

## ECONOMIC IMPACT OF CIVIL LEGAL AID SERVICES IN MAINE

November 2016

Prepared for:  
Maine's Justice Action Group

Prepared by:  
Todd Gabe, Ph.D.<sup>1</sup>

This study shows the following:

- ⇒ Maine's civil legal aid providers—Cumberland Legal Aid Clinic of the University of Maine School of Law, Immigrant Legal Advocacy Project, Legal Services for the Elderly, Maine Equal Justice Partners, Maine Volunteer Lawyers Project, and Pine Tree Legal Assistance—offer a wide range of free and reduced-cost legal services that help low-income individuals and households, and other disadvantaged groups in Maine.
- ⇒ The statewide monetary impacts associated with one-to-one civil legal aid services totaled an estimated \$37 million in 2015—this includes a mixture of one-time and reoccurring payments; as well as a combination of federal dollars received (and their associated multiplier effects), other monetary awards (e.g., child support), cost savings to Maine communities (e.g., avoided costs of General Assistance) and higher incomes for workers in Maine.
- ⇒ The systemic advocacy of Maine's civil legal aid providers attracted (and maintained) substantial amounts of federal dollars in 2015. An estimated 39,750 individuals were impacted in 2015 by several systemic cases, and the statewide monetary impacts associated with these systemic civil legal aid services totaled an estimated \$68.3 million in federal dollars.

---

<sup>1</sup> Todd Gabe is a Professor of Economics at the University of Maine. This study was completed as a private consulting project funded by the Maine Justice Foundation, the Fisher Foundation, Lanham Blackwell & Baber, and Steven Blackwell, Esq.

## **ECONOMIC IMPACT OF CIVIL LEGAL AID SERVICES IN MAINE**

### **1. BACKGROUND**

Civil legal aid helps people meet their basic human needs for housing, income, safety and healthcare. Maine’s civil legal aid providers offer a variety of services ranging from one-to-one legal assistance that helps families obtain federal benefits and assert other legal rights, to large-scale advocacy efforts that influence laws benefiting low-income people. In recent years, numerous states have commissioned studies that examined the monetary impacts of civil legal aid services related to—among other things—the amount of federal benefits they helped their clients obtain, and cost savings they helped provide to their recipients’ communities (Cavallari, Devlin and Tucci 2014; Montana Legal Services Association 2015). For example, civil legal aid service providers in Georgia helped their clients obtain \$36.3 million in Social Security benefits (Smith, Brewer and Garwold 2013), and programs provided by similar organizations in Tennessee helped secure \$1.3 million in cost savings from a reduction in the need for emergency homeless shelters (Smith and Thayer 2015).

The purpose of this study is to examine the monetary impacts associated with the services provided by civil legal aid organizations in Maine. The following civil legal aid providers are considered in the analysis: Cumberland Legal Aid Clinic of the University of Maine School of Law, Immigrant Legal Advocacy Project, Legal Services for the Elderly, Maine Equal Justice Partners, Maine Volunteer Lawyers Project, and Pine Tree Legal Assistance. Following the road

map developed in other studies of its kind, this project considers a broad range of legal services and outcomes.

Most of the information used to conduct the analysis comes from the six civil legal aid services providers. For instance, these organizations provided detailed information on the number of cases (full- and limited-representation) closed in 2015, by type of case, as well as information on the outcome (e.g., favorable or non-favorable) and monetary impacts of the cases, where available. When complete information is not available (e.g., a case's monetary impact is unknown), the data used to conduct the analysis comes from other sources such as the U.S. Census Bureau (e.g., data on average Supplemental Security Income provided in Maine) and the U.S. Department of Agriculture (e.g., data on average SNAP payments). In addition, Maine's civil legal aid organizations provided information about their systemic advocacy efforts in 2015.

Maine's civil legal aid services can be separated into two broad categories: (1) legal services that are provided to individual clients; and (2) systemic advocacy activities that benefit a large number of people in Maine (who qualify for the program associated with the advocacy efforts). The monetary impacts from the one-to-one services provided by Maine's civil legal aid organizations are summarized in section 2 of the report, and section 3 focuses on the impacts associated with their systemic advocacy efforts. Section 4 presents a brief summary of key findings.

## **2. ONE-TO-ONE CIVIL LEGAL AID SERVICES IN MAINE**

Maine's civil legal aid organizations provide one-to-one assistance on a wide range of legal issues. Overall, the statewide monetary impacts associated with one-to-one civil legal aid services

totaled an estimated \$37 million—this includes a mixture of one-time and reoccurring payments; as well as a combination of federal dollars received (and their associated multiplier effects), other monetary awards (e.g., child support), cost savings to Maine communities (e.g., avoided costs of General Assistance) and higher incomes for workers in Maine. These broad categories of monetary impacts are described below (sections 2.2a to 2.2d), after a brief analysis of the characteristics of Maine’s civil legal aid recipients (section 2.1).

## ***2.1 Characteristics of Maine’s Civil Legal Aid Recipients***

Table 1 presents information on the demographic characteristics of civil legal aid recipients in Maine.<sup>2</sup> The figures are based on a large sample of anonymous records, associated with cases in 2015, provided by the civil legal aid organizations.

Overall, the figures shown in Table 1 suggest that Maine’s civil legal aid providers are reaching their target audience of low-income and other disadvantaged groups. For instance, the distribution of household income indicates that about 80 percent of Maine’s civil legal aid clients report annual household incomes of less than \$25,000. Only the bottom quarter (i.e., 25 percent) of all Maine households have incomes that low, showing that civil legal aid is provided primarily to the very poorest households in the state. Second, the age distribution presented in Table 1 shows that over 30 percent of Maine’s civil legal aid recipients are aged 65 years and older. Compared to a statewide figure of 17 percent of the population in this age cohort, it suggests that older residents are more likely to receive civil legal aid services. Finally, we see that about two-thirds of the recipients are female. Compared to the overall statewide figure of a population that is 51 percent

---

<sup>2</sup> The geographic distribution of Maine’s civil legal aid recipients is analyzed in an appendix to the report.

female, this suggests that women are considerably more likely than men to receive assistance from Maine’s civil legal aid organizations.<sup>3</sup>

Table 1. Socioeconomic Characteristics of Maine’s Civil Legal Aid Clients

---

<u>Gender</u>	
Female	64%
Male	36%
 <u>Age Distribution</u>	
Younger than 20 years	2%
20 to 34 years	22%
35 to 54 years	28%
55 to 64 years	16%
65 to 74 years	17%
Older than 74 years	14%
 <u>Household Income Distribution</u>	
Less than \$5,000	21%
\$5,000 to \$9,999	17%
\$10,000 to \$14,999	18%
\$15,000 to \$19,999	15%
\$20,000 to \$24,999	11%
\$25,000 to \$29,999	7%
\$30,000 to \$34,999	4%
\$35,000 to \$39,999	3%
\$40,000 to \$44,999	2%
\$45,000 to \$49,999	1%
\$50,000 or More	3%

---

Note: Figures calculated using information provided by Maine’s civil legal aid organizations.

---

<sup>3</sup> Statewide data on gender, age and income in Maine are from the 2010-2014 “5-Year Sample” of the American Community Survey (U.S. Census Bureau).

## **2.2 Monetary Impacts of One-to-One Civil Legal Aid in Maine**

Table 2 presents a summary of the monetary impacts in 2015 associated with one-to-one civil legal aid services provided in Maine. These impacts are organized into four broad groups:

1. Federal Dollars Received;
2. Other Awards Obtained;
3. Cost Savings to Maine Communities; and
4. Higher Incomes for Workers in Maine

These broad categories, along with their individual components, are explained in more detail below.<sup>4</sup>

### **2.2a Federal Dollars Received**

The activities of Maine's civil legal aid organizations bring federal dollars into the state by helping their clients apply for and receive federal benefits (e.g., SSI, SNAP), assisting their clients in obtaining federal tax refunds and reductions, and through the grants that the legal aid providers receive from the U.S. government. These dollars coming into Maine have a sizable impact on the state's economy.

---

<sup>4</sup> A 2014 study on civil legal services in North Carolina uses a similar organizational scheme (e.g., "Federal Benefits Obtained in 2012," "Other Direct Awards Obtained in 2012," etc.), although it does not include a category covering "Higher Incomes for Workers..." (Irvine 2014).

Table 2. Monetary Impacts of One-to-One Civil Legal Aid in Maine

<u>Federal Dollars Received:</u>	
Federal Benefits (e.g., SNAP, SSI)	\$3,811,202
Income Tax Refunds and Reductions	\$409,298
Federal Grants	\$2,445,443
	Subtotal: \$6,665,943
Multiplier Effects	\$6,739,014
Total Impacts Associated with Federal Dollars Received	\$13,404,957
-----	
<u>Other Monetary Awards Obtained:</u>	
Child and Spousal Support	\$6,960,551
Housing-Related Awards	\$1,245,451
Reduced Credit Card Debt	\$2,249,565
Income Recovery	\$38,848
Financial Exploitation of the Elderly	\$710,071
	Total Impacts Associated with Other Monetary Awards Obtained \$11,204,486
-----	
<u>Cost Savings to Maine Communities:</u>	
Avoided Costs of Temporary Housing	\$2,553,631
Avoided Costs Associated with Domestic Violence	\$317,268
Avoided Costs of General Assistance (Asylum Seekers)	\$800,887
	Total Impacts Associated with Cost Savings to Maine Communities \$3,671,785
-----	
<u>Higher Incomes for Workers in Maine:</u>	
Increased Education	\$2,755,518
Legal Work Status	\$6,193,054
	Total Impacts Associated with Higher Incomes for Workers in Maine \$8,948,572
Total Impacts of One-to-One Civil Legal Aid in Maine	\$37,229,800

In 2015, Maine’s civil legal aid organizations helped their clients secure an estimated \$3.8 million in benefits from federal programs such as—but not limited to—TANF, SNAP and SSI. This figure is estimated using information from four of the civil legal aid providers, which reported information on the number of cases closed and, where available, the outcomes (i.e., “favorable” or “unfavorable” for the clients) and monetary impacts of the cases.

In some instances, the civil legal aid services helped the client obtain monthly benefits as well as a lump-sum settlement. For the cases involving reoccurring benefits, the number of months used in the calculations of monetary impacts are based on studies from other states.<sup>5</sup> To provide an idea of the magnitudes of the monetary impacts involved, the cases closed with favorable outcomes and “known” monetary impacts had an average of \$530 in monthly benefits; and one-time payments that averaged about \$8,800 in lump-sum benefits and \$6,600 in reduced or waived alleged overpayments.<sup>6</sup>

The second category of “Federal Dollars Received” accounts for the federal tax refunds and reductions that the civil legal aid providers helped their clients obtain. In 2015, Maine’s civil legal aid organizations helped their clients save about \$410,000 in federal taxes. Of the cases with known monetary impacts that involved a refund or reduction in taxes, the savings averaged about \$14,000 per case. For a relatively small percentage of tax-related cases where information is not

---

<sup>5</sup> For example, a 2013 study conducted in New Hampshire based its calculations on six months of benefits for the TANF program (Smith 2013). Likewise, a 2014 study conducted in North Carolina used 120 months of benefits in its estimates of the impacts of the SSI and SSDI programs (Irvine 2014).

<sup>6</sup> For cases where information on the outcome (i.e., favorable or non-favorable for the client) is not available, the estimates are based on the success rates of the cases with known outcomes. For some cases where information is not available on the monthly payments, the estimates are based on data from other sources (e.g., information on SNAP benefits in Maine is from the United States Department of Agriculture).



available on the outcome, we use the success rate and average monetary outcome of the known cases.

The final category of “Federal Dollars Received” shown in the top part of Table 2 accounts for the federal grants received by Maine’s civil legal aid service providers. According to the organizations, they received about \$2.4 million in federal grants in 2015.

In total, Maine’s civil legal aid providers helped their clients obtain an estimated \$4.2 million in federal dollars and, including the grants received by the organizations themselves, the direct monetary impact of federal dollars coming into Maine is an estimated \$6.7 million.<sup>7</sup> This injection of money coming into the state supports additional economic activity—i.e., multiplier effects, described below—in Maine, as the civil legal aid organizations and their clients spend money on local goods and services.

The multiplier effects associated with these federal dollars are estimated using an economic impact model of the Maine economy. Multiplier effects are sometimes described as the “ripple effects” that spread across an economy as the result of an increase (or decrease) in spending or other economic activity. In the case of Maine’s civil legal aid recipients and providers, the source of these ripple effects is the estimated \$6.7 million in federal dollars that come into Maine. This money impacts all sorts of businesses located across the entire state—see Table A1 for the geographic distribution of Maine’s civil legal aid recipients—as it is spent by the civil legal aid organizations and their clients. Along with this “first round” of spending that comes from the organizations and their clients, the economic impact model captures “additional rounds” of

---

<sup>7</sup> The \$4.2 million in federal dollars received by Maine’s civil legal aid clients include a combination of one-time monetary impacts in 2015 and the sum of reoccurring payments associated with cases that closed in 2015. Cases closed in past years secured reoccurring payments that generated impacts in 2015.

expenditures where the impacted businesses (and their workers) increase their spending, and so on.

The specific economic impact model used in the analysis is the Maine IMPLAN model. The IMPLAN model, which is used extensively by researchers and economic consultants in a wide variety of applications, is an input-output framework (based on U.S. input-output tables) that traces the flows of expenditures and income through the Maine economy with a complex system of accounts that are uniquely tailored to the region. Underlying these accounts is information regarding transactions occurring among businesses located in Maine, the spending patterns of households, and transactions occurring between Maine business and households and the rest of the world. Some of the data sources used to develop the IMPLAN model include County Business Patterns of the U.S. Census Bureau, Regional Economic Information System (REIS) data and input-output accounts from the U.S. Bureau of Economic Analysis, and ES-202 statistics from the U.S. Bureau of Labor Statistics.

Including multiplier effects, the federal dollars received in 2015 by Maine’s civil legal aid providers and their clients generated an estimated of \$13.4 million in total statewide economic activity. Results from the Maine IMPLAN model show an employment impact, including multiplier effects, of an estimated 68 full- and part-time jobs.<sup>8</sup> As noted above, this economic activity takes place across all regions of the state—and the jobs cover numerous sectors of the economy—because the source of the impact is additional spending by the civil legal aid providers and their clients (i.e., households spend money on all sorts of goods and services).

---

<sup>8</sup> The Maine IMPLAN model is based on a “head count” of employment, and does not distinguish between full- and part-time jobs.

### **2.2b Other Monetary Awards Obtained**

As shown in Table 2, the second category of impacts associated with the state’s civil legal aid providers is labeled as “Other Monetary Awards Obtained.” This broad group, which is similar to a categorization scheme used in a study conducted in North Carolina (Irvine 2014), covers monetary awards (not involving federal dollars) that the clients obtained as a result of the civil legal aid services received. It could be, for example, a financial settlement from an ex-spouse, a settlement from a current or former landlord, income received from an employer, or credit card debt that is forgiven.

In 2015, Maine’s civil legal aid providers helped their clients secure an estimated \$7.0 million in child and spousal support. In these cases, recipients of civil legal aid services obtained monthly payments (e.g., child and spousal support) as well as one-time settlements (e.g., value of asset division, value of debt to opposing party). For the cases involving reoccurring benefits, the number of months used in the calculations are averages based on studies conducted in New Hampshire, North Carolina, Massachusetts and Tennessee (Smith 2013; Irvine 2014; Massachusetts Legal Assistance Corporation 2015; Smith and Thayer 2015).<sup>9</sup> To provide an idea of the magnitudes of the monetary impacts involved, the cases closed with favorable outcomes and “known” benefits (i.e., they were provided by the organizations) had an average of \$134 in weekly child support payments and an average of \$765 per month in spousal support.

---

<sup>9</sup> The studies conducted in New Hampshire, North Carolina, Massachusetts and Tennessee use 12, 12, 108 and 60 months of monetary payments, respectively. The average of these four periods is 48 months, which is used in the current analysis.

The next category of “Other Monetary Awards Obtained” shown in Table 2 is housing awards. Housing-related assistance is among the largest services offered by Maine’s civil legal aid organizations. The outcomes of these cases involved instances when evictions and foreclosures were dismissed, and outcomes for which housing loans were modified or forgiven. Recipients of Maine’s civil legal services organizations secured about \$1.2 million in housing-related settlements (the monetary impacts associated with a reduction in the need for emergency housing shelters are examined later in the report). These housing-related settlements include one-time payments as well as monthly housing benefits. The cases with a positive outcome of preserving a housing subsidy had an average of \$595 maintained per month, and the loan modification cases had an average one-time award of about \$29,000.

As shown in the second panel of Table 2, Maine’s civil legal aid providers helped their clients obtain a reduction in credit card debt of an estimated \$2.2 million, and recover about \$40,000 in income that was illegally garnished. The average amount of debt saved was about \$3,100 per case with a successful outcome. The average amount of income saved (in cases where it had been illegally garnished) was about \$1,000 per case with a successful outcome.

The final category of “other awards” considered in the analysis includes assets recovered for elderly victims of financial exploitation. In 2015, Maine’s civil legal aid organizations helped their clients recover about \$710,000 in monetary and property assets that they had lost as a result of “financial exploitation of the elderly.”

In total, Maine’s civil legal aid organizations helped their clients secure an estimated \$11.2 million in monetary awards that did not involve federal benefits. This includes a combination of one-time settlements and reoccurring monthly payments from cases that closed in 2015.

### **2.2c Cost Savings to Maine Communities**

A third broad category of impacts associated with one-to-one civil legal aid services in Maine represents “Cost Savings to Maine Communities.” These are estimates of the reductions in spending by state and local governments (and other organizations) on the individuals and households that received services from the civil legal aid providers.

The first type of cost savings is a reduction in spending on homeless shelters. Along with the monetary impacts associated with the housing subsidies received (i.e., \$1.2 million in awards shown in Table 2), the housing-related cases also helped secure shelter for Maine households and avoided the use of emergency shelters. In 2015, civil legal aid recipients in Maine spent fewer nights in the state’s emergency and homeless shelters, which saved an estimated \$2.6 million. This estimate is based on cases that closed with successful outcomes of dismissing an eviction notice, securing additional time in an eviction case, dismissing a housing foreclosure, or securing additional time in a foreclosure case.<sup>10</sup> The costs of operating shelters in Maine are estimated using data and financial reports for the Bangor Homeless Shelter, Florence House and Tedford Housing.

The second type of cost savings associated with the services provided by Maine’s civil legal aid organizations comes from reductions in the incidence of domestic violence. According to a study by Farmer and Tiefenthaler (2003), the availability of legal services has a significant effect at lowering the incidence of domestic violence. Such a decrease in domestic violence leads to lower healthcare costs and increased productivity from a reduction in lost time at work. This

---

<sup>10</sup> Information on the number of days of avoided shelters and the percentage of individuals who would become homeless as a result of an eviction are from the civil legal aid providers and a variety of other sources (New York State Department of Social Services 1990; Smith and Thayer 2015; U.S. Department of Housing and Urban Development 2015).

approach—i.e., estimating the impacts of a reduction in healthcare spending and lost time at work—follows a methodology used in civil legal aid studies conducted in Maryland and North Carolina (Maryland Access to Justice Commission 2012; Irvine 2014).<sup>11</sup> Overall, the assistance provided by Maine’s legal aid organizations to victims of domestic violence is associated with about a \$320,000 monetary impact from a reduction in healthcare services and increased worker productivity.

The third type of “Cost Savings to Maine Communities” shown in Table 2 is related to a reduction in spending on General Assistance to asylum seekers in Maine (who no longer need these resources once they obtain legal work status with the help of civil legal aid providers). In 2015, Maine communities saved about \$800,000 in General Assistance costs as a result of the services provided by the state’s civil legal aid organizations. This estimate is based on about \$2,900 in avoided General Assistance costs per asylum seeker.<sup>12</sup>

In total, Maine’s civil legal aid organizations helped Maine communities save about \$3.7 million in 2015 as a result of the services provided in the areas of housing, domestic violence and immigration law.

### ***2.2d Higher Incomes in Maine Associated with Civil Legal Aid Services***

The last broad category of monetary impacts considered—and shown at the bottom of Table 2—represents the enhanced incomes of people in Maine that are associated with the

---

<sup>11</sup> According to the studies conducted in Maryland and North Carolina, each avoided incidence of domestic violence is associated with about \$1,060 in reduced healthcare costs, and an increase in worker productivity of about \$150 as a result of a reduction in lost time at work.

<sup>12</sup> The average cost of about \$2,900 per asylum seeker is based on figures from the City of Portland, where an estimated \$2.6 million in General Assistance is provided to about 900 people (Billings 2015).

outcomes of services provided by the state’s civil legal aid organizations. An impact that falls under this broad category is the estimated increase in income, calculated over a worker’s career, associated with an increase in education. In 2015, the services provided by Maine’s civil legal aid organizations to help their clients remain in school are associated with an estimated \$2.8 million increase in earnings over a 10-year period. The higher annual earnings associated with additional education is figured as one-half of the difference in median earnings in Maine between high school graduates and those with less than a high school degree.<sup>13</sup>

Another impact that falls under the broad heading of “Higher Incomes in Maine Associated with Civil Legal Aid Services” is an increase in earnings related to immigrant workers obtaining legal authorization to work. In 2015, the services provided by Maine’s civil legal aid organizations to help their clients obtain legal work status are associated with an estimated \$6.2 million increase in earnings calculated over a 10-year period. The higher annual earnings associated with work authorization is estimated as a 7.0 percent annual wage premium that is applied to the median annual income of foreign born workers in Maine.<sup>14</sup>

In total, the services provided by civil legal aid organizations in Maine helped their clients receive an estimated \$8.9 million in additional earnings. These monetary impacts are figured over a 10-year period.

---

<sup>13</sup> According to the 2010-2014 “5-Year Sample” of the American Community Survey (U.S. Census Bureau), median annual earnings in Maine are \$26,500 and \$20,359 for people (aged 25 and older) with and without a high school diploma, respectively. One-half of this difference associated with a high school diploma translates into an additional \$3,071 in earnings per year.

<sup>14</sup> The wage premium of 7 percent is an average from two studies on the impacts of work authorization (Pan 2012; Pastor et al. 2010). Information on the median annual income of foreign born workers in Maine comes from the 2010-2014 “5-Year Sample” of the American Community Survey (U.S. Census Bureau).

### 3. SYSTEMIC ADVOCACY OF MAINE'S CIVIL LEGAL AID PROVIDERS

In addition to the one-to-one services examined above, Maine's civil legal aid organizations also provided systemic civil legal aid services in 2015. The results of these efforts helped disadvantaged groups in Maine and will continue to generate benefits into the future. As summarized below, the systemic advocacy of Maine's civil legal aid organizations attracted (and maintained) substantial amounts of federal dollars.

- ⇒ Advocacy in the Courts: A civil legal aid provider collaborated with the Maine Center on Deafness to pursue a class action lawsuit to provide MainCare coverage for hearing aids. The State estimated that about 750 people in Maine with hearing impairment will benefit from this action, and it will bring about \$600,000 in federal dollars into the state.
- ⇒ Advocacy at the Legislature: Two civil legal aid organizations successfully advocated against proposed cuts to the Medicare Savings Program (MSP), which provides assistance with prescription drugs and healthcare costs for seniors and people with disabilities. The State estimated that about 33,000 people in Maine would have lost some or all of their coverage, and preventing the cuts preserved about \$60 million in federal dollars.
- ⇒ Advocacy in Administrative Agencies: A civil legal aid provider worked with state agencies to preserve SNAP benefits that would have been cut as a result of changes to the U.S. farm bill. The Maine State Housing Authority estimated that about 6,000 people in Maine will receive additional help as a result of this policy change, which amounts to an average of \$107 in additional monthly benefits per person. This preserved an estimated \$7.7 million in federal funds annually for food purchases in Maine.



#### **4. SUMMARY**

The purpose of this study was to examine the monetary impacts associated with Maine’s civil legal aid services in 2015. Results of the analysis show sizable impacts associated with the systemic advocacy efforts of Maine’s civil legal aid organizations, as well as the one-to-one assistance provided on a wide range of legal issues. For instance, the statewide monetary impacts associated with one-to-one civil legal aid services totaled an estimated \$37 million in 2015—this includes a mixture of one-time and reoccurring payments; as well as a combination of federal dollars received (and their associated multiplier effects), other monetary awards (e.g., child support), cost savings to Maine communities (e.g., avoided costs of General Assistance) and higher incomes for workers in Maine. Furthermore, the systemic advocacy of Maine’s civil legal aid providers attracted (and maintained) substantial amounts of federal dollars in 2015—e.g., over \$68 million in prevented cuts and additional dollars from the three systemic examples described in Section 3 alone.

These large impacts in Maine are representative of the benefits of civil legal aid services found in other places. For example, Abel and Vignola (2010, p. 141) note that “Evidence demonstrates that civil legal aid programs bring significant amounts of funding into the communities in which they operate.” Furthermore, Brescia (2014) suggests that “Providing free legal assistance usually doesn’t just pay for itself, but often provides genuine and tangible cost savings, not to mention the savings in the human costs associated with evictions and foreclosures, to name just two things lawyers can prevent.” In addition to the monetary impacts associated with civil legal aid services in Maine, the recipients experience positive personal impacts—what Brescia calls a “savings in human costs”—that are beneficial to Maine people and communities.

## REFERENCES

- Abel, Laura and Susan Vignola. 2010. "Economic and Other Benefits Associated with the Provision of Civil Legal Aid," *Seattle Journal for Social Justice*, 9, 139-167.
- Billings, Randy. "Portland council votes to continue General Assistance for asylum seekers." *Portland Press Herald*, June 24, 2015.
- Brescia, Ray. "Budget Like a Freak: The Economic Benefits of Free Legal Aid in Civil Cases." *Huffington Post*, November 24, 2014.
- Cavallari, Paola, Matthew Devlin and Rebekah Tucci. 2014. "Justice Measured: An Assessment of the Economic Impact of Civil Legal Aid in Arkansas." University of Arkansas, Clinton School of Public Service.
- Farmer, Amy and Jill Tiefenthaler. 2003. "Explaining the Recent Decline in Domestic Violence," *Contemporary Economic Policy*, 21, 158-172.
- Irvine, Mary. 2014. "A 108% Return on Investment: The Economic Impact to the State of North Carolina of Civil Legal Services in 2012." NC Equal Access to Justice Commission.
- Maryland Access to Justice Commission. 2012. "Economic Impact of Civil Legal Services in Maryland."
- Massachusetts Legal Assistance Corporation. 2015. "Civil Legal Aid Yields Economic Benefits to Clients and to the Commonwealth: Some Benefits from FY12 Advocacy."
- Montana Legal Services Association. 2015. "The Economic Impact of Civil Legal Aid to the State of Montana."
- New York State Department of Social Services. 1990. "The Homeless Prevention Program Outcomes and Effectiveness." Office of Program Planning, Analysis and Development; and Office of Shelter and Supported Housing Programs.

- Pan, Ying. 2012. “The Impact of Legal Status on Immigrants’ Earnings and Human Capital: Evidence from the IRCA 1986,” *Journal of Labor Research*, 33, 119-142.
- Pastor, Manuel, Justin Scoggins, Jennifer Tran and Rhoda Ortiz. 2010. “The Economic Benefits of Immigrant Authorization in California.” Center for the Study of Immigrant Integration.
- Smith, Ken. 2013. “The Economic Impact of Civil Legal Services in New Hampshire: Achieving Justice and Boosting the Economy.” New Hampshire Supreme Court Access to Justice Commission.
- Smith, Kenneth, Andrea Brewer and Kathy Garwold. 2013. “Economic Impacts of Civil Legal Aid Organizations in Georgia.” The Civil Legal Assistance Providers of Georgia.
- Smith, Kenneth and Kelly Thayer. 2015. “Economic Impact of Civil Legal Aid Organizations in Tennessee.” The Tennessee Bar Association’s Access to Justice Committee and the Corporate Counsel Pro Bono Initiative.
- United States Department of Housing and Urban Development. 2015. “The 2014 Annual Homeless Assessment Report (AHAR) to Congress—Part 2: Estimates of Homelessness in the United States.”

## APPENDIX: Geographic Distribution of Maine’s Civil Legal Aid Recipients

Table A1 shows information on the geographic distribution—by county—of the state’s one-to-one civil legal aid clients. We see that the top 3 areas for civil legal aid recipients are Cumberland, York and Androscoggin Counties. The middle column of numbers is the ratio of a county’s share of civil legal aid clients (this is the percentage from the first column of numbers; e.g., Penobscot County has 11 percent) divided by the county’s share of total Maine population.<sup>15</sup> Ratios greater (less) than 1.0 in the middle column indicate that the county has an over- (under-) abundance of civil legal aid clients relative to its population size. By this measure, Maine’s civil legal aid recipients are concentrated in Androscoggin (ratio of 1.58) and Washington (ratio of 1.45) Counties; and there’s a slight concentration of clients in Cumberland (ratio of 1.08) and Kennebec (ratio of 1.07) Counties. The numbers show a relative lack of civil legal aid recipients in Knox (ratio of 0.55) and Franklin (ratio of 0.66) Counties.

The far-right column of Table A1 is the ratio of a county’s share of civil legal aid clients (once again, this is the percentage from the first column of numbers) divided by the county’s share of Maine’s population that is in poverty. This adjustment is made because many of the services provided by civil legal aid organizations are directed at low-income individuals and households. In this context, ratios greater (less) than 1.0 in the far-right column indicate that the county has an over- (under-) abundance of civil legal aid clients relative to its share of the population that is in poverty. By this measure, which adjusts for the target demographic of civil legal aid services, the state’s recipients are concentrated in Androscoggin (ratio of 1.37) and Cumberland (ratio of 1.29) and York (ratio of 1.21) Counties; and there’s a moderate concentration of clients in Kennebec

---

<sup>15</sup> County population and poverty figures are from the 2010-2014 “5-Year Sample” of the American Community Survey (U.S. Census Bureau).

(ratio of 1.11) County. The numbers show a relative lack of civil legal aid recipients, relative to the distribution of poverty in Maine, in Piscataquis (ratio of 0.57), Franklin (ratio of 0.60), Oxford (ratio of 0.65), Somerset (ratio of 0.66) and Waldo (ratio of 0.66) Counties.

Table A1. County of Residence of Maine’s Civil Legal Aid Clients

County	% of State’s Civil Legal Aid Clients	% of Clients Compared to Overall Maine Population	% of Clients Compared to Maine’s Population in Poverty
Androscoggin	13%	1.58	1.37
Aroostook	5%	0.95	0.77
Cumberland	23%	1.08	1.29
Franklin	2%	0.66	0.60
Hancock	3%	0.81	0.80
Kennebec	10%	1.07	1.11
Knox	2%	0.55	0.68
Lincoln	2%	0.76	0.91
Oxford	3%	0.74	0.65
Penobscot	11%	0.96	0.81
Piscataquis	1%	0.83	0.57
Sagadahoc	2%	0.90	1.05
Somerset	3%	0.82	0.66
Waldo	2%	0.79	0.66
Washington	4%	1.45	1.07
York	14%	0.93	1.21

Note: Figures calculated using information provided by Maine’s civil legal aid organizations, and the U.S. Census Bureau.