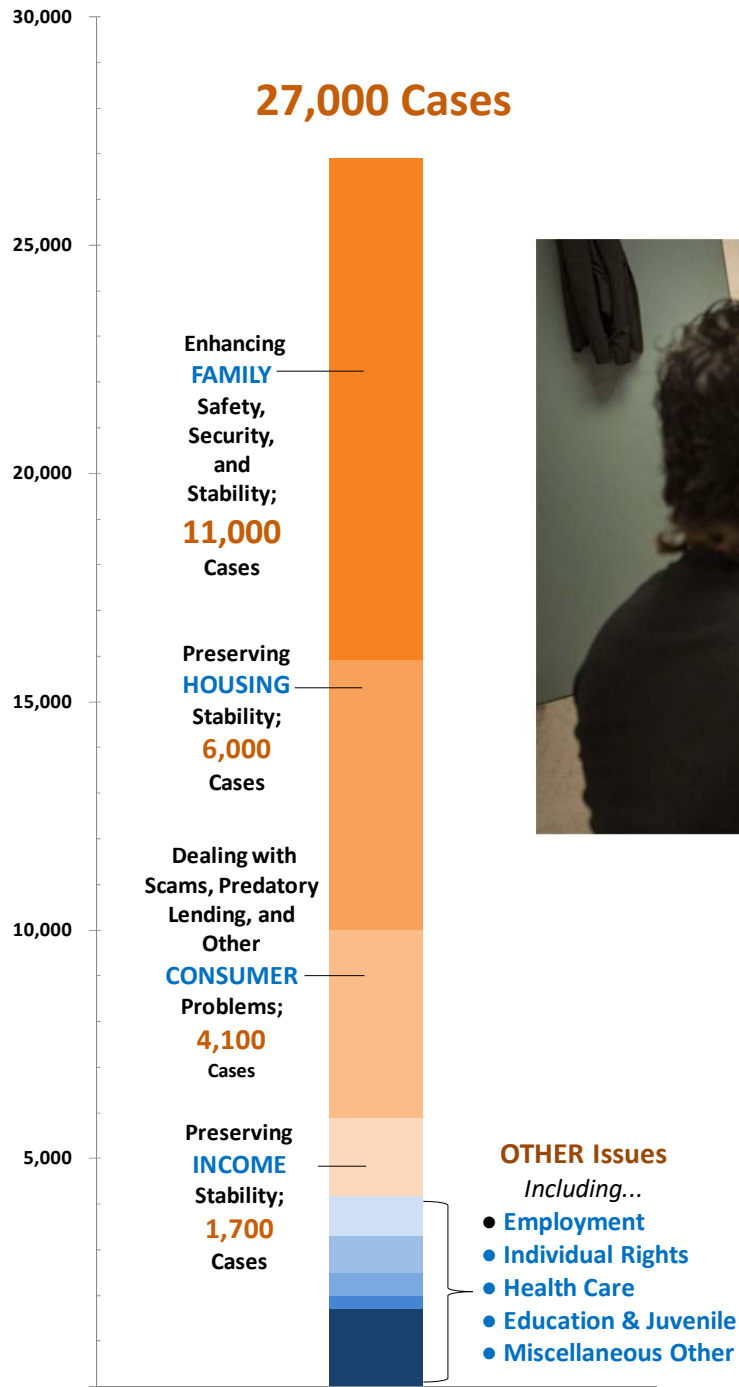
Virginia Legal Aid Society (VLAS) advocates successfully challenged a local housing authority to improve housing conditions and reduce evictions. One case, for example, dealt with a subsidized complex for elderly and disabled residents that was infested by bedbugs. After failure to address the problem, the housing authority succumbed to public and private pressure by VLAS, agreeing to treat the entire complex and to pay residents \$50,000 for the suffering they and their children had experienced. Additional VLAS intervention persuaded the housing authority to begin giving proper notice to tenants of pending eviction and to stop using expired writs.

Campaign to Address Eviction Crisis Produced Results

Virginia Poverty Law Center (VPLC)'s Campaign to Reduce Evictions (CARE) gained momentum. In response to many Virginia cities' having eviction rates two to four times the national average, CARE led the effort to pass legislation during the 2019 General Assembly session that was more fair, favorable and friendly to tenants. This resulted in the passage of seven new housing/eviction laws that beginning July 1, 2019 provide greater protection to the rights of tenants across Virginia.

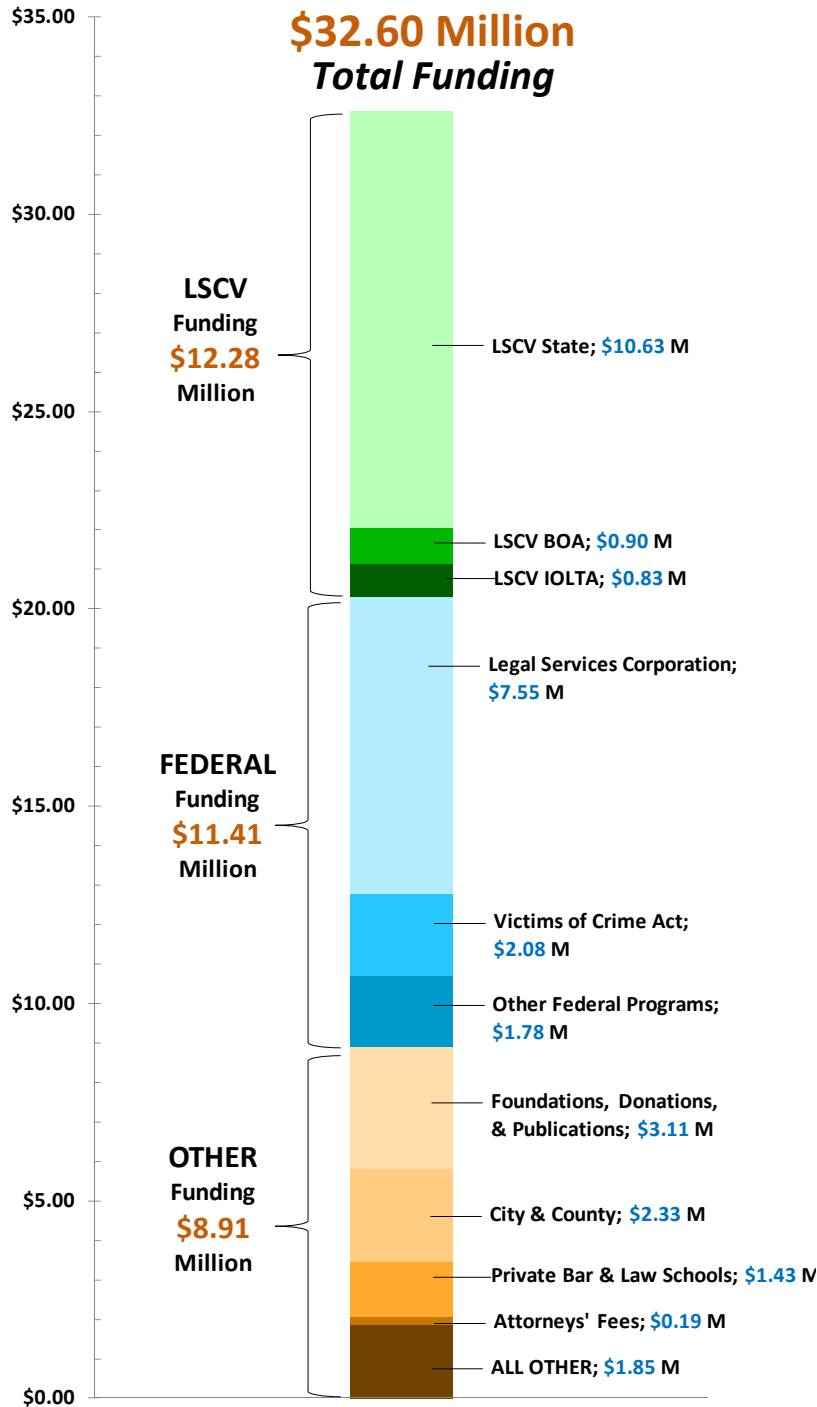
CASES Completed in FY 2018-19

27,000 Cases Enabled 67,800 Low- Income Virginians Obtain Fair Solutions to Critical Legal Problems



FINANCIAL PERFORMANCE:

LSCV-Funded Programs Leveraged the State's \$10.6 Million Investment by Attracting Additional Funds and Having a Big Economic Impact



Return on Investment \$13

Economic Impact for Every Dollar of State Funding
See Page 4



Accountability

- **Evaluation:**
LSCV evaluates each grantee every 3-5 years
- **Metrics:**
Grantees are evaluated against national and state performance benchmarks
- **Quality Assessment:**
Desk Reviews are performed applying the *ABA Standards for Providers of Civil Legal Aid* and the *LSC Performance Criteria*
- **Annual Financial Audits:**
Independent CPA firms evaluate financial compliance with Generally Accepted Accounting Criteria

Appendix A:

Case Statistics and Outcomes Produced for Clients

I. Case Statistics: Number of Closed Cases by Major Reason Closed

Data Source: Grantee Final Reports, FY 2018-2019, Part Two: Data, CSRs.

Grantee	Counsel & Advice	Limited Action	Negotiated without Litigation	Negotiated with Litigation	Admin. Agency Decision	Court Decision- Uncontested	Court Decision- Contested	Court Decision- Appeals	Other	Extensive Service	Grand Total
Blue Ridge Legal Services	983 44%	520 23%	31 1%	124 6%	21 1%	325 14%	174 8%	0 0%	0 0%	67 3%	2,245 100%
Central Virginia Legal Aid Society	2,069 76%	187 7%	35 1%	76 3%	35 1%	161 6%	118 4%	1 0%	2 0%	27 1%	2,711 100%
Legal Aid Justice Center	695 43%	359 22%	58 4%	119 7%	101 6%	44 3%	85 5%	8 0%	67 4%	65 4%	1,601 100%
Legal Aid Society of Eastern Virginia	4,438 68%	551 8%	46 1%	250 4%	201 3%	446 7%	380 6%	4 0%	0 0%	199 3%	6,515 100%
Legal Aid Society of Roanoke Valley	604 62%	211 22%	15 2%	19 2%	2 0%	63 6%	26 3%	1 0%	4 0%	35 4%	980 100%
Legal Aid Works	282 35%	109 14%	30 4%	81 10%	13 2%	117 15%	146 18%	0 0%	14 2%	13 2%	805 100%
Legal Services of Northern Virginia	3,997 67%	763 13%	57 1%	217 4%	73 1%	386 6%	325 5%	1 0%	0 0%	143 2%	5,962 100%
Southwest Virginia Legal Aid Society	2,221 67%	207 6%	14 0%	76 2%	14 0%	412 12%	273 8%	5 0%	0 0%	102 3%	3,324 100%
Virginia Legal Aid Society	2,059 72%	295 10%	86 3%	50 2%	91 3%	156 5%	92 3%	2 0%	1 0%	44 2%	2,876 100%
Virginia Poverty Law Center	Not Applicable										
Total	17,348	3,202	372	1,012	551	2,110	1,619	22	88	695	27,019
Percent Total Cases	64%	12%	1%	4%	2%	8%	6%	0%	0%	3%	100%

II. Outcomes Produced for Clients

Benefits are listed below in decreasing order by number of people directly affected.

Category	Major Benefit Achieved	# of Cases	# People Directly Affected
A. Major Benefit Was Achievement of a Legal Objective			
Family	Obtained a divorce or annulment	1,102	2,590
Family	Obtained or maintained custody of children	665	1,959
Family	Obtained protection from domestic violence	544	1,629
Miscellaneous Benefits	Obtained a living will and/or health proxy or power of attorney	743	982
Miscellaneous Benefits	Obtained a will	508	704
Consumer	Obtained federal bankruptcy protection	234	691
Consumer	Stopped or reduced debt collection activity	259	588
Family	Obtained, preserved, or increased child support	191	576
Housing	Prevented eviction from private housing	203	561
Housing	Prevented eviction from public housing	178	556
Consumer	Avoided or ended garnishment or levy	136	391
Housing	Prevented eviction from subsidized housing	156	370
Family	Obtained or preserved right to visitation	131	368
Income Maintenance	Obtained, preserved or increased SSI benefit/right	156	349
Housing	Avoided, or obtained redress for, illegal or unfair charges by landlord	131	331
Family	Obtained name change	152	316
Family	Obtained assistance with safety planning	137	315
Housing	Delayed eviction providing time to seek alternative housing	117	303
Consumer	Obtained assistance with tax issues	122	263
All Problem Areas	Other, none of the above	3,655	8,861
B. Major Benefit Was Access to Legal Information, Advice and/or Assistance From a Lawyer or Paralegal			
All Problem Areas	Received legal advice & counsel	17,556	42,425
All Problem Areas	Received non-litigation advocacy services	988	2,058
All Problem Areas	Received referral to another agency	314	583
		Total, All Cases:	28,378
			67,769

Appendix B: Economic Impacts Breakdown

A. Benefits and Savings for Low-Income Families					
	Back Awards	Monthly Awards	Duration in Years	Subtotals	Total (\$ Millions)
1. Federal benefits for low-income families					\$43.1
Social Security/SSI	\$1,881,560	\$147,276	9.7	\$19,024,448	
Other Federal Awards	\$118,810	\$53,746	3	\$2,053,678	
Federal operating grants for legal aid programs (LSC, Title III, Other Federal Funds)				\$11,410,174	
Federal share of Medicaid benefits received (61.58% total average annual benefits)				\$10,610,760	
<i>Cases in which Medicaid benefits were obtained or preserved</i>				133	
<i>Average annual benefit*</i>				\$8,937	
<i>Years Duration</i>			4		
Calculation (Cases x Average Annual Benefit x Years Duration)				\$4,754,572	
<i>Cases in which SSI eligibility was obtained or preserved</i>				349	
<i>Average annual benefit*</i>				\$8,937	
<i>Years Duration</i>			4		
Calculation (Cases x Average Annual Benefit x Years Duration)				\$12,476,283	
2. Income from child support payments					\$12.0
Family Law: Child Support**	\$375,484	\$107,312	9	\$11,965,163	
3. Income from other legal aid outcomes					\$5.9
A. Unemployment Compensation	\$141,361	\$19,096	0.5	\$255,939	
B. Family Law - Alimony	\$275,099	\$18,822	3	\$952,682	
C. Affirmative Landlord	\$799,405	\$85,402	1	\$1,824,229	
D. Affirmative Employment	\$435,652	\$221	1	\$438,304	
E. Affirmative Consumer	\$733,071	\$3,708	1	\$777,565	
F. Affirmative Education	\$120,664	\$29,451	1	\$474,072	
G. Other Benefits	\$889,079	\$21,043	1	\$1,141,595	
Total Direct Impact on Low-Income Families					\$60.9
B. Cost Savings for Taxpayers					
1. Savings in costs related to domestic violence					\$3.3
<i>Cases for which families obtained protection from Domestic Violence</i>				819	
<i>Average cost per victim***</i>				\$3,987	
Calculation (Cases x Average cost per victim)				\$3,265,411.12	
2. Savings in emergency shelter costs					\$1.4
<i>Cases for Which Eviction was Avoided or Delayed or Foreclosure was Averted</i>				649	
<i>Percentage for which homelessness was avoided****</i>				15%	
<i>Average cost to taxpayers per homeless family*****</i>				\$13,988	
Calculation (Cases x Percent homelessness avoided x Average cost to taxpayers)				\$1,361,725	
Total Savings for Taxpayers					\$4.7
C. Economic Impacts on Local Economies					
1. Economic stimulus from Federal dollars circulating in local economies					\$71.2
<i>Federal benefits for low-income families (A1 Above)</i>				\$43.1	
<i>Multiplier (per U.S. Dept. of Commerce "RIMS II" Data)</i>				1.65	
Total Estimated Economic Impacts					\$136.8

Please see NOTES, next page

NOTES:

* Estimates based on data from the Virginia Department of Social Services Benefits Annual Report (2017), page ID 9 and 10. Dollar amounts have been adjusted for inflation.

** This estimate is derived by subtracting the average age of children at time of divorce (9 years) from age of maturity, 18 years. In "Attachment and Parental Divorce: A Test of the Diffusion and Sensitive Period Hypotheses," Chris Fraley analyzed data from 7,735 survey respondents; over one third of respondents had parents who divorced, and the average age of a child at the time of divorce was nine (Personality and Social Psychology Bulletin, September 2013). An average age of nine years is also reported in Liu "The Effect Parental Divorce and Its Timing on Child Educational Attainment: A Dynamic Approach," 2007, page 17. Source: "Increasing Access to Restraining Orders for Low-Income Victims of Domestic Violence: A Cost-Benefit Analysis of the Proposed Domestic Abuse Grant Program," L. Elwart, et al. (December 2006), page 13. Note that the amounts listed here have been adjusted for inflation.

*** Source: "Increasing Access to Restraining Orders for Low-Income Victims of Domestic Violence: A Cost-Benefit Analysis of the Proposed Domestic Abuse Grant Program," L. Elwart, et al. (December 2006), page 13. Note that the amounts listed here have been adjusted for inflation.

**** We estimate that 15 percent of the people who were saved from eviction (or from having their mortgages foreclosed) would have had to go into emergency housing as a result. The reason this percentage is less than 100 is that some portion of the families who are evicted or foreclosed avoid homelessness by moving in with friends or family or by finding a rental in a different location. We found no studies on which to base a more definitive estimate of this percentage for Virginia. However, we believe 15 percent is a conservative estimate. A study in New York State ("The Homelessness Prevention Program: Outcomes and Effectiveness," New York State Dept. of Social Services, 1990; Table 3.2.) provided a figure of 22 percent for an estimate of cost savings we produced for the IOLA Fund of New York in 2010.

***** Based on available research, our conservative estimate of the average cost of emergency housing for a homeless family in 2007 was \$11,550. A Massachusetts study found the average cost of a stay in emergency housing ranged between \$11,550 (for a transitional stay) and \$48,440 (for a long-term stay) -- see Dennis P. Culhane, "Emerging Research on the Cost of Homelessness," 2007 -- copy available from the authors. We found no comparable studies for Virginia, so we used the low end of this range as an assumption for estimating the cost savings of preventing homelessness in Virginia. Note that this amount, adjusted for inflation, was \$13,988 in 2018.