Report to the Commonwealth and the General Assembly On Work of Virginia's Legal Aid Programs





Legal Services Corporation of Virginia

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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 31, 2020

The Honorable Janet Howell

Chair, Senate Finance and Appropriations 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 2019-2020.

Virginia's state-funded legal aid programs provided essential, high-quality legal assistance to Virginians struggling through the terrible effects of the COVID-19 pandemic. The pandemic exacerbated the problems of the poor, confronted with the threat of eviction, foreclosure, unemployment, domestic violence, school closures, and healthcare restrictions. Our legal aid offices focused on the most vulnerable - children and the elderly - in their efforts to help people through this pandemic.

This report provides data on the almost 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 benefited over 1,000,000 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 \$114 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

LSCV AT A GLANCE

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

LSCV and the Virginia State Bar contract to provide civil legal services to the poor with state general revenue and filing fee appropriations. 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.

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 FY2019-20, a family of three would have to have an annual income at or below 125 percent of the federal poverty level: \$26,663.



- BRLS Blue Ridge Legal Services; Harrisonburg, Winchester, Roanoke, Lexington (\$744,901)
- CVLAS Central Virginia Legal Aid Society; Richmond, Petersburg, Charlottesville (\$588,120)
- 3 LAJC Legal Aid Justice Center; Charlottesville, Falls Church, Petersburg, Richmond (\$1,896,826)
- 4 LASEV Legal Aid Society of Eastern Virginia; Hampton, Norfolk, Virginia Beach, Williamsburg, Belle Haven (\$2,295,277)
- **5 LASRV Legal Aid Society of Roanoke Valley;** Roanoke (\$728,040)

- **6** LAW Legal Aid Works (RLS); Fredericksburg, Culpeper, Tappahannock (\$706,189)
- USNV Legal Services of Northern Virginia; Alexandria, Arlington, Fairfax, Fredericksburg, Leesburg, Manassas (\$1,438,707)
- 8 SVLAS Southwest Virginia Legal Aid Society; Marion, Castlewood, Christiansburg (S1.278.

- Marion, Castlewood, Christiansburg (\$1,278,602) **VLAS – Virginia Legal Aid Society;** Lynchburg, Danville, Farmville, Suffolk (\$1,428,469)
 - VPLC Virginia Poverty Law Center;
 - Richmond (Statewide Program) (\$906,453)

2019-2020 HIGHLIGHTS

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

1.02 MILLION

people directly benefited from the outcomes of legal advice and representation.

\$114 MILLION ECONOMIC IMPACT

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

\$9.45 TO 1 Economic Return

for every dollar of VA state funding received by LSCVfunded programs.

26,600 CASES were completed, including...

6,300 preserving housing stability

by preventing eviction and foreclosures and reducing the need for emergency shelter.

11,100 enhancing family safety, security, and stability

for survivors of domestic violence and other family law clients.

3,900 representing clients with consumer

matters protecting them from creditor harassment, predatory lenders, and abusive debt collection practices.

5,300 representing clients with other legal matters affecting their

jobs, education, individual rights, and health care.

2019-2020 ECONOMIC IMPACTS

\$114 Million in Economic Benefits and Savings for Clients and Communities*

ECONOMIC IMPACTS

\$51.7 Million direct economic impact for low-income families, including income to pay for food, rent, and health care; and for relief from debt that otherwise could have dragged them deeper into poverty.

\$7.3 Million cost savings for the community from legal aid's success in reducing domestic violence, eviction, and other costly problems.

\$54.5 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.

*Source of all economic impact estimates in this report: The Resource for Great Programs. Details available on request.

EXAMPLE OF ECONOMIC IMPACTS ACHIEVED IN FY 2019-20

Legal Services of Northern Virginia (LSNV) 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.

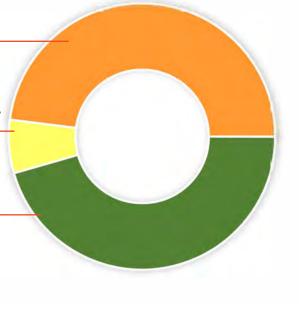


LSNV attorneys showed that the VA had made an error when it decided that the client had received a substantial overpayment. Ultimately, the VA acknowledged its error, reinstated the client's pension, and paid him \$12,400 in retroactive lost benefits.

ECONOMIC Impact facts

Every successful appeal of a denial of Social Security Disability for a disabled veteran or other disabled person produces an average of **\$94,000** 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 **\$155,000** in revenue for local businesses and jobs for working Virginians due to the Economic Multiplier effect.



FAMILY SAFETY AND STABILITY

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 **\$6,000** in medical, counseling, and law enforcement costs for each case that is successful.*

*Sources: Please see Appendix B.

Legal Assistance Provided by LSCV-Funded Programs In FY 2019-20 Enhanced the Lives of **11,100** Clients and Their Families.

IMPLICATIONS OF UNMET NEED FOR LEGAL HELP WITH DOMESTIC ABUSE

WITH Legal Help, People Can...

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

WITHOUT Legal Help, People...

- Miss work
- Lose jobs and income
- Have children's schooling disrupted
- Struggle with addiction
- Are unaware of programs that could help.

ECONOMIC IMPACTS

of Virginia Programs' FAMILY Legal Aid in FY-2019-20

\$5.4 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.

ONE OF THE FAMILIES HELPED BY LSCV GRANTEES IN 2019-20

After a quarrel with her abusive husband, "Alisha" fled to a domestic violence shelter. The night before, her husband had told her he "only had to worry about where to hide her body". He found moving boxes she had hidden in her closet and burned them. He also withdrew the entire balance in their joint checking account leaving Alisha with access to only two dollars. He dressed in camouflage and, holding an assault rifle, asked Alisha to take a walk in the woods with him and their small children.

Central Virginia Legal Aid Society (CVLAS) helped Alisha get a two-year Protective Order in Circuit Court, and later, to get sole legal and physical custody of her children, child support, and spousal support.

CVLAS also provided referrals to victim/ witness services and other help from community partner agencies. With that help, Alisha has been able to obtain stable housing outside of the marital home and safety for herself and her children.



HOUSING SECURITY

Representation

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 and Lives!

- Keeping people in their homes during a national pandemic enhances the safety of all Virginians.
- Preventing eviction saves an estimated \$7,700 in emergency shelter costs for each case that is successful.
- Preventing foreclosure saves an estimated \$60,000 per successful case.

In FY 2019-20 LSCV-Funded Programs Preserved Housing Stability in the Middle of a National and Statewide Pandemic Emergency for **6,300** Clients and Their Families

IMPLICATIONS OF UNMET NEED FOR LEGAL HELP WITH HOUSING SECURITY

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

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

*Source: Analysis by The Resource for Great Programs.

ONE EXAMPLE OF "HOUSING SECURITY" RESULTS ACHIEVED IN 2019-20

"Kristin" is a single mom with three young children. Following a domestic violence incident that left her apartment damaged, her landlord moved her to a new one for safety but charged her for the damages. When she was unable to pay, he started an eviction action against

her. When she missed her return hearing because one of her children was hospitalized, her landlord entered a default judgment, leaving her 10 days to appeal or move out. And she did not have the money to pay the bond for the appeal.



Desperate, Kristin contacted **Blue**

Ridge Legal Services for help. With three days to go before lockout, her attorney filed a motion arguing that the lease prevented an eviction due to unpaid damages at the old apartment. Also, she argued, Virginia law precludes eviction for damages from domestic violence against the tenant.

At the hearing, the Court agreed to stop the lockout process and dismissed the entire eviction case. As a result, Kristin and her children were able to stay in the new apartment and move on with their lives.

ECONOMIC IMPACT

of Virginia Programs' HOUSING Legal Aid

\$1.9 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 2019-2020, LSCV-Funded Programs Tackled Systemic Problems Affecting Thousands of Low-Income Virginians

Virginia Legal Aid Society worked with Suffolk Redevelopment Housing Authority (SRHA) to help shape redevelopment plans for two low-income housing complexes, one being demolished and rebuilt from scratch, the other having asbestos removed. The switch from public to subsidized housing owned by a private landlord was fraught with challenges for tenants. Affordable housing in Hampton Roads is extremely scarce. Without advocates to look out for their interests, many of the families could have become homeless. VLAS advocates protected access to housing for more than 200 families with just one case.



VLAS's Involvement made a difference.

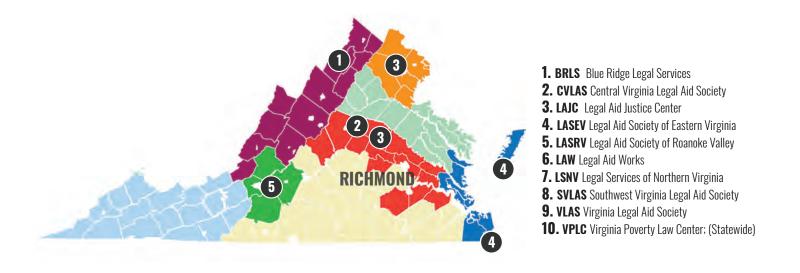
The SRHA executive director worked with VLAS to educate tenants regarding their rights during the process. She agreed to allow tenants to get Section 8 rent subsidy vouchers earlier than planned. She further agreed to offer people the option to move into other available public housing in the SHRA service area, if necessary.

Tenants had a strong say in the results and were pleased. VLAS will continue to protect them until the process is completed.

Reprinted with permission from the 2020 annual report of the Virginia Legal Aid Society.

SNAPSHOTS Outcomes Achieved in 2019-20

LSCV-Funded Advocates Reformed Unfair Laws, Halted Domestic Abuse, Prevented Evictions, and Slashed Barriers to Employment.



LEGAL SERVICES MAINTAINED **DESPITE PANDEMIC**

1)

4

Blue Ridge Legal Services (BRLS) closed its offices in mid-March 2020 but provided 24/7 access to legal assistance via its telephone intake system and newly implemented on-line web application portal. After a dramatic drop in March and April, BRLS's intake numbers gradually drifted upward and by July they had approached pre-pandemic levels. Also see story on page 7.



Central Virginia Legal Aid Society (CVLAS) combined legal representation with referrals to other helping agencies to enable abuse victims and their families find safety. In FY 2019-20, CVLAS enabled 218 clients and their families – **7,500 people** in all – to obtain protection from domestic violence. See story on page 6.

30,000 DRIVERS' LICENSES **REINSTATED AND** \$4.3 MILLION SAVED

880 DOMESTIC VIOLENCE VICTIMS PROTECTED



\$4.3 million in avoided reinstatement fees.

Legal Aid Society of Eastern Virginia (LASEV) helped 350 clients and their children – over 880 **people** in total – to escape domestic violence in 2019-20 by securing legal protective orders, child custody, and/or child and spousal support, thereby weakening the abusers' grip on the clients and their children.

licenses were automatically reinstated, and the \$145 reinstatement fee waived, for **30,000 Virginians**,

restoring their ability to drive to work, schooling, and medical appointments; and collectively saving them



Legal Aid Society of Roanoke Valley (LASRV) enabled 480 clients and their families – over 1.090 **people** in all – to avoid eviction, mortgage foreclosure, illegal or unfair charges by landlords, and other obstacles to their access to decent, habitable housing.



BRLS Blue Ridge Legal Services
CVLAS Central Virginia Legal Aid Society
LAJC Legal Aid Justice Center
LASEV Legal Aid Society of Eastern Virginia
LASRV Legal Aid Society of Roanoke Valley
LAW Legal Aid Works
LSNV Legal Services of Northern Virginia
SVLAS Southwest Virginia Legal Aid Society
VLAS Virginia Legal Aid Society

10. VPLC Virginia Poverty Law Center; (Statewide)

\$3.2 MILLION FOR BASIC LIVING EXPENSES PRODUCED

6

8

Legal Aid Works (LAW) served **1,130 clients and their families** in 2019-20, one-third of whom were victims of domestic violence. LAW secured protective orders, child custody rulings, divorces, and child support orders. Court-ordered support payments will provide an estimated **\$3.2 million income stream** for the clients and their families to cover food, shelter, and other necessities over the expected duration of these payments.

COVID-19 EVICTION PREVENTION EFFORT ORCHESTRATED

Legal Services of Northern Virginia (LSNV) responded quickly after the Governor of Virginia declared a state of emergency in response to the Covid-19 pandemic. With ripple effects disrupting employment and housing, and an impending eviction crisis, LSNV and its community partners organized a response that engaged housing assistance programs, landlords, and sheriff's offices in providing legal aid, information, and rental assistance to keep as many families sheltered as possible until the storm eases.

BARRIERS TO JOBS AND HOUSING REDUCED

HOUSING FOR 200 FAMILIES PRESERVED WITH ONE CASE

\$100 MILLION PER YEAR IN EXCESSIVE LOAN FEES AND INTEREST SAVED

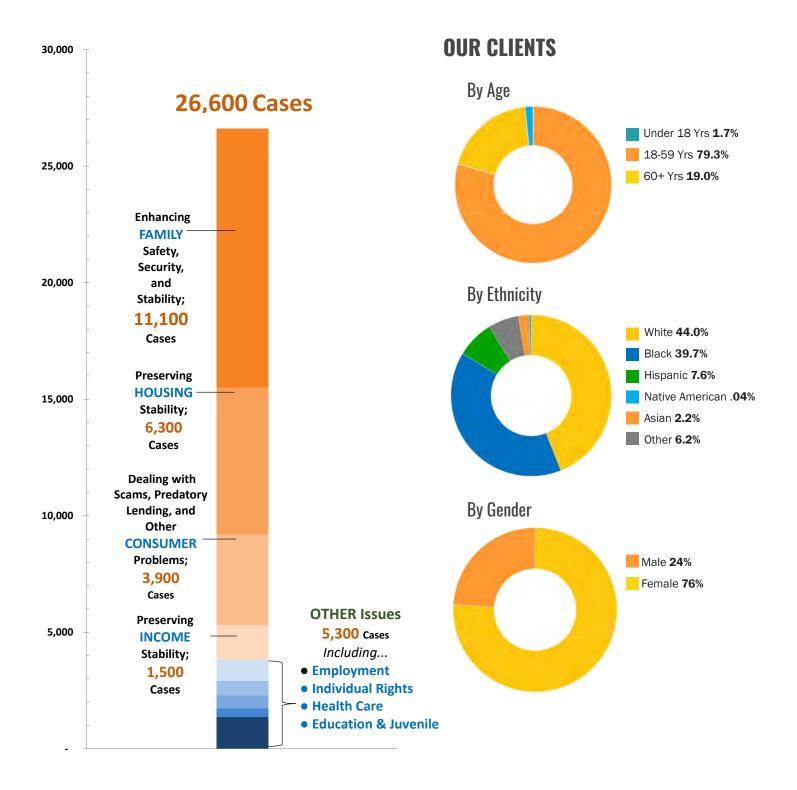
Southwest Virginia Legal Aid Society (SVLAS) expanded outreach to drug court participants, conducting education workshops and providing legal assistance to participants in different parts of the service area. SVLAS helped clients reinstate driver's licenses, expunge criminal records, and restore civil rights, thereby overcoming barriers to employment and safe housing.

9 Virginia Legal Aid Society (VLAS)) worked with a regional housing authority to safeguard 200 tenant families' rights during redevelopment of low-income housing. See story on page 8. In addition, VLAS produced outcomes enhancing housing security for another 715 clients and their families – 1,783 people in all – through its Housing Security legal aid for individuals during FY 2019-20.

Virginia Poverty Law Center (VPLC) continued its mission of breaking down systemic barriers that keep low-income Virginians in the cycle of poverty through advocacy, education, and litigation. Among its legislative achievements: passage of the Virginia Fairness in Lending Act strengthening consumer protections covering payday and other consumer loans. VPLC estimates Virginians will save **\$100 million per year** in excessive fees and interest as a result.

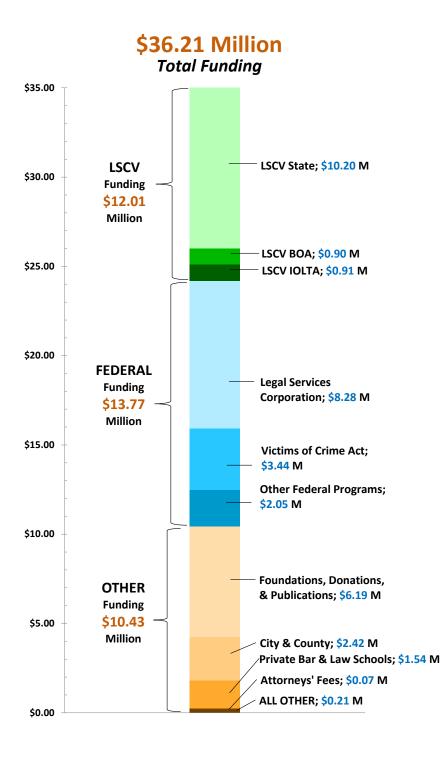
2019-2020 CASES COMPLETED

26,600 Cases Enabled 1.02 MILLION Low-Income Virginians Obtain Fair Solutions to Critical Legal Problems



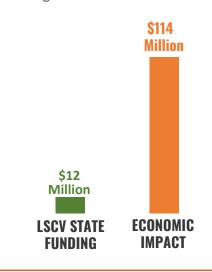
FINANCIAL PERFORMANCE

LSCV-Funded Programs Leveraged the State's **\$12 Million** Investment by Attracting Additional Funds and Having a Big Economic Impact



RETURN ON INVESTMENT

\$9.45 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.

I. CASE STATISTICS: Number of Cases Closed, By Major Reason Closed

Data Source: Grantee Final Reports, FY 2019-2020.

Grantee	Counsel & Advice	Limited Action	Negotiated without Litigation	Negotiated with Litigation	Admin. Agency Decision	Court Decision- Uncontested	Court Decision- Contested	Court Decision- <i>Appeals</i>	Other	Extensive Service	Grand Total
Blue Ridge Legal Services	1,058	432	48	114	25	401	170	1	0	53	2,302
	46%	19%	2%	5%	1%	17%	7%	0%	0%	2%	100%
Central Virginia Legal Aid Society	2,125	291	84	97	21	199	194	0	0	57	3,068
	69%	9%	3%	3%	1%	6%	6%	0%	0%	2%	100%
Legal Aid Justice Center	685	173	45	64	92	22	90	12	35	86	1,304
	53%	13%	3%	5%	7%	2%	7%	1%	3%	7%	100%
Legal Aid Society of Eastern Virginia	4,166	664	46	259	163	364	409	2	0	101	6,174
	67%	11%	1%	4%	3%	6%	7%	0%	0%	2%	0%
Legal Aid Society of Roanoke Valley	535	330	32	34	6	98	59	0	9	41	1,144
	47%	29%	3%	3%	1%	9%	5%	0%	1%	4%	100%
Legal Aid Works	459	180	28	99	24	162	144	2	24	8	1,130
	41%	16%	2%	9%	2%	14%	13%	0%	2%	1%	100%
Legal Services of Northern Virginia	3,791	699	96	197	53	452	240	3	0	138	5,669
	67%	12%	2%	3%	1%	8%	4%	0%	0%	2%	100%
Southwest Virginia Legal Aid Society	2,203	192	39	93	18	358	285	1	0	81	3,270
	67%	6%	1%	3%	1%	11%	9%	0%	0%	2%	100%
Virginia Legal Aid Society	1,780	190	65	62	66	149	116	0	0	34	2,462
	72%	8%	3%	3%	3%	6%	5%	0%	0%	1%	100%
Virginia Poverty Law Center	Not Applicable										
Total	16,802	3,151	483	1,019	468	2,205	1,707	21	68	599	26,523
Percent Total Cases	63%	12%	2%	4%	2%	8%	6%	0%	0%	2%	100%

II. OUTCOMES: Major Benefits Produced for Clients

Data Source: Grantee Final Reports, FY 2019-2020

APPENDIX A

Top benefits of extended representation* cases are listed below in decreasing order by number of people directly affected, followed in each legal problem category by benefits of limited representation cases**.

LEGAL PROBLEM CATEGORY	MAJOR BENEFIT RECEIVED	Number of Cases	Number of People Directl Affected
Family Security	Obtained a divorce or annulment	1,163	2,767
	Obtained protection from domestic violence	905	1,988
	Obtained or maintained custody of children	579	1,758
	Obtained representation in a Family matter-no other outcome	416	1,155
	Obtained, preserved, or increased child support	178	539
	Obtained name change	202	479
	Obtained limited representation services* for a Family matter	7680	19314
Housing	Prevented eviction from public housing	222	4,180
Security	Preserved or restored access to personal property	43	1,129
	Prevented eviction from private housing	351	903
	Obtained representation on a Housing matter-no other outcome	292	736
	Prevented eviction from subsidized housing	205	511
	Avoided or delayed foreclosure or other loss of home	48	95
	Obtained limited representation services* for a Housing matter	4,945	11,631
Consumer Protection	Obtained federal bankruptcy protection	203	648
	Stopped or reduced debt collection activity	273	615
	Obtained assistance with tax issues	157	433
	Obtained limited representation services* for a Consumer matter	2,953	6,721
Other Benefits	Overcame taking of or restriction to a driver's license	5	924,090
	Obtained driver's license	3	30,003
	Obtained specific benefits related to rights of disabled persons	1	1,200
	Obtained a living will and/or health proxy or power of attorney	766	1,090
	Obtained a will	406	545
	Obtained limited representation services* for matters other than above	3,372	7,210
	Other, none of the above	3,536	0
	TOTAL**	* 28,904	1,028,043

*Extended representation services consist of negotiation with opposing parties and representation in court or administrative proceedings.

**Limited representation services consist of legal Information, advice, and/or other assistance to an eligible client from a lawyer or paralegal

***Note: Total number of cases exceeds number of cases closed because some cases produced more than one outcome.

APPENDIX B

Economic Impacts Breakdown

A. Benefits and Savings for Low-Income Familie	25						
	Back Awards	Monthly Awards	Duration in Years	Subtotals	Total (\$ Millions)		
1. Federal benefits for low-income families					\$33.1		
Social Security/SSI	\$1,361,633	\$101,623	9.7	\$13,190,570			
Other Federal Awards	\$871,666	\$23,531	3	\$1,718,770			
Federal operating grants for legal aid programs (LSC, Title III, Other Federal Funds)				\$13,768,322			
Federal share of Medicaid benefits received				\$4,438,186			
2. Income from child support payments					\$12.5		
Family Law: Child Support*	\$400,367	\$111,704	9	\$12,464,384			
3. Income from other legal aid outcomes					\$6.1		
A. Unemployment Compensation	\$87,893	\$17,673	1	\$299,969			
B. Family Law - Alimony	\$307,001	\$28,905	1	\$653,861	-		
C. Affirmative Landlord	\$885,233	\$103,998	1	\$2,133,209			
D. Affirmative Employment	\$456,690	\$0	1	\$456,690			
E. Affirmative Consumer	\$713,876	\$6,320	1	\$789,716			
F. Affirmative Education	\$ <i>0</i>	\$0	1	\$0			
G. Other Benefits	\$936,604	\$71,775	1	\$1,797,899			
Total Direct Impact on Low-Income Families					\$51.7		
B. Cost Savings for Taxpayers and Communitie	S						
1. Savings in costs related to domestic violence					\$5.4		
Cases for which families obtained protection from Domes	stic Violence			917			
Average cost per victim**	\$5,890	1					
Calculation (Cases x Average cost per victim)	\$5,401,513						
2. Savings in emergency shelter costs					\$1.9		
Cases for Which Eviction was Avoided or Delayed or F	oreclosure was Av	rerted		962			
Percentage for which homelessness was avoided*** 25%							
Average cost to taxpayers per homeless family****	\$7,706						
Calculation (Cases x Percent homelessness avoided x Average cost to taxpayers) \$1,853,293							
Total Savings for Taxpayers					\$7.3		
C. Economic Impacts on Local Economies							
Federal benefits for low-income families (A1 Above)	\$33.1						
Multiplier (per U.S. Dept. of Commerce "RIMS II" Data)	1.65						
Economic stimulus from Federal dollars circulating in local economies							
Total Estimated Economic Impacts					\$113.5		

*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 years (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.

** This measure was estimated using a model developed by The Resource for Great Programs that applies per-incident cost figures derived from estimates by consultant Jeffrey Baliban for use in testimony to the Chief Judge's Task Force to Expand Access to Civil Legal Services in New York in 2011. See his report at the First Judicial Department Hearing September 26, 2011. The costs derived by Mr. Baliban have been adjusted for inflation to reflect current dollars.

*** Source: "Losing Home: The Human Cost of Eviction in Seattle", Seattle Women's Commission and the Housing Justice Project of the King County Bar Association, 2018, page 60. This study found that 25 percent of evicted tenants moved into sheltered or transitional housing. 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.

****This measure was estimated using a model developed by The Resource for Great Programs that applies national statistics on average stay of a family in emergency shelter and local statistics on lowest cost per day of emergency shelter to derive a conservative estimate of average total cost of providing emergency shelter to a homeless family in the local region. Source for national statistics: U.S. Conference of Mayors, 2008 Status Report on Hunger & Homelessness, available at http://usmayors.org/pressreleases/documents/ hungerhomelessnessreport_121208.pdf. Source for local statistics: lowest cost listed by Travelocity.com for a hotel room in the area.