

## \$73.4 Million in Economic Impacts Sparked by Three Mississippi Civil Legal Services Programs in 2016

### Clients, Businesses, and Communities Benefit from Legal Help Provided by Mississippi Center for Legal Services, Mississippi Volunteer Lawyers Project, and North Mississippi Rural Legal Services

**Table 1: Summary of Economic Impacts**

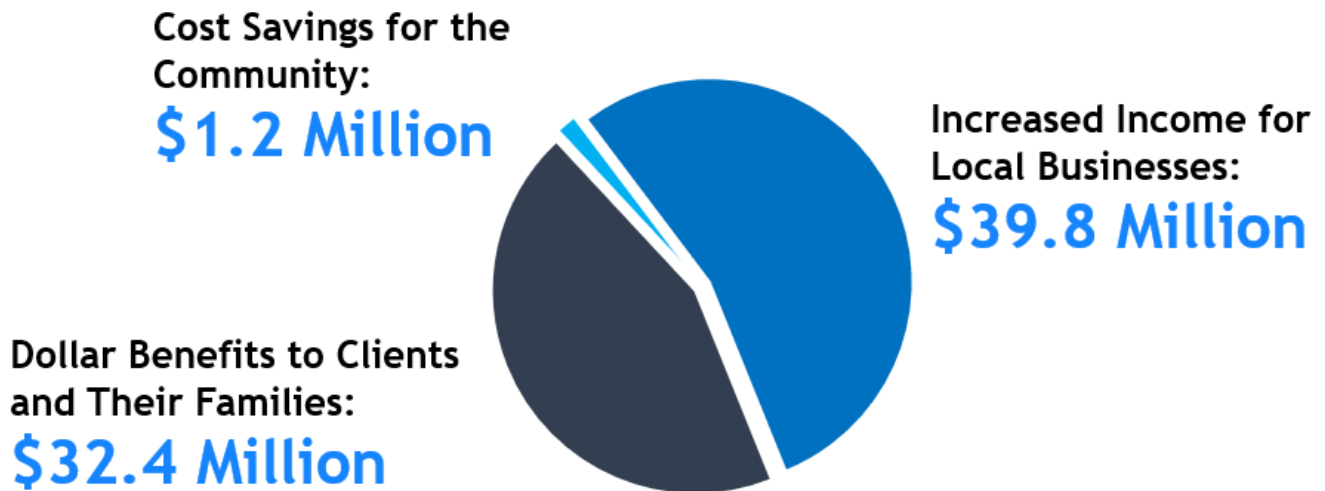
Estimated Impacts from Cases Closed by MCLSC, MVLP, and NMRLS in 2016

Summary of Economic Benefits and Savings	Total Impact, \$Millions	Table # For Details
<b>A. Total Impact Versus Total Funding</b>	<b>\$73.4</b>	2
<b>B. Dollar Benefits to Clients and Their Families</b>	<b>\$32.4</b>	
1. SSI, SSDI, and Other Social Security	\$17.1	3
2. Medicare	\$5.8	4
3. Medicaid	\$7.0	5
4. Child Support	\$1.4	6
5. SNAP Benefits	\$0.3	7
6. Mortgage Assistance, Tax Credits, and Other Awards for Clients	\$0.8	8
<b>C. Cost Savings for the Community</b>	<b>\$1.2</b>	
1. Avoidance of Emergency Shelter	\$0.1	9
2. Prevention of Foreclosure	\$1.1	10
<b>D. Increased Income for Local Businesses</b>	<b>\$39.8</b>	11

*Note: Some numbers appearing in this package of tables have been rounded for ease of reading. Calculations based on rounded figures in these tables may not perfectly correspond to unrounded calculations on which the tables are based.*

# \$73.4 Million in Impacts: 12-to-1 Return on Investment in Mississippi

From Cases Closed in 2016 by Mississippi Center for Legal Services, Mississippi Volunteer Lawyers Project, and North Mississippi Rural Legal Services



## Program Funding Versus Economic Impacts

From Cases Closed in 2016 by Mississippi Center for Legal Services, Mississippi Volunteer Lawyers Project, and North Mississippi Rural Legal Services

Every **\$1** of funding produces **\$12.05** in impacts

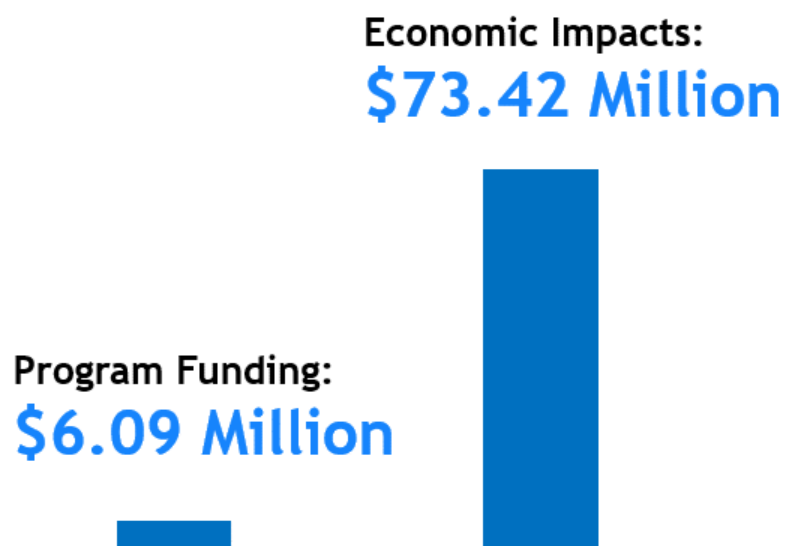


Table 2: Funding Versus Impact

**Every \$1 of Funding for Mississippi Legal Aid Creates \$12.05 Worth of Impacts**

Impacts Compared to Funding for Cases Closed by MCLSC, MVLP, and NMRLS in 2016

<b>A. Total Program Funding (\$M)<sup>1</sup></b>	<b>\$6.09</b>
1. Legal Services Corporation	\$4.31
2. State of Mississippi Supreme Court/Civil Legal Assistance Fund/Filing and Other Fees	\$0.69
3. Other Federal Programs	\$0.24
4. Private Foundation Grants	\$0.20
5. Bank of America Foreclosure Prevention	\$0.13
6. IOLTA Grants	\$0.12
7. Other Sources of Funding	\$0.40
<b>B. Total Impacts (\$M)<sup>2</sup></b>	<b>\$73.42</b>
1. Increased Income for Local Businesses	\$39.79
2. Dollar Benefits to Clients and Their Families	\$32.37
3. Cost Savings for the Community	\$1.26
<b>C. Impact per Dollar of Program Funding<sup>3</sup></b>	<b>\$12.05</b>

**Notes**

1. Source: Program records from Mississippi Center for Legal Services, Mississippi Volunteer Lawyers Project, and North Mississippi Rural Legal Services.

2. Total impacts are estimated from cases closed by the three programs in 2016. See Tables 3-11 for detailed breakdowns of each impact type.

3. This number is the result of dividing line B by line A.

Table 3: Social Security and Supplemental Security Income

**\$17.1 Million in SSI, SSDI, and Other Social Security Benefits for Clients**

Estimated Impacts from Cases Closed by MCLSC and NMRLS in 2016

**A. Advice and Counsel Cases Only**

1. SSI, SSDI, and Social Security cases closed <sup>1</sup>	348
2. Estimated percentage of cases for which SSI, SSDI, or other Social Security benefits were obtained <sup>2</sup>	34.7%
3. Estimated number of cases for which SSI, SSDI, or other Social Security benefits were obtained <sup>3</sup>	121

**B. Limited Action and Extended Representation Cases**

1. SSI, SSDI, and Social Security cases closed <sup>1</sup>	182
2. Estimated percentage of cases for which SSI, SSDI, or other Social Security benefits were obtained <sup>4</sup>	42.0%
3. Estimated number of cases for which SSI, SSDI, or other Social Security benefits were obtained <sup>5</sup>	76

**C. All Cases**

1. Estimated total cases for which SSI, SSDI, or other Social Security benefits were obtained <sup>6</sup>	197
2. Total back awards <sup>7</sup>	\$24,919
3. Average monthly award per successful case <sup>8</sup>	\$670
4. Total monthly awards (\$M) <sup>9</sup>	\$0.1
5. Average duration of monthly benefits (months) <sup>10</sup>	129
6. Projected value of monthly benefits (\$M) <sup>11</sup>	\$17.0
<b>7. Total estimated SSI, SSDI, and other Social Security benefits (\$M)<sup>12</sup></b>	<b>\$17.1</b>

**Notes**

1. Source: Case records from Mississippi Center for Legal Services and North Mississippi Rural Legal Services.

2. This estimate is based on recent Social Security Administration claim data for Mississippi, combined with data from The Resource for Great Programs' survey of legal aid clients receiving advice and counsel in Pennsylvania in 2011. Participants in this survey were randomly sampled from a population of legal aid 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 Mississippi. When applied to this table, the percentage found among Pennsylvania clients was lowered by approximately six points, to account for the lower favorable determination rate reported by recent Social Security Administration claim data for Mississippi, 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 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.

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. This estimation is based on outcomes and dollar benefits recorded by North Mississippi Rural Legal Services, applied to the total outcomes estimated for all programs.
8. The dollar amount on this line is based on Mississippi-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 Mississippi, 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.3.
10. Estimated 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.4 by line C.5.
12. This number is the result of adding line C.2. to line C.6.

Table 4: Medicare

## \$5.8 Million in Medicare Benefits Achieved for Legal Aid Clients

Estimated Impacts from Cases Closed by MCLSC and NMRLS in 2016

### A. Medicare Benefits

1. Estimated total cases in which SSDI benefits were obtained <sup>1</sup>	55
2. Estimated percentage of SSDI recipients newly enrolled in Medicare after 2-year waiting period <sup>2</sup>	86%
3. Estimated number of cases from line 1 resulting in new Medicare enrollment <sup>3</sup>	48
4. Estimated federal monthly Medicare benefit per case on line 3 <sup>4</sup>	\$901
5. Estimated state monthly Medicare benefit per case on line 3 <sup>5</sup>	\$135
6. Assumed duration of monthly benefits (months) <sup>6</sup>	117
7. Projected total Medicare benefits per case in line 3 <sup>7</sup>	\$121,212
8. Total Medicare benefits from federal dollars (\$M) <sup>8</sup>	\$5.0
<b>9. Total estimated Medicare benefits from SSDI eligibility (\$M)<sup>9</sup></b>	<b>\$5.8</b>

### Notes

1. 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.

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 Mississippi, adjusted for inflation.

5. States help pay the Medicare premiums and deductibles of low income individuals. Estimated benefits are based on 2016 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 5: Medicaid

## \$7.0 Million in Medicaid Benefits Achieved for Legal Aid Clients

Estimated Impacts from Cases Closed by MCLSC and NMRLS in 2016

<b>A. Benefits from Successful Medicaid Cases</b>	
1. Medicaid cases closed: limited action and extended representation <sup>1</sup>	8
2. Estimated percentage of cases in which Medicaid benefits were obtained <sup>2</sup>	15.5%
3. Estimated number of cases in which Medicaid benefits were obtained <sup>3</sup>	1
4. Average monthly Medicaid benefit <sup>4</sup>	\$582
5. Assumed duration of monthly benefits (months) <sup>5</sup>	9.96
6. Projected average total Medicaid benefits achieved per case on line A.3 <sup>6</sup>	\$5,797
7. Projected total benefit, Medicaid cases (\$M) <sup>7</sup>	\$0.01
<b>B. Medicaid Benefits from SSI Eligibility Cases</b>	
1. Estimated total cases in which SSI benefits were obtained <sup>8</sup>	133
2. Estimated percentage of cases that resulted in new Medicaid enrollments <sup>9</sup>	73.3%
3. Estimated number of cases resulting in new Medicaid enrollment <sup>10</sup>	98
4. Average monthly Medicaid benefit <sup>4</sup>	\$582
5. Assumed duration of monthly benefits (months) <sup>11</sup>	124
6. Projected average total Medicaid benefits achieved per case on line B.3 <sup>12</sup>	\$72,168
7. Projected total benefit, SSI cases (\$M) <sup>13</sup>	\$7.0
<b>C. Total Estimated Medicaid Benefits (\$M)<sup>14</sup></b>	
1. Percentage of Medicaid Benefits from Federal Dollars <sup>15</sup>	74%
2. Federal Medicaid Dollars Produced (\$M) <sup>16</sup>	\$5.2

### Notes

1. Source: Case records from Mississippi Center for Legal Services and North Mississippi Rural Legal Services.

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 A.1. by line A.2.

4. Average benefit is based on the summary of Medicaid expenditures for Mississippi provided in the Financial Management Report for FY 2015, 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).

5. Estimated duration is based on the Medicaid continuity ratio for Mississippi provided in Ku and Steinmetz, George Washington University, "Bridging the Gap: Continuity and Quality of Coverage in Medicaid," Association for Community Affiliated Plans, September 2013.
6. This number is the result of multiplying line A.4. by line A.5.
7. This number is the result of multiplying line A.3. by line A.6.
8. The estimate on this line is based on the same methodology used to estimate total cases on line A.3 of this table, but applied to SSI instead of Medicaid cases.
9. Although all SSI recipients are eligible for Medicaid, 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.
10. This number is the result of multiplying line B.1. by line B.2.
11. Estimated benefit duration is calculated using national exit rate data provided by the Social Security Administration.
12. This number is the result of multiplying line B.4. by line B.5.
13. This number is the result of multiplying line B.3. by line B.6.
14. This number is the result of adding lines A.7 and B.7.
15. This percentage is based on expenditure data for Mississippi from the Medicaid Budget and Expenditure System.
16. This number is the result of multiplying the total estimated Medicaid benefits on line C by line C.1



Table 6: Child Support

## \$1.4 Million in Child Support Payments Achieved for Clients

Estimated Impacts from Cases Closed by MCLSC, MVLP, and NMRLS in 2016

### A. Extended Representation Cases<sup>1</sup>

1. Number of divorce, custody, support, and domestic violence cases closed <sup>2</sup>	493
2. Estimated percentage of above cases in which child support was awarded or increased <sup>3</sup>	13.4%
3. Estimated number of cases in which child support was awarded <sup>4</sup>	66

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

1. Estimated total back awards <sup>5</sup>	\$30,068
2. Average monthly benefit per case in which support was awarded or increased <sup>6</sup>	\$375
3. Estimated duration of monthly payments (months) <sup>7</sup>	108
4. Total projected amount of monthly awards <sup>8</sup>	\$2,678,528
5. Total amount of support awarded <sup>9</sup>	\$2,708,596
6. Estimated percentage of awarded amounts that will be received by clients <sup>10</sup>	53.6%
<b>7. Total estimated support benefits<sup>11</sup></b>	<b>\$1,450,995</b>

#### Notes

1. Extended representation cases in this table include closed cases corresponding to LSC categories F, G, H, I(a)-I(c), and L.
2. Source: Case records from Mississippi Center for Legal Services, Mississippi Volunteer Lawyers Project, and North Mississippi Rural Legal Services.
3. 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.
4. This number is the result of multiplying line A.1 by line A.2.
5. This estimation is based on outcomes and dollar benefits recorded by North Mississippi Rural Legal Services, applied to the total outcomes estimated for all programs.
6. 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.
7. 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.
8. This number is the result of multiplying line A.3 by lines B.2 and B.3.

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

10. Not all child support that is awarded is actually received. This estimate of 53.6 percent is based on data for Mississippi from the U.S. Department of Health and Human Services, Administration for Children & Families, Office of Child Support Enforcement; "Preliminary Report, FY 2016."

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

Table 7: Supplemental Nutrition Assistance Program (SNAP) Benefits

**\$275,000 in SNAP Benefits for Clients**

Estimated Impacts from Cases Closed by MCLSC and NMRLS in 2016

**A. SNAP (Food Stamp) Cases**

1. Cases closed by limited action or extended representation <sup>1</sup>	16
2. Estimated percentage of cases in which benefits were obtained <sup>2</sup>	79%
3. Estimated number of cases in which benefits were obtained <sup>3</sup>	13
4. Estimated monthly award per successful case <sup>4</sup>	\$257.96
5. Estimated monthly benefits <sup>5</sup>	\$3,280
6. Estimated duration of monthly benefits (months) <sup>6</sup>	84
<b>7. Estimated value of monthly benefits<sup>7</sup></b>	<b>\$275,497</b>

**Notes**

1. Source: Case records from Mississippi Center for Legal Services and North Mississippi Rural Legal Services.
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. This estimate is based on the United States Department of Agriculture, *Supplemental Nutritional Assistance Program, State Activity Report FY 2015*.
5. This number is the result of multiplying line 3 by line 4.
6. Estimated duration is based on data from the USDA Office of Research and Analysis, which shows that the median length of participation in the SNAP program in the mid-2000s was 7 years.
7. This number is the result of multiplying line 5 by line 6.

Table 8: Other Benefits

**\$855,000 in Mortgage Assistance, Tax Credits, and Other Awards for Clients**

Estimated Impacts from Cases Closed by NMRLS in 2016

Case type	One-Time Payments <sup>1</sup>	Monthly Benefits <sup>1</sup>	Monthly Benefit Duration <sup>2</sup>	Total Benefits
1. Housing/Mortgage Payment Assistance	\$486,610	\$12,289	12.0	<b>\$634,078</b>
2. Earned Income Tax Credit	\$210,524	n/a	n/a	<b>\$210,524</b>
3. Miscellaneous Benefits	\$10,284	n/a	n/a	<b>\$10,284</b>
<b>Total Benefits:</b>				<b>\$854,886</b>

**Notes**

1. Source: Program records from North Mississippi Rural Legal Services.

2. The estimated duration of benefits for housing/mortgage payment assistance is based on guidelines from The Mississippi Home Corporation's Home Saver Program, which provides monthly assistance through Hardest Hit Funds for 12 months, in addition to up to 6 months of assistance towards previous mortgage payments and fees.

**Table 9: Avoidance of Emergency Shelter (Housing Cases Only)\***

**\$148,000 in Savings to Communities from Emergency Shelter Avoidance**

Estimated Impacts from Housing Cases Closed by MCLSC and NMRLS in 2016

<b>A. Housing Cases Closed by Advice and Counsel Only</b>	
1. Cases closed <sup>1</sup>	508
2. Estimated percentage of cases in which clients avoided or delayed being forced to move <sup>2</sup>	9%
3. Estimated number of cases in which clients avoided or delayed being forced to move <sup>3</sup>	48
<b>B. Housing Cases Closed by Extended Representation</b>	
1. Cases closed <sup>1</sup>	172
2. Estimated percentage of cases in which clients avoided or delayed being forced to move <sup>4</sup>	25%
3. Estimated number of cases in which clients avoided or delayed being forced to move <sup>5</sup>	42
<b>C. Cost Savings Achieved</b>	
1. Total cases in which clients avoided or delayed being forced to move <sup>6</sup>	90
2. Assumed emergency shelter avoidance rate <sup>7</sup>	31%
3. Number of families saved from needing emergency shelter <sup>8</sup>	28
4. Estimated cost per stay for emergency shelter for one family <sup>9</sup>	\$5,306
<b>5. Total estimated cost savings from emergency shelter avoidance<sup>10</sup></b>	<b>\$148,470</b>

**Notes**

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

1. Source: Case records from Mississippi Center for Legal Services and North Mississippi Rural Legal Services..

2. This estimate is based on data from The Resource for Great Programs' survey of legal aid clients receiving advice and counsel in Pennsylvania in 2011. Participants in this survey were randomly sampled from a population of legal aid 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 Mississippi. Because consistent outcome information for advice cases in Mississippi was not available at the time of this study, the group of legal aid 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 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.

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 Mississippi on [Travelocity.com](http://Travelocity.com).

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

Table 10: Foreclosure Prevention

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

Estimated Impacts from Cases Closed by MCLSC and NMRLS in 2016

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

1. Total limited action and extended representation foreclosure cases <sup>1</sup>	120
2. Estimated percentage of above cases in which foreclosure was avoided <sup>2</sup>	22%
3. Estimated total cases in which clients avoided foreclosure <sup>3</sup>	26
4. Estimated total savings per foreclosure prevented <sup>4</sup>	\$42,178
<b>5. Total estimated savings from foreclosure prevention<sup>5</sup></b>	<b>\$1.1</b>

#### Notes

1. Source: Case records from Mississippi Center for Legal Services and North Mississippi Rural Legal Services..

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 11: Economic Multiplier Effect

## 334 New Jobs and \$39.8 Million in Increased Income for Local Businesses

Estimated Impacts from Cases Closed by MCLSC, MVLP, and NMRLS in 2016

### A. External Funds Brought Into Mississippi (\$M)

1. SSI, SSDI, and Social Security benefits <sup>1</sup>	\$17.1
2. Federal share of Medicaid and Medicare benefits <sup>2</sup>	\$10.2
3. Legal Services Corporation <sup>3</sup>	\$4.3
4. Other federal and non-local grants <sup>3</sup>	\$0.3
5. Other public benefits from federal sources <sup>4</sup>	\$0.3
6. Earned Income Tax Credit <sup>5</sup>	\$0.2
7. Title III - Older Americans Act <sup>3</sup>	\$0.1
8. Total external funds brought into Mississippi <sup>6</sup>	\$32.5

### B. Economic Multiplier Effect<sup>7</sup>

1. Increased income for local businesses (\$M) <sup>7</sup>	\$39.8
2. New jobs created as a result of increased demand for goods and services <sup>8</sup>	334

#### Notes

1. See Table 3: Social Security, line C.7.
2. See Table 5: Medicaid, line C.2, and Table 4: Medicare, line 8.
3. Source: Financial records from Mississippi Center for Legal Services, Mississippi Volunteer Lawyers Project, and North Mississippi Rural Legal Services.
4. See Table 7: SNAP, line 7.
5. See Table 8: Other Benefits, line 2.
6. This number is the sum of lines A.1 through A.7.
7. 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.
8. 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.