

Economic Impacts of Civil Legal Assistance Programs in Vermont

A Study Commissioned by the Vermont Bar Foundation and
Funded by a Grant from the Vermont Supreme Court

Fall 2019

Presented by the Access to Justice Coalition

Members:

Hon. Beth Robinson, Chair

Eric Avildsen, Vermont Legal Aid

David Koeninger, Vermont Legal Aid

Sam Abel-Palmer, Legal Services Vermont

Eileen Blackwood, Vermont Bar Association

Mary Ashcroft, Vermont Bar Association

Teri Corsones, Vermont Bar Association

Erin Jacobson, Vermont Law School

Deborah Bailey, Vermont Bar Foundation

Daniel Richardson, Vermont Bar Foundation

Executive Summary

Civil legal aid organization in Vermont are, like many other services in the state, organized along a variety of lines. The primary low-income legal service providers are Vermont Legal Aid, Legal Services Vermont, the South Royalton Legal Clinic at the Vermont Law School, and the Vermont Bar Association's low and pro bono project. Together with the Vermont Bar Foundation, which provides funding to these and other organizations, these groups represent the best of the public service bar and contribute hundreds of hours at low, reduced, or free rates to ensure that the civil legal needs of Vermonters are met.

These organizations along with the Vermont Supreme Court comprise the Access to Justice Coalition, which coordinates efforts among the members and seeks to find new ways to expand access to justice.

The report accompanying this summary represent the coordinated efforts of several individuals and groups. It began in the spring of 2018 when the Vermont Bar Foundation sought a grant from the Vermont Supreme Court to study the impacts of low-income legal services on the greater Vermont economy. Following receipt of this grant, the Foundation convened a work group comprised of representatives from the Foundation and the four primary legal service providers, together with Dr. Ken Smith and the *Resource for Great Programs*.¹ From October of 2018 through June of 2019, the working group met to compile the most recent data of each group's caseload, outcomes, and judgments. From this information, Dr. Smith and his team were able to identify, analyze, and quantify the value of this work.

In brief, the Study found that:

- The results of this study show that these legal service groups provide two important benefits:
 - They provide direct benefits to their clients through greater access to the legal system to defend their rights and to make meritorious claims.
 - They provide indirect benefits to all Vermonters in the form of a substantial economic return to the larger economy.
- For every \$1 invested in Vermont Low-Income Legal Services, the State and Vermonters see a rate of return of \$11, or a social impact return on investment of 1106%.
- In 2017, Vermont's Low-Income Legal Services had a \$66.4 Million impact on the Vermont economy at a cost of \$6 Million.

¹ The Resource for Great Programs is a national research firm dedicated to providing strategic support to civil justice organizations that seek to expand access to justice for low- income people. Details about The Resource may be obtained at www.GreatPrograms.org.

- These impacts include:
 - \$32.7 Million in new income for low-income households
 - \$2.6 Million in cost savings (Preventing evictions, foreclosures, and domestic violence)
 - \$31.1 Million impact on local spending.
- This analysis reveals that Vermont civil legal aid organizations are providing essential services that help low-income residents of Vermont each year address critical legal issues directly affecting their families, homes, incomes, jobs, and access to vital services. The gap between the need for these services and the capacity of these organizations to address them is profound.²

Major Findings

1. Low-income Legal Services Provide an Important Economic Resource at a Low Cost

The income generated by civil legal aid providers goes directly to low-income Vermonters. This is money in the pockets of individuals and families to purchase the essentials of life. It is food for groceries, rent, medicine, clothing for school, and reliable transportation. These results are achieved with a relatively low investment in civil legal aid services. This \$11 benefit for every \$1 invested is one of the best in the nation.³ As compared to other states, Vermont low-income legal services provide effective and efficient representation.

2. The \$66.4 Million impact that low-income legal service providers had in 2017 consisted of three major components:

- a. **\$32.7 Million in direct dollar benefits.** These payments received directly by low-income clients and other entities as a result of successful legal assistance by legal aid organizations in 2017 included the following:
 - \$10.7 Million in SSI, SSDI, and other Social Security benefits received by low-income individuals and their families.
 - \$17.4 Million in Medicaid- and Medicare-funded reimbursements received by Vermont health care providers.

² The Vermont Committee on Equal Access to Legal Services published a report on Vermont's low-income legal needs in 2001. https://www.americanbar.org/content/dam/aba/administrative/legal_aid_indigent_defendants/ATJReports/ls_VT_clns_2001.pdf. A subsequent study focusing on older Vermonters was published in 2010 by Vermont Legal Aid. https://www.americanbar.org/content/dam/aba/administrative/legal_aid_indigent_defendants/ATJReports/ls_VT_Elderclns_2010.pdf.

³ For a broad comparison, see the American Bar Association's Collection of State Needs Assessments and Impact Studies, available at https://www.americanbar.org/groups/legal_aid_indigent_defendants/resource_center_for_access_to_justice/atj-commissions/atj_commission_self-assessment_materials1/studies/.

- \$4.2 Million in child and spousal support payments to low-income clients of legal aid organizations.
 - \$0.4 Million in Veteran's benefits to veterans and their families.
 - \$0.5 Million in increased wages to immigrants due to attainment of legal permanent resident (LPR) status or becoming U.S. citizens with legal assistance from Vermont legal aid organizations.
- b. **\$2.6 Million in cost savings.** In addition to the direct dollar benefits outlined above, Vermont civil legal aid organizations achieved the following cost savings for clients and other stakeholders as a result of services provided in 2017:
- \$0.8 Million in preventing domestic violence thereby reducing emergency medical treatment and law enforcement costs.
 - \$1.1 Million in foreclosure avoidance representing costs that were not incurred and were avoided by low-income homeowners, lenders, neighbors, and local governments through the legal assistance provided by the organizations in this study.
 - \$0.7 Million in preventing evictions thereby avoiding costs of emergency shelters and associate social costs of homelessness.
- c. **\$31.1 Million from the economic multiplier effect** of revenue brought into Vermont from outside the state. A large portion of the dollars received by legal aid clients from such external sources as federal SSI/SSDI benefits and the federal share of Medicaid reimbursements are spent within the state, thereby increasing revenue for local businesses and creating jobs for working Vermonters. This boost to the Vermont economy would not have occurred without the successful legal assistance that eliminates legal barriers to low-income Vermonters' receiving benefits for which they are eligible under the law.

3. Low-Income Legal Services Bring Stability to Vermonters.

Through access to services, income, prevention of homelessness, and protection of basic rights, low-income legal services protect those who are most vulnerable. As these numbers show, these services help individuals and communities recover and obtain economic benefits. More importantly, these needs prevent individuals and families from slipping further into poverty and its accompanying issues. Helping a family fight an eviction keeps them from involuntary homelessness, loss of employment, and potential issues like drug use, and crime. Investing in this type of preventative program is both less expensive and more effective than dealing with these issues as they emerge.

Civil legal aid organizations ease the burden on the Vermont court system. Legal aid advocates enable Vermont courts to operate more efficiently and effectively by helping self-

represented litigants prepare to navigate the courts and by hosting community legal education events to inform residents how the legal process works.

4. Access to Justice is more than numbers.

It is about meaningful access to the legal system to resolve disputes, obtain benefits or services owed, or defend rights and processes. Yet this mission also produces economic impacts that ripple outward to benefit many other segments of society. Making local government officials, business people, bar leaders, funders, and other stakeholders aware of the scope and impact of these outcomes is an important opportunity that this report seeks to address.

The substance of this report reflects the significant efforts of Vermont private lawyers to support civil legal aid efforts and to narrow the justice gap. The Vermont Bar Association and local county bar associations collaborate with legal aid organizations across the state to identify needs and to promote pro bono service to low-income Vermont residents.

Methodology Used in the Study

The impacts reported above were estimated using a methodology developed by The Resource for Great Programs over the past two decades and applied in 12 states—including New York, Virginia, Pennsylvania, Georgia, and New Hampshire—encompassing more than 80 civil legal aid organizations. This methodology first quantified the number of legal aid cases for which specific outcomes for clients were achieved during the study period, such as avoidance of domestic violence or prevention of eviction. These figures were derived from case statistics and outcomes data collected by the legal aid organizations through their recordkeeping systems.

The outcome figures were then multiplied by estimates of the dollar benefits or cost savings per successful outcome to derive estimates of the total impact. For example, each successful SSDI/SSI case produces an average income stream of \$715 per month for the client that lasts for an average of 11 years. These dollar multipliers were derived from a variety of external data and evaluation results such as government databases and analyses, research papers and reports, and various models and surveys such as the Regional Input- Output Multiplier System (RIMS II) maintained by the U.S. Bureau of Economic Analysis.

Details regarding the data sources, computations, and assumptions used for deriving the estimates produced by this study are provided in appendices to this report, available from the Vermont Bar Foundation at www.vtbarfoundation.org.

Conclusion

This study has revealed that the civil legal aid organizations funded in part by The Vermont Bar Foundation are providing essential services that help thousands of low-income residents of Vermont each year to address critical legal issues directly affecting their families,

homes, incomes, jobs, and access to vital services. The gap between the need for these services and the capacity of these organizations to address them is profound.

The “justice gap” represents both a challenge to the justice system and an unrealized opportunity for the Vermont civil justice community and its supporters to produce even more profound economic and societal benefits for low-income Vermont residents and the entire community. Every additional \$100,000 of funding enables legal aid organizations to generate an additional \$1.1 Million in economic benefits. The findings of this study have demonstrated that additional investments aimed at bridging the “justice gap” not only will help many more people, but also will have dramatic economic impacts that benefit all Vermonters.

ECONOMIC IMPACTS of Civil Legal Assistance Programs in Vermont

- **The Bottom Line**
- **Cost Savings**
- **Where the Impacts Come From**
- **Income for Low-Income Clients**
- **The Multiplier Impact on Communities**
- **TABLES AND NOTES**

FINAL– June 25, 2019



The Bottom Line

2017 Estimated Impact of Civil Legal Services in Vermont: **\$66.4 Million**

A **\$11.00** return for every **\$1** in funding

Legal Services Funding

Program Funding
from All Sources

**\$6.0
Million**



Economic Impact

Impacts &
Cost Savings

**\$66.4
Million**



Where the Impacts Come From:

Economic Impact

Income &
Cost Savings

**\$66.4
Million**



- **Income for low-income households \$32.7M**
Legal Services cuts barriers keeping people in poverty
- **Cost savings \$2.6M**
Legal Services saves money
- **Multiplier impact on communities \$31.1M**
Spending by clients provides new revenue for businesses and creates jobs

Income for Clients

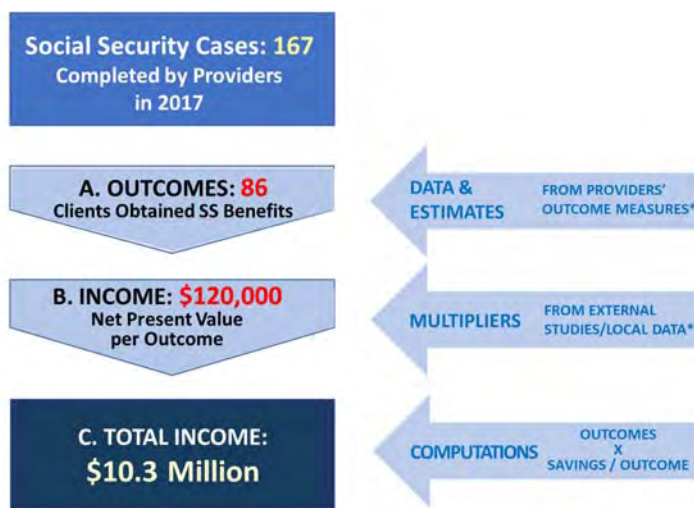
Legal Services Secured **\$32.7M** for Clients,
Comprised of

- Supplemental Security Income (SSI) and Social Security Disability Income (SSDI) – **\$10.3M**
- Medicare & Medicaid reimbursements – **\$17.4M**
- Child support – **\$4.1M**
- Veterans and other benefits – **\$0.4M**
- Increased Wages for Immigrants Receiving Work Authorization – **\$0.5M**



How the Study Quantifies the Income Received by Clients

EXAMPLE: *SSI and SS Disability Income*



* See final report and appendices for documentation of data sources and assumptions used in the analysis.

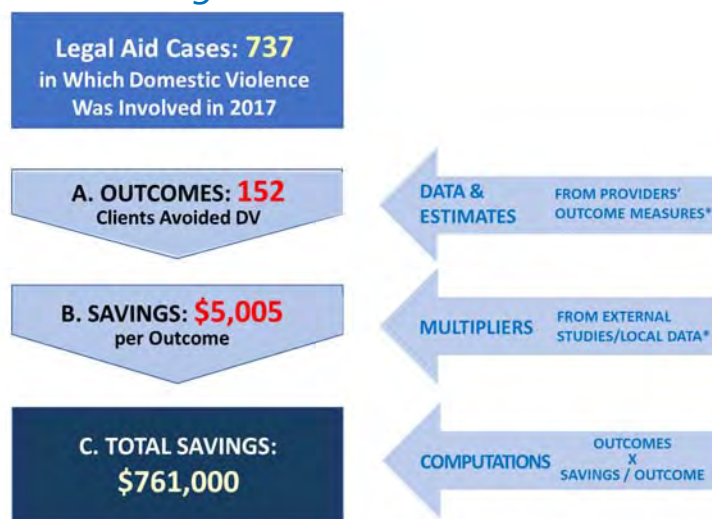
Cost Savings

Legal Services Saved **\$2.6M** for Clients and Other Stakeholders by

- **Preventing domestic violence** thereby reducing emergency medical treatment and law enforcement costs (**\$0.8M** savings)
- **Avoiding foreclosure** thereby avoiding costs to clients, neighbors, lenders, and local governments (**\$1.1M** savings)
- **Preventing eviction** thereby avoiding costs of emergency shelter (**\$0.7M** savings)

How the Study Quantifies the Cost Savings

EXAMPLE *Preventing Domestic Violence*



* See final report and appendices for documentation of data sources and assumptions used in the analysis.

Multiplier Impact on Vermont Communities: **\$31.1M**

How the Study Estimates the Multiplier Impact

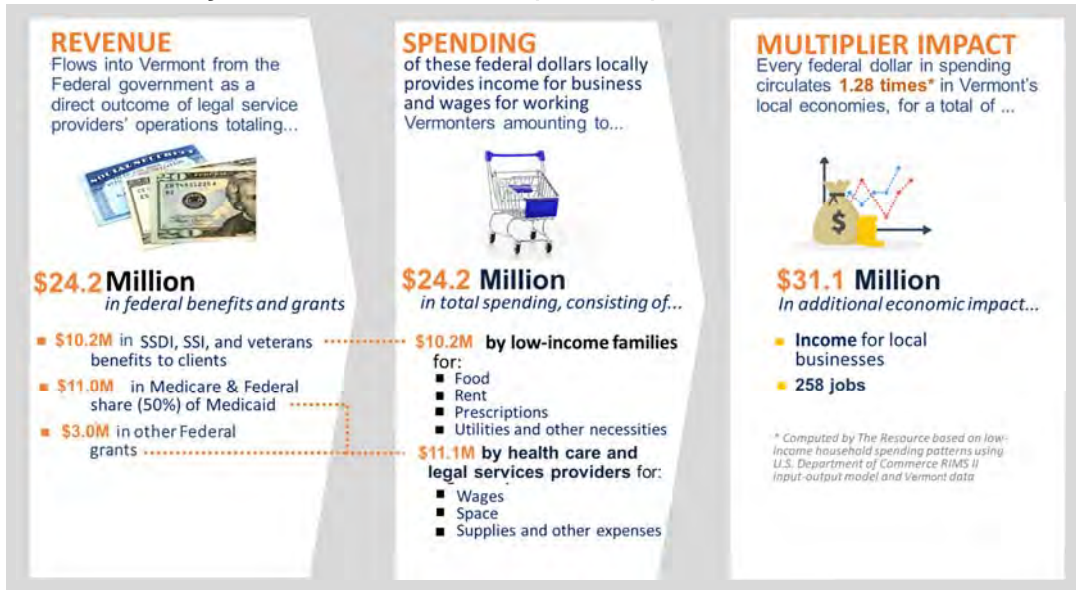


Table 1: Summary of Economic Impacts

\$66.4 Million in Impacts Achieved for Clients, Businesses, and Communities

Summary of Economic Benefits and Savings	Total Impact, \$Millions	Table # For Details
A. Total Impact	\$66.4	1
B. Dollar Benefits to Clients and Their Families	\$32.7	
1. SSI, SSDI, and Other Social Security	\$10.3	2
2. Medicare	\$2.8	3
3. Medicaid	\$14.6	4
4. Child Support	\$4.1	5
5. Veterans Benefits, Unemployment Compensation, and Tax Credits	\$0.4	6
6. Increased Wages for Immigrants Receiving Work Authorization	\$0.5	7
C. Cost Savings for the Community	\$2.6	
1. Prevention of Foreclosure	\$1.1	8
2. Prevention of Domestic Violence	\$0.8	9
3. Avoidance of Emergency Shelter	\$0.7	10
D. "Economic Multiplier" Impact on Local Economies	\$31.1	11
Return on Investment	\$11.00	
<i>Dollars of Impact per Dollar of Funding</i>		

Table 2: SSI, SSDI, and Other Social Security

\$10.3 Million in SSI, SSDI, and Other Social Security Benefits for Clients

Estimated impacts from cases closed in 2017 by the following providers: Vermont Legal Aid, Legal Services of Vermont, the Vermont Volunteer Lawyers Program, and the South Royalton Legal Clinic

A. Advice and Counsel Cases Only

1. SSI, SSDI, and Social Security cases closed ¹	103
2. Estimated percentage of cases for which SSI, SSDI, or other Social Security benefits were obtained ²	58.2%
3. Estimated number of cases for which SSI, SSDI, or other Social Security benefits were obtained ³	60

B. Limited Action and Extended Representation Cases

1. SSI, SSDI, and Social Security cases closed ¹	64
2. Estimated percentage of cases for which SSI, SSDI, or other Social Security benefits were obtained ⁴	40.4%
3. Estimated number of cases for which SSI, SSDI, or other Social Security benefits were obtained ⁵	26

C. All Cases

1. Estimated total cases for which SSI, SSDI, or other Social Security benefits were obtained ⁶	86
2. Estimated total federal back awards (\$M) ⁷	\$0.442
3. Estimated total state supplement back awards ⁷	\$2,183
4. Average federal monthly award per successful case ⁸	\$859
5. Estimated total federal monthly awards (\$M) ⁹	\$0.074
6. Average duration of federal monthly benefits (months) ¹⁰	133
7. Projected value of federal monthly benefits (\$M) ¹¹	\$9.8
8. Average state supplement monthly award per successful case ¹²	\$4.24
9. Estimated total state monthly awards ¹³	\$364
10. Average duration of state monthly benefits (months) ¹⁴	125
11. Projected value of state monthly benefits (\$M) ¹⁵	\$0.05
12. Total estimated SSI, SSDI, and other Social Security benefits (\$M)¹⁶	\$10.3

Notes

1. Source: Case management system records provided by the legal services provider programs.

2. This estimate is based on recent Social Security Administration claim data for Vermont, combined with data from The Resource for Great Programs' survey of legal services clients receiving advice and counsel in Pennsylvania in 2011. Participants in this survey were randomly sampled from a population of legal services clients and then interviewed by phone to determine the outcomes of their cases, making it possible to calculate the percentage of individual case types resulting in particular outcomes in the sample. This information was then used to estimate the outcomes of advice and counsel cases in Vermont. When applied to this table, the percentage found among Pennsylvania clients was increased by approximately nine points, to account for the higher favorable determination rate reported by recent Social Security Administration claim data for Vermont, as compared to the rate reported for Pennsylvania during the survey year.

3. This number is the result of multiplying line A.1 by line A.2.
4. The estimate on this line is based on two types of information: tracked outcomes and estimated outcomes. When tracked outcomes data were available, actual outcomes recorded by the program were used; otherwise, outcome numbers were estimated. These estimates were made by multiplying actual closed-case totals for the relevant case types by the median outcome-to-case benchmarks obtained from similar programs that provided us with relevant outcome information from their data systems.
5. This number is the result of multiplying line B.1 by line B.2.
6. This number is the result of adding lines A.3 and B.3.
7. Due to data limitations in Vermont total back awards were not available from program records and had to be estimated. The estimation for federal back awards is based on median federal back awards per successful SSI/SSDI/Social Security case across a selection of similar legal services programs in Florida, Mississippi, and Virginia. The estimation for federal awards is used to estimate an average delay in receipt of benefits, from which state back awards are then estimated.
8. The dollar amount on this line is based on Vermont-specific benefit data collected by the Social Security Administration. The amount is adjusted to account for the difference between the average SSI payment and the average SSDI payment in Vermont as well as the ratio of SSI outcomes to SSDI outcomes achieved by the programs.
9. This number is the result of multiplying line C.1 by line C.4.
10. Estimated federal benefit duration is calculated using national exit rate data provided by the Social Security Administration. The duration of benefits is adjusted to account for the difference between the average SSI benefit duration and the average SSDI benefit duration, as well as the ratio of SSI outcomes to SSDI outcomes achieved by the programs.
11. This number is the result of multiplying line C.5 by line C.6.
12. The dollar amount on this line is based on Vermont-specific benefit data collected by the Social Security Administration, combined with case and outcomes data. The amount is less than the average state supplement reported by the Social Security Administration for SSI, because not all successful cases classified as "SSI, SSDI, or Social Security" result in a state SSI supplement.
13. This number is the result of multiplying line C.1 by line C.8.
14. Estimated state benefit duration is calculated using national exit rate data for the SSI program provided by the Social Security Administration.
15. This number is the result of multiplying line C.9 by line C.10.
16. This number is the result of adding lines C.2, C.3, C.7, and C.11.

Table 3: Medicare

\$2.8 Million in Medicare Benefits Achieved for Legal Services Clients

Estimated impacts from cases closed in 2017 by the following providers: Vermont Legal Aid, Legal Services of Vermont, the Vermont Volunteer Lawyers Program, and the South Royalton Legal Clinic

A. Medicare Benefits

1. Estimated total cases in which SSDI benefits were obtained ¹	29
2. Estimated percentage of SSDI recipients newly enrolled in Medicare after 2-year waiting period ²	86%
3. Estimated number of cases from line 1 resulting in new Medicare enrollment ³	25
4. Estimated federal monthly Medicare benefit per case on line 3 ⁴	\$796
5. Estimated state monthly Medicare benefit per case on line 3 ⁵	\$149
6. Assumed duration of monthly benefits (months) ⁶	117
7. Projected total Medicare benefits per case in line 3 ⁷	\$110,623
8. Total Medicare benefits from federal dollars (\$M) ⁸	\$2.3
9. Total estimated Medicare benefits from SSDI eligibility (\$M)⁹	\$2.8

Notes

1. The estimate on this line is based on two types of information: tracked outcomes and estimated outcomes. When tracked outcomes data were available, actual outcomes recorded by the program were used; otherwise, outcome numbers were estimated. These estimates were made by multiplying actual closed-case totals for the relevant case types by the median outcome-to-case benchmarks obtained from similar programs that provided us with relevant outcome information from their data systems.

2. SSDI recipients are eligible for Medicare after a two-year waiting period, but some individuals are enrolled in Medicare prior to becoming eligible through SSDI benefits. The estimation on this line relies on data provided in Riley and Rupp, "Longitudinal Patterns of Medicaid and Medicare Coverage Among Disability Cash Benefit Awardees," *Social Security Bulletin*, 2012, 72(3) 19-35.

3. This line is the result of multiplying line 1 by line 2.

4. The average federal Medicare benefit is estimated by using the most recent data available at the time of this study from the Centers for Medicare and Medicaid Services' National Health Expenditure Data for Vermont adjusted for inflation.

5. States help pay the Medicare premiums and deductibles of low income individuals. Estimated benefits are based on 2017 Medicare guidelines available from the U.S. Department of Health and Human Services.

6. Average duration of Medicare benefits resulting from SSDI enrollment is estimated to be equivalent to the average duration of SSDI benefits, minus 24 months, due to the waiting period required before Medicare enrollment occurs. Estimated benefit duration of SSDI is calculated using national exit rate data provided by the Social Security Administration.

7. This line is the result of adding line 4 to line 5 and then multiplying this sum by line 6.

8. This line is the result of multiplying lines 3, 4, and 6.

9. This line is the result of multiplying line 3 by line 7.

Table 4: Medicaid

\$14.6 Million in Medicaid Benefits Achieved for Legal Services Clients

Estimated impacts from cases closed in 2017 by the following providers: Vermont Legal Aid, Legal Services of Vermont, the Vermont Volunteer Lawyers Program, and the South Royalton Legal Clinic

A. Clients Obtaining Medicaid Benefits from SSI Eligibility Cases¹

1. Estimated total cases in which SSI benefits were obtained ²	31
2. Estimated percentage of SSI cases that resulted in new Medicaid enrollments ³	73.3%
3. Estimated number of cases resulting in new Medicaid enrollment⁴	23

B. Clients Obtaining Benefits from Successful Medicaid Eligibility Cases¹

1. Total number of Medicaid cases in which SSI benefits were obtained²	128
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C. Estimated Medicaid Benefits Achieved from "A" and "B"

1. Total number of clients for whom Medicaid benefits were obtained	151
2. Average monthly Medicaid benefit ⁵	\$777
3. Assumed duration of monthly benefits (months) ⁶	125
4. Projected average total Medicaid benefits achieved per case on line A.3 ⁷	\$97,002
5. Projected total Medicaid benefits (\$M)⁸	\$14.6

B. Total Estimated Medicaid Benefits from Federal Dollars Only

1. Percentage of Medicaid Benefits from Federal Dollars ⁹	59%
2. Federal Medicaid Dollars Produced (\$M)¹⁰	\$8.7

Notes

1. Vermont uses the Social Security Administration's rules for SSI eligibility to determine Medicaid eligibility, even though the state's application for Medicaid is separate from the application for SSI. When a provider assists a client with demonstrating SSI eligibility, this also helps demonstrate eligibility for Medicaid, and a provider can help a client complete applications for SSI and Medicaid at the same time.
2. The estimate on this line is based on two types of information: tracked outcomes and estimated outcomes. When tracked outcomes data were available, actual outcomes recorded by the program were used; otherwise, outcome numbers were estimated. These estimates were made by multiplying actual closed-case totals for the relevant case types by the median outcome-to-case benchmarks obtained from similar programs that provided us with relevant outcome information from their data systems.

3. Some individuals are already enrolled in Medicaid at the time that they begin receiving SSI benefits, and therefore not all new SSI benefits result in new Medicaid benefits. The estimation on this line relies on data provided in Riley and Rupp, "Longitudinal Patterns of Medicaid and Medicare Coverage Among Disability Cash Benefit Awardees," *Social Security Bulletin*, 2012, 72(3) 19-35.

4. This number is the result of multiplying line A.1. by line A.2.

5. Average benefit is based on the summary of Medicaid expenditures for Vermont provided in the Financial Management Report for FY 2016, published by Centers for Medicare and Medicaid Services, and enrollment data collected by the Centers for Medicare and Medicaid Services through the Medicaid Budget and Expenditure System (MBES). This the latest available data, inflation-adjusted to 2017.

6. Estimated benefit duration is calculated using national exit rate data provided by the Social Security Administration.

7. This number is the result of multiplying line C.2 by line C.3.

8. This number is the result of multiplying line C.1 by line C.4.

9. This percentage is based on expenditure data for Vermont from the Medicaid Budget and Expenditure System.

10. This number is the result of multiplying the total estimated Medicaid benefits on line C.5 by line B.1

Table 5: Child Support

\$4.1 Million in Child Support Payments Achieved for Clients

Estimated impacts from cases closed in 2017 by the following providers: Vermont Legal Aid, Legal Services of Vermont, the Vermont Volunteer Lawyers Program, and the South Royalton Legal Clinic

A. Advice and Counsel Cases Only

1. Number of divorce, custody, support, and domestic violence cases closed ¹	737
2. Estimated percentage of above cases in which child support was awarded or increased ²	18%
3. Estimated number of cases in which child support was awarded ³	134

B. Total Support Benefits Awarded to and Expected to be Received by Clients

1. Estimated total back awards ⁴	\$60,862
2. Average monthly benefit per case in which support was awarded or increased ⁵	\$377
3. Estimated duration of monthly payments (months) ⁶	108
4. Total projected amount of monthly awards ⁷	\$5.4
5. Total amount of support awarded ⁸	\$5.5
6. Estimated percentage of awarded amounts that will be received by clients ⁹	73.8%
7. Total estimated support benefits (\$M)¹⁰	\$4.1

Notes

1. Source: Case management system records provided by the programs.
2. The estimate on this line is based on two types of information: tracked outcomes and estimated outcomes. When complete sets of outcomes data appropriate for this category were available, actual outcomes recorded by the program were used; otherwise, outcome numbers were estimated. These estimates were made by multiplying actual case closure totals for the relevant case types by the median results obtained by similar programs that provided us with relevant outcome information from their data systems.
3. This number is the result of multiplying line A.1 by line A.2.
4. Due to data limitations in Vermont back awards for child support were estimated by using the median back award per successful child support case for similar legal services providers in Florida, Mississippi, and Virginia.
5. This estimate is based on information from the U.S. Census Bureau, "Custodial Mothers and Fathers and Their Child Support: 2013," which was developed using data from the Child Support Supplement to the Current Population Survey, April 2014. The dollar value has been adjusted for inflation.

6. 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.

7. This number is the result of multiplying line A.3 by lines B.2 and B.3.

8. This number is the result adding line B.1 to line B.4.

9. Not all child support that is awarded is actually received. The estimate of 73.8 percent is based on data for Vermont from the U.S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement; "Preliminary Report, FY 2017."

10. This number is the result of multiplying line B.5 by line B.6.

Table 6: Veterans Benefits, Unemployment Compensation, and Tax Credits

\$.4 Million in Veterans Benefits and Other Awards for Clients

Estimated impacts from cases closed in 2017 by the following providers: Vermont Legal Aid, Legal Services of Vermont, the Vermont Volunteer Lawyers Program, and the South Royalton Legal Clinic

1. Veterans Benefits ¹	n/a	\$3,614	101.9	\$368,436
2. Unemployment Compensation ²	n/a	\$8,008	5.7	\$46,015
3. Earned Income Tax Credit ³	\$5,898	n/a	n/a	\$5,898
Total Benefits (\$M):				\$0.420

Notes

1. Monthly Veterans Benefits were estimated using provider case records combined with expenditure and recipient statistics from the National Center for Veterans Analysis and Statistics. Due to data limitations in Vermont complete outcomes information for Veterans Benefits was not available at the time of this study, and an estimate of 50 percent was used as the rate for achieving favorable benefit determinations in Veterans Benefits cases. The duration of Veterans Benefits was calculated using data from the 2012 "Summary of Veterans Benefits" from the National Center for Veterans Analysis and Statistics (NCVAS), the pension estimates reported in "Evaluation of VA Pension and Parents' DIC Programs, VA Pension Program Final Report," by ORC Macro Economic Systems, Inc., December 2014 (based on a PricewaterhouseCoopers closed group projection), and life expectancy information from both the Veterans Benefits Manual and Chesney, Goodwin, and Fazel, "Risks of all-cause and suicide mortality in mental disorders: a meta-review," World Psychiatry, June 2014.

2. Monthly Unemployment Compensation was estimated using legal services provider case records, the federal poverty guidelines published by the U.S. Department of Health & Human Services, and compensation information provided by the Vermont Department of Labor, "Calculating Your UI Benefits". The duration of benefits was estimated using nationwide average data from the Bureau of Labor Statistics.

3. The total EITC refund amount was estimated using provider case data combined with 2017 tax return information for Vermont from the IRS. Due to data limitations in Vermont complete outcomes data for EITC cases were not available at the time of this study, and an estimate of 50 percent was used as the success rate for cases involving these benefits.

Table 7: Increased Wages for Immigrants Receiving Work Authorization

\$450,000 in Increased Income for Immigrant Wage Earners	
Estimated impacts from cases closed in 2017 by the South Royalton Legal Clinic	
A. Number of program clients who achieved work authorization¹	30
B. Impact on Working Immigrant Women	
1. Percentage of the total in line A who were female ²	51%
2. Number of women who achieved authorization ³	15
3. Percentage of authorized immigrant women who are employed ⁴	100%
4. Number of employed women who received authorization ⁵	15
5. Assumed differential in average annual wages between unauthorized and authorized female immigrant workers ⁶	\$1,459
6. Estimated annual wage impact for women⁷	\$22,000
C. Impact on Working Immigrant Men	
1. Percentage of the total in line A who were male ⁸	49%
2. Number of the total in line A who were male ⁹	15
3. Percentage of authorized immigrant men who are employed ¹⁰	94%
4. Number of employed men who received authorization ¹¹	14
5. Assumed differential in average annual wages between unauthorized and authorized male immigrant workers ¹²	\$1,639
6. Estimated annual wage impact for men¹³	\$23,000
D. Total Estimated Annual Wage Impact¹⁴	\$45,000
E. Assumed Duration of Wage Impact in Years¹⁵	10.0
F. Estimated Net Present Value of Wage Impact¹⁶	\$450,000

Notes

1. Source: Source: Case management system records provided by the programs.
2. For this analysis, we assumed that 51 percent of clients were female, based on data found in Furtuny, Capps and Passel, "The Characteristics of Unauthorized Immigrants in California, Los Angeles County, and the United States; The Urban Institute, 2007; Table 9. This table shows the characteristics of foreign-born citizens, legal non-citizens and unauthorized immigrants.
3. This number is the result of multiplying line A by line B.1.
4. Based on information received from legal advocates in other immigration legal services programs we have analyzed, we have assumed here that all female clients were employed.
5. This number is the result of multiplying line B.2 by line B.3.

6. Source: Pastor, Scoggins, Tran and Ortiz, "The Economic Benefits of Immigrant Authorization in California", 2012. That study found an average wage differential between unauthorized and authorized immigrant workers to be 9.5 percent controlling for human capital and other characteristics. To estimate the impact for men we applied the differential to the average wage for unauthorized Latino immigrants working in California's "Building Maintenance and Groundskeeping" industry. To estimate the wage impact for women we applied the differential to the average wage for unauthorized Latino immigrants working in California's "Personal Care and Service" industry. We assumed the workers were employed 35 hours per week, 50 weeks per year, or 1,750 hours per year. The study's findings were expressed in 2009 dollars and have been inflation-adjusted to 2017 dollars.

7. This number is the result of multiplying line B.4 by line B.5.

8. This number is the result of subtracting line B.1 from 100 percent.

9. This number is the result of multiplying line A by line C.1.

10. Source: Furtuny, Capps and Passel, Table 9 - see Note 2 above.

11. This number is the result of multiplying line C.2 by line C.3.

12. See note 6 above.

13. This number is the result of multiplying line C.4 by line C.5.

14. This number is the result of adding lines B.6 and C.6.

15. The duration of the wage impact of authorization was assumed to be 10 years, the period for which the original work authorization applies before requiring renewal. This is an extremely conservative assumption; a more realistic estimate is 23 years based on a calculation that assumes the average age of an immigrant at authorization is 42 years and the person would work until retirement at 65 years.

16. This number is the result of multiplying line D by line E.

Table 8: Prevention of Foreclosure

\$1.1 Million in Savings to Communities from Prevention of Foreclosure

Estimated impacts from cases closed in 2017 by the following providers: Vermont Legal Aid, Legal Services of Vermont, the Vermont Volunteer Lawyers Program, and the South Royalton Legal Clinic

A. Savings for Homeowners, Neighboring Property Owners, Lenders, and Local Governments

1. Total limited action and extended representation foreclosure cases ¹	32
2. Estimated percentage of above cases in which foreclosure was avoided ²	37%
3. Estimated total cases in which clients avoided foreclosure ³	12
4. Estimated total savings per foreclosure prevented ⁴	\$92,141
5. Total estimated savings from foreclosure prevention (\$M)⁵	\$1.1

Notes

1. Source: Case management system records provided by the programs.
2. The estimate on this line is based on two types of information: tracked outcomes and estimated outcomes. When complete sets of outcomes data were available, actual outcomes recorded by the program were used; otherwise, outcome numbers were estimated. These estimates were made by multiplying actual case closure totals for the relevant case types by the median results obtained by similar programs that provided us with relevant outcome information from their data systems.
3. This number is the result of multiplying line 1 by line 2.
4. Cost savings per foreclosure avoided are based on the average total economic benefits reported in Hollar, "Regulatory Impact Analysis: Emergency Homeowners' Loan Program," *Cityscape: A Journal of Policy Development and Research*, U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 2011, Exhibit 1. The benefit amount appearing in this table has been adjusted for inflation.
5. This number is the result of multiplying line 3 by line 4.

Table 9: Prevention from Domestic Violence

\$0.8 Million in Cost Savings from Prevention of Domestic Violence

Estimated impacts from cases closed in 2017 by the following providers: Vermont Legal Aid, Legal Services of Vermont, the Vermont Volunteer Lawyers Program, and the South Royalton Legal Clinic

A. Limited Action and Extended Representation Cases

1. Number of divorce, custody, support, and domestic violence cases closed ¹	737
2. Estimated percentage of above cases in which clients received protection from domestic violence ²	20.6%
3. Estimated number of cases in which clients received protection from domestic violence ³	152

B. Medical Cost Savings Achieved from Domestic Violence Prevention

1. Estimated annual cost of medical and mental health treatment for domestic violence injuries, per victim ⁴	\$5,005
2. Estimated savings from prevention of domestic violence (\$M)⁵	\$0.761

Notes

1. Source: Case management system records provided by the programs.
2. The estimate on this line is based on two types of information: tracked outcomes and estimated outcomes. When tracked outcomes data were available, actual outcomes recorded by the program were used; otherwise, outcome numbers were estimated. These estimates were made by multiplying actual closed-case totals for the relevant case types by the median outcome-to-case benchmarks obtained from similar programs that provided us with relevant outcome information from their data systems.
3. This number is the result of multiplying line A.1 by line A.2.
4. Estimated cost is based on data provided in "Cost of Intimate Partner Violence Against Women in the United States," Centers for Disease Control and Prevention, 2003. The costs for medical and mental health care reported by the CDC have been adjusted for inflation and for the cost of living in Vermont (by using the health indices in a Council for Community & Economic Research survey).
5. This number is the result of multiplying line A.3 by line B.1.

Table 10: Avoidance of Emergency Shelter*

\$.7 in Savings to Communities from Emergency Shelter Avoidance

Estimated impacts from cases closed in 2017 by the following providers: Vermont Legal Aid, Legal Services of Vermont, the Vermont Volunteer Lawyers Program, and the South Royalton Legal Clinic

A. Housing Cases Closed by Advice and Counsel Only

1. Cases closed ¹	623
2. Estimated percentage of cases in which clients avoided or delayed being forced to move ²	9.4%
3. Estimated number of cases in which clients avoided or delayed being forced to move ³	59

B. Housing Cases Closed by Extended Representation

1. Cases closed ¹	640
2. Estimated percentage of cases in which clients avoided or delayed being forced to move ⁴	39%
3. Estimated number of cases in which clients avoided or delayed being forced to move ⁵	246

C. Cost Savings Achieved

1. Total cases in which clients avoided or delayed being forced to move ⁶	305
2. Assumed emergency shelter avoidance rate ⁷	31%
3. Number of families saved from needing emergency shelter ⁸	94
4. Estimated cost per stay for emergency shelter for one family ⁹	\$7,286
5. Total estimated cost savings from emergency shelter avoidance (\$M)¹⁰	\$0.7

Notes

*Impacts for emergency shelter avoidance were estimated only for cases classified as housing cases. Because of data limitations, the emergency shelter cost savings listed above do not include impacts that might result from domestic violence-related issues, such as protection proceedings for victims of domestic violence. Medical cost savings from domestic violence-related cases are included in Table 10.

1. Source: Case management system records provided by the programs.
2. This estimate is based on data from The Resource for Great Programs' survey of legal services clients receiving advice and counsel in Pennsylvania in 2011. Participants in this survey were randomly sampled from a population of legal services clients and then interviewed by phone to determine the outcomes of their cases, making it possible to calculate the percentage of individual case types resulting in particular outcomes in the sample. This information was then used to estimate the outcomes of advice and counsel cases in Vermont. Because consistent outcome information for advice cases in Vermont was not available at the time of this study, the group of legal services clients in Pennsylvania represents the best available sample to which we had access.
3. This number is the result of multiplying line A.1 by line A.2.
4. The estimate on this line is based on two types of information: tracked outcomes and estimated outcomes. When tracked outcomes data were available, actual outcomes recorded by the program were used; otherwise, outcome numbers were estimated. These estimates were made by multiplying actual closed-case totals for the relevant case types by the median outcome-to-case benchmarks obtained from similar programs that provided us with relevant outcome information from their data systems.
5. This number is the result of multiplying line B.1 by line B.2.
6. This number is the result of adding lines A.3 and B.3.

7. The "Emergency Shelter Avoidance Rate" is the percentage of evicted or foreclosed households that would have utilized emergency shelter if not kept in their homes as an outcome of legal assistance. The assumed value of 31 percent is based on a detailed study of eviction prevention, the results of which are described in "The Homelessness Prevention Program: Outcomes and Effectiveness," New York State Dept. of Social Services, 1990 (see in particular, Table 3.2).

8. This number is the result of multiplying line C.1 by line C.2.

9. This estimate is based on the costs and duration of emergency shelter (excluding supportive services) reported in the U.S. Dept. of Housing and Urban Development, "Family Options Study: Short-Term Impacts of Housing and Services Interventions for Homeless Families," 2015, p. 138-139, combined with information about the lowest hotel prices available in Vermont on Travelocity.com.

10. This number is the result of multiplying line C.3 by line C.4.

Table 11: Economic Multiplier Impact on Local Economies

258 New Jobs and \$31.1 Million in Increased Income for Local Businesses

Estimated impacts from Cases Closed in 2017 by the following providers: Vermont Legal Aid, Legal Services of Vermont, the Vermont Volunteer Lawyers Program, and the South Royalton Legal Clinic

A. External Funds Brought Into Vermont (\$M)

1. Federal SSI, SSDI, and Social Security benefits ¹	\$10.2
2. Federal share of Medicare and Medicaid benefits ²	\$11.0
3. Veterans Benefits and EITC ³	\$0.4
4. Legal Services Corporation ⁴	\$0.6
5. Other federal grants ⁴	\$2.0
6. Total external funds brought into Vermont ⁵	\$24.2

B. Economic Multiplier Effect⁶

1. Increased income for local businesses (\$M) ⁷	\$31.1
2. New jobs created as a result of increased demand for goods and services ⁷	258

Notes

1. See Table 2: Social Security, lines C.3 and C.7.
2. See Table 3: Medicare, line A.8 and Table 4: Medicaid, line B.2, .
3. See Table 6: Veterans' Benefits and Other Awards for Clients, line 1.
4. Source: Financial records provided by the programs.
5. This number is the sum of lines A.1 through A.5.
6. The economic effect of benefits originating outside of the service area is greater than the face value of the benefits. Benefit recipients spend most of their increased income within the state, resulting in increased demand for local goods and services, thereby creating a multiplier effect that increases income for businesses in the region.
7. The amount of increased income for local businesses and the number of new jobs created are both estimated by using RIMS II multipliers from the U.S. Bureau of Economic Analysis.