SERVICE CATEGORY

Bankruptcy/Debtor Relief - Consumer Matters

DIRECT SOCIAL VALUE EFFECTS SERVICE CATEGORY

SERVICE CATEGORY	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM
Obtained federal bankruptcy protection	1	\$10,000	Current Year
Stopped or reduced debt collection harassment	2	\$300	Current Year
Avoided or reduced deficiency judgments	3	\$3,054	Current Year
Avoided, ended, or reduced garnishment or levy	4	\$7,039	Current Year
Overcame unfair or illegal sales contract	5	\$4,000	Two Years
Enforced sales contracts and/or warranties	6	\$4,000	Two Years
Obtained or preserved credit	7	\$800	Current Year
Overcame fraudulent sales practices	8	\$800	Current Year
Obtained advice and counsel on a consumer matter	9	\$36,000	Current Year
Obtained non-litigation advocacy services on consumer matter	10	\$300	Current Year
Obtained referral on a consumer matter	11	\$300	Current Year

1. Average value of recovery sums plus amount avoided
2. Valuation of average 1.5 hours of advice and/or advocacy
3. Value of recovery sums plus amount avoided
4. Value of recovery sums plus amount avoided
5. Survey of average value of disputed sales contracts and/or warranties
6. Survey of average value of disputed sales contracts and/or warranties
7. Replacement value of counsel - average 4 hours
8. Replacement value of counsel - average 4 hours
9. Value of amount avoided
10-11. Valuation of average 1.5 hours of advice and/or advocacy

CONSEQUENTIAL SOCIAL VALUE EFFECTS	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM
Community Health Costs	Α	\$200/mo	7 Years
Community Support Costs	В	\$300/mo	7 Years
Community Law Enforcement Costs			
Community Taxation Revenue Effects			
Community Property Valuation Effects			
Value of Bankruptcies Averted	С	\$66,780 (795/mo)	7 Years
Value of Debt Collection Costs Averted	D	\$92,400 (1,100/mo)	7 Years
Value of Garnishments Averted	E	\$7,779 (216/mo)	3 Years

 A. Increased costs of medical 	services to families resulting from financial stress
Survey of local physician's estimated visi period due to more complex issues	its increases and medical costs times estimated 25% of incidence; extended
B. Increased costs of social se	ervices to families resulting from bankruptcy
C. Average value of month	ly costs
D. Average value of month	ly costs averted
E. Average value of month	ly costs averted
Average values per matter based or	n SALA detail records

DIRECT SOCIAL VALUE EFFECTS		% of	# of	
SERVICE CATEGORY	VALUATION	Matters	Matters	Total Direct Value
Obtained federal bankruptcy protection	\$10,000	53%	339	\$3,386,700
Stopped or reduced debt collection harassment	\$300	9%	58	\$17,253
Avoided or reduced deficiency judgments	\$3,054	3%	19	\$3,054
Avoided, ended, or reduced garnishment or levy	\$7,039	5%	32	\$7,039
Overcame unfair or illegal sales contract	\$4,000	0%	0	\$0
Enforced sales contracts and/or warranties	\$4,000	1%	6	\$25,560
Obtained or preserved credit	\$800	0%	0	\$0
Overcame fraudulent sales practices	\$800	0%	0	\$0
Obtained advice and counsel on a consumer matter	\$300	26%	166	\$49,842
Obtained non-litigation advocacy services on consumer matter	\$300	1%	6	\$1,917
Obtained referral on a consumer matter	\$300	1%	6	\$1,917
Total Direct Values Per Category				\$3,493,282
Total Matters in Category				639
Average Direct Value Per Matter				\$5,467

CONSEQUENTIAL SOCIAL VALUE EFFECTS	VALUATION	SOCIAL EFFECT TERM	TOTAL CONSEQUENTIAL SOCIAL VALUE
Community Health Costs	\$200/month	7 Years	\$16,800
		7 Years	•
Community Support Costs	\$300/mo	/ rears	\$25,200
Community Law Enforcement Costs			
Community Taxation Revenue Effects			
Community Property Valuation Effects			
Value of Bankruptcies Averted	\$66,780 (795/mo)	7 Years	\$66,780
Value of Debt Collection Costs Averted	\$92,400 (1,100/mo) 7 Years	\$92,400
Value of Garnishments Averted	\$7,779 (216/mo)	3 Years	\$7,779
Total Consequential Value Per Category			\$208,959

SERVICE CATEGORY

Collections (Repo/Default/Garnishments)

DIRECT SOCIAL VALUE EFFECTS

SERVICE CATEGORY	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM
Stopped or reduced debt collection harassment	1	\$2,500	Current Year
Averted repossession	2	\$2,500	Current Year
Avoided or reduced deficiency judgments	3	\$10,000	Current Year
Avoided, ended, or reduced garnishment or levy	4	\$10,470	Three Years
Overcame unfair or illegal sales contract	5	\$2,500	Two Years
Enforced sales contracts and/or warranties	6	\$2,500	Two Years
Obtained advice and counsel on a consumer matter	7	\$300	Current Year
Obtained non-litigation advocacy services on a consumer matter	8	\$300	Current Year

1. Average value of recovery sums plus amount avoided per matter
2. Average value of repossesed items (\$2,500)
3. Average value of recovery sums plus amount avoided per matter
4. Average value of recovery sums plus amount avoided per matter
5. Survey of average value of disputed sales contracts and/or warranties
6. Survey of average value of disputed sales contracts and/or warranties
7. Replacement value of counsel - average 1.5 hours
8. Replacement value of counsel - average 1.5 hours

	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM		
CONSEQUENTIAL SOCIAL VALUE EFFECTS Community Health Costs Community Social Support Costs Community Law Enforcement Costs Community Taxation Revenue Effects Community Property Valuation Effects Other Community Cost Changes	A	\$100/month	12 months		
	A. Increased costs of medical services to families resulting from financial stress				
	Survey of local physician's estimated visits increases and medical costs times estimated 25% of incidence; extended period due to more complex issues				
BASIS FOR VALUATION					

DIRECT SOCIAL VALUE EFFECTS SERVICE CATEGORY Stopped or reduced debt collection harassment Averted repossession Avoided or reduced deficiency judgments Avoided, ended, or reduced garnishment or levy Overcame unfair or illegal sales contract Enforced sales contracts and/or warranties Obtained advice and counsel on a consumer matter Obtained non-litigation advocacy services on a consumer matter	VALUATION \$2,500 \$2,500 \$10,000 \$10,470 \$2,500 \$2,500 \$300 \$300	% of Matters 4% 9% 28% 14% 4% 5% 28% 9%	# of Matters 19 38 123 62 19 24 123 38	Total Direct Value \$47,447 \$94,894 \$1,233,617 \$645,799 \$47,447 \$59,309 \$37,009 \$11,387
Total Direct Values Per Category Total Matters in Category Average Direct Value Per Matter				\$2,176,907 446 \$4,881
CONSEQUENTIAL SOCIAL VALUE EFFECTS CONSEQUENTIAL SOCIAL VALUE EFFECTS Community Health Costs Community Social Support Costs	VALUATION \$100/month		FECT TERM onths	TOTAL CONSEQUENTIAL SOCIAL VALUE \$1,200

Total Consequential Value Per Category

Community Law Enforcement Costs Community Taxation Revenue Effects Community Property Valuation Effects

Other Community Cost Changes

\$1,200

SERVICE CATEGORY

Contract/Warranties

DIRECT SOCIAL VALUE EFFECTS

SERVICE CATEGORY	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM
Enforced sales contracts and/or warranties	1	\$2,000	Two Years
Stopped or reduced debt collection harassment	2	\$3,600	Current Year
Avoided, ended, or reduced garnishment or levy	3	\$2,750	Current Year
Overcame fraudulent sales practices	4	\$800	Current Year
Obtained advice and counsel on a consumer matter	5	\$300	Current Year
Obtained non-litigation advocacy services on a consumer matter	6	\$300	Current Year

BASIS FOR VALUATION

- Survey of average value of disputed sales contracts and/or warranties
 10% Reduction in bankruptcy filing times average of 150% of income
 Survey of Estimated filing reductions and US DOJ Bankruptcy Statistics (www.bankruptcylawinformation.com)
- 3. Average amount of unsecured debt plus interest and charges

US DOJ Bankruptcy Statistics (www.bankruptcylawinformation.com)

- 4. Replacement value of counsel average 4 hours
- 5. Replacement value of counsel average 1.5 hours
- 6. Replacement value of counsel average 1.5 hours

CONSEQUENTIAL SOCIAL VALUE EFFECTS

Community Health Costs
Community Social Support Costs
Community Law Enforcement Costs
Community Taxation Revenue Effects
Community Property Valuation Effects
Other Community Cost Changes

BASIS REFERENCEA

VALUATION \$100/month

SOCIAL EFFECT TERM
4 months

A. Increased costs of medical services to families resulting from financial	
Survey of local physician's estimated visits increases and medical costs times estimated 25% of incidence	

DIRECT SOCIAL VALUE EFFECTS		% of	# of	
SERVICE CATEGORY	VALUATION	Matters	Matters	Total Direct Value
Enforced sales contracts and/or warranties	\$2,000	14%	28	\$55,278
Stopped or reduced debt collection harassment	\$3,600	3%	6	\$19,900
Avoided, ended, or reduced garnishment or levy	\$2,750	3%	6	\$15,201
Overcame fraudulent sales practices	\$800	8%	17	\$13,267
Obtained advice and counsel on a consumer matter	\$300	56%	111	\$33,167
Obtained non-litigation advocacy services on a consumer matter	\$300	17%	33	\$9,950

Total Direct Values Per Category
Total Matters in Category
Average Direct Value Per Matter
\$738

CONSEQUENTIAL SOCIAL VALUE EFFECTS	VALUATION	SOCIAL EFFECT TERM	SOCIAL VALUE
Community Health Costs	\$100/month	4 months	\$400
Community Social Support Costs			
Community Law Enforcement Costs			
Community Taxation Revenue Effects			
Community Property Valuation Effects			
Other Community Cost Changes			

Total Consequential Value Per Category \$400

SERVICE CATEGORY

Collection Practices/Creditor Harrassment

DIRECT SOCIAL VALUE EFFECTSSERVICE CATEGORYBASIS REFERENCEVALUATIONSOCIAL EFFECT TERMAvoided, ended, or reduced garnishment or levy1\$2,750Current YearEnforced sales contracts and/or warranties2\$2,000Two YearsAvoided/delayed utility terminations or secured utility services3\$600Current Year

BASIS FOR VALUATION

1. Average amount of unsecured debt plus interest and charges

US DOJ Bankruptcy Statistics (www.bankruptcylawinformation.com)

- 2. Survey of average value of disputed sales contracts and/or warranties
- 3. Survey of utility termination/reconnection charges

CONSEQUENTIAL SOCIAL VALUE EFFECTS	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM
Community Health Costs	Α	\$100/month	4 months
Community Social Support Costs	В	\$200/month	6 months
Community Law Enforcement Costs	NA		
Community Taxation Revenue Effects	NA		
Community Property Valuation Effects	NA		
Other Community Cost Changes	NA		

BASIS FOR VALUATION

A. Increased costs of medical services to families resulting from financial

Survey of local physician's estimated visits increases and medical costs times estimated 25% of incidence

B. Survey of estimated average subsidized services costs per family

DIRECT SOCIAL VALUE EFFECTS		% of	# of	
SERVICE CATEGORY	VALUATION	Matters	Matters	Total Direct Value
Avoided, ended, or reduced garnishment or levy	\$2,750	33%	3	\$9,167
Enforced sales contracts and/or warranties	\$2,000	33%	3	\$6,667
Avoided/delayed utility terminations or secured utility services	\$600	33%	3	\$2,000
Total Direct Values Per Category				\$17,833
Total Matters in Category				10
Average Direct Value Per Matter				\$1,783

VALUATION

\$100/month

\$200/month

SOCIAL EFFECT TERM

4 months

6 months

TOTAL CONSEQUENTIAL

SOCIAL VALUE

\$400

\$1,200

CONSEQUENTIAL SOCIAL VALUE EFFECTS
Community Health Costs
Community Social Support Costs
Community Law Enforcement Costs
Community Taxation Revenue Effects
Community Property Valuation Effects
Other Community Cost Changes

Total Consequential Value Per Category \$1,600

SERVICE CATEGORY

Housing Discrimination

DIRECT SOCIAL VALUE EFFECTS

SERVICE CATEGORY	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM
Prevented eviction from public housing	1	\$1,500	Current Year
Obtained repairs or otherwise enforced rights to habitable housing	2	\$4,000	Current Year
Obtained clear title to property	3	\$800	Current Year
Obtained advice and counsel on a housing matter	4	\$400	Current Year
Obtained non-litigation advocacy services on a housing matter	5	\$400	Current Year

- 1. Survey of average costs (deposit, move, utilities) of moving housing
- 2. Survey of average costs of repairs needed for habitable housing
- 3. Replacement value of counsel average 4 hours
- 4. Replacement value of counsel average 2 hours
- 5. Replacement value of counsel average 2 hours

CONSEQUENTIAL SOCIAL VALUE EFFECTS

Community Health Costs **Community Social Support Costs Community Law Enforcement Costs Community Taxation Revenue Effects Community Property Valuation Effects** Other Community Cost Changes

BASIS REFERENCE

VALUATION

SOCIAL EFFECT TERM

Α

\$1,270

One Year

BASIS FOR VALUATION

A. Average value of TANF or other support costs needed (50% of cases) with average per-cased cost of \$2,540 for housing eviction cases

DIRECT SOCIAL VALUE EFFECTS		% of	# of	
SERVICE CATEGORY	VALUATION	Matters	Matters	Total Direct Value
Prevented eviction from public housing	\$1,500	22%	2	\$3,261
Obtained repairs or otherwise enforced rights to habitable housing	\$4,000	9%	1	\$3,478
Obtained clear title to property	\$800	13%	1	\$1,043
Obtained advice and counsel on a housing matter	\$400	35%	3	\$1,391
Obtained non-litigation advocacy services on a housing matter	\$400	22%	2	\$870
Total Direct Values Per Category Total Matters in Category Average Direct Value Per Matter				\$10,043 10 \$1,004

CONSEQUENTIAL SOCIAL VALUE EFFECTS	VALUATION	SOCIAL EFFECT TERM	TOTAL CONSEQUENTIAL SOCIAL VALUE
Prevented eviction from public housing	\$0		
Obtained repairs or otherwise enforced rights to habitable housing	\$0		
Obtained clear title to property	\$0		
Obtained advice and counsel on a housing matter	\$0		
Obtained non-litigation advocacy services on a housing matter	\$0		

Total Consequential Value Per Category

SERVICE CATEGORY	Mortgage Foreclosures (Not Predatory Lending Practices)				
DIRECT SOCIAL VALUE EFFECTS SERVICE CATEGORY	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM		
Obtained relief from mortgage foreclosure	1	\$800	Current Year		
BASIS FOR VALUATION	1. Replacement value of counsel -	average 4 hours			

CONSEQUENTIAL SOCIAL VALUE EFFECTS	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM
Community Health Costs			
Community Social Support Costs	Α	\$1,270	One Year
Community Law Enforcement Costs			
Community Taxation Revenue Effects			
Community Property Valuation Effects	В	10,000	Three Years
Other Community Cost Changes			

- A. Average value of TANF or other support costs needed (50% of cases) with average per-cased cost of \$2,540 for housing eviction cases
- B. Survey of reals estate sales/appraisal specialists. 10% devaluation on proerty value (estimated average value \$100,000) for three year period

	% of	# of	
VALUATION	Matters	Matters	Total Direct Value
\$800	100%	320	\$256,000
			405 / 000
			\$256,000
			320
			\$800
		VALUATION Matters	VALUATION Matters Matters

CONSEQUENTIAL SOCIAL VALUE EFFECTS	VALUATION	SOCIAL EFFECT TERM	TOTAL CONSEQUENTIAL SOCIAL VALUE
Community Health Costs			
Community Social Support Costs	\$1,270	1 Year	\$406,400
Community Law Enforcement Costs			
Community Taxation Revenue Effects			
Community Property Valuation Effects	\$10,000	3 Years	\$9,600,000
Other Community Cost Changes			
Total Consequential Value Per Category			\$10,006,400

SERVICE CATEGORY	Mortgage Predatory Lending Practices			
DIRECT SOCIAL VALUE EFFECTS SERVICE CATEGORY	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM	
Obtained relief from predatory mortgage loan practice	1	\$800	Current Year	
BASIS FOR VALUATION	1. Replacement value of counsel -	average 4 hours		
			Current real	

CONSEQUENTIAL SOCIAL VALUE EFFECTS	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM
Community Health Costs	NA		
Community Social Support Costs	NA		
Community Law Enforcement Costs	NA		
Community Taxation Revenue Effects	NA		
Community Property Valuation Effects	NA		
Community Mortgage Cost Savings	Α	\$11,433 (annual cost) 5 Years

A. Quantifying the Economic Cost of Predatory Lending	
Coalition for Responsible Lending report 2001	

DIRECT SOCIAL VALUE EFFECTS SERVICE CATEGORY Obtained relief from predatory mortgage loan practice	VALUATION \$800	% of Matters 100%	# of Matters 5	Total Direct Value \$4,000
Total Direct Values Per Category Total Matters in Category Average Direct Value Per Matter				\$4,000 5 \$800
CONSEQUENTIAL SOCIAL VALUE EFFECTS Community Health Costs Community Social Support Costs Community Law Enforcement Costs	VALUATION	SOCIAL EFF	ECT TERM	TOTAL CONSEQUENTIAL SOCIAL VALUE
Community Taxation Revenue Effects Community Property Valuation Effects Community Mortgage Cost Savings	\$11,433	5 Ye	ars	\$285,825
Total Consequential Value Per Category				\$285,825

SERVICE CATEGORY

Other Housing Issues

DIRECT SOCIAL VALUE EFFECTS

SERVICE CATEGORY	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM
Prevented eviction from other housing	1	\$1,500	Current Year
Delayed eviction providing time to seek other housing	2	\$1,000	Current Year
Overcame denial of tenant's right's under lease	3	\$1,000	Current Year
Obtained repairs or otherwise enforced rights to habitable housing	4	\$4,000	Current Year
Preserved or restored access to personal property	5	\$2,000	Current Year
Obtained advice and counsel on a housing matter	6	\$300	Current Year
Obtained non-litigation advocacy services on a housing matter	7	\$300	Current Year

- 1. Survey of average costs (deposit, move, utilities) of moving to new housing
- 2. Survey of costs of moving in non-emergency situation
- 3. Survey of average costs of tenant's rights effects
- 4. Survey of average costs of repairs needed for habitable housing
- 5. Estimated replacement costs of personal property
- 6. Replacement value of counsel average 1.5 hours
- 7. Replacement value of counsel average 1.5 hours

CONSEQUENTIAL SOCIAL VALUE EFFECTS	BASIS REFERENCE	VALUATION	SOCIAL EFFECT TERM
Community Health Costs	NA		
Community Social Support Costs	Α	\$1,250	One Year Period
Community Law Enforcement Costs	NA		
Community Taxation Revenue Effects	NA		
Community Property Valuation Effects	NA		
Other Community Cost Changes	NA		

A. Average value of TANF or other support costs needed (50% of cases) with
average per-cased cost of \$2,540.

DIRECT SOCIAL VALUE EFFECTS		% of	# of	
SERVICE CATEGORY	VALUATION	Matters	Matters	Total Direct Value
Prevented eviction from other housing	\$1,500	9%	4	\$5,676
Delayed eviction providing time to seek other housing	\$1,000	1%	1	\$568
Overcame denial of tenant's right's under lease	\$1,000	1%	0	\$378
Obtained repairs or otherwise enforced rights to habitable housing	\$4,000	3%	1	\$5,297
Preserved or restored access to personal property	\$2,000	1%	1	\$1,135
Obtained advice and counsel on a housing matter	\$300	78%	33	\$9,876
Obtained non-litigation advocacy services on a housing matter	\$300	6%	2	\$738
Total Direct Values Per Category				\$23,668
Total Matters in Category				42
Average Direct Value Per Matter				\$564

CONSEQUENTIAL SOCIAL VALUE EFFECTS	VALUATION	SOCIAL EFFECT TERM	TOTAL CONSEQUENTIAL SOCIAL VALUE
Community Health Costs	MEGATION	JOONE EITEOT TERRY	
Community Social Support Costs	\$1,250	One Year Period	\$4,730
Community Law Enforcement Costs	, ,		1 -1
Community Taxation Revenue Effects			
Community Property Valuation Effects			
Other Community Cost Changes			

Total Consequential Value Per Category

\$4,730