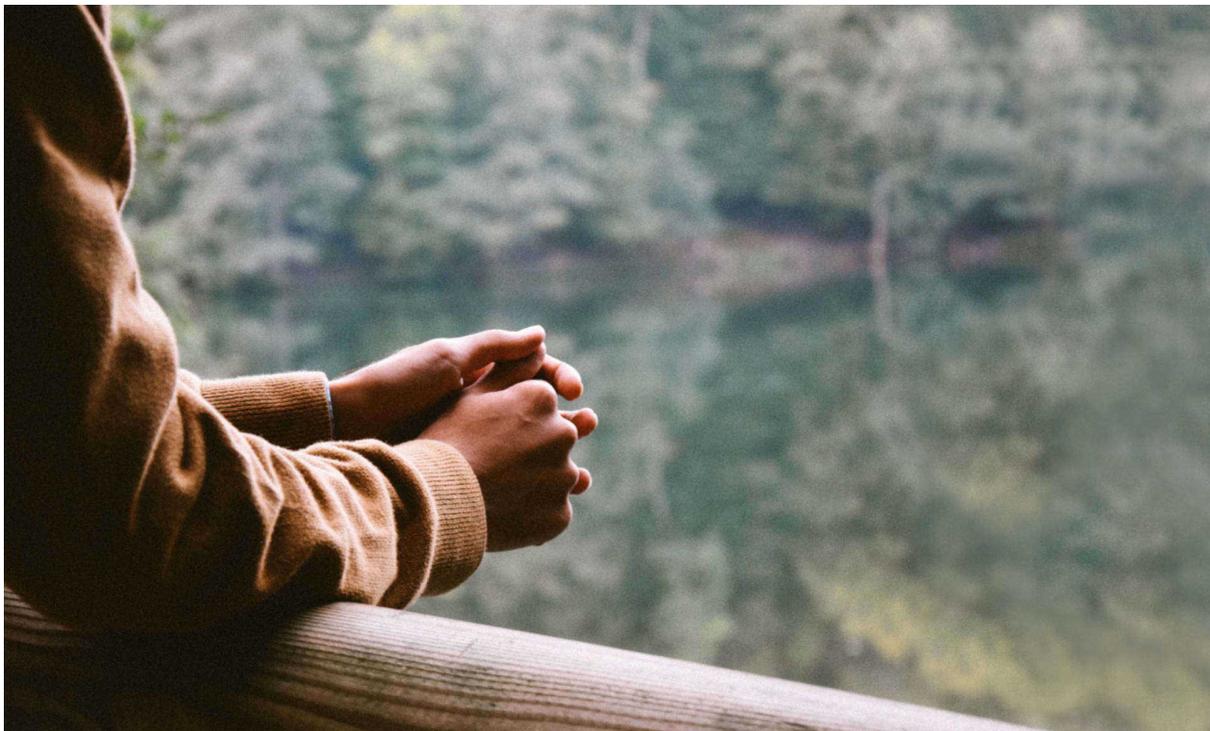


Justice42

Social Return On Investment Forecast



September 2019

Author: Timothy Lambert

SOCIAL VALUE

INTERNATIONAL

Statement of Report Assurance

Social Value International certifies that the report “Justice42: social return on investment forecast”, published on 13 March 2020, satisfies the requirements of the assurance process.

The assurance process seeks to assess whether or not a report demonstrates a satisfactory understanding of, and is consistent with, the Principles of Social Value. Reports are independently reviewed by qualified assessors and must demonstrate compliance with the Social Value report assurance standard in order to be certified. The Social Value report assurance standard can be downloaded from the website socialvalueint.org.

Assurance here is against the Principles of Social Value only and does not include verification of stakeholder engagement, report data and calculations.

Awarded 13 March 2020



Ben Carpenter
Chief Executive Officer
Social Value International



Social Value UK carries out the assurance service on behalf of Social Value International. Social Value International is the global network focused on social impact and social value. We are the global network for those with a professional interest in social impact and social value. We work with our members to increase the accounting, measuring and managing of social value from the perspective of those affected by an organisation's activities, through the standardised application of the Principles of Social Value. We believe in a world where a broader definition of value will change decision making and ultimately decrease inequality and environmental degradation.

Disclaimer: Social Value International will not be responsible for any actions that an organisation takes based upon a report that has been submitted for assurance. An assured report does not grant Accredited Practitioner status to the author/ authors of the report unless it is part of a full application for Accredited Practitioner status.

Acknowledgments

Conducting a serious Social Return On Investment analysis is definitely a daunting task. It is however one that is rewarding in terms of intellectual stimulations and providing a ton of inspiring, sometimes moving, interactions with those aiming at contributing positively to this world and those affected by their activities.

This report would never have been possible without the unwavering support of Laura Kistemaker, Kaspar Scheltema and Anouk Wijsman. Their genuine interest in the social value of uitelkaar.nl as well as their valuable help with the design of surveys, collection and analysis of stakeholder data gave me the motivation needed to complete this project. I would also like to particularly thank Lisa Mul for leading the phone call interviews with great empathy and intelligence.

My sincere gratitude also goes to the excellent people who participated to the expert group meetings and helped me in seeing the light at the end of the tunnel. I would also like to thank Adam Richards for his inspiring training in 2017, his continuous support and precious advice at various steps of the analysis.

Finally, I would like to thank Pieter Oostlander for his unwavering trust and support in giving me the opportunity to bring this project where I wanted to bring it. If there was a manager of the Year price for impact professionals, I could not think of a better candidate.

Executive summary

Divorce is a common trait of modern society. Nearly 45% of all marriages in France end up in a divorce¹. For every two marriages one couple is divorcing in Belgium. The same destiny is also known to affect 39% of all married couples in the Netherlands². While it is sometimes for the better, in the vast majority of cases it is also synonym of one of the most devastating experiences in life.

The procedures available to help divorcees settle their divorce are known to play a decisive role in the social and economic outcomes of the experience. Conscious of this reality, Justice42, a social enterprise designing alternative dispute resolution systems, is on a mission to improve the quality of divorce procedures and outcomes. After several years of R&D with the support of the Hiil Foundation and the Dutch Legal Aid Council, the company brought uitelkaar.nl to the market. Uitelkaar.nl is an online solution empowering and guiding divorcees in negotiating their own arrangements, collaboratively and at a fixed price, with reduced involvement of legal experts .

Justice42 wanted to capture the societal value of uitelkaar.nl, in order to show accountability towards its key stakeholders and be in a better position to steer the overall performance of the company. The social return on investment of uitelkaar.nl over the period 2018 to 2021 is expected to be in the range of +/- 25% of 3,02. The main beneficiaries are expected to be the divorcing couples as well as the Dutch Legal Aid Council. The most important social outcomes for divorcees are predicted to be the reduced risks of experiencing conflicts with emotional pain during the divorce as well as savings from accessing a more affordable divorce resolution procedure. The Legal Aid Council is expected to generate substantial public cost savings from having more couples settling their divorce through uitelkaar.nl.

Among the key recommendations for moving forward, the management team of uitelkaar.nl is advised to prepare for an evaluation of the social outcomes at the end of 2020. In addition, uitelkaar.nl's potential impacts on the wellbeing and development of children of divorced parents should be considered in further extent, once dedicated activities are in place. Finally, the outcome of the social valuation is recommended to be used for informing strategy definition for the next 12 months as well as identifying opportunities to increase operational performance.

¹ <https://www.jurifiable.com/conseil-juridique/droit-de-la-famille/divorce-france-statistiques#heading-2>

² <http://statline.cbs.nl/StatWeb/publication/?VW=T&DM=SLNL&PA=37425ned&D1=3-9&D2=0,10,20,30,40,50,58-I&HD=120104-1512&HDR=G1&STB=T>

The chart below shows the social value generated per stakeholder, taking into account both the present value of inputs as well as the present value of net outcomes.

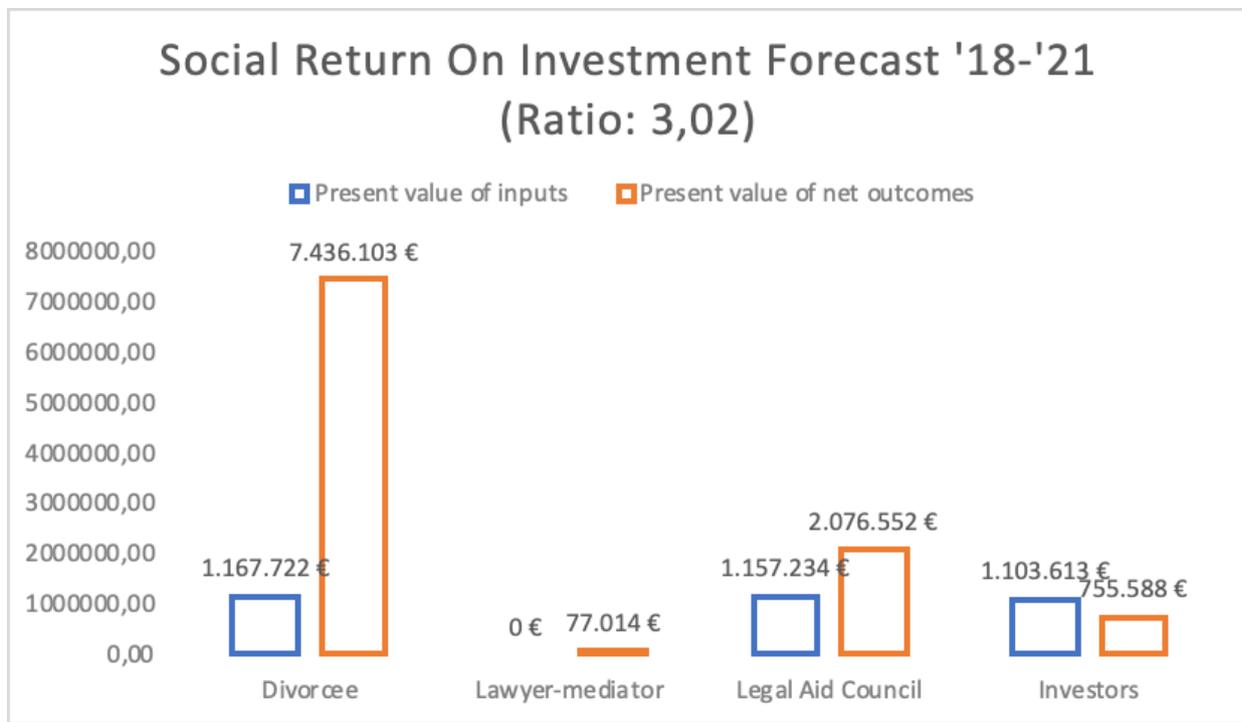


Table of contents

ACKNOWLEDGMENTS	1
EXECUTIVE SUMMARY	2
TABLE OF CONTENTS	4
1. INTRODUCTION	6
2. ABOUT THIS REPORT	6
2.1. SCOPE.....	6
2.2. PURPOSE.....	9
2.3. AUDIENCE	10
3. EMPIRICAL APPROACH	11
3.1. METHODOLOGY	11
3.2. DATA COLLECTION METHOD	11
3.3. DATA COLLECTED	16
3.4. LIMITATIONS	17
4. STAKEHOLDER ANALYSIS	19
4.1. MAPPING OF STAKEHOLDERS.....	19
4.2. DESCRIPTION OF STAKEHOLDER GROUPS	20
4.3. MATERIALITY ANALYSIS	23
5. CHANGES	29
5.1. OVERVIEW OF THE THEORY OF CHANGE	29
5.1.1. <i>Inputs</i>	34
5.1.2. <i>Outcomes</i>	35
5.2. DIVORCING PARTNERS.....	36
5.2.1. <i>Sub-groups</i>	36
5.2.2. <i>Rationale for choosing uitelkaar.nl</i>	38
5.2.3. <i>Inputs</i>	39
5.2.4. <i>Activities and outputs</i>	41
5.2.5. <i>Outcomes</i>	43
5.3. LAWYERS-MEDIATORS.....	67
5.3.1. <i>Lawyer(-mediators)</i>	67
5.3.2. <i>Sub-groups</i>	67
5.3.3. <i>Needs</i>	68
5.3.4. <i>Inputs</i>	68
5.3.5. <i>Outputs / Activities</i>	68
5.3.6. <i>Outcomes</i>	69
5.4. LEGAL AID COUNCIL.....	78
5.4.1. <i>Inputs</i>	78
5.4.2. <i>Outputs / Activities</i>	80
5.4.3. <i>Outcomes</i>	80
5.5. INVESTORS.....	82
6. VALUATION	83
6.1. FINANCIAL PROXIES.....	83
6.1.1. <i>Divorcees</i>	83
6.1.2. <i>Lawyer-mediators</i>	92
6.1.3. <i>Legal Aid Council</i>	94

6.1.4	<i>Investors</i>	95
7.	ESTIMATING CONTRIBUTION	96
7.1	DEFINING TERMS.....	96
7.2	OUTCOME VALUE ADJUSTMENTS	96
8.	SOCIAL RETURN CALCULATIONS	109
8.1	SROI CALCULATIONS	109
8.2	SENSITIVITY ANALYSIS.....	109
8.3	VERIFICATION OF RESULTS.....	111
9.	RECOMMENDATIONS	114
9.1	GENERAL RECOMMENDATIONS	114
9.2	MANAGEMENT TEAM OF JUSTICE42	114
9.3	FUTURE ITERATIONS OF THE ANALYSIS	115
9.3.1	<i>Priority data collection process</i>	115
9.3.2	<i>Defining impact goals</i>	116
APPENDICES	117
1.	QUESTIONNAIRE LISTS	117
2.	LAWYER'S SURVEY RESPONSES	122
3.	HOURLY RATE LAWYER-MEDIATORS	124
BIBLIOGRAPHY	126

1. Introduction

This report is dedicated to the analysis of the social value of uitelkaar.nl, an online divorce resolution platform active in the Netherlands. The analysis is a prediction of the social value over the period 2019 to 2021, based on primary data collected in 2018 and early 2019 as well as secondary evidence.

First, the report will introduce the social enterprise and its solution. Then, following a stakeholder analysis, a theory of change will be introduced for each selected stakeholder group together with indicators for measuring the expected changes. Subsequently, the social value of these changes as well as the net contribution will be estimated. The report concludes with the calculation of the SROI ratio, a sensitivity analysis as well as recommendations.

2. About this report

2.1. Scope

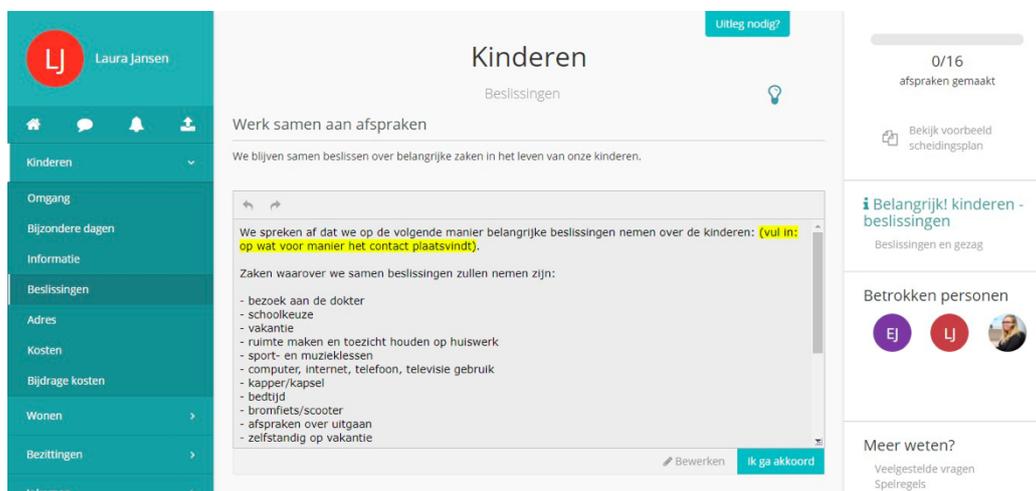
Justice42 is a Dutch social enterprise that aims at bringing innovative solutions to the market for resolving legal disputes with better societal outcomes. The enterprise was founded in 2017 as a spin-off of the Hague Institute of Innovations in Law (HiIL) Foundation. The first product of Justice42 is uitelkaar.nl, a platform dedicated to supporting divorcees in preparing their own divorce agreement. This social value analysis is entirely dedicated to predict the social value generated by uitelkaar.nl over the period 2019 to 2021.

Uitelkaar.nl falls under the chapel of what is known in the literature as “alternative divorce resolution systems”. The particularity of uitelkaar.nl being that it provides a divorce resolution mechanism that allows divorcing partners to negotiate divorce arrangements on their own, online, with the ad-hoc support of a case manager. Lawyer(-mediators) only come into play during the review phase, when the plans prepared by the divorcees can be assessed in the light of their legal compliance. The system aims at empowering divorcing partners to resolve family conflicts on their own and at their own pace.

This approach is sensibly different from traditional mediation and court litigation because it:

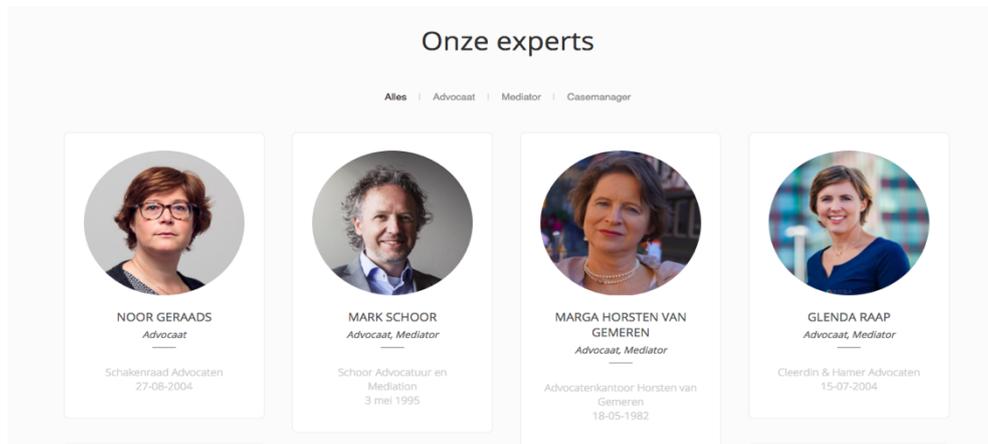
- provides divorcing partners with **more control** over the divorce agreements: instead of mostly relying on a lawyer-mediator to propose solutions and guide the communication, divorcing partners are induced to solve their problems on their own, in collaboration with each other.
- makes the procedure **more convenient**: divorcing partners can choose to work on their divorce arrangements whenever and wherever it suits them best, replacing sometimes emotionally painful meetings at the mediators' premises and making progress independent from business hours.
- Assigns **one specialized lawyer-mediator for both parties** to check the legal compliance of the prepared divorce arrangements and support ex-partners in resolving outstanding issues.
- **Fixed price** as a result of outsourcing a significant part of the work previously done by lawyers, the price charged to divorcing partners can be communicated transparently upfront and the price of settling the divorce can be made more competitive.

The core of uitelkaar.nl's value proposition is the guided online platform. This platform helps divorcing partners prepare their own divorce agreement at their own pace, while ensuring quality and legal conformity by involving a lawyer in the phase preceding the submission to the court.



The guidance offered by uitelkaar.nl mainly consists in built-in suggestions based on the experience from other cases, as well as the support of a case manager available over phone or via a chat box during working hours. The platform is designed so as to make it very clear and user-friendly for divorcing couples to progress towards a divorce agreement, controlling for conflict escalation and preventing blocking power.

The review of the arrangements negotiated by the divorcing partners are reviewed by a lawyer-mediator by uitelkaar.nl. In most cases, the lawyer invites partners for a meeting (either online or in-person) to clear out outstanding issues (if any).



Once the arrangements are approved by the lawyer mediator, uitelkaar.nl submits the plan to the court for officialization.

The diagram below shows each step of the divorce journey on uitelkaar.nl and what each step entails:



<p>The intake survey is meant to assess the fit between the divorcing couple's situation and mutual expectations and the solution provided by uitelkaar.nl.</p> <p>Cost: Free</p> <p>Time: 20-60 minutes</p>	<p>Based on the responses to the intake survey, divorcees can start working on their divorce plan together. Uitelkaar.nl provides tailored text suggestions so as to facilitate the process.</p> <p>Cost : [€25; €245] based on the chosen divorce module.</p> <p>Time: [10H; 30H]</p>	<p>Once divorcees have gone through the process, they submit it for review. The case manager working with uitelkaar.nl first checks any major issue. Then, the file is sent to an independent lawyer-mediator for legal compliance check.</p> <p>Cost: [€70; €450]</p> <p>Time: [1 ; 2 weeks]</p>	<p>Once the feedback provided by the lawyer-mediator is integrated in the plan, he/she handles the finalization of the case.</p>
--	--	---	--

It is worth noting that uitelkaar.nl is not a suitable solution for all types of divorcing couples. To qualify for online divorce settlement, divorcees need to:

- Be on good speaking terms with their partner at the beginning of the divorce procedure
- Feel (their partner is-) able to compromise
- Be willing to decide on their own (work themselves on the agreement)
- Have access to computer, internet and have basic computing skills
- Have good command of the Dutch language (both in reading and writing)
- Not be involved in too complex international situations (married abroad with only short residence in the Netherlands for example)
- Show no signs of household violence
- Not be involved in too complex financial situations

2.2. Purpose

The team behind uitelkaar.nl is genuinely driven by the lasting societal value created by the enterprise. In that perspective, the team clearly communicated its willingness to adopt a rigorous approach to capturing the societal value of their activities in order to:

- **Show accountability towards key stakeholders:** transparently reporting the social value of uitelkaar.nl is assumed to contribute in gaining further support from key stakeholders (e.g. the beneficiaries, the Dutch Legal Aid council, the investors) and the general public.
- **Increase overall performance:** measuring social value by involving stakeholders helps generate insights to inform strategic and operational decisions. Next to the financial accounts, the management team would like to be able to use the social value measurement results to steer double bottom line performance.

As a first step, a predictive analysis of the social value over the period 2019 to 2021 (with 2018 as a baseline) is performed, with an emphasis on:

- Gaining a better understanding of the different stakeholder segments
- Getting a hold on the main tangible and intangible outcomes experienced by key stakeholders
- Assessing and valuing the future societal effects on key stakeholders of the company

2.3. Audience

1. **Investors:** Uitelkaar.nl is funded by the HiiL Foundation, a Dutch family as well as SI² Fund, an impact investing fund supporting early-stage growth ventures with high societal impact potential. To those three investors, the societal value generated by uitelkaar.nl is important to capture in order to inform further investment decisions.
2. **Internal management:** Uitelkaar.nl is a social business and as such it feels the requirement to measure and report on impact. However, the management team also perceives impact measurement as a mean to support business performance, by better understanding the value of the outcomes experienced by its stakeholders and using these insights for product development, better targeted marketing campaigns and business development endeavours.
3. **Public institutions:** Public decision makers need a more consistent approach to subsidizing legal interventions. One that is based on the net societal value of its activities is particularly desirable from a societal point of view. This first SROI assessment is a first step meant to serve as example of how measuring societal value of legal interventions can be done in the future to inform public funding decisions.
4. **Market:** Uitelkaar.nl wants to use the most robust insights of this impact analysis to communicate about the added value of its services with the market and inspire other players/competitors in reporting social value as well.

3. EMPIRICAL APPROACH

3.1. Methodology

The method considered for performing this forecast analysis of the social value of uitelkaar.nl is the Social Return On Investment (SROI). The SROI is a principle-based method for measuring extra-financial value generated by an activity or an enterprise on its multiple stakeholders. The method helps owners or executives to account for the intended and unintended, positive and negative, social and environmental value created and identify levers increasing overall performance.

The seven principles are:

- Involve stakeholders.
- Understand what changes.
- Value the things that matter.
- Only include what is material.
- Do not over-claim.
- Be transparent.
- Verify the result.

Valuing the material social outcomes assumes the translation of this extra-financial value in a metric that facilitates comparison and communication. In SROI, this means that these values are captured in financial units (€).

3.2. Data collection method

The data supporting this forecast SROI analysis of uitelkaar.nl is based on three complementary sources outlined in the following sections. The data was collected over a period of eight months, from June 2018 til February 2019.

A. Phone call interviews

Semi-structured phone call interviews were conducted to inform the SROI prediction. This method for collecting qualitative evidence allowed the researcher to hear and understand stakeholder's experienced changes in their own words, which led to a precise definition of outcomes and better

assessment of their prevalence. The interview approach was an open one, leaving room for the interviewees to express any positive and/or negative changes.

The calls also enabled the researcher to assess contribution while getting lots of qualitative insights in why stakeholder believe in uitelkaar.nl's true additionality. Finally, the calls were an effective way to run "value games" to translate experienced changes in financial terms. This method was favoured over a focus group as a result of a high geographical spread of the target stakeholder groups as well as a risk aversion for a dominant voice bias.

Additional note on rationale for using the value game as a valuation technique

The valuation of social outcomes was deemed relevant to the management team of uitelkaar.nl and the researcher, because it would be supportive of turning the analysis into a decision making tool. For instance, it would help the management understand what activities create the most value or get a better understanding of the scale of risks and opportunities. The value game is an approach enabling stakeholders to reveal their preferences, thereby providing stakeholder informed insights in the real value of social outcomes. This method worked really well with both divorcees and lawyer-mediators. Interviewees showed genuine interest in the approach and running the experience gave the researcher real confidence in the materiality of outcomes captured in this analysis.

However, performing phone call interviews with the key stakeholder groups was challenging, for multiple reasons.

- **Clients:** uitelkaar.nl did not have a legal permission to call its clients (i.e. the divorcees) upon starting the SROI forecast project. To respect confidentiality, the researcher had to kick-off online surveys and use its questionnaire ask divorcee's consent to be called for a follow-up interview. This revealed two complications :
 - a) The online surveys had to be designed without preliminary qualitative insights from divorcees. To partially counter-balance this, the researcher setup an expert group with people having deep knowledge about stakeholders to formulate assumptions about the story of change and potential outcomes experienced by stakeholders. Also, the questions asked in the online survey were formulated in an open way, so as to capture qualitative data useful in informing this forecast as well as future iterations of the work. Online survey data collection started in July until December 2018.
 - b) The phone call surveys could only be conducted with divorcees explicitly communicating their willingness to participate in further surveys. Since most people do not want to be called on the topic of their divorce experience,

and the amount of clients of uitelkaar.nl responding to online surveys is still modest, the sample on which the qualitative analysis is based is rather limited for this first predictive analysis. This caveat can be tackled in future iterations of the analysis as more clients respond to surveys and share their consent. Phone call interviews were held in January 2019.

- **Lawyers:** uitelkaar.nl was allowed to call lawyers upon starting the divorce process. However, due to their busy agenda's, it was difficult to get scheduled calls of c. 45 minutes with a significant portion of lawyers working with uitelkaar.nl. The sample of phone call interviewed lawyers is therefore rather limited at this stage as well. This is again partially compensated by the discussions within the expert group meeting as well as an open questioning approach in the annual online survey sent out to lawyers. The caveat however needs to be tackled in future iterations, potentially by organizing a focus group session with lawyers. For budget reasons, this was unfortunately not possible for this first forecast analysis. The phone call interviews were held in July 2018 and the online survey was sent out in September 2018.

Ms. Lisa Mul, a talented employee at uitelkaar.nl who graduated in psychology was responsible for executing the calls, with the support of the researcher to provide guidance where needed. Involving an employee of Justice42 in the calls was important for multiple reasons. Stakeholders trust uitelkaar.nl for treating the information confidentially and dealing with them respectfully during the interviews. This is probably less so with an unknown third-party. Also, being able to speak to stakeholders in their own language was important. Because the researcher is not Dutch it would have been more complicated to engage in deep discussions. Finally, it also gave uitelkaar.nl the experience to conduct these calls autonomously in the future.

B. Expert group workshops

Given the still limited opportunities to schedule phone calls with divorcees and lawyers, the researcher decided to run expert group meetings to help inform a first understanding of what the impact framework could be. This expert group included:

- Professor Maurits Barendrecht, the Research Director of the HiiL foundation who is also professor of Private Law at Tilburg University. Email: maurits.barendrecht@hiil.org
- Michiel Scheltema, Member of the Supervisory Board of the HiiL foundation, former secretary of state for Justice, Professor of commercial law in Groningen. Email: michiel.scheltema@gmail.com
- Laura Kistemaker, COO of Justice42 . Email laura.kistemaker@uitelkaar.nl

- Kaspar Scheltema, CEO of Justice42 . Email: kaspar.scheltema@uitelkaar.nl
- Wim Verbeek, Board member from SI² Fund . Email: wim@shaerpafundmanagement.eu
- Jaap van der Zwan. Board member from Zwaja. Email: jaap@vanderzwan.eu

Professor Maurits Barendrecht is well-known in the field of alternative online dispute resolution and one of the initiators of uitelkaar.nl. As a Professor, he conducts and supervises research on dispute resolution systems in the Netherlands and globally. Mr Michiel Scheltema, as a former secretary of state for Justice, is very knowledgeable about the challenges faced by the Legal Aid Council and the added value of uitelkaar.nl for their operations. His views were valuable in informing the prediction of outcomes for the Legal Aid Council. The management team of uitelkaar.nl has multiple contacts with divorcees, lawyer(-mediators) and the Legal Aid Council, hence their input was also deemed very relevant to inform the changes potentially experienced by stakeholders. The investor representatives were also involved and contributed with their own perspectives forged through experience and analyzing the investment case extensively.

The topics discussed during these sessions organized in June 2018 are listed below.

Expert group meeting 1: stakeholder analysis and theory of change

- What are the societal problems on hand? How urgent are they? What is their magnitude?
- What is the solution proposed by uitelkaar.nl? What are the main impact goals?
- What are the objectives of uitelkaar.nl for this impact analysis?
- Who are the stakeholders of uitelkaar.nl?
- Are there any sub-segments to consider?
- What stakeholder groups are the most likely to experience material effects?

Expert group meeting 2: effects analysis and definition indicators and impact claims.

- What could be the chains of effects experienced by each stakeholder group?
- What outcomes might be relevant measuring?
- What indicators could be used to measure chains of effects and outcomes?
- How could the measurement of impact claims be approached?
- How could outcome's value best be measured ?

The results of both sessions were then used to design survey questionnaires for both the semi-structured qualitative interviews as well as online surveys.

C. Online surveys

Following the expert group meetings, the research together with the management team designed surveys aimed at capturing SROI relevant data from both divorcees and lawyer. The questionnaires were meant at capturing stakeholder's definition of outcomes, but also testing the (limits of) the reasoning of the expert group. These online surveys further served the purpose of collecting divorcees approval to be contacted for a personal phone call interview. In subsequent iterations of this work, these online survey questionnaires will need to be adjusted so as to better reflect stakeholder's own definition of effects.

1) Customers

Uitelkaar.nl had already implemented a four-stage online surveying process to collect feedbacks from customers at various moments in the divorce journey. The surveys went from:

- a. The intake : at the moment where customers had completed the initial intake questionnaire were starting to collaborate on their divorce agreement
- b. The collaboration: at the edge of the collaboration phase, at the moment of submitting the negotiated arrangements to the lawyer, divorcees were invited to reflect upon this stage of the process
- c. The review: this survey was sent out once divorcees had received feedback from their lawyer and were ready for submission to the court
- d. Six months later: half a year following the submission of the divorce arrangement to the court, customers received an email to fill in a survey to reflect back upon the divorce journey and update uitelkaar.nl about the outcomes.

To perform this analysis the researcher took advantage of this setup to integrate a preliminary series of SROI related questions. For timing reasons, only the intake, collaboration and review surveys were analyzed for this SROI prediction. The six months later survey did not collected sufficient data in the time available to perform this analysis. The questionnaires of each survey phase are provided in Appendices 1 of this report.

2) Lawyers

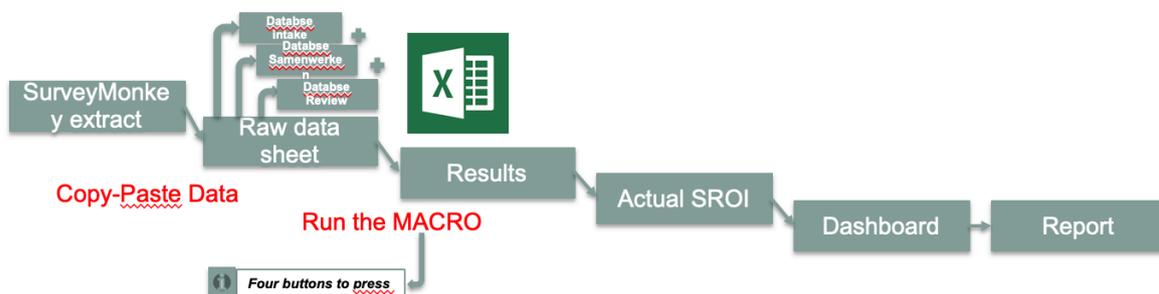
Lawyers were initially invited to semi-structured phone call interviews to gather primary qualitative evidence about their experience using uitelkaar.nl, the chains of effects, the outcomes, their value as well as the perceived additionality of uitelkaar.nl. However, given their busy agenda's and tight deadlines, scheduling interview moments with them was found to be difficult. Two lawyers were interviewed in a semi-structured way prior to the preparation of the online surveys.

In a second step, lawyers were invited to respond to an online survey. The online survey questionnaire was also designed in a way that both allowed lawyers to define what they experienced as a result of collaborating with uitelkaar.nl and test the assumptions resulting from the interview calls and the expert group meeting. At the end of the online survey, lawyers were asked whether they wanted to participate in a semi-structured phone call interview. In this first online survey round, no lawyer communicated his or her desire to participate in phone call interviews. The online questionnaire is available in Appendix 1.

3) Aggregation of results

The responses of clients and lawyers to the online surveys were anonymously stored in an excel file. Then, with the help of an excel macro, the data was converted into outcome indicators, and values to update the impact map. This way, the management team was able to report survey results on a monthly basis and analyze the result in less than 5 clicks per reporting period.

The underneath process shows how new data collected in SurveyMonkey from both clients and lawyer-mediators flows throughout the system before ending up in a report:



3.3. Data collected

The stakeholders directly interacting with uitelkaar.nl and included in the current social value prediction have been solicited during the process to inform our understanding of the theories of changes and the prediction of the future societal value created. The table below shows the data gathered against the population size of each stakeholder group.

Stakeholder Group	Population Size (2018)	# Unique Respondents	Detail per survey
-------------------	------------------------	----------------------	-------------------

			- 86 in the intake survey
Online surveys to Divorcees	752	166 (22%)	- 69 in the collaboration survey - 45 in the review survey - 0 in the 6m after survey
Online surveys to Lawyers-mediators	28	17 (61%)	- 17 in annual online survey 2018
Phone call interviews wih divorcees	752	9 (1,2%)	
Phone call interviews with lawyers	17	2 (12%)	

Table 1. Sample sizes

3.4. Limitations

The empirical approach has several limitations that are important to keep in mind when reading the results of the forecast SROI analysis.

- 1- Self-selection bias : all customers were invited to fill the online surveys, and all those who had completed an online survey and explicitly given their consent were invited to a phone call interview. Since each divorcee was in a position to decide whether or not to participate, the distribution of responses may not be representative of the entire group. The same applies to lawyers who were invited to a phone call interview.
- 2- Once in a lifetime event: because divorce is a predominantly once in a lifetime event, assessing the additionality for divorcees was challenging. This inherent characteristic in the sample means basically that contribution assessments for divorcees require a combination of primary data, secondary evidence and/or professional judgment calls.
- 3- Sample size of qualitative interviews:
 - a. because of confidentiality matters, phone call interviews with divorcees could only be performed after they had responded to the online survey and shared their consent to participate in further interviews. This means that the round of phone call interviews had to wait for several months before getting a sufficient list of people to contact. The calls however needed to be performed before the end of the accreditation period hence the final sample for this prediction remained limited.
 - b. the invitation to schedule phone call interviews with lawyers obtained a modest response rate. Since uitelkaar.nl had planned to send out the online survey to lawyers in September 2018, the researcher had to embed SROI questions in the questionnaire

based on a limited sample of phone call interviews. To compensate for the lack of primary qualitative evidence, the researcher setup a group of qualified experts to discuss the story of change of lawyer(-mediators).

- 4- Relevance of the data collected through online surveys: Since the online surveys were primarily designed based on the results of the expert group meetings, the metrics used to assess the prevalence of outcomes were at risk of not perfectly capturing the full scope of material effects experienced by stakeholders. Fortunately, most indicators used as a result of the expert meetings and the few phone calls interviews were relevant. Some will need to be adjusted in future iterations of the analysis.

4. Stakeholder analysis

This section introduces the results of a deep dive into the stakeholder segments on which uitelkaar.nl has effects on. To perform the stakeholder analysis, an expert group was first solicited during a half-day workshop to answer the following two questions:

1. Who are the stakeholders on whom uitelkaar.nl has effects on ?
2. To what extent are the stakeholders material to the enterprise ?

This section outlines the findings and concludes with a list of stakeholders with rationales for including or excluding them in this first forecast analysis.



Figure 1. Stakeholders

4.1. Mapping of stakeholders

Uitelkaar.nl obviously intends to positively affect the life of divorcees. However, the target beneficiary is not the sole party that is affected by the activities of this enterprise. A brainstorm session with the 'expert group' led to following illustration capturing all the intended and unintended, direct and indirect stakeholders of uitelkaar.nl.

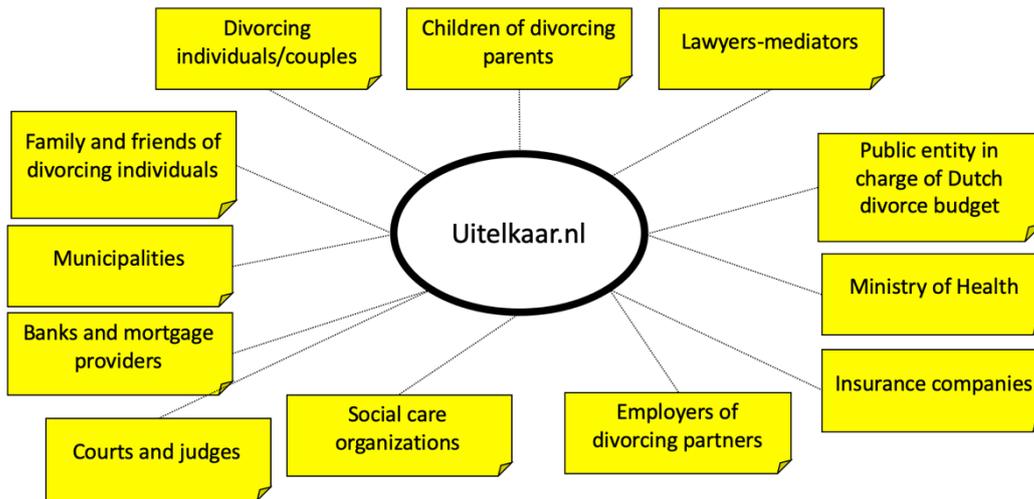


Figure 2 Stakeholder mapping

4.2. Description of stakeholder groups

Prior to assessing the materiality of each identified stakeholder group, a description of each one of them together with an explanation about its relationship with uitelkaar.nl is provided.

The table below summarizes the key points.

Stakeholder	Description	Relationship with uitelkaar.nl
Divorcees	Married or registered partners deciding to collaboratively settle their divorce and/or setup a parental plan in case they have children together.	Uitelkaar.nl has a direct relationship with divorcees, since it is their target beneficiary and customer.
Lawyer-mediators	To guarantee the legal quality of the agreement prepared by the divorcing partners and resolve any outstanding issue, a professional lawyer-mediator performs a review and offers to meet with the parties at least once at his/her office.	Lawyer-mediators play an important part in ensuring the quality of the divorce agreement. Their continued satisfaction with the service is important to uitelkaar.nl, since they add credibility and quality to the service delivery.
	The Raad voor Rechtsbijstand ('RvR') is in charge for the allocation	Uitelkaar.nl complies with the quality criteria established and controlled by the RvR which means that customers

<p>Dutch Legal Aid Council (‘Raad voor Rechtsbijstand’)</p>	<p>of subsidies for mediated and court-based divorces in the Netherlands.</p>	<p>qualifying for subsidies can obtain them to settle their divorce using uitelkaar.nl.</p>
<p>Children of divorcing parents</p>	<p>Children are highly exposed to the risks related with an implosion of the familial nucleus. On a short-term period, parental conflicts during the divorce, emotionally or mentally weak parents or time/money consuming divorce procedures can materialize in effects on children. In the long-run divorce has implications on the development of children.</p>	<p>Albeit not interacting directly with children, the guidance uitelkaar.nl provides to parents when settling their divorce and parental plans effects how parents behave and take decisions during the divorce period (and potentially beyond).</p>
<p>Investors</p>	<p>Investors are the parties providing external financial means to Justice42 to sustain and grow its operations</p>	<p>Direct relationship, as investors include private impact investors who have a say in the governance of the company.</p>
<p>Social care organizations</p>	<p>A myriad of services exist to support individuals and children whose parents are going through a divorce process. These services span from offering divorce-related guidance, financial advice, mental coaching to connecting children with buddies who experienced a divorce.</p>	<p>Uitelkaar.nl interacts with some of these organizations to gather feedback and material for improving the quality of service or to get client referrals. So far uitelkaar.nl has not entered into structural partnerships with any of these organizations.</p>
<p>Employers of divorcing individuals</p>	<p>A divorce process is known for affecting the employability and productivity of people affected. Employers therefore also endure the consequences of bad divorce processes and outcomes.</p>	<p>Uitelkaar.nl has so far not actively been seeking to address employer’s concerns about a badly management divorce.</p>

Municipalities	Municipalities play an important role in supporting divorcees, particularly those who face financial problems, experience housing difficulties or household violence.	So far, uitelkaar.nl does not interact with municipalities; However, because it aims at generating better outcomes for divorcees, uitelkaar.nl hopes to increasingly work with municipalities to prevent conflict divorces.
Banks and mortgage providers	Divorce often involves complex financial situations and risks related with the repayment of outstanding private debts.	By facilitating sustained collaborative behavior, uitelkaar.nl could potentially reduce the financial losses of banks and mortgage providers.
Family and friends of divorcing individuals	Divorce indirectly affects family and friends caring for divorcees and their children.	Uitelkaar.nl is currently not interacting nor proposing solutions for families and friends of divorcees.

Table 2. Stakeholder groups

In accordance with the assurance standards, the researchers also integrated a question allowing interviewed stakeholders to refer any party that might also have been affected, be it positively or negatively, directly or indirectly, by the activities of uitelkaar.nl. The question was incorporated in the online client survey questionnaires and collected 10 answers of a timeframe of 12 months. The results are illustrated below.

Divorce often has broader consequences than for the divorcees only. On whom do you think your divorce has (had) an impact on?	Out of 10
Grandchildren	1
Friends	2
Children	3
Family in the broad sense	3
Dogs	1

Table 3. Other stakeholders identified

The two stakeholders mentioned by divorcees in the online surveys that collected more than one response are assessed for materiality in the next section.

4.3. Materiality analysis

One of the principles of SROI is to only include what is material. Materiality refers to the determination of the evidence that needs to be included in the analysis so as to give a true and fair picture, for stakeholders to draw informed decisions about impact. The Guide to SROI (Network, 2012) as well as the Supplementary Guidance on Materiality (Value, 2016) were used as reference to inform the materiality assessment.

The materiality of stakeholders and outcomes is assessed in the light of their relevance and significance. In the context of this baseline forecast analysis, the expert group was invited for a half-day workshop to assess the materiality of stakeholder/outcomes. As a reminder, the expert group included Professor Maurits Barendrecht, senior research of the HiiL Foundation whose views on the potential of uitelkaar.nl for the stakeholders in the system . The conclusions of this session were then verified by directly involving stakeholders in the analysis, wherever relevant and feasible.

The outcomes of the materiality analysis are presented here below. The table focusses on showing what stakeholders are (not) included in the analysis and the high-level reasons. For those included in the analysis, Section 5 provides more detailed materiality analysis at outcome level.

Stakeholder Group	Included vs. Excluded	Rationale
Customers (divorcing partners)	Included	<ul style="list-style-type: none">✓ Both the expert group and the direct stakeholder involvement suggested divorcees to experience relevant outcomes in relationship with the concerns of stakeholders, the mission and policies of uitelkaar.nl as well as societal norms.✓ Direct stakeholder involvement reveals significant tangible and intangible changes are experienced by customers as a result of using uitelkaar.nl.

Lawyers- mediators	Included	<ul style="list-style-type: none"> ✓ Given the short-term financial impacts and changes in lawyer's role implied by uitelkaar.nl, this stakeholder is deemed relevant for the scope of this predictive analysis. ✓ Direct interviews with lawyer-mediators reveals significant net changes, resulting from a large share of lawyers experiencing outcomes and/or high value given to the outcome.
Raad voor Rechtsbijstand (RvR) – Legal Aid Council	Included	<ul style="list-style-type: none"> ✓ The last annual report of the Dutch Legal Aid Council (Rechtsbijstand, 2018) reveals the strategic importance of providing better legal services in a more efficient fashion to the Dutch population. Given uitelkaar.nl's influence on the quality and cost of divorce settlement procedures, thereby addressing a key concern of the Council, this stakeholder is deemed relevant for the scope of this analysis. ✓ Albeit the scale of changes implied by uitelkaar.nl is directly proportional to the amount of cases settled through the platform (i.e. currently limited in numbers), the value of the change and its net contribution is proven to be significant on an individual case basis.
Investors	Included	<ul style="list-style-type: none"> ✓ The investors behind Justice42 play a significant role in allowing the social enterprise to deliver its activities. The capital amounts committed to thi venture are substantial and a necessity for Justice42 to operate, hence their contribution is deemed material.
Children of divorcees	Excluded	<ul style="list-style-type: none"> ✓ The fact that divorce impacts children long-term outcomes is documented extensively in academic literature and subject to all sorts of recommendations from public and private divorced parents and children assistance services. The impact divorce resolution process on children's outcome is deemed relevant to society, to uitelkaar.nl and its clients. ✗ The materiality analysis concluded that the changes experienced by children as a result of uitelkaar.nl are

		<p>insignificant at this stage. The following reasoning led to this conclusion:</p> <ul style="list-style-type: none"> • Using parents as a proxy in the semi-structured interview process did not help reveal any substantial influence of uitelkaar.nl on their ability to prevent children from suffering the negative consequences of divorce, despite having adopted an open questioning approach³. The lack of support for uitelkaar.nl’s effect on children may result from biases to which parents are confronted with when used as proxy for their children’s wellbeing and outcomes. • The available academic literature documents long-term effects of divorce on children but there is hardly any literature on the effects of specific divorce resolution systems on children outcomes. This makes any attempt to forecast net outcomes on children very hazardous (no view on quantity, value and contribution effects). • Directly involving children in the analysis would take the project beyond the resources available to conduct it. <p>A more detailed discussion on the literature documenting children’s outcome and why uitelkaar.nl is unlikely to generate significant changes on children of divorcees at this stage is provided underneath this table.</p>
Social care organizations	Excluded	<p>✘ Organizations supporting divorcees and their children throughout the process and in its aftermath see uitelkaar.nl as a valuable new piece in the divorce resolution landscape. It is however not addressing any of their concern nor really part of the strategy and policies pursued by uitelkaar.nl. Hence this stakeholder is so far deemed to be irrelevant.</p>

³ The semi-structured interviews included questions like; “Do you consider that any of the effects that uitelkaar.nl had on your life change anything on other parties around you?”. If the response was “Yes”, then the nature and scale of effects were questioned further.

		<p>✘ The indirect nature and scale of uitelkaar.nl’s effects led the expert group to conclude that changes would at best be marginal, hence insignificant for the scope of this analysis.</p>
Employers of divorcing individuals	Excluded	<p>✘ Employers may be affected from having employees settle their divorce in better conditions than what is currently offered by traditional mediation mechanisms. However, the expert group concluded that employers are irrelevant at this stage of the analysis because it is unlikely to be high relevance to them (not addressing an urgent problem), studying the indirect influence on employers would take the analysis beyond the threshold of available resources and uitelkaar.nl has so far no policy in place to address employer’s concerns.</p>
Municipalities	Excluded	<p>✘ Municipalities could benefit from a solution that would lead to better tangible and intangible outcomes for ex-partners, but the scale of which each municipality would experience, the very indirect nature of the effect, the current absence of strategy on the part of uitelkaar.nl to serve municipalities, and the resource constraints to conduct this research led the expert group to exclude this stakeholder from the scope of the current analysis.</p>
Banks	Excluded	<p>✘ Banks could benefit from a solution that would lead to better tangible and intangible outcomes for ex-partners, but the scale of which each bank would experience, the very indirect nature of the effect, the current absence of strategy on the part of uitelkaar.nl to serve municipalities, and the resource constraints to conduct this research led the expert group to exclude this stakeholder from the scope of the current analysis</p>
Family and friends	Excluded	<p>✘ Family and friends have so far been excluded from the scope of the analysis, because (1) the expert group deemed the net effects of uitelkaar.nl unlikely to be significant at this stage, (2) no substantial evidence was collected</p>



through the interview process with divorcees on the potential outcomes on family and friends, (3) available research on the impacts of divorce on family members (exl. Children) and friends is scarce & (4) trying to directly involve them in the analysis would take more resources that what was available to perform this analysis.

Table 4. Stakeholder materiality test

Stakeholder sub-groups will be provided consideration in the subsequent change analysis.

Rationale for the exclusion of children from the change analysis:

There is extensive literature on the short-term and long-term effects of divorce on children's development. Many studies support the assumption that divorce leads to lower levels well-being and educational attainment (Heather, 2013); (Gähler & Palmtag, 2014). Several studies show that children of divorce parents are more likely to struggle with low self-esteem, anxiety, loneliness and sadness. A study performed on adolescent children living in the Scandinavian region concluded that parental divorce is associated with undecided educational ambition, which is a proxy for educational performance (Zeratsion, et al., 2014).

Despite the availability of research about the impacts of divorce on children, the expert group meeting and stakeholder data collection process concluded children are not a material stakeholder for uitelkaar.nl. The rationale for this decision is explained below.

First, parents had to be used as proxies to assess the effects of uitelkaar.nl on children.

This decision resulted from two observations:

- a. Organizing interviews or focus group sessions with children would have required a collaboration with people/organizations specialized in conducting research with children. While such organizations have been approached during the forecast exercise, the cost and time implications for conducting the analysis would have taken the exercise well beyond the scope of this initial forecast analysis.
- b. Exploring the academic literature reveals the many impacts divorces can have on the long-term development of children. However, despite careful consideration, no or very little consideration is given to the impacts specific divorce resolution systems have on children. Leave alone online divorce resolution processes. This makes any

attempt to derive depth, breath, value and additionality of outcomes based on academic literature hazardous and exposed to risks of overclaiming.

Using parents as proxies was done in two ways:

- a. First, through an open questioning approach. Parents divorcing via uitelkaar.nl were asked during the semi-structured interviews:
 - a. To what extent did the changes they experienced have effects on other people around them: this question helps reveal if any of the effects uitelkaar.nl has on divorcing parents results in effects experienced by children. Since uitelkaar.nl has no direct contact with children, the only way for the platform to influence children would be through the parents.
 - b. why they chose to settle their divorce via uitelkaar.nl : this question would have helped reveal any intentional decision to divorce via uitelkaar.nl for the specific purpose of protecting children against potential effects of divorce.
 - c. what changes they experienced as a result of using uitelkaar.nl : this question helps reveal any change experienced by divorcing parents that could directly relate with their children. – the continued “so what” questioning was supportive of highlighting any connection with children.

The nine semi-structured interviews with divorcing couples did unfortunately not shed light on any influence of uitelkaar.nl’s activity on children, suggesting low significance of effects thereby low materiality. Moving forward, the research however advises to include more direct open questions relating to potential outcomes of uitelkaar.nl on children in the client surveys.

- b. Second, through a closed questioning approach. Parents divorcing via uitelkaar.nl were invited to respond to some closed-ended questions in the online surveys:
 - a. To what extent did uitelkaar.nl affect your decision-making and behaviour in a way that was in the interest of your children?
 - b. To what extent did uitelkaar.nl provide you with ideas and knowledge about how you could best communicate and behave with your children during and after the divorce process?
 - c. Did uitelkaar.nl influence the quality of your relationship with your children?

The first two questions are meant to be chain of effects illuminating questions. If scores on these indicators are high, then it is likely that uitelkaar.nl has an in-fine effect on children of divorcing parents. If not, the link would be harder to establish. The ultimate one is the result of a reflection

within the expert group. While it is hard for parents to reflect on changes experienced by their children (they might be subject to many biases), it is relatively easy for parents to reflect on changes experienced in their own relationship with their children. It was assumed that if such as an effect would be recognized by parents, children would likely have experienced effects as a result of their parents having used the platform to settle their divorce.

The closed-questioning approach provided weak signals of effects of uitelkaar.nl on the children of divorcing parents. No parents recognized any effect on the quality of their relationship with their child(ren) and the chains of effects questioning provided at best very light support for establishing a link between uitelkaar.nl and children outcomes.

In the absence of stakeholder-informed evidence on potential effects of uitelkaar.nl, and in the absence of robust research on the link between online divorce resolution & children outcomes, the researcher decided to keep children out of the scope of this initial forecast analysis.

Exclusion of other family members and friends from the change analysis:

Family members of divorcing partners were left out the scope of the current analysis for similar reasons as those listed for children, with the notable exception that the available literature on the impacts of divorce on friends and other family members is very scarce.

5. Changes

5.1. Overview of the theory of change

To provide the reader with a chance to grasp the big picture, we introduce this section with an overview of the theories of change per stakeholder included in this analysis.

- **Clients (divorcing couples)**



Divorcees

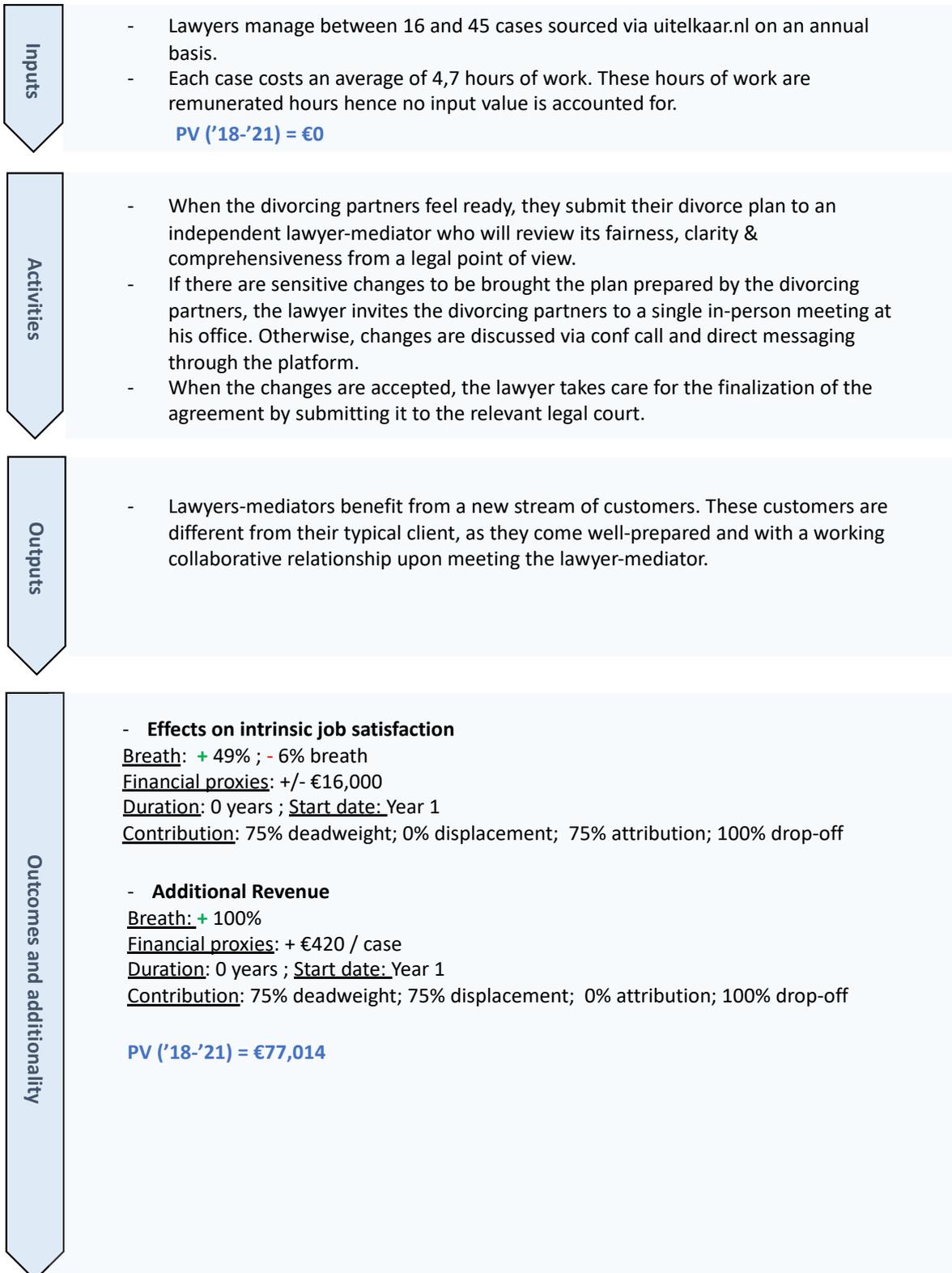
Sub-segments: (1) Collaborators; (2) Vulnerable; (3) Runners

Inputs	<ul style="list-style-type: none"> Select one of the 5 divorce plans proposed by uitelkaar.nl (with options including additional offline mediation, parental plan, etc.) Pay a fixed 2-step price for settling their divorce (€), one payment upon starting, one upon achieving a mutually agreed upon comprehensive divorce plan. <p>PV ('18-'21) = €1,167,722</p>
Activities	<ul style="list-style-type: none"> Preliminary diagnosis to understand the situation of the divorcing couple and assess the fit with the divorce resolution system Divorcees progress on their divorce agreement in online interaction with each other, at their own tempo, from wherever they want. If needed, divorcees can call the support from a client care manager with extensive expertise to help tackle outstanding issues Once plan is ready, it is submitted for review by an independent lawyer-mediator. The lawyer submits feedback, usually through one in-person meeting, which divorcees can integrate before the lawyer submits the case to the court for finalization.
Outputs	<ul style="list-style-type: none"> Divorcees reach a comprehensive, legally compliant divorce agreement ready for submission to the court. The finalization of the case is dealt with by the lawyer. <p>N ('18-'21) = 5658 clients</p> <ul style="list-style-type: none"> Some dissatisfied clients interrupt the process before reaching the review phase, and decide to pursue the process via another route (e.g. offline mediation) <p>N ('18-'21) = 372 clients</p>
Outcomes and additionality	<p style="text-align: right;">+ = positive - = negative</p> <ul style="list-style-type: none"> Effects on risk of experiencing conflicts conducive of emotional pain <u>Breath:</u> + 92% ; - 8% breath (out of total vulnerable and collaborating) <u>Financial proxies:</u> +/- €16,300 for vulnerable; +/- €7,000 for collaborators <u>Duration:</u> 0 years ; <u>Start date:</u> Year 1 <u>Contribution:</u> 80% deadweight; 0% displacement; 65% attribution; 100% drop-off Effects on mental stress from the convenience of the process <u>Breath:</u> + 74% ; - 26% of total <u>Financial proxies:</u> ranging between +/- €12,000 <u>Duration:</u> 0 years ; <u>Start date:</u> Year 1 <u>Contribution:</u> 80% deadweight; 0% displacement; 80% attribution; 100% drop-off Effects on mental stress from satisfaction with the divorce outcome <u>Breath:</u> + 85% ; - 8% of total <u>Financial proxies:</u> +/- €12,000 for collaborators; +/- €10,000 for vulnerable <u>Duration:</u> 0 year; ; <u>Start date:</u> Year 1 <u>Contribution:</u> 95% deadweight; 0% displacement; 80% attribution; 100% drop-off Effects on the affordability of the divorce procedure <u>Breath:</u> + 45% ; - 55% of total <u>Financial proxies:</u> €1,115 saved if positive; €86 lost if negative <u>Duration:</u> 0 year; ; <u>Start date:</u> Year 1 <u>Contribution:</u> 0% deadweight; 0% displacement; 0% attribution; 100% drop-off <p>PV ('18-'21) = €7,436,103</p>

- Lawyer-mediators



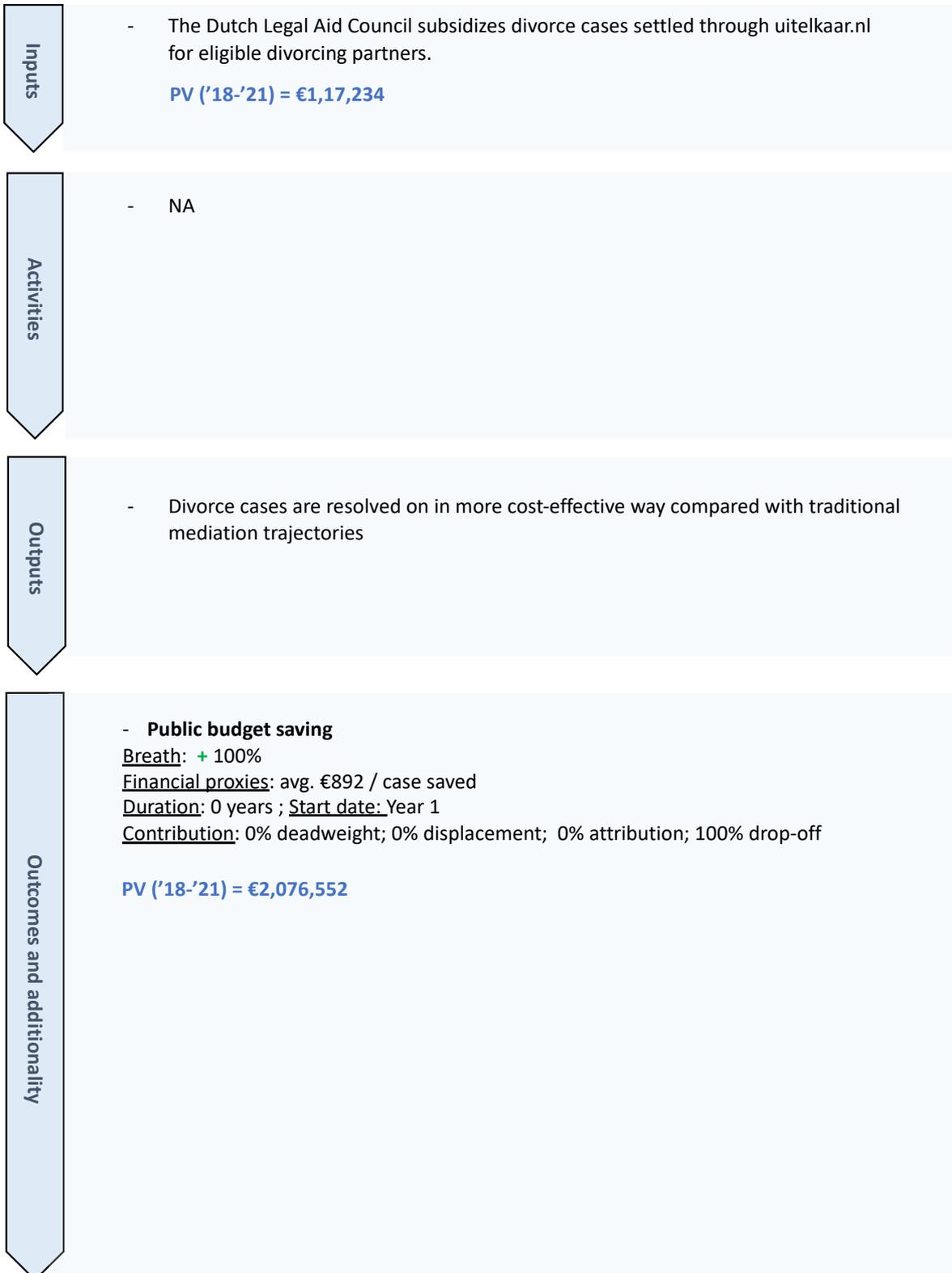
Lawyer-Mediators



- Legal Aid Council



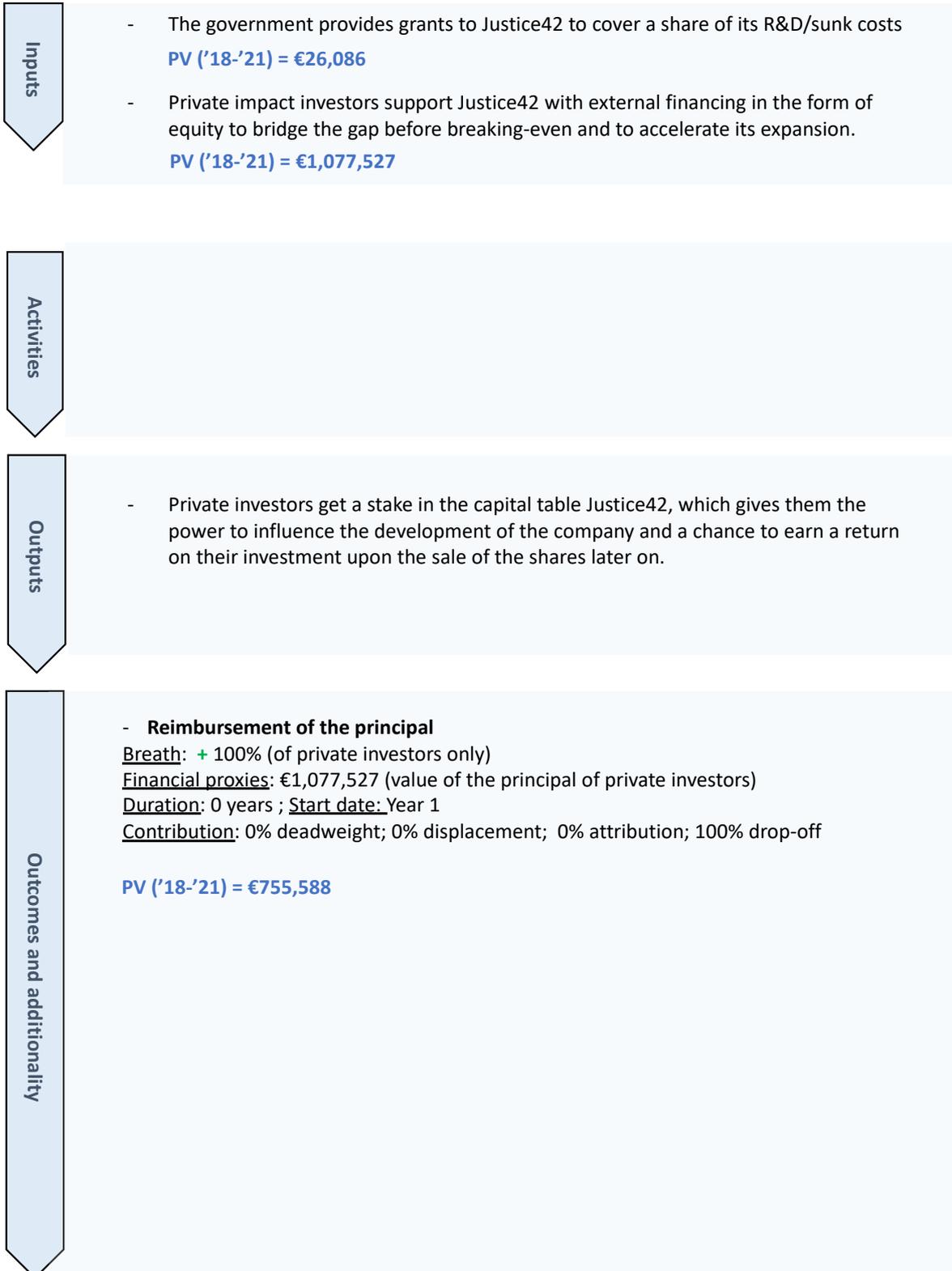
Legal Aid Council



- **Investors**



Investors



5.1.1. Inputs

The inputs accounted for in the Value Map of uitelkaar.nl reflects three streams:

1. The price paid by divorcees to settle their divorce through uitelkaar.nl. Before initiating the divorce process, divorcees get to choose between 5 different divorce modules based on their needs (e.g. incl. mediation / without mediation ; incl. parental plan / without, etc.). Each module comes at a fixed price payable in two steps, once upon starting and once upon submitting the plan for review by a lawyer-mediator. The clients who completed the divorce process are counted as providing the full value of inputs, while the clients who churn during the process are only counted as providing the price of the first step of the process (excl. review).
2. The Dutch Legal Aid Council provides subsidies to vulnerable citizens involved in a divorce, for an amount reflecting the presumed level of vulnerability of that person. The Value map integrates the total value of these subsidies as inputs, since they do not lead to a direct financial repayment to the Legal Aid Council.
3. The Investors supporting (Justice42) uitelkaar.nl's mission provide the necessary financial means to operate the activities. The value of their investments are taken into account in this analysis. Investments are accounted in the form of grants (from the government) and equity investments (from private impact investors).

The following paragraphs explain why other inputs have not been taken into account:

- **Time invested by lawyer-mediators:** Lawyer-mediators connected to uitelkaar.nl are involved in divorce cases at the review-stage, i.e. when the divorcees submit their divorce plan for review by the lawyer. To perform the task, lawyer-mediators are paid a fixed amount per case. Since lawyer-mediators get paid for the tasks performed, the value of their time invested per case is not accounted as an input in the impact map.
- **Volunteer work:** Uitelkaar.nl is a project of a social enterprise whose aim is to provide better dispute resolution systems for society in a financially self-sustainable way. As a result, the enterprise is run like a for-profit company and operated by a team of c. 6 paid employees. No volunteers are involved in the operations, as everyone gets a fair remuneration for the work accomplished.
- **External financial support:** Further on, the costs of uitelkaar.nl operations are meant to be fully covered by the revenues the company generates from selling its dispute resolution solutions. Today however, since the company did not yet reach the break-even point, a share of the costs born by the company is covered by external financial investments. These financial

investments consist in a small share of grants and equity investments made by impact investors expected to generate a return both in financial and social terms. As a result, the financial input neutralizes itself because it is expected to generate a similar value at outcome level for the investors. Any positive return on top of the capital invested would be an extra outcome for the investor, however at this stage it is impossible to predict what that outcome would be (it would also not reflect the social return anymore). Henceforth, the total value of investments provided by investors is integrated as inputs in 2018 and as an outcome for the end of the forecast period, namely in 2021.

Overview of total inputs in monetary terms.

The estimated future value of inputs over the forecasted period is provided in the following table:

Stakeholder	2018	2019	2020	2021
Customers	€174,039	€348,079	€428,952	€557,638
Lawyers-mediators	€0	€0	€0	€0
Legal Aid Council	€139,049	€278,098	€481,938	€626,620
Investors	€600,000	€579,155	€0	€0
Total	913,088	1,205,331	910,891	1,184,158

Justice42 is a young social enterprise that has not yet reached the break-even point. Therefore, external funding from both government (€30,000) and private investors (€1,149,155) has so far been provided to bridge the gap between revenues and expenses. This SROI report assumes that Justice42 will reach a break-even point in 2020. As a result, the share of inputs coming from customers and the Legal Aid Council will gradually grow and surpass the support provided by external funders.

5.1.2. Outcomes

The outcomes taken into account in this forecast analysis include both intangible effects on people as well as tangible effects on both people and institutions (mainly cost savings). The subsequent sections offer a detailed analysis of outcomes per stakeholder group.

The table below offers the reader a convenience of getting a first high level view into the future value of net outcomes per stakeholder:

Stakeholder	2018	2019	2020	2021
Customers	€665,029	€1,330,058	€3,485,288	€4,530,874

Lawyers-mediators	€14,881	€21,241	€27,819	€34,414
Legal Aid Council	€274,245	€548,491	€822,736	€1,069,557
Investors	€0	€0	€0	€1,149,155
Total	€954,156	€1,899,790	€4,335,843	€6,784,000

When considering the relative weight of each stakeholder, one notices that clients do grab the most value from using uitelkaar.nl's services. Interestingly, the largest chunk of those outcomes comes on the one hand from the cost savings generated for divorcing partners as well as the reduced risk to experience emotional pain.

5.2. Divorcing partners

Divorcing partners, or customers, are the most significant direct stakeholders of uitelkaar.nl. They are the ones settling their divorce using the platform, collaboratively working on the terms and in last resort paying for the services provided by uitelkaar.nl.

5.2.1. Sub-groups

Uitelkaar.nl is not a suitable solution for all types of divorcing couples. To qualify for online divorce settlement, divorcees need to:

- Be on good speaking terms with their partner at the beginning of the divorce procedure
- Feel (their partner is-) able to compromise
- Be willing to decide on their own (work themselves on the agreement)
- Have access to computer, internet and have basic computing skills
- Have good command of the Dutch language (both in reading and writing)
- Not be involved in too complex international situations (married abroad with only short residence in the Netherlands for example)
- Show no signs of household violence
- Not be involved in too complex financial situations

Divorcees willing to initiate a case via uitelkaar.nl are screened using a survey and either algorithmic computations and/or the intervention of customer care service. If one or more of the aforementioned conditions are not met, uitelkaar.nl redirects clients to the best alternative divorce resolution routes.

The aforementioned considerations obviously limit the scope of divorce cases uitelkaar.nl can handle, with a bias towards less difficult cases and/or divorcees that are open to compromise (Gramatikov & Klaming, 2012).

⇒ It is worth clarifying that being on good speaking terms at the start of the divorce is not equivalent to not suffering from the divorce, nor equivalent to not being at risk of falling into conflict during the divorce procedure.

Semi-structured phone call interviews with nine clients, enabled the induction of a client population segmentation based on the analysis of experienced outcomes as well as the value attached to each of these outcomes:

Client segment	Key characteristics
<p style="text-align: center;">“The runners”</p> <p>Well-prepared independent clients (assumed: 35% of client population)</p>	<ul style="list-style-type: none"> • Divorce plans have been negotiating the terms of their divorce agreement prior to using uitelkaar.nl. Clients are primarily looking for a way to formalize the divorce. • Clients value speed above all, then clear process, autonomy (not being dependent on third parties) and an attractive price.
<p style="text-align: center;">“The collaborators”</p> <p><i>Unprepared independent clients</i> (assumed: 45% of client population)</p>	<ul style="list-style-type: none"> • Clients are not prepared upon starting the journey but show confidence in their ability to sort it out in collaboration with their ex-partner; • Clients perceive uitelkaar.nl as way to formalize the divorce in a convenient fashion and at an affordable price. Quality of the process, independence from third-parties and affordability are key.
<p style="text-align: center;">“The vulnerable”</p> <p><i>Unprepared dependent clients</i> (assumed: 20% of client population)</p>	<ul style="list-style-type: none"> • Clients have a fragile transactional relationship with their ex-partner, and see uitelkaar.nl as a way to prevent emotional outbreaks, make good arrangements and formalize the divorce

	<ul style="list-style-type: none"> • Clients value restful process, good overview on progress made, support from customer care service, autonomy.
--	--

This segmentation is taken up later in the analysis of the theory of change. However, since the segmentation is based on a limited dataset, testing it further in the next iterations is advised. Also, the share of divorcees belonging to each sub-segment is currently based on the numbers of each profile identified in the nine phone call interviews performed with divorcees reinforced with a professional judgment call informed by the management team of uitelkaar.nl. The impact of changes in these assumptions will however be tested in the sensitivity analysis, as the exact repartition is still unknown. Moving forward, the client surveys and the aggregation system should be tailored to categorize divorcees and easily identify what share of the clientele is part of each customer group.

From the interviews with lawyer-mediators collaborating with uitelkaar.nl, it also appeared that clients of uitelkaar.nl tend to be more educated, better informed and in a better socioeconomic position than the average divorcees opting for mediation. That said, customer profile data collected by the company shows that >55% of divorce cases resolved through uitelkaar.nl are cases where at least one partner has access to financial aid from the Dutch Legal aid council. According to the Monitor report (2016) of the Legal aid council, subsidized individuals are typically more vulnerable segments of the population (relying on the social security, living in relatively poor urban areas, etc.). It was decided to split clients who qualified for subsidies from those who didn't because the inputs are different (different pricing). In further iterations of the analysis, researchers could also explore differences in outcomes between the two categories.

Lastly, divorcing partners with children are likely to experience specific effects. The researchers added a specific reference to the partners divorcing through uitelkaar.nl that had children aged up to 18 years old at the time of divorce. This group is connected with specific outcomes that divorcing partners without children are unlikely to experience.

The forthcoming outcome analysis takes these sub-stakeholder categories into consideration.

5.2.2. Rationale for choosing uitelkaar.nl

When they decide to settle their divorce via uitelkaar.nl, most divorcing couples choose between online mediated divorce resolution and traditional offline mediation (this fact is confirmed from the

phone call interviews). The rationale for customers to select uitelkaar.nl is summarized in the table below. “Why have you decided to arrange your divorce through uitelkaar.nl?” (online intake survey question, N= 90):

Statements	N=90
I want to have control over my divorce agreement. I think we are perfectly capable of preparing our own arrangements	73%
It is a low-cost way of settling our divorce	69%
Because it works online which leaves me the flexibility to work on the divorce agreement whenever it best fits me	57%
I hope that with this method we can preserve good communication and continued collaboration for when the divorce agreement enters into force	50%
I want to settle divorce quickly	42%

Table 5. Rationale for clients to select uitelkaar.nl

5.2.3. Inputs

To make use of uitelkaar.nl, divorcing partners select and pay for one of the 5 divorce plans proposed on the platform (see description of each in the table below). The payment takes place in two tranches : once upon starting the procedure, and once upon achieving the review phase, which is the step during which the plans developed by the divorcing partners are reviewed by a lawyer-mediator.

The value of client’s inputs is assumed to be their total monetary contribution derived from what clients paid for using the divorce resolution product. The time spent by client developing their divorce agreement is not counted as an input, in accordance with the guidance provided in the Guide to Social return On Investment (Network, 2012).

To be precise, researchers made the value of inputs sensitive to the price of each divorce module. In the SROI impact map (excel file), each module price is multiplied by number of clients opting for the module to compute the total value of inputs in a given period. In 2018, uitelkaar.nl had 752 divorcees (i.e. 376 couples) on the platform.

The table below shows the packages proposed on uitelkaar.nl as well as the related price paid by customers in 2018 and after 2020 (when pricing is expected to be adjusted).

Modules available on uitelkaar.nl	Value of input in	Value of input
-----------------------------------	-------------------	----------------

	2018 (same in 2019)	from 2020 onwards
▪ Subsidized SPOP. Cost of settling a divorce with uitelkaar.nl for a subsidized individual including the development of a parental plan for children	€182	€67
▪ SPOP. Cost of settling a divorce with uitelkaar.nl for someone paying the full price with parental plan for children	€450	€450
▪ Subsidized SP. Cost of settling a divorce with uitelkaar.nl for a subsidized individual without parental plan for children	€127	€67
▪ SP. Cost of settling a divorce with uitelkaar.nl for someone paying the full price without parental plan for children	€395	€395
▪ Subsidized OP. Cost of parental plan with subsidy	€0	€0
▪ OP. Cost of parental plan without subsidy	€195	€195
▪ MED+SPOP. Cost of settling a divorce with uitelkaar.nl for someone	€790	€790

	paying the full price with parental plan for children		
▪	Subsidized MED+SPOP. Cost of settling a divorce with uitelkaar.nl for a subsidized individual with parental plan for children	€229.3	€103
▪	Subsidized MED+SP. Cost of settling a divorce with uitelkaar.nl for a subsidized individual without parental plan for children	€174.3	€103
▪	MED+SP. Cost of settling a divorce with uitelkaar.nl for someone paying the full price without parental plan for children	€695	€695

Table 6 Pricing and traction per module

Price estimates are based on latest pricing information available on uitelkaar.nl website for divorcing couples with or without children (September 2019). Note that all prices mentioned above are charged per individual, not per divorcing couple.

The resulting future value of inputs from divorcees are expected to be:

(N= number of customers expected in the period; € = total value of inputs in the period)

	2019		2020		2021	
	N	€	N	€	N	€
Inputs	1504	€384,079	2256	€428,952	2933	€557,638

5.2.4. Activities and outputs

In 2018, 376 divorce cases were initiated on uitelkaar.nl (i.e. clients paid the initial intake price), hence 752 people experienced the effects of using the online divorce resolution platform. By initiating the process with uitelkaar.nl, divorcees got access to:

1. A secured online access to the platform
2. A step-by-step plan for negotiating comprehensive good arrangements together
3. A clear overview of the progress made and the changes made by the ex-partner
4. A database of pre-formated text, tips and guidance
5. A case manager to address any issue they might have
6. A lawyer-mediator to review the arrangements

Compared with traditional divorce resolution approaches, like offline mediation or court litigation, uitelkaar.nl provides divorcees with an opportunity to be empowered in the making of their divorce plans, negotiating directly with the ex-partner, through an online platform and moving forward at one's own chosen tempo (without being dependent on lawyer-mediators agenda's).

Divorcing couples who opted for additional offline mediation, also get additional hours of support from an independent mediator, typically during the collaboration phase to help sorting things out together. Divorcing couples with children who opted for the parental plan, also access a module helping them prepare a comprehensive and robust plan outlining the way forward for parents & their children.

About 76% of the cases that were initiated in 2018 were completed successfully (=output), i.e. led to a divorce agreement developed by the divorcing partners, reviewed by a lawyer-mediator and signed by the local court (eq. 349 cases). 18% were still in the process of finalizing their arrangement and 7% were interrupted prior to completion.

The 7% drop-off can result from various reasons. Based on a research performed by the management team of uitelkaar.nl, it appears that many clients who churn do so because they decided to cancel the divorce and give themselves another chance. This happy fact is also confirmed in the Monitor (2016) of the legal aid council. That being said, about 70% of churned clients do so because they decided to pursue the divorce with their own (offline) lawyer-mediator. Changing the divorce resolution procedure may either result from frustration experienced by one or both of the divorcing partners.

Because scheduling SROI-related phone calls with divorcees who dropped-off was not possible in this round (for confidentiality and timing reasons), and to mitigate the risk of over-claiming, the Value

Map assumes that all divorcees whose drop-offs result in a change of divorce procedure (5% of total client population) are considered to experience the negative intangible effects forecasted in this first iteration. Drop-offs to start with their own lawyer is found to only happen during the collaboration phase, not the review phase, reason why the input value of this segment is calculated based on the price paid upon starting the collaboration phase.

Also, clients who are still in the process of finalizing their divorce arrangements as well as divorcees deciding to pursue their relationship are excluded from the positive intangible outcome computations (c. 19%).

These outputs are the basis for assessing the changes divorcees experience in their life.

5.2.5. Outcomes

The outcomes outlined in this section result from a workshop with the expert group on defining the theory of change of uitelkaar.nl, as well as from primary data gathered from involving stakeholders through online survey as well as phone call interviews. The expert group meetings and phone call interviews were instrumental in developing a qualitative understanding of the changes experienced by divorcees, while the online survey supported the quantitative measurement of the prevalence of social outcomes in the stakeholder group.

About seven outcomes are considered in this section. They capture the most material changes experienced by divorcees, with consideration for both intended and unintended consequences, as well as positive and negative effects.

Important assumption: The outcomes discussed in this section are (for the time being) assumed to be similar across the different divorce modules proposed by uitelkaar.nl. The researcher does not expect material differences in the societal effects resulting from each module, but this assumption may be given further consideration in future iterations.

Is the length of a divorce procedure an important factor for determining divorce outcomes? It is often assumed that the duration of a divorce process is an important factor for assessing outcomes. The common wisdom assumes the shorter the divorce process, the better for all parties involved. While this is true from an economic cost point of view, there is no academic research backing the assumption that a shorter divorce process leads to better intangible outcomes. Making good arrangements for both parties takes the time it needs. There is no ideal duration. Sometimes lengthy

processes enable parties to process things with more serenity, sometimes speed prevents uncomfortable situations to result in conflicts.

Positive effect on risk of experiencing conflict with consequences on emotional pain

Problem

Divorce procedures are emotionally loaded journeys, during which ex-partners need to cope with significant changes in their life while negotiating sensitive contractual terms with their ex-partner. Despite the target population of uitelkaar.nl comprising somewhat less difficult cases and divorcees who tend to be more compromising, the risks of conflicts and suffering emotional pain during the procedure are real.

When conducting qualitative interviews with clients, the researcher noted that “the collaborators” and “the vulnerable” typically admit suffering significant emotional pain related with the divorce. “The runners” are more immune against it because they have typically sorted everything out prior to starting the journey via uitelkaar.nl and only seek a way to formalize their agreement.

Outcome

Uitelkaar.nl is suggested to help divorcees reduce the risk to get into emotionally-loaded conflicts with their ex-partner during the divorce. Online divorce resolution systems are particularly effective at mitigating risks of conflicts because the divorcing partners know each other well and can therefore more accurately interpret the other party’s actions and motivations, even in the absence of visual clues (Gramatikov & Klaming, 2012).

Rationale for selecting this outcome: preventing conflict during the divorce procedure is a crucial stake for any divorce resolution procedure. Conflict leads to high intangible costs for divorcees and their family members, as well as high tangible costs for society. Measuring the capacity of uitelkaar.nl to prevent conflicts during the divorce procedure is therefore very relevant.

Materiality test

Relevance

- ✓ This outcome is of high relevance to divorcees, because it came back several times during the phone call interviews. The outcome is also

	relevant to uitelkaar.nl because preventing conflicts from materializing ranks high on the priorities of the team and is considered a good indicator of customer satisfaction with the divorce process.
Significance	<p>✓ The effects of uitelkaar.nl on the risk of suffering unnecessary conflicts during the divorce is likely to be significant, particularly for sub-segments “collaborators” and “vulnerable” . Many clients of uitelkaar.nl are exposed to risks of conflicts, and the value clients attribute to preventing conflicts is likely high. This is not only supported by relevant literature (see (Gramatikov & Klaming, 2012)), it also appears from qualitative interviews with clients and quantitative surveys.</p>

As a conclusion, the researcher considers this outcome to be material hence decided to include it in the SROI calculations.

Chain of effects

Mitigating risk of emotionally painful conflicts finds its roots in several aspects of the product and its delivery. Phone calls with interviews gave insights into how uitelkaar seems to contribute to this outcome. Extracts from these interviewees are provided here below:

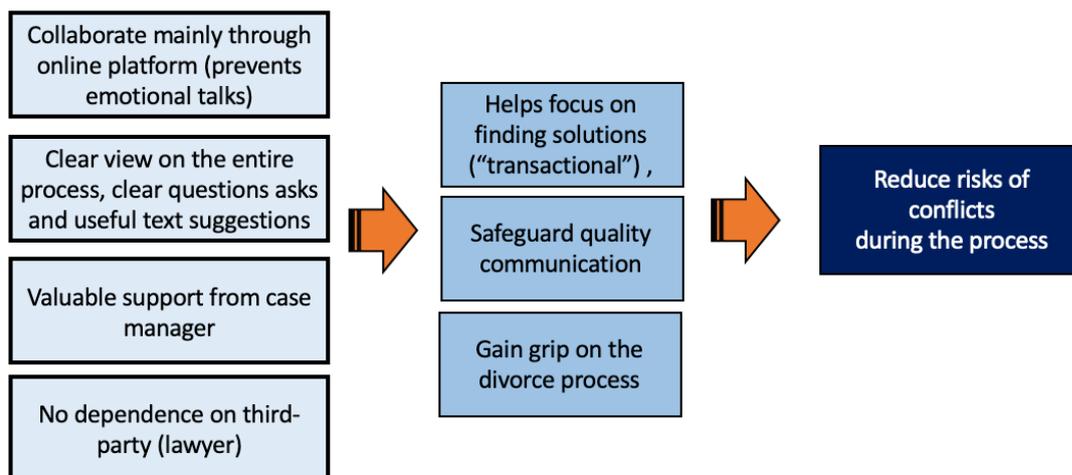
- *"The divorce process provided by uitelkaar.nl contributed to reduce my emotional pain because it helped mitigate the risks of conflicts. This results from the fact that the system helps you work towards each other and not against each other. It also allows to move on at your own tempo because you are not dependent on the schedule of a third-party (lawyer)."* Lucia
- *"We did not experience particular emotional pain during the process, but that might be because uitelkaar.nl helped us interact rationally and not let emotions take over. The system helped us communicate respectfully with each other. And progress together. With a lawyer we would have paid much more and there would have been more room for emotional discussions that wouldn't have helped us."* Patricia
- *"The process would probably have been much worse if we hadn't chosen uitelkaar.nl. The system really helps in adopting a 'problem-solving' behaviour and mitigate risks of conflicts."* Pieter

Results from questions asked in the online surveys support these qualitative testimonials:

Indicators	Average score	N
	in 2018	

The collaboration phase has contributed to my (former) partner and I dealing respectfully with each other.	3,5 out of 5	22
To what extent do you feel that you have gained more grip on your divorce through uitelkaar.nl?	3,21 out of 5	7

Based on these testimonials, as well as research conducted by Gramatikov & Klaming (2012), the following chain of effects could be designed:



Outcome indicator and result

Initially, the expert group meeting dedicated to defining the theory of change of uitelkaar.nl with regards to its clients concluded that reducing the emotional pain experienced with the divorce was an important outcome for the company. Since the online surveys were released prior to scheduling phone calls with clients, the indicator that was used to capture this effect was specifically mentioning “emotional pain” in its question (see below).

Indicators	Average score in 2018	N
Did uitelkaar.nl help in reducing the emotional pain experienced as a result of the divorce? (collaboration phase online survey question)	65% responded yes	57

From the phone calls with divorcees that took place several months after the release of the online survey, it appeared that the way the indicator was interpreted by clients was different from what was

initially assumed by the expert group. Clients of uitelkaar.nl did consider uitelkaar.nl indirectly reduced their emotional pain by preventing conflicts with their ex-partner from happening during the procedure. Henceforth the researcher recommends that from January 2020 onwards, the indicator's formulation in the online survey should be adapted to better reflect the preventive nature of the change resulting from uitelkaar.nl.

From the value game, it appeared this outcome was only material for "collaborators" and "vulnerable" divorcees (not the "runners"). To reflect this reality in the SROI value map, the average score (65%) which is the score on the entire divorcee population is adjusted to only reflect the fact that only those two segments experience the change. For 65% of the total population to experience the change with only "collaborators" and "vulnerable" experiencing the change, 92% of each of these two segments needs to experience the change.

The final result used in the SROI impact map is therefore 92% of divorcees identified as 'collaborators' and 'vulnerable'.

Indicators	Average score in 2018	N
Did uitelkaar.nl help in reducing the emotional pain experienced as a result of the divorce? (for collaborators and vulnerable only!)	92%	57

Outcome start date and duration

Based on the statistics made available by the Dutch Central Statistical Bureau (CBS), it appears that emotional pain resulting from a divorce is the most acute during the first year following the decision to divorce. During the second year, emotional wellbeing levels typically reach levels comparable with the year prior to the divorce.⁴ We assume that the effects of uitelkaar.nl on reducing the risks of conflict (with consequences on emotional pain suffered) is particularly material during the divorce procedure, less in the period following the divorce (high deadweight). In the Value Map, this outcome is valued for 1 year only, starting from the moment a divorcee is considered a client of the company.

Start date	Duration
Year 1	1 Year

⁴ <http://statline.cbs.nl/Statweb/publication/?DM=SLNL&PA=81505ned&D1=0-35&D2=a&D3=0&D4=0&VW=T>

Comments on outcome

The data collected through the online surveys in 2018 shows that a substantial share of divorcees responding to surveys recognize a positive contribution of uitelkaar.nl to their emotional wellbeing. This contribution is confirmed by the qualitative interviews held in 2019 with a subset of clients. In particular, clients who are unprepared at the time of starting the divorce feel the system proposed by uitelkaar.nl is effective at avoiding emotional outbreaks (collaborators and vulnerable).

The more divorcing partners have prepared themselves prior to initiating the process with uitelkaar.nl (e.g. “the runners”), the less the effects on emotional pain are perceived important. This testimony of one ‘runner’ customer enlightens this relationship:

- Anneke: *“for three and a half years we have had consultations with a relationship therapist. Upon starting with uitelkaar.nl, we were both prepared, independent and autonomous. We did not need more than an easy system to resolve the divorce case. However, the fact that we could resolve the divorce on our own it means we could progress fast, at a decent price and without the inconvenience implied from having to go through a lawyer.”*

Predicted evolution of outcome

Outcome	2018A	2019F	2020F	2021F
(+) Did uitelkaar.nl help in reducing the emotional pain experienced as a result of the divorce? (for collaborators and vulnerable only)	92%	92%	92%	92%

The forecast assumes a constant level of people claiming a positive contribution of uitelkaar.nl on the risk of experiencing emotional pain as a result of conflict during the divorce. The reason being that the score in 2018 is assumed to reflect the fact that not all clients suffer emotional pain at the time of settling their divorce via uitelkaar.nl (i.e. mostly the runners) and it is unlikely that uitelkaar.nl changes its approach to leave out or attract more people likely to experience this outcome. Also, uitelkaar.nl does not plan any change in the product that would materially change this outcome.

Negative effect on risk of experiencing conflict with consequences on emotional pain

Problem

Divorcing online and with autonomy in the process may also cause unintended negative effects, like conflict which exacerbate the emotional pain suffered as a result of divorcing. Client's responses to survey questionnaires taught us that conflicts with emotional suffering may arise during the collaboration phase as a result of:

- The divorcees not being able to agree to solutions for outstanding problems and lacking a human intermediary to help them out.
- When emotional arguments are used by a party during the process, the other party may not know how to handle it and get stuck in the process

Further on, when they reach the review phase and get their divorce plans reviewed by a professional lawyer-mediator, clients may complain about:

- slow responses from the lawyer-mediator which may cause undesirable situations for divorcees. A client complained from having to wait too long for the review hence extending the time the client had to live under the same roof as his/her ex-partner

Outcome

Clients who claim to experience conflicts with emotional pain as a result of using uitelkaar.nl suffer an important negative outcome.

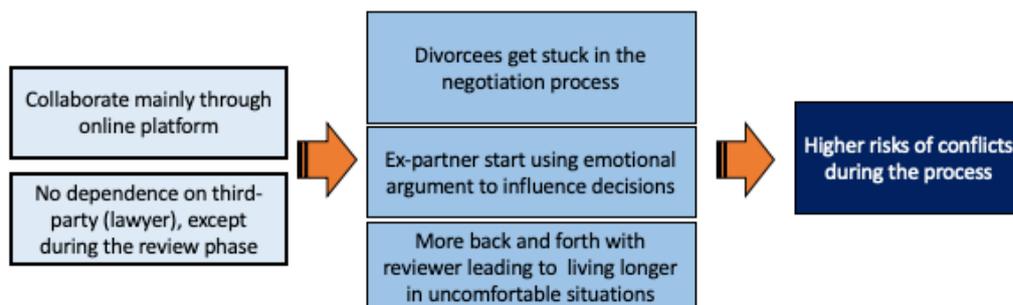
Materiality test

Relevance	<p>✓ It is important for the management of uitelkaar to avoid any harm caused by the solution. Hence controlling negative effects on emotional pain is relevant. The prevalence of this outcome in the stakeholder population is also likely to be material, as suggested by some responses provided by divorcees to the online surveys.</p>
Significance	<p>✓ Qualitative interviews with divorcees do not shed light on negative influences on risk of conflict. However, since the amount of calls is insufficient to reflect the entire population, this analysis considers that divorcees who claim to experience extra stress during the process due to uitelkaar are likely to have suffered conflicts. This is a significant number of divorcees.</p>

This negative outcome is also taken into account in the SROI computation.

Chain of effects

Based on primary data as well as discussions in the expert group meeting, the following chain of effect could be designed:



Outcome indicator and value

In the absence of a strong indicator capturing the unintended negative effect of uitelkaar.nl on divorcees, this analysis assumes that responding “no” to question around the effect of uitelkaar.nl on the emotional pain suffered during the divorce procedure does automatically translate in the client suffering a higher risk of conflict thereby emotional pain as result of using the platform. This assumption is rather conservative, as there is a chance that ‘collaborators’ and ‘vulnerable’ responding no to the question do in fact not suffer any extra emotional pain.

Indicators	Average score in 2018	N
Did uitelkaar.nl contribute to reduce the emotional pain you experienced as a result of divorcing? (Review phase Question, only applied to collaborators and vulnerable)	8% say “NO”	57

Outcome start date and duration

Based on the statistics made available by the Dutch Central Statistical Bureau (CBS), it appears that emotional pain resulting from a divorce is the most acute during the first year following the decision to divorce. During the second year, emotional wellbeing levels typically reach levels comparable with

the year prior to the divorce.⁵ We assume that the effects of uitelkaar.nl on reducing the risks of emotional outbreaks is particularly relevant during the divorce procedure. In the SROI Impact Map, this outcome is valued for 1 year only, starting from the moment a divorcee is considered a client of the company.

Start date	Duration
Year 1	1 Year

Predicted evolution of outcome

Outcome	2018A	2019F	2020F	2021F
(-) Did uitelkaar.nl contribute to reduce the emotional pain you experienced as a result of divorcing? (collaborators and vulnerable only)	8%	8%	8%	8%

The level of unintended negative change is assumed to remain constant over the forecast period, in line with the prediction of the equivalent positive change.

Positive effect on mental stress through satisfaction with the divorce process and the divorce outcomes

Problem

Divorce processes are known to be particularly stressful experiences. This stress typically results from high uncertainty around the short-term future (e.g. change in household composition, change in housing, etc) and burdensome legal procedures (e.g. lawyer-mediator's availabilities dictate the tempo and moments at which divorcees can make progress on their agreement, lawyer-mediators also prefer meetings to be in-person, at his or her office which forces divorcees to travel to the location sometimes at pretty inconvenient moments). The literature supports the view that marital dissolution typically has a negative effect on mental health and subjective well-being. In the Netherlands, "married individuals are 16% more likely to report themselves as being satisfied and happy with life as compared to the divorced" (Econovision, 2013).

Outcomes

⁵ <http://statline.cbs.nl/Statweb/publication/?DM=SLNL&PA=81505ned&D1=0-35&D2=a&D3=0&D4=0&VW=T>

1. Effect on experiencing the divorce journey as a convenient process

Based on customer interviews, it appears that a majority of clients experience uitelkaar.nl as “a convenient process” that helps reduce mental stress, mainly because:

- one can work on the divorce agreement at the speed they desire, at any moment of the day and from any place (even abroad).
- the process facilitates autonomous progress (independence from third parties) and it is supportive of sustained collaboration (clear process for divorcees to follow, well thought through interaction rules, useful text proposals to make arrangements, etc)
- the pricing is communicated transparently upfront, hence the client has a clear view on the total cost of the process

As such, since divorce journeys are typically stressful periods, the researcher considers the convenience of the journey, i.e. the level of mental stress resulting from the divorce process itself, as an important outcome to consider for uitelkaar.nl.

2. Effect on making good arrangements and feeling able to move on with life

Besides, customer interviews revealed that ‘feeling able to move on with life’ is a key effect for them (it comes up naturally without asking about it). The results of phone call interviews suggest Uitelkaar.nl helps with moving on with life in a more positive mindset and in more rapid fashion than what would have been the case via offline mediation. This outcome is assumed to result from:

- having a better grip on the divorce arrangements and process
- supporting divorcees in making arrangements that are deemed fair
- being actively invited to think about how to get along with each other, with family, friends post-divorce

The study of van Gammeren-Zoetewij, et al. (2016) also showed that customers were satisfied with the quality of the outcome albeit the mean results were somewhat lower than the perceived quality of the procedure.

Materiality test

Relevance

- ✓ Improving the quality of the divorce process and generating better divorce agreement is at the core of uitelkaar.nl’s mission, hence highly relevant to the company. This outcome also came back frequently in the semi-structured interviews with divorcees.

Significance	<p>✓ These outcomes are found to be highly significant for clients of all three sub-groups, based on the results of the phone call interviews conducted by the researcher.</p>
Risk factors	<p>Risk of double counting outcomes?</p> <p>Accounting for the first outcome “reducing risk of emotionally painful conflicts” and the two outcomes presented in this section might lead to presumptions of double counting. It is indeed undeniable that some level of interrelationships exist between the outcomes. However, when conducting the phone call interviews with divorcees, the first outcome was discussed in the light of “emotional pain suffered” while the two outcomes presented in this section were discussed in the light of “mental stress suffered”.</p> <p>Customers were asked during the phone calls if they considered the outcomes really distinct from each other and all confirmed the unique value of each outcome.</p>

These outcomes are therefore included in the analysis.

Chain of effects indicators

Convenient process

The semi-structured interviews with clients provided useful insights into the chain of effect leading to a less mental stress thanks to a convenient divorce process:

- *“The process is very clear and well structured. This has contributed to reduce the stress experienced during the divorce.”* Nico
- *“Being in control of the agreements made, as well as the speed of the process, helped reduce divorce-related stress. For instance, the system helped us get a good understanding of the consequences of our decisions.”* Lucia
- *“The fact that we could interact remotely was appealing, as I knew my husband wouldn’t have to come home to discuss things.”* Anneke
- *“At first, the divorce looked like a high mountain difficult to cross. Uitelkaar.nl made the mountain look accessible.”* Patricia
- *“Not being dependent on a lawyer to make progress supports in experiencing a convenient process. For instance, I didn’t have to take days off to attend meetings with the lawyer.”* Patricia

The online surveys also gave insights in the chains resulting in this outcome: When asked about what they liked about the collaboration phase, examples of divorcee responses are:

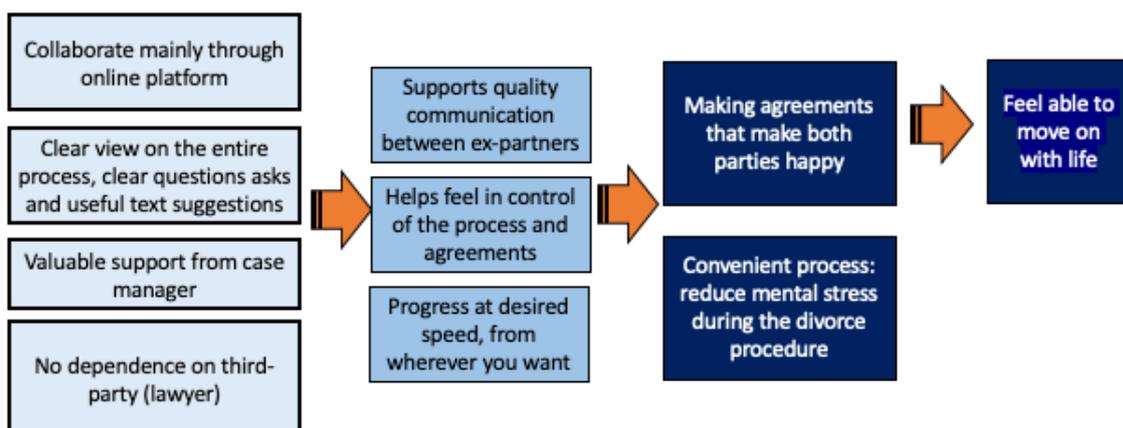
- “We could progress at ease, at our own tempo and together in making arrangements.”
- “The case manager was very responsive and helpful”
- “You progress at your own tempo, and can get access to useful information at any time.”
- “The process was clear and sub-divided in achievable parts.”

Feeling able to move on with life

Feeling able to see a clear and happy future post-divorce was also mentioned as an important outcome by divorcees, as shown by the following testimonials:

- *“Also, the system helps us think deeply about how we would interact (incl with our children) post-divorce, which helps in building trust in the future.”*
- *“The positive thing about uitlekaar.nl is that it helped us settle the divorce in good collaboration, and help us move on as happy friends and parents of our children.”*
- *“Uitelkaar.nl helped with putting the interest of children on top, and making clear arrangements for the future This in turn appeases the stress from being uncertain about what will happen next.”*

These testimonials as well as secondary research enabled the design of the following chain of events:



Outcomes indicators

1) Convenient process

In the absence of direct indicator for this outcome (this is due to the fact that phone call interviews followed the online surveys, not the contrary), an aggregation of indicators is used to determine the share of clients who have experienced uitelkaar.nl as a tool enabling a convenient divorce process (see below).

Indicators	% of Clients stating	N
On a scale of 1 to 10, could you express your satisfaction with the support provided by the case manager? (every score above 7 counts)	78% (very) satisfied	64
The pre-formatted texts were relevant voor our situation. (if response strictly higher than 3 no a scale of 1 to 5 (with 5 being "fully agreed")	72%	18
Making progress with uiteklaar.nl was easy (if response strictly higher than 3 no a scale of 1 to 5 (with 5 being "fully agreed")	89%	19
Uitelkaar has provided with more control on the divorce process and the agreements made with my ex-partner Collaboration phase question: if response strictly higher than 3 on a scale of 1 to 5 (with 5 being "fully agreed")	66% (very) satisfied	7
How did you experience the length of the collaboration phase? Collaboration phase question: if response strictly higher than 3 on a scale of 1 to 5 (with 5 being "fully agreed")	68% perfect duration	19
Outcome 1 : Uitelkaar helps reduce mental stress by making the process more convenient.	74% (average)	

In further iterations of the analysis, a dedicated metric for measuring the influence of uitelkaar.nl on reducing stress by making the process more convenient will be included.

2) Feeling able to move on with life

When it comes to the second outcome, clients are asked at the end of the collaboration phase whether they made arrangements with which they feel they can both move forward with. The research assumes this is a good indicator to start with. Moving forward, complementary metrics should be introduced to assess whether the outcome is a lasting one (i.e. still valid 6 months after the divorce has been resolved).

Indicators	% of Clients stating	N
------------	----------------------	---

Indicator for outcome 2: Uitelkaar has contributed to help us make agreements with which we can both move forward (Collaboration phase question: *if response strictly higher than 3 on a scale of 1 to 5 (with 5 being "fully agreed")*)

85% 13

In the absence of sufficient data to test the heterogeneity of these results against each stakeholder sub-segment (collaborators, vulnerable, runners), the researcher assumes the ratio's to apply equivalently across all three segment.

Outcome start date and duration

These outcome are experienced over the period spanning from the initiation of the process on uitelkaar.nl up to the submission of the final file to the court. In the absence of evidence about long-term effects on clients levels of mental stress (post-divorce), the researcher assumes the effect to last for only one single period in the Value map (i.e. 1 year).

Start date	Duration
Year 1	1 Year

Comments on outcome

The effects on the reduction in mental stress thanks to a more convenient process were mentioned across all three stakeholder sub-groups. Nonetheless, the chain of effect leading to these outcomes differs based on whether divorcees are "runners" or part of the two other categories.

The runners do particularly value the speed at which the divorce can be resolved. Indeed, they are often in a situation where formalization of the divorce agreement is the last hurdle for being able to move on with life. Since they are well-prepared upon starting the divorce journey, the support uitelkaar.nl provides to preserve a good communication is less valued. For the two other divorcee segments, gaining grip on the divorce and being supported by throughout the process is instrumental in experiencing a convenient process. Speeds is less important.

Predicted evolution of outcomes

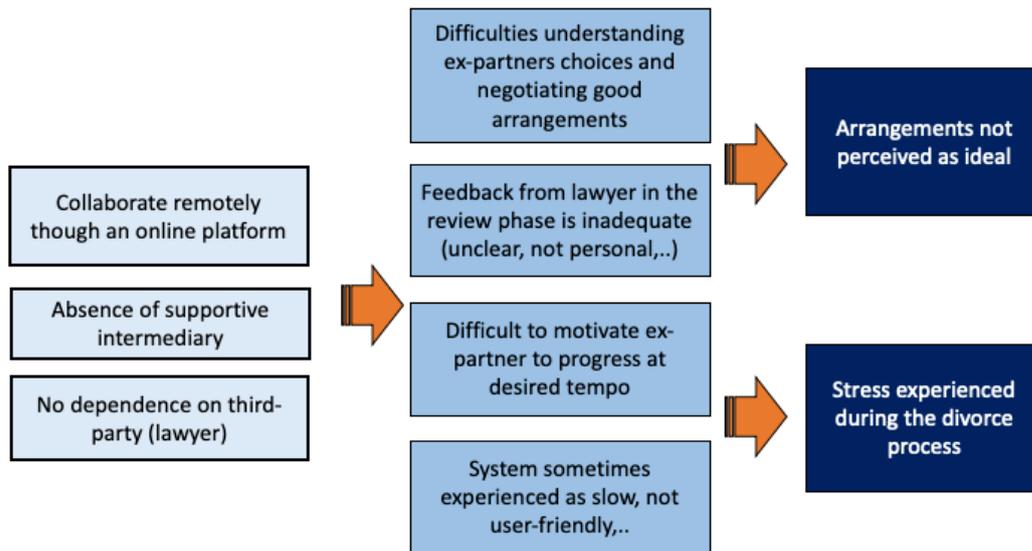
Outcome	2018A	2019F	2020F	2021F
(+) Uitelkaar helps with experiencing a convenient divorce process	74%	74%	74%	74%
(+) Uitelkaar has contributed to help us make agreements with which we can both move forward	85%	85%	85%	85%

For the sake of this accredited forecast analysis, the result of 2018 is assumed to remain constant over the forecast period. This assumption is justified by the absence of clear views in developments that would significantly alter the outcome, and the importance of mitigating any over-claim at this stage of the social outcome measurement process.

Negative effect on the satisfaction with the divorce process and the divorce outcomes

The online divorce resolution process can also be experienced as burdensome or inadequate, with negative effects on mental stress. The negative experiences might result from:

- The progress on the divorce agreement being dependent on each party's availabilities and commitment to make progress. Sometimes, one of the parties takes a long time before providing inputs which can frustrate the other.
- Divorcees being frustrated with the user interface and set up of the system
- Divorcees being unhappy with the intervention of the reviewer
- Divorcees finding it difficult to progress together without help from a mediator, or without more proactive guidance from case manager
- Etc.



Materiality test

Relevance	<p>✓ Improving the quality of the divorce process and generating better divorce agreement is at the core of uitelkaar.nl’s mission, hence any customer complaint on this front is critical to the company. From the online survey results, the researcher identified sufficient recurrence of signals about these outcomes to take them into account in this analysis.</p>
Significance	<p>✓ These outcomes are potentially significant if one looks at the results of the online surveys sent to clients.</p>

The researcher decided to include this negative outcome in the analysis.

Chain of effect indicators

The online surveys and phone call interviews with divorcees revealed the reasons why some clients experience stress during the divorce procedure. A few testimonials are provided here below:

- “Website is sometimes slow, you have to frequently ask for a new identification SMS once you show some signs of inactivity on the platform. It should be possible to remain logged in for a longer period.”
- “The progress made is dependent from the wil of the ex-partner to collaborate. Sometimes it feels like we are left alone. This leas to stress and doubts whether the plans we are

agreeing upon are valid from a legal perspective. This is frustrating because we might have been working on agreements that would be killed upon submitting it for review by a lawyer-mediator. It would be nice to get more direct tips about how to handle specific situations from a legal point of view.”

- “Sometimes we lacked extra support from the case manager during the collaboration phase. Every feedback point with case manager is valuable as it helps move forward”.

The following testimonial from phone calls also provides background insights into the rationale behind this chain of effects:

- “The negative effect of uitelkaar.nl on my wellbeing relates to the fact that I found it intensive and stressful to have to do everything on my own. The review phase was also problematic. My ex-partner and I thought we were ready to submit our agreement to the court. But then we got several remarks from the lawyer. This feedback was not on the content of the agreement, but rather about the form. It was a negative experience.”

Annerieke

Outcome indicators

The researcher applied one indicator per negative social outcome:

- For the mental stress related with the lack of convenience of the process, the researcher asked divorcees whether they had experience extra-stress as a result of settling the divorce using uitelkaar.nl. The share of customers that considered they had significantly suffered from extra-stress were counted in this negative outcome.
- For the mental stress resulting from a poor quality arrangements and uncertainty around the future, the researcher used the indicator of the positive change to detect those divorcees that gave a very negative assessment to the indicator. All those that gave a negative assessment were accounted in this negative social outcome.

Indicators	Average score in 2018	N
Quality of the process: To what extent have you experienced stress as a result of collaborating with your ex-partner on uitelkaar.nl ? (i.e. stress on top of the stress experienced from the divorce itself)	26% claim some or a lot of	19

Collaboration phase question: *if response strictly higher than 3 on a scale of 1 to 5 (with 5 being "fully agreed")*

additional stress experienced

Satisfaction with the arrangements: Uitelkaar has contributed to help us make agreements with which we can both move forward

8%

13

Collaboration phase question: *if response strictly lower than 3 on a scale of 1 to 5 (with 5 being "fully agreed")*

claim weak or no contribution

In the absence of sufficient data to test the heterogeneity of these results against each stakeholder sub-segment (collaborators, vulnerable, runners), the researcher assumes the ratio's to apply equivalently across each segment.

Outcome start date and duration

The outcome lasts over the period spanning from the initiation of the process on uitelkaar.nl up to the submission of the final file to the court. In the absence of evidence about long-term effects on clients levels of mental stress (post-divorce), the researcher assumes an effect of just one year.

Start date	Duration
Year 1	1 Year

Predicted evolution of outcome

Outcome	2018A	2019F	2020F	2021F
(-) To what extent have you experienced stress as a result of collaborating with you ex-partner on uitelkaar.nl ? (i.e. stress on top of the stress experienced from the divorce itself)	26%	26%	26%	26%
(-) Uitelkaar has contributed to help us make agreements with which we can both move forward (IF: low response either not at all or not really then count)	8%	8%	8%	8%

Effects on “the relationship between parents and their children” (from the point of view of the parent)

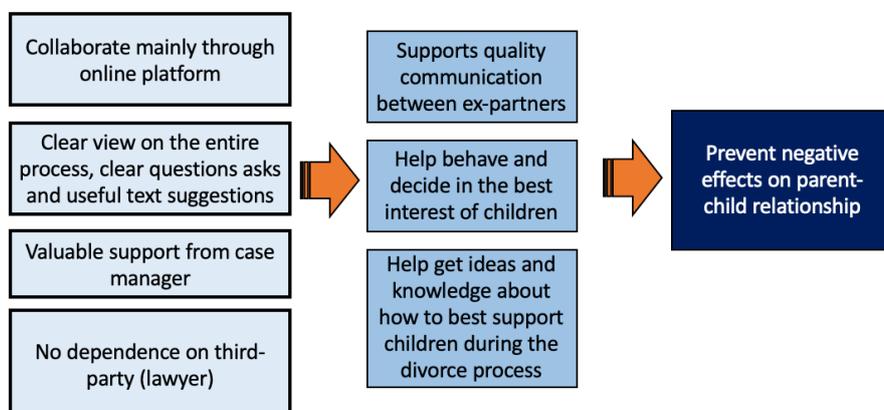
Problem

Divorce can deeply affect the life of a young person (<18 years old), due to the fundamental changes it brings in their normal life (e.g. change of house, moving to another school, less or no interactions with other kins). Whether parental conflict is high during and after the divorce procedure or not, children are often the primary victims of family dissolution (Singer, 2008).

Outcome

Uitelkaar.nl strives to support parents in (1) making good arrangements for their children by providing guidance in defining good parental plans, and (2) in preserving a collaborative relationship during and after the divorce process. The company believes that it can have a positive contribution on parental decision-making, behavior and communication, and in fine in the perceived quality of the parent-child relationship, from the point of view of the parent. This outcome was identified by the expert group as a relevant one to measure, since divorce is known to pervasively affect children thereby the relationship parents have with them.

This claim is supported by the literature, since mediation, whether online or offline, is recognized as a mean to appease the pervasive consequences of the disintegration of the core family unit. Supporting parents in adopting and maintaining a collaborative relationship putting their kids at the center of their attention can mitigate negative consequences (Meddens, 2017).



Materiality test

Relevance	✓ Protecting parents against the pervasive consequences divorce can have on their relationship with their children was determined as relevant to look at by the expert group.
Significance	✗ Nonetheless, interviews with parents and online survey results are consistent in showing that uitelkaar's contribution to preserving the quality of the relationship between parents and their children is modest, if not inexistent.

As a result, the researcher decided to keep this outcome out of the SROI calculation at this stage.

Chain of effects

This result is supported by the findings on the unique elements of uitelkaar.nl suggested to have an influence on relationship between parents and their children.

Indicators	Average score in 2018	N
To what extent did uitelkaar.nl contribute to support you behave and make decisions in the best interest of your children? (collaboration phase: score strictly higher than 3 on a scale of 1 to 5 with 5 being full extent).	37%	8
To what extent did uitelkaar.nl provide you with ideas and knowledge about how you could best support your children during the divorce process? (collaboration phase: score strictly higher than 3 on a scale of 1 to 5 with 5 being full extent).	12%	8

Outcome indicator

No one of the seven parents interviewed through phone call recognized any contribution of uitelkaar.nl to the quality of the relationship between parents and children.

Indicators	Average score in 2018	N
Did uitelkaar.nl contribute to prevent or reduce the impact of the divorce-related effects on your relationship with your child(ren)? (Semi-structured interview question)	0% "YES"	7

Comments on outcome

Interviewing parents about the effects of the divorce on their children is a delicate matter. Some admit children reacted negatively to the announcement of the divorce, but most claim the divorce has not effect on their relationship with kids and none recognizes a material effect of uitelkaar.nl on preserving the quality of the relationship.

This effect could however potentially be significant for parents belonging to 'the vulnerable' group of the stakeholder population, because their exposure to risks of conflicts is relatively high. However, solely interviewing parents might confront us with a bias that could be circumvented if we found a mean to interview children and parents. Involving children through a focus group should be considered for future iterations of the work.

Effects on "the affordability of the divorce procedure"

Problem

Divorce is typically a costly process.

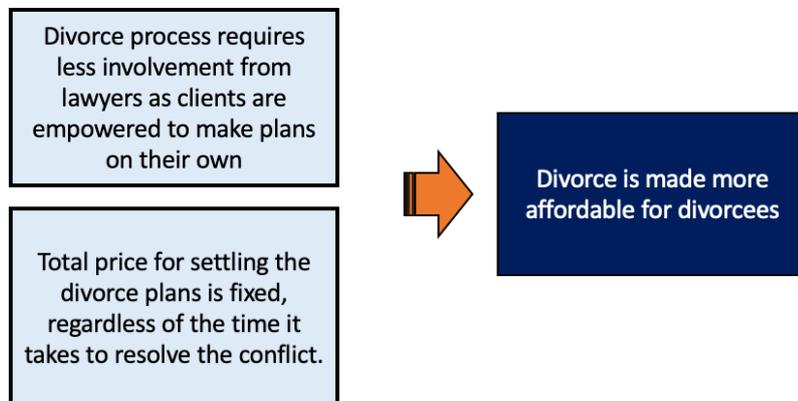
- Lawyers and mediators typically charge substantial hourly fees;
- and are not always being transparent on the total cost of the process.

In the Netherlands, settling a divorce costs on average €1200 per divorcing partner, depending on the level of complexity of the case and the hourly fee of the lawyer.

Outcome

Uitelkaar.nl charges a fixed fee per type of divorce process, which is transparently communicated to the divorcing partners upfront. This is known to contribute to lower stress for divorcees as they know for sure what the total cost will be. Since uitelkaar.nl empowers divorcees to work themselves on their agreement, cutting in the involvement of lawyer-mediators, the cost of the divorce procedure can also be reduced.

As introduced in the inputs sections, the price paid per person varies per divorce module, but the most comprehensive and expensive module on the platform, which includes a divorce plan, a parental plan and offline mediation, costs no more than €790 pp.



Materiality analysis

Relevance	Providing a divorce resolution system that is affordable for everyone is key for uitelkaar.nl as the cost of divorce can sometimes be a barrier for couples to decide on what is best for the family and it puts additional pressure on the lives of divorcees
Significance	The affordability of the divorce process is an important and valued outcome by interviewed divorcees.. This clearly appeared during the phone calls with divorcees as well as the online surveys.

As a result, the researcher decided to include this outcome in the SROI analysis.

Outcome indicator

Uitelkaar.nl offers a more affordable channel for settling a divorce. It is however important to mention that this is only the case for non-subsidized customers. Indeed, historically the Legal Aid Council subsidizes traditional mediation at a higher rate than online mediation. As a result, divorcees who have access to subsidies do pay more if they settle their divorce via uitelkaar.nl than via traditional mediation.

Indicators	Average score in 2018	N
Share of clients who save costs (i.e. the share that has no access to subsidies)	45%	752
Share of clients who pay extra (i.e. the share that has access to subsidies)	55%	752

It is worth mentioning that at the time this report was written, the Legal Aid Council took a decision to change the way legal aid was subsidized in favour of uitelkaar.nl. From November 2018 onwards, divorcing via uitelkaar.nl will therefore also be more affordable to those divorcees who can claim public funding for settling their divorce.

Outcome chain of effects

Given the tangible nature of this outcome no chain of effects needs to be assumed.

Outcome start and duration

The cost-saving happens once, at the moment of the paying for a completed divorce.

Start date	Duration
Year 1	0 Year

Predicted evolution of outcome

Outcome	2018A	2019F	2020F	2021F
(+) The share of clients that saves costs	45%	45%	100%	100%
(-) The share of clients that pays extra costs	55%	55%	0%	0%

In the light of the recent decision of the Legal Aid Council to change the subsidization rules in favour of uitelkaar.nl, the SROI analysis assumes the share of divorcees to save costs by settling their divorce through uitelkaar.nl to evolve from 45% up to 2020, to 100% from 2020 onwards.

5.3. Lawyers-mediators

To inform the theory of change of lawyer(-mediators), the researcher leveraged the data collected through phone call interviews, online surveys and expert group meetings.

5.3.1. Lawyer(-mediators)

In the online divorce resolution process, lawyer-mediators are entitled to two roles:

1. Each divorce agreement collaboratively prepared by ex-partners needs to be reviewed by a lawyer-mediator before being sent to the court for officialization. During the review phase, lawyer-mediators schedule one appointment with divorcees to resolve outstanding issues (typically in-person).
2. Divorcees can also choose a mediated divorce procedure or call for ad-hoc mediation to resolve some issues arising during the process. In that case, lawyer-mediators intervene and support divorcees towards completing the divorce agreement.

To date, uitelkaar.nl has 23 lawyer-mediators affiliated to the platform. The common traits of lawyer-mediators active on the platform are (Bronsveld, 2018; Diederren, 2018)):

- c.60% are certified lawyers AND certified mediators, c.40% are certified lawyers only
- That they are open to the idea that divorcees are capable of making sound arrangements
- That they are creative and flexible enough to get to legally sound solutions with the plans initially prepared by divorcees

On average lawyer-mediators collaborating with uitelkaar.nl have 18 years of experience⁶.

5.3.2. Sub-groups

The lawyer(-mediator) group is assumed to be a homogeneous stakeholder group in this predictive Social Return On Investment analysis. Indeed, results from the online survey as well as the phone call interviews with lawyers and lawyer-mediators did not provide evidence of materially different outcomes at this stage. Given the size of the current interviewee sample, the researcher however advises to validate this assumption in future iterations.

⁶ <https://uitelkaar.nl/kosten-uitelkaar.nl/kosten-scheiding/kosten>

5.3.3. Needs

When questioned about their motivations to participate in uitelkaar.nl, a strong majority perceives online divorce as the future of divorce resolution, and a light majority considers it as a source of additional income.

What motivates you to participate in uitelkaar.nl ?	% (N=17)
Source of additional income	53%
Online divorce is the future	76%
Work on more meaningful parts of the divorce process	29%
Get to better divorce outcomes thanks to more involvement of the divorcees	41%
Other	41%

Under "other", lawyer-mediators shared that uitelkaar.nl:

- brings cases where divorcees are less prone to conflict over details
- divorcees share a constructive attitude which makes issues easier to resolve
- divorcees are well-prepared before the review which makes the finalization easier and more pleasant
- divorcees who collaborate on their divorce agreement better protect their children against negative outcomes of divorce

5.3.4. Inputs

Lawyer-mediators do not pay to get access on cases via the system. Their main contribution is the time they spent on advising divorcees mostly in the review phase, sometimes along the journey as divorcees ask for it. Nonetheless, because these hours are remunerated hours; and an outcome considering the impact on the hourly margin is included in the analysis, inputs are considered nihil for lawyer-mediators in the impact map.

5.3.5. Outputs / Activities

When entering into a collaboration agreement with uitelkaar.nl, lawyer-mediators get to work with divorcing partners who have spent several hours preparing their divorce agreement with the support

of uitelkaar.nl. This means that a significant share of the work has been prepared before reaching out to the lawyer. It also means that divorcees have shown capable of working and negotiating terms together, hence are generally in a more constructive mindset than the typical divorcing couple that visits a mediator

5.3.6. Outcomes

This section outlines the changes (likely to be) experienced by lawyer-mediators as a result of working on divorce cases via uitelkaar.nl. For this first forecast SROI analysis, two positive effects and one negative effect have been considered.

Positive effect on intrinsic job satisfaction

Problem

Lawyers play a meaningful role in society, but a significant share of these servant claim to suffer from depression and burn-out. According to a research conducted in 2018, this is particularly true for lawyers working in the field of family law⁷.

Outcome

Based on an expert group meeting and phone call discussions with lawyers, the researcher assumes that uitelkaar.nl can help lawyer-mediators gain intrinsic satisfaction with their work. This thought is based on two elements

1. *Focus on more meaningful parts of a divorce case:* when working on cases settled via uitelkaar.nl, lawyers put more time in interventions where their expertise is truly useful and valued by divorcees. Indeed, uitelkaar.nl supports divorcees in preparing arrangements upfront and the platform handles all administrative aspects that would otherwise be taken care off by the lawyer. When the lawyer is called upon, it is only for applying his or her experience as a mediator and legal expert. The added value of every hour they spent on divorce cases is therefore assumed to be higher. Research conducted EversLegal (2016) also suggests that “intellectual stimulation” is the most important component of a lawyer’s job satisfaction. Consequently, the researcher assumes uitelkaar.nl can have a positive contribution on the job satisfaction of lawyers.

⁷ <https://nl.metrotime.be/2018/04/25/news/burn-out-bij-advocaten-stagiairs-familie-en-verbintenisrecht-lopen-het-meeste-risico/>

2. *Work with people who are solution-driven, not fighting*: divorcees settling their divorce via uitelkaar.nl are also generally nicer people to work with as a lawyer. Indeed as divorcees have invested a significant amount of time in preparing a divorce in close cooperation with their ex-partner, the attitude of divorcees is more serene, open and focused on finding solutions than traditional divorcees.

Materiality analysis

Relevance	✓ The phone call interviews and online surveys suggest this outcome is relevant to lawyers.
Significance	✓ Online surveys with lawyers as well as phone call interviews suggest this outcome can be significant, i.e. experienced by a significant share of the lawyer population working with uitelkaar.nl.

As a result, the researcher decided to include this outcome in the SROI analysis.

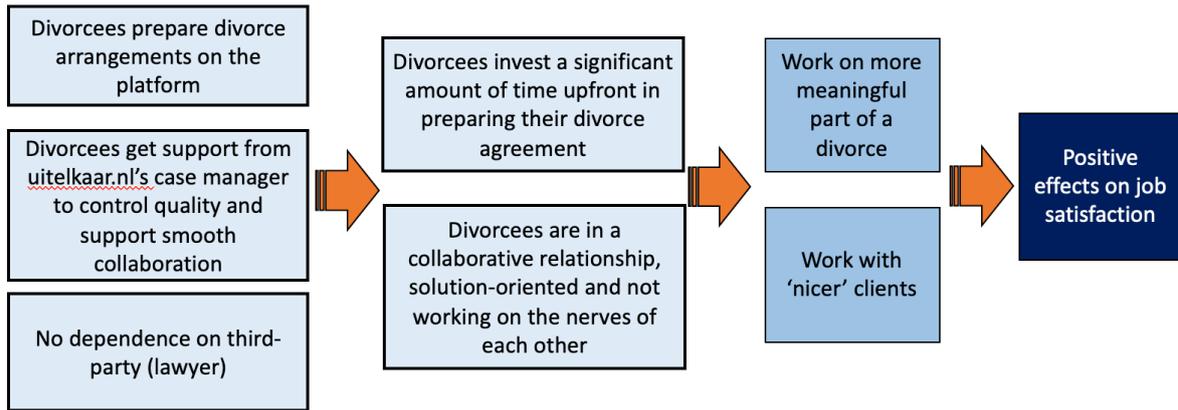
Chain of effects

Extracts from the online survey and the phone call interviews shed light on why this outcome is likely to take place with lawyers working on uitelkaar.nl:

- “It is nice working with divorcees that act ‘normally’ and are not working on the nerves of each other. This partly results from the way the uitelkaar.nl platform is designed and the support divorcees get from the case manager. Also, because people are prepared when visiting me the process to solving the case is much more efficient.” Bart
- “When clients are invited to our office they come well-prepared which enables rapid and smooth settlement”
- “It is nice to help divorcing people that are not verbally fighting with each other”
- “Clients are nicer to work with as a result of their collaboration on the divorce agreement and the resulting quality communication they have been able to maintain.”

One of the two lawyers interviewed through phone call explicitly recognized that the effects eventually contributed to him feeling more satisfied with his daily work.

For a complete overview of what lawyers say about uitelkaar.nl check Appendix 2.



Outcome indicator

To measure this social outcome, two indicators were used to predict this social outcome.

- First, an indicator asking lawyer(-mediators) to report the extent to which uitelkaar.nl helped them focus on aspects of a divorce for which their expertise was truly valuable. It is assumed that taking out a big chunk of the work that does not require particular legal expertise positively contributes to lawyer’s intrinsic job satisfaction.
- Secnod, an indicator asking lawyer-mediators to report the extent to which they consider divorcees are well prepared prior to submitting their arrangements for review. The less well prepared they are, the more lawyers are likely to be performing low value tasks and frustrated by the time it takes to resolve the case (compared to its compensation).

The annual online survey of 2018 included one indicator hinting towards this effect (see below).

Indicators	Average score in 2018	N
(+) To what extent does uitelkaar.nl help you focus on aspects of a divorce case for which your expertise is truly valuable? (count if score strictly higher than 3 on a scale of 1 to 5 (5 being "fully agreed"))	64%	17
(+) Are divorcees and their arrangements well prepared before they are submitted for review (count if score strictly higher than 3 on a scale of 1 to 5 (5 being "fully agreed"))	35%	17
Positive effect on intrinsic job satisfaction	49%	17

(average)

Given the fact that the potential “effect on job satisfaction” really became clear after organizing calls with lawyers, the researcher became aware of the need to review the current set of indicators to better capture the positive or negative influences on overall job satisfaction.

Outcome start date and duration

The duration effect on intrinsic job satisfaction was estimated by one lawyer during the phone call interviews to last for at least a couple of months after the resolution of a case. Given that uitelkaar.nl refers several cases to each lawyer-mediator per year, it is fair to assume that the effect has a duration of one full period (i.e. one year) and starts after the resolution of one divorce case on uitelkaar.nl.

Start date	Duration
Year 1	1 Year

Predicted evolution of the outcome

Outcome	2018A	2019F	2020F	2021F
(+)Positive effect on intrinsic job satisfaction	49%	49%	49%	49%

The predicted values are kept constant to mitigate against the risk of over-claiming and in the absence of clear views in developments that could affect this outcome.

Negative effect on intrinsic job satisfaction

Outcome

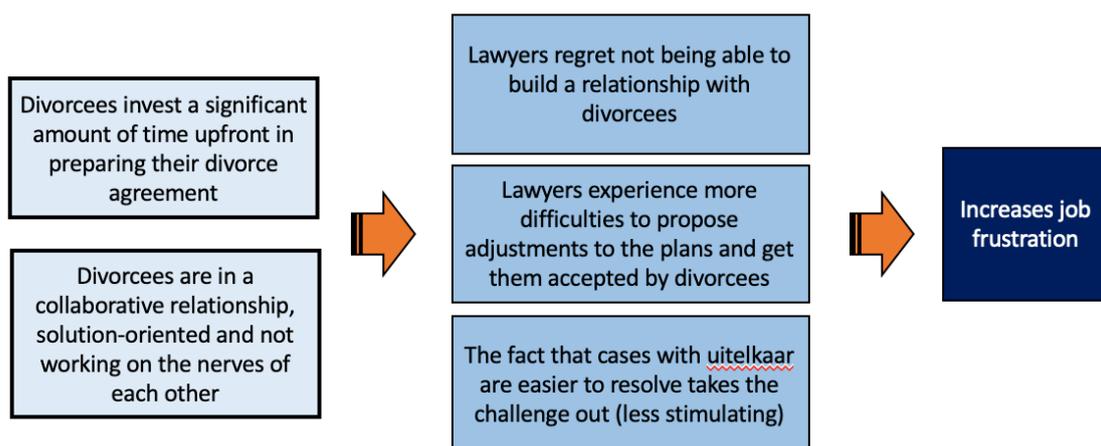
Interviews with lawyers have also helped uncover potential negative effects.

Online divorce resolution implies a significant change in the traditional relationship between the lawyer-mediator and the divorcees. Indeed, instead of a mediator-led process, couples prepare the plans themselves. While uitelkaar.nl strives to ensure qualitative preparation prior to envoi to lawyer-mediators, it may happen that lawyer-mediator experience frustration from poor quality texts. Texts may be written in terms that would be subject to interpretation / lack legal clarity.

Additionally, interactions mostly happen online (via chat, skype, mail) once the divorcees have spent hours working on their plans and feel ready to submit them. As a result, some lawyer-mediators may experience frustrations from a lack of verbal communication and influence during the process of preparing the divorce agreement.

Responses to the online survey shows that some lawyers consider:

- it is not uncommon to discover that divorcees do not always understand the legal and practical implications of what they have agreed on with their ex-partner
- it is sometime more difficult to get the 'feeling' right between the mediator and the divorcees, because you don't get to build that relationship



Materiality analysis

Relevance	✓ This outcome is relevant to uitelkaar.nl because lawyer-mediators are a key component of its service offering and being able to support them in their work is important to the company.
Significance	✓ Online surveys with lawyers as well as phone call interviews suggest this outcome can be significant, i.e. experienced by a significant share of the lawyer population working with uitelkaar.nl.

As a result, the researcher decided to include this outcome in the SROI analysis.

Chain of effects

The following testimonials from lawyers shed light on chain of effects element:

- “Trying to rectify decisions made by divorcees can face substantial resistance. Discussions via chat is not always optimal. The agreements prepared are not always legally sound, mainly because the formulation of terms is not done using legal language.”
- “Clients sometimes translate their pre-reviewed divorce plan in practice which makes it difficult to change the plans when necessary. Clients consider it “their” plan and therefore are less prone to receiving advice from lawyer-mediators. The financial compensation of lawyer-mediators remains low for the amount of work it takes.”
- “As soon as the agreement is submitted for review, clients seem to be in a hurry (mainly as a result of starting the sale of the house)”

For a full overview of lawyers’ response to the question asking about disadvantages experienced as a result of using uitelkaar, please check Appendices 2.

Worth stating is that none of the lawyers consider uitelkaar.nl handles cases that too complex for online dispute resolution.

Indicators	Average score in 2018	N
(-) Do you see cases that are being handled via uitelkaar.nl but are too complex for online resolution? (score: > 3 out of 5; on a scale of 1 to 5 with 5 being “totally agree” and 1 “totally disagree”)	0%	17

Outcome indicators

A set of two indicators were useful to capture this negative social outcome:

- One indicator explicitly asked lawyer(-mediators) to share the extent of frustrations they experienced as a result of settling cases through uitelkaar.nl. The researcher assumes that this frustration hinders intrinsic job satisfaction.
- Another indicator refers to the indicator used for the positive change, namely the perceived level of preparation of divorcees upon submitting their arrangements for review, but considers

responses suggesting a poor level of preparation as an indicator of lawyer's exposure to working on low value tasks and being frustrated from the time invested per divorce case.

Indicators	Average score in 2018	N
(-) To what extent has solving cases through uitelkaar.nl been a source of frustration (count if score strictly higher than 3 on a scale of 1 to 5 with 5 being "fully agreed").	6%	17
(-) Are divorcees and their arrangements well prepared before they are submitted for review (count if score strictly lower than 3 on a scale of 1 to 5 (5 being "fully agreed"))	6%	17
Negative effect on intrinsic job satisfaction	6% (average)	17

Outcome start date and duration

It is assumed that the negative effects on intrinsic job satisfaction last for the same duration as the positive effects.

Start date	Duration
Year 1	1 Year

Predicted evolution of outcome

Outcome	2018A	2019F	2020F	2021F
(-) Share of lawyers who claim working on uitelkaar.nl cases have been a source of frustration	6%	6%	6%	6%

Effects on earning additional revenue

Outcome

A rationale for lawyers to work with uitelkaar.nl is because the platform can be a source of additional revenue. For each case lawyers review on uitelkaar.nl, they earn €420. From a pure hourly rate perspective, uitelkaar.nl is still less advantageous for lawyer-mediators than traditional cases⁸. Lawyers take an average of 4.7 hours to review a case on uitelkaar.nl and earn €420 (incl VAT) per case, i.e. about €90 per hour. Lawyer-mediators take an average of 15 hours per case handled in the traditional way. Assuming a case generates an average of €2000 of additional revenue, the hourly rate would be €133 per hour.

While keeping this in mind, the researcher assumes lawyer-mediators act rationally and do privilege traditional cases over uitelkaar.nl cases whenever they have the option to do so. Hence, all cases reviewed by lawyer(-mediators) through uitelkaar.nl all consider net extra revenues of €420 per case. In future iterations, this assumption should however be tested to look at the potential loss in hourly margin of lawyer-medators.

Materiality analysis

Relevance	This outcome is relevant to uitelkaar.nl because lawyer-mediators are a key component of its service offering and being able to support them in their work is important to the company.
Significance	Online surveys with lawyers as well as phone call interviews suggest this outcome can be significant, i.e. experienced by a significant share of the lawyer population working with uitelkaar.nl.

Outcome indicators

To prevent against the risk of over-claiming, the researcher assumes that only those lawyers who testify about uitelkaar.nl being a mean to earn additional income to experience additional income. This prevents the Value map from including additional income where in reality solving a case using uitelkaar.nl is purely a net loss in net margin.

Indicators	Average score in 2018	N
------------	--------------------------	---

⁸ an assessment of customer acquisition cost might prove otherwise. Indeed, uitelkaar.nl is a free customer acquisition cost while lawyers typically do spend on marketing budget to get clients to their office.

(+) Share of lawyers considering uitelkaar.nl as a source of additional income as an important motivator for working with the platform

53%

17

Outcome start and duration

Start date	Duration
Year 1	o Year

Predicted evolution of outcome

Outcome	2018A	2019F	2020F	2021F
(+) Share of lawyers who claim working on uitelkaar.nl cases have been a source of frustration	53%	53%	53%	53%

5.4 Legal Aid council

The Legal aid council strives to ensure every Dutch citizen has access to affordable and qualitative legal services. As stated in the latest annual published by the Raad, public budgets need to be allocated in the most efficient way to grant equal access legal services to all (van Gammeren-Zoetewij, Combrink-Kuiters, & Peters, 2016).

The story of change for the Legal Aid Council is mainly derived from the discussions with the expert group, comprising several individuals with deep knowledge about the challenges faced by the insitution as well as the potential benefits they would get from seeing uitelkaar.nl grow its outreach.

5.4.1 Inputs

To provide the less well-off divorcees with access to affordable but qualitative legal services, the Raad voor Rechtsbijstand provides financial support. The amount of subsidy is tailored in such a way that divorcees still get to pay a share of the legal costs, simply to incentivize them in searching the most adequate divorce option (the so-called "prijsprikkel").

There are two subsidization levels with thresholds based on household situation, annual income level and wealth. In 2018, the levels of subsidization for the various module or plans proposed on uitelkaar.nl was as follows:

Subsidization levels before 2020	Divorce plan (SP)	Parental plan (OP)	Divorce plan with mediation (MED+SP)	Divorce plan and parental plan (SPOP)	Divorce plan, parental plan and mediation (MED+SPOP)
Standard price	€395		€695	€450	€790
Subsidization level 1	-€262.5	NA	-€512.5	-€262.5	-€525.5
Subsidization level 2	-€315	NA	-€595	-€315	-€635

Estimates provided by the management team of uitelkaar.nl suggest that 90% of uitelkaar.nl's subsidized clients fall in the first subsidization level. Based on the sales figures of 2019, it is then possible to compute the total amount subsidized by the Dutch Legal Aid council for uitelkaar.nl cases

	Divorce plan (SP)	Parental plan (OP)	Divorce plan with mediation (MED+SP)	Divorce plan and parental plan (SPOP)	Divorce plan, parental plan and mediation (MED+SPOP)
Number of level 1 subsidized clients	72	10	0	197	5
Total level 1 subsidization	-€18.971	?	€0	-€100.968	-€2.601
Number of level 2 subsidized clients	8	1	0	22	1
Total level 2 subsidization	-€2.529	?	€0	-€13.035	-€349

From 2020 onwards, the subsidization rules will change. The table below shows the amounts subsidized by the legal aid council for every module⁹:

Subsidization levels after 2020	Divorce plan (SP)	Parental plan (OP)	Divorce plan with mediation (MED+SP)	Divorce plan and parental plan (SPOP)	Divorce plan, parental plan and mediation (MED+SPOP)
Standard price	€395		€695	€450	€790
Subsidization level 1	-€325	NA	-€587	-€380	-€682
Subsidization level 2	-€360	NA	-€641	-€415	-€736

⁹ <https://uitelkaar.nl/kosten-uitelkaar.nl/kosten-scheiding/subsidie>

The resulting total amounts of inputs from the Legal Aid office are therefore expected to be:

(N= number of divorcees in the period; € = total value of inputs in the period)

	2019		2020		2021	
	N	€	N	€	N	€
INPUTS	1504	€229.387	2256	€337.622	2933	€365.757

5.4.2 Outputs / Activities

Thanks to uitelkaar.nl, the Dutch legal aid council benefits from:

- 1) A medium through which subsidized mediated divorces can be resolved at lower cost for the State
- 2) A medium through which the quality of lawyer-mediators can be controlled and transparently communicated. Uitelkaar collect customer feedback on lawyer-mediators performance and uses that information for total quality management and communications.
- 3) A medium through which divorcees can be informed about the most suitable divorce resolution route to follow, based on the outcome of the diagnosis survey.

5.4.3 Outcomes

Effects on “saving costs on subsidized divorce cases”

Outcome

As a result of uitelkaar.nl’s capacity to solve subsidized divorce cases, the Dutch legal aid council saves public budget since the amount of subsidization for offline mediation trajectories is significantly higher.

For offline mediation, the Legal Aid council subsidizes between €735 and €1.050 of the cost incurred by a divorcee, or €892 assuming a random distribution across income levels. The detail of the exact amount per type of plan is unfortunately not published.

In comparison, the average subsidy on uitelkaar.nl is €428 or about half of the amounts subsidized with offline mediation (before 2020). From 2020 onwards, the Legal Aid Council subsidizes on average €516 per divorce case settled via uitelkaar.nl.

Materiality analysis

Relevance	The generated cost savings for the council is relevant to uitelkaar.nl as it supports the Legal Aid Council in achieving its goals and helps position uitelkaar in the public debate as a socially desirable route for resolving divorce cases.
Significance	The generated cost-savings for the Legal Aid Council are significant, particularly if the amount of cases resolved through uitelkaar.nl grows.

As a result, the researcher decided to include this outcome in the SROI analysis.

Outcome indicator

Indicators	Average score in 2018
(+)	Public cost saving on subsidized divorce cases
	All subsidized divorce cases

Outcome start date and duration

The cost saving happens on a case by case basis and lasts for no longer than a year.

Start date	Duration
Year 1	0 Year

5.5 Investors

Uitelkaar.nl is a social enterprise that primarily aims at creating substantial social value but in a way that can supported leveraging private investments. Since its inception, Justice42 raised €1,149,155 in the form of equity from private impact investors as well as €30,000 in the form of a grant from the Dutch government.

The private investors got a stake in the capital table of the company in exchange for their investment, which could be translated into an output in the Value map. In exchange for the stake, the investors get an opportunity to influence the development of Justice42 and ultimately generate a positive return on investment, both in financial and social terms.

While the grant from the government won't translate in a direct outcome for the government, the investment of private investors is meant to be repaid after a few years upon selling the shares to a larger investor. Because the precise exit date and the return that exit will generate are very hard to predict, the forecast impact map assumes a the repayment of the invested capital in 2021, i.e without any return on top of the principal.

6 Valuation

6.1 Financial proxies

To measure a social return on investment, and get a good understanding of how important the specific societal outcomes are to stakeholders, the researcher performed a valuation in two steps:

- 1) **Stakeholder preference exercise:** divorcees and lawyers were asked to rate the effects they expressed in order of importance to them, on a scale of 1 to 10, then confirm the resulting ranking of outcomes.
- 2) **Value game:** divorcees and lawyers were then asked to list 5-to-10 products or activities with a market value they wished to have (e.g. what is on their Christmas wish list or if they won the lottery). Particular attention was given to ensure the listed products and activities created a scale from low value things to high value things. Each societal effect was then tested against the value of these things, to approximate the value of the outcome.

6.1.1 Divorcees

i. Revealed preferences

Stakeholder group	Outcome	Average Weighting (out of 10)	Source
The Runners	Convenient process: "fast way to formalize divorce in the absence of dependence on a third-party"	5	Phone calls with customers
	Affordable way to settle the divorce	8	Phone calls with customers
	Mitigate risk of emotional outbreaks	0	Phone calls with customers

The Collaborators	Convenient process: "clear process, able to make progress at own tempo"	7	Phone calls with customers
	Helps make good arrangements and feel capable to move on with life	7	Phone calls with customers
	Affordable way to settle the divorce	7	Phone calls with customers
	Mitigate risk of emotional outbreaks	3	Phone calls with customers (4 individuals)
The vulnerable	Convenient process: "clear process, able to make progress at own tempo"	8	Phone calls with customers
	Helps make good arrangements and feel capable to move on with life	8	Phone calls with customers
	Affordable way to settle the divorce	7	Phone calls with customers
	Mitigate risk of emotional outbreaks	8.5	Phone calls with customers

The revealed preferences exercise was the basis for the researcher to consider segmenting the divorcee population in the three suggested segments. Indeed, from this exercise it clearly appeared that Runners do value a "fast resolution" much more than anything else, and much more than any other stakeholder sub-group.

The Vulnerable consider the ability of uitelkaar.nl to assist in preventing conflicts as an important effect (8.5/10) while collaborators seem to attach less importance to that aspect (3/10). This suggests that either the personality of the vulnerable divorcees or the quality of their relationship with their

ex-partner is more sensitive than that of collaborators. In comparison, collaborators signal a higher trust in their ability to bring the divorce to a good end in collaboration with their ex-partner.

The researcher points at the importance to conduct further analysis in the coming months to validate these assumptions with a large sample. Once confirmed, this divorcee segmentation can be instrumental for improving product development, optimizing the service delivery and designing better communication campaigns.

ii. Financial proxies

The table below shows the outcomes of the stakeholder preference and value game played with divorcees (N=g). The valuations in which the researcher has a decent amount of confidence in are marked with a star (*). The star signals that the full stakeholder sub-group (basically 2-to-4 people) has provided a valuation of that outcome and the range is consistent with the lowest and highest values provided.

Stakeholder group	Outcome	Value ranges (€)	Stakeholder preference (out of 10)	Source
The Runners	Convenient process: "fast way to formalize divorce in the absence of dependence on a third-party"	[€600; €4.000]*	5	Phone calls with customers
	Affordable way to settle the divorce	[€360; €4.000]*	8	Phone calls with customers
	Mitigate risk of conflicts	[€0]	0	Phone calls with customers

The Collaborators	Convenient process: "clear process, able to make progress at own tempo"	[€9.000; €15.000]*	7	Phone calls with customers
	Supports in making good arrangements hence feeling capable to move on with life	[€3.000; €15.000]	7	Phone calls with customers
	Affordable way to settle the divorce	[€1000]	7	Phone calls with customers
	Mitigate risk of conflicts	[€2.000; €12.000]*	3	Phone calls with customers
The Vulnerable	Convenient process: "clear process, able to make progress at own tempo"	[3.000; 7.600]*	8	Phone calls with customers
	Supports in making good arrangements hence feeling capable to move on with life	[10.000; 25.000]	8	Phone calls with customers
	Affordable way to settle the divorce	[1.000]	7	Phone calls with customers
	Mitigate risk of conflicts	[€7.600;25.000]*	8.5	Phone calls with customers

The aforementioned financial proxies are the result of the value game played with interviewed divorcees. Given the challenges of playing the value game through individual phone calls, and the limited dataset, it is important to manipulate these valuations with great care. They might be sufficient in the perspective of generating a first SROI forecast, but the valuations will need to be refined overtime by conducting more valuation games with divorcees.

⇒ **Effects on risk of experiencing conflicts with emotional pain during the divorce**

1) Positive effect on reducing risk of conflict with emotional pain

The interviews with customers gave more than two positive valuations per stakeholder sub-segment. While “runners” clearly do not value this effect, for collaborators and vulnerable this outcome clearly appears to be valuable.

The SROI map values the outcome differently for each of these two sub-segments, using the mid-point of value ranges resulting from the value games played with customers over the phone.

These values are kept constant over the forecasting period.

Reduced risk to experience conflicts	2018A	2019F	2020F	2021F
Collaborators	€7000	€7000	€7000	€7000
Vulnerable	€16.300	€16.300	€16.300	€16.300
Runners	€0	€0	€0	€0

2) Negative effect on reducing risk of conflict with emotional pain

The negative effect uitelkaar.nl may have on client’s risk of experiencing conflict during the divorce has not been recognized nor valued during the customer calls. However, since this outcome is likely to be experienced by customers, it is fair to attribute a negative value to it. To be consistent with the perceived value of the positive outcome, the researcher proposes to use the negative equivalent of the positive outcomes as a reference point.

Increased risk to experience conflicts	2018A	2019F	2020F	2021F
Collaborators	-€7000	-€7000	-€7000	-€7000
Vulnerable	-€16.300	-€16.300	-€16.300	-€16.300

Moving forward, more value games will need to be played with customers so as to get a stakeholder-confirmed valuation of the negative effects.

⇒ **Effects on satisfaction with the divorce procedure as well as the divorce outcomes**

1) Positive effect on reducing mental stress thanks to a more convenient process

The interview calls with divorcees provided at least two valuations per sub-segment of stakeholder population. Nonetheless, a discrepancy between the stakeholder preference exercise and the valuation appears for collaborators and runners:

	Convenient process	
	Importance	Valuation
Collaborators	7	[€9.000; €15.000]*
Vulnerable	8	[3.000; 7.600]*

This is likely to be a direct consequence of the limited amount of data collected so far.

Since the outcomes of both sub-groups have been valued by at least 2 people, the researcher suggests to not alter the ranges but to select the mid point of the ranges as reference for the stakeholder groups. These values are the one that will be taken into account in the SROI map. This value is assumed to remain constant over the forecast period.

Experiencing the divorce journey as a convenient process	2018A	2019F	2020F	2021F
Collaborators	€12.000	€12.000	€12.000	€12.000
Vulnerable	€5.300	€5.300	€5.300	€5.300
Runners	€2.300	€2.300	€2.300	€2.300

2) Positive effect on reducing mental stress thanks to feeling able to move forward with life

When it comes to the more intangible uncertain outcome, namely “feeling supported in making good arrangement hence feel able to move on with life” the outcome of the valuation exercise were somewhat less conclusive because the outcome was mentioned and valued by one person per sub-segment group (except for “the runners” where this outcome did not show up). To partially overcome

the limits caused by the available data, the researcher has triangulated this valuation with the use of an anchor value. When comparing the outcomes “convenient process” and “feeling able to move on with life”, the researcher notes that stakeholder’s preference assessment show comparable results.

	Comparison of stakeholder preferences	
	Convenient process	Moving on with life
Collaborators	7	7
Vulnerable	8	8

Since more valuations were performed for the outcome “convenient process”, it is possible to approximate the valuation of the outcome “move on with life” based on stakeholder’s preference for each outcome. The table below provides an overview of the respective valuations.

	Valuation of “Feeling able to move on with life”	Valuation based on anchor value “convenient process”
Runners	-	€2.300
Collaborators	[€3.000; €15.000]	€12.000
Vulnerable	[10.000; 25.000]	€5.300

The SROI prediction will take into account:

- For collaborators, the value €12.000 as it is consistent with the stakeholder preference and stakeholder informed valuation of the outcome “convenient process”, and fits within the range of value provided from the divorcee directly valuing the outcome “feeling able to move on with life”.
- For vulnerable, the value €10.000 as it is the lowest point of the value range resulting from the direct valuation of the outcome “feeling able to move on with life” and the least distant from the valuation of “convenient process”.
- For runners, the researcher will, in the absence of direct stakeholder valuation of this outcome, use the value €0 to prevent from over-claiming.

3) Negative effect on stress experienced during the divorce journey

Given stakeholder's valuation of the positive effects, the researcher applies the negative values of the positive effects as a proxy of the damage caused by uitelkaar.nl.

Experiencing the divorce process with uitelkaar.nl as a stressful one	2018A	2019F	2020F	2021F
Collaborators	-€12.000	-€12.000	-€12.000	-€12.000
Vulnerable	-€5.300	-€5.300	-€5.300	-€5.300
Runners	-€2.300	-€2.300	-€2.300	-€2.300

4) Negative effect on feeling satisfied with the arrangements and feeling able to move forward with life

To be consistent with the approach taken previously, the researcher applies the negative values of the positive effects as a proxy of the damage caused by uitelkaar.nl. For future iterations it will be important to refine the valuation of the negative effects based on direct valuations by divorcees.

Experiencing dissatisfaction with the arrangements and unable to move forward with life	2018A	2019F	2020F	2021F
Collaborators	-€12.000	-€12.000	-€12.000	-€12.000
Vulnerable	-€10.000	-€10.000	-€10.000	-€10.000
Runners	-€0	-€0	-€0	-€0

⇒ **Effect on perceived affordability of the divorce resolution process**

1) Positive effect

Tangible outcomes like the effect on the affordability of settling a divorce for non-subsidized divorcees can be valued by triangulating the value divorcees attribute to this outcome with the net savings from settling the divorce through traditional offline mediation instead of online mediation. Doing so reveals good consistency with the value attributed by divorcees as shown in the following table:

Valuation of "Affordability" for non-subsidized clients	Net average saving from choosing offline mediation instead of online mediation
---	--

Runners	[€360; €4.000]*	Avg cost of offline mediation ¹⁰ : €1350 Avg cost of uitelkaar.nl: €235 Resulting net cost saving = €1115
Collaborators	[1.000]	
Vulnerable	[1.000]	

The euro amounts referred in the table are expressed per person, not per couple.

The SROI calculation will take into account the value of €1.115 for the positive effect of uitelkaar.nl on affordability, because the value is derived from a rational computation rather than a subjective appreciation of divorcees. This is assumed to be less volatile and more conservative given the limited amount of valuations conducted with divorcees.

From 2020 onwards, subsidized divorcees also experience a positive effect as a result of a change in the legislation around subsidization of divorce cases. From 2020 onwards, the average cost of uitelkaar.nl for a subsidized individual will be : €65 . Compared with the cost of traditional mediation, this is a cost saving of: €15 (difference between €80, see below, and €65).

2) Negative effect

When it comes to the negative effect related with the fact that subsidized divorcees pay more with uitelkaar.nl than via traditional mediation, the net loss is computed based on the actual values retrieved from government sources and uitelkaar.nl's website.

Out of pocket expense of divorcees:

Weighted average cost of subsidized divorces on uitelkaar.nl: the cost of each subsidized module is multiplied by the share of subsidized clients opting for a specific module. The resulting average cost for subsidized divorcees is **€166**.

Weighted average cost of subsidized divorces settled via traditional offline mediation: €54 if annual fiscal income is below of equal to €19.400, and €107 if the annual fiscal income is between €19.400 and €38.600. In the absence of information on the exact distribution, the researcher assumes 50% of subsidized divorcees have access to the highest level of subsidy (i.e. pay only €54) and 50% to the lowest (i.e. pay €107). As a result, the average out of pocket expense is **€80**.

¹⁰ Lawyers cost on average €180 / hour (<https://www.rechtsbijstand.nl/over-mediation-en-rechtsbijstand/wat-is-mediation/wat-kost-het>) and average duration of an offline mediation trajectory is 15 hours (lawyer surveys, n=17), hence €2700/couple or €1350 p.p

Effect on affordability	2018A	2019F	2020F	2021F
Non subsidized divorcees	€1.115	€1.115	€1.115	€1.115
Subsidized divorcees	-€86	-€86	€15	€15

6.1.2 Lawyer-mediators

i. Revealed preferences

Stakeholder group	Outcome	Average Weighting (out of 10)	Source
Lawyer-mediators	Increase job satisfaction	8	Interview call with Lawyer-mediators
	Decrease job frustration	NA	Interview call with Lawyer-mediators
	Earning additional revenue	7	Interview call with Lawyer-mediators

ii. Financial proxies

The table below shows the outcomes of the value game played with lawyer-mediators (N=2).

Stakeholder group	Outcome	Value ranges (€)	Average Weighting (out of 10)	Source
Lawyer-mediators	Increase job satisfaction	[€10.000; €30.000]	8	Interview call with Lawyer-mediators
	Earning additional revenue	[€10.000; €20.000]*	7	Interview call with Lawyer-mediators
	Increase job frustration (-)	NA	NA	Interview call with Lawyer-mediators

The outcomes with a star (*) are the ones that were valued by both lawyer-mediators interviewed over the phone.

Effects on intrinsic job satisfaction

1) Positive effect

The outcome has been recognized and valued in one of the two interview calls we had. While the resulting valuation gives a first indication that needs to be refined in future iterations (€10.000; to €30.000), it seemed important for this first forecast exercise to triangulate this result with external data sources.

To increase confidence in the valuation of this social outcome, an anchor point can be used. Since the outcome "earning additional revenue" obtained a stakeholder preference score of 7 out of 10 which was valued between €10,000 and €20,000, the value of the effect on intrinsic job satisfaction can be deducted. With stakeholder preference score that is 1 point higher than earning additional revenue, the value of the increase in intrinsic job satisfaction could be 10% (1 point out of 10) higher than the midpoint of the value range for earning additional revenue. This results in a valuation of **€16.500 per year**.

Another way of looking at it, is to assume that since an experienced lawyer charges an average of €180 per hour and a junior lawyer charges an average of €80 per hour, every time the senior lawyer works on tasks that divorcees could have completed themselves, he is working on aspects that are valued €100 less (the hourly price of a junior). If all the pre-work done by divorcees through uitelkaar.nl spares 10 hours to the senior lawyer (which is what we found from the annual lawyer surveys), then the value per case is €1000. Since a lawyer handles an average of 16 cases per year (based on 2018 data), the total value of uitelkaar.nl's contribution to job satisfaction would be **€16.000 per year**.

In this first SROI forecast, the outcome will be valued at **€16.000**, as this value is (close to) all three proxies considered and rather conservative.

2) Negative effect

When it comes to the negative value related with potential frustrations experienced while working on an uitelkaar.nl case, none of the two interviewed lawyers recognized this outcome hence there is (so far) no stakeholder informed valuation of it.

The researcher however assumes that this outcome would be valued if the pool of interviewed lawyers was larger. Therefore, for the time being, it seems fair to assume that avoiding potential frustrations experienced when working on an uitelkaar.nl divorce case could have a negative value

similar in absolute terms to the one used to approximate the positive effect. Accounting for this negative value also set the basis for this outcome to be properly assessed in future iterations of this analysis. As a result, the SROI forecast will take the reference point for the positive effect in negative value as a proxy for this negative outcome (-€16.000).

Earning additional income

This outcome was valued by both lawyers interviewed over the phone. Interestingly, the value range is higher than the computation of the average additional earning uitelkaar.nl generates per lawyer, i.e. €420 per case for 11 cases on average per year hence €4.620. It seems to suggest that lawyers are willing to handle more cases with uitelkaar.nl.

Because of the limited data set, and to avoid over-claiming, this SROI forecast for now only take the actual additional revenue generated for lawyer-mediators into account, i.e. €420 per case and per lawyer claiming to earn additional revenue with uitelkaar.nl (53%), i.e. €6720 in 2018, then more as the number of cases handled per lawyer per year increases. The average maximum number of uitelkaar cases that can be handled per lawyer-mediator active with uiteklaar.nl is 45, as suggested by the results of the online surveys.

6.1.3 Legal Aid Council

i. Financial proxies

The main outcome considered for the Dutch Legal Aid Council in this forecast SROI analysis is the cost saving resulting from subsidizing a less expensive divorce resolution process. For offline mediation, the Legal Aid Council assesses each case and provides between 7 and 10.5 points (each point being worth €105) of subsidy. Without information about the exact average allocation of points, we assume for our purpose that on average the Legal Aid Council subsidizes €892 per traditional mediation case.

With uitelkaar.nl, the average amount of subsidy per case is €428 before the change in subsidization rules in 2020, then €516 from 2020 onwards. This difference is the internal 'SROI' for the legal aid council. To compute the value of outcomes, the proxy that is used is the average cost of offline mediation, namely €892.

6.1.4 Investors

i. **Financial proxies**

The outcome for private investors is assumed to be the value of the principal invested in 2018, i.e. €1,149,155, reimbursed in 2021 upon a sale of the shares owned by the investors to another investor.

7. Estimating contribution

7.1 Defining terms

Contribution factors	Definition
Deadweight	Refers to the extent an effect would have happened anyway. It considers the share of effect that would have taken place if uitelkaar.nl did not exist.
Attribution	Refers to the extent an effect has materialized thanks to the contribution of other actors in the process.
Displacement	Refers to the extent with which an outcome displaces an outcome elsewhere.
Drop-off	Refers to the extent with which an outcome's intensity decreases over the estimated duration of the outcome.

The analysis of the net contribution of uitelkaar.nl to the social outcomes has been performed with a strong focus on mitigating the risk of over-claiming. The researcher leverage the collected primary evidence to provide the most accurate view on each contribution factor. Where such data was missing, the researcher remained consistent in a taking a conservative stance in the assessment.

7.2 Outcome value adjustments

i. Divorces

A challenge related for this impact analysis is that people rarely divorce more than once in their lifetime, hence their ability to reflect upon how the divorce process and outcome would be had they chosen an alternative route is pretty limited. To compensate for this inherent challenge, the researcher has approached each contribution factor using a mix of stakeholder involvement, literature references and professional judgment.

Each contribution factor discussed below is expressed on a scale from 50% to 100% to be consistent across various outcomes. The scale goes as follows:

- Very low contribution (100% cut off)
- Low contribution (95% cut off)

- Medium contribution (80% cut off)
- High contribution (65% cut off)
- Very high contribution (50% cut off).

The rationale for not assuming any contribution of uitelkaar.nl to exceed 50% is because of the high level of remaining uncertainty around these parameters with divorcees. The scales could be adjusted once competing solutions (like traditional mediation) also start measuring societal effects, and once uitelkaar.nl will have gathered more stakeholder data.

In the SROI calculations, three contribution factors (deadweight, attribution and displacement) are then multiplied by each other. Every year, the remaining value of the measured changes is adjusted based on the duration and the drop-off rate of an outcome.

Deadweight

To understand what would have happened anyway, divorcees were asked two questions in the semi-structured interview calls:

1. What route would you have considered to settle your divorce if uitelkaar.nl was not available to you ?
2. Do you think you would have experienced different effects had you chosen this alternative route?

Both questions were asked openly to provide the opportunity for a discussion. So far, divorcees were not asked to rate the share of changes that would have happened anyway for each outcome. This is because it is very difficult for someone to reflect upon something he or she has never experienced.

Key findings:

- Most divorcees would have chosen offline mediation as an alternative. Only few make reference to alternative online mediation trajectories, probably because their availability in the Dutch market is still scarce.
- In the online surveys and phone calls, divorcees claimed offline mediation would have
 - been much less convenient, since they would have been dependent on the availabilities and guidance of a third-party to make progress in the divorce.
 - led to more frustrations and difficult discussions between ex-partners
 - costed much more money as a result of a longer divorce process and a higher cost per hour.

- o led to a pretty similar outcome or quality of divorce arrangement

These two testimonials of customers who also had experience with offline mediation are particularly insightful:

“This is my second divorce. My first divorce was settled through traditional mediation. That trajectory costed much more time, money and was often felt as unhelpful and stressful. We have chosen uitelkaar because we trusted we could settle the divorce together, in collaboration. Uitelkaar allows to work at your tempo (I am a freelance), from wherever you want, and remotely. Sitting in front of a mediator has pros and cons. Sometimes we missed the feedback loop of a mediator but the cons of mediators were important enough for me to choose for uitelkaar. Being able to work on aspects alone (e.g. research, thinking time), and on aspects together (e.g. to clear out some points) was really valuable.” Pieter

“Before reaching out to uitelkaar, we visited a mediator. After the first discussion my ex-partner and myself got in a serious fight. I think it resulted from the lawyer wanting to change things we had already agreed together previously. The lawyer put a lot of emphasis on legislation but failed at helping us feel capable of solving it together. The process he suggested would consist in two meetings per week for 6 months. That looked very long and expensive, on top of a negative experience with the first meeting. Uitelkaar helped not to get in conflict with each other, because we could work remotely and cool down by working at our tempo. Uitelkaar helped us work with a positive attitude.” Lucia

Based on these insights, we derive the following conclusions for defining the deadweight:

Outcome	Deadweight factor	Rationale
Positive effect on level of stress experienced during the divorce process (convenient process)	80%	The target group of uitelkaar.nl consists in people who feel the desire and ability to take a good chunk of the divorce-related work on themselves. Being dependent on the availabilities of the lawyer and influenced by his/her views on arrangements to make is likely to have led to more stress during the process. Uitelkaar.nl provides a more convenient process for these people, as

		<p>it supports them in working autonomously, remotely, preparing sound arrangements on all important topics and call for expertise only when it is deemed necessary.</p> <p>Nonetheless, it is fair to assume that there are lawyers showing sensitivity and skill when interacting with divorcing couples valuing greater autonomy and convenience. Also, clients might also underestimate the effort prepare the divorce agreement without the support of a mediator, therefore potentially experience more stress in the end. Hence, a medium contribution is assumed (80% cut off).</p>
Positive effect on risk of experiencing conflict during the divorce	80%	<p>Preventing emotional outbreaks or conflicts is suggested by the literature as an advantage offered by online divorce resolution processes (van Gammeren-Zoetewij, Combrink-Kuiters, & Peters, 2016). Indeed, online divorce resolution prevents divorcees from having to attend in-person meetings that are often conducive of emotional feelings. Further on, the setup of the online collaboration phase supports divorcees in maintaining quality communication and adopting a “zakelijk”/“business” attitude, i.e. one that is oriented to finding solutions to problems. This outcome is pointed out by clients to result from the key differentiators of uitelkaar.nl. However, in the absence of sufficient data about the counter-factual, the researcher only assumes a medium contribution for this effect (i.e. 80% cut off).</p>
Positive effect on making good arrangements that help to move forward with life	95%	<p>The literature points at the fact that divorcees opting for an online mediation procedure are satisfied with the outcome (van Gammeren-Zoetewij, Combrink-Kuiters, & Peters, 2016).. Based on interviews with divorcees, it however appears that divorcees do not think the divorce arrangement would have been materially different if they had chosen traditional mediation. The difference is</p>

		more in the process, not in the outcome. As a result, the researcher assumes a low contribution of uitelkaar.nl on this outcome (i.e. 95% cut off).
Negative effect on level of stress experienced during the divorce process (convenient process)	80%	Clients of uitelkaar.nl value autonomy and being able to progress at their own convenience. Based on the conversations with clients, it appeared that they assume divorcing via traditional mediation would most likely also be source of frustrations during the process. The researcher assumes a medium contribution for this effect (i.e. 80% cut off).
Negative effect on risk of experiencing conflict during the divorce	95%	Based on the feedback of clients who have had experiences with lawyer-mediators, and literally stated that divorcing with a mediator would have led to greater risks of conflicts, it is fair to assume that a large share of the negative effect would also have taken place had uitelkaar.nl not existed. A low contribution factor is therefore assumed (95%).
Negative effect on making good arrangements that help to move forward with life	95%	The literature points at the fact that divorcees opting for an online mediation procedure are satisfied with the outcome. Based on interviews with divorcees, it however appears that divorcees do not think the divorce arrangement would have been materially different if they had chosen traditional mediation. The difference is more in the process, not in the outcome. As a result, the researcher assumes a low contribution of uitelkaar.nl on this outcome (high deadweight).

Attribution

To assess attribution, or “what part of the change can be attribute to other parties versus. uitelkaar.nl”, divorcees were asked to respond to the following questions:

- Have you called upon the services of other professionals for matters related with the divorce?
(review phase online survey question and phone call interview question)

- Considering the changes discussed previously, can they entirely be thanked to uitelkaar.nl or are there other parties who contributed in these changes? Please give a % estimation of uitelkaar.nl role and explain why. (phone call interview question)

Key findings:

- 41% out of 68 respondents responded “Yes” to the first question (other professionals)
 - About 50% claimed they consulted a financial / fiscal specialist during the divorce
 - Slightly more than 25% claimed they had visited a psychologist during the divorce
 - About 25% mentioned “Others”
- The average contribution of specialists to intangible outcomes is about 25%)
- When it comes to the second question, phone call interviewed clients revealed that parents, children and friends more or less always play a role in mitigating the risk of conflict during the procedure. Some claim it also had an effect on mitigating risks of conflicts during the divorce. (average contribution to intangible outcomes: 25%)
- Lawyer-mediators are also referred to as significant contributors, as their advise during the review phase is often decisive in giving divorcees confidence in the future and controlling the stress experienced during the divorce (average contribution to intangible outcomes: 25%).

The way the attribution factor is dermined is by adding up the average contributions of each party in the outcomes, adding an additional share to reflect the limited samples based on which the scores are computed and rounding it up to the highest value that fits within the scale introduced at the start of this section. This method is used to prevent from over-claiming at this stage of the analysis.

Outcome	Attribution factor	Rationale
Positive effect on level of stress experienced during the divorce process (convenient process)	80%	The reviewer as well as the contribution of other specialists called during the divorce journey are said to have contributed to this effect (particularly psychologists). The informal support of family and friends has also helped with keeping the head above the water and feel capable of handling the work. This is particularly true for collaborators and vulnerable clients. As a result, the average attribution was researcher assumes medium contribution (3x25%+5% from uncertainty cut off).

Positive effect on risk of experiencing conflict during the divorce	65%	The effect on preventing conflict and emotional pain is said to have been supported by the specialists (such as financial advisors and psychologists) as well as the reviewing lawyer. Other factors like family and friend were found to be less instrumental for this outcome. Henceforth, the researcher assumes a high contribution for this outcome (2x 25% + 15% from uncertainty cut off)
Positive effect on making good arrangements that help to move forward with life	80%	The end quality of arrangements is significantly influenced by other specialists contributions, among which the reviewer but also financial advisors for instance. Based on the collected data, which in this case is not particularly robust, the researcher assumes a medium contribution for this outcome (2x25% + 30% uncertainty cut off).
Negative effect on level of stress experienced during the divorce process (convenient process)	80%	Both formal and informal parties involved in the process may have contributed to this negative effect. A medium contribution of uitelkaar.nl is assumed (80% cut off).
Negative effect on risk of experiencing conflict during the divorce	65%	Conflicts during the divorce may result from lawyers' or other specialist's interventions. Family and friends are less important here. A high contribution of uitelkaar.nl is assumed. (65% cut off)
Negative effect on making good arrangements that help to move forward with life	80%	The reviewer influences the end outcome, as well the specialists involved in advising divorcees. The researcher assumes a medium contribution for this outcome (80% cut off)

The negative effects did not come forward during the phone call interviews. Therefore, the levels of attribution are derived from the attribution conceded to the positive version of the change.

Displacement

It is important to give consideration for the risk that an effect might generate other effects elsewhere. The phone call interviews included the following question:

1. Do you consider that any of the effects that uitelkaar.nl had on your life change anything on other parties around you?

Based on the answers from divorcees, and professional judgement, the researcher has not identified any negative displacement effect for the abovementioned outcomes with divorcees.

Drop-off

The nature of the outcomes measured for divorcees and insights from available statistics on the duration of the impact of divorce (e.g. on wellbeing) suggest all outcomes last only for the period in which the change is measured (ie. duration never exceeds 1). As a result, the drop-off effect is irrelevant for these outcomes.

ii. Lawyer-mediators

Assessing the contribution of uitelkaar.nl on the changes measured on lawyer-mediators is less of a challenge than with divorcees. Indeed, lawyer-mediators have experience in resolving divorce cases with the "traditional approach" and with the "technology-enabled" approach proposed by uitelkaar.

Each contribution factor discussed below is expressed on a scale from 50% to 100% to be consistent across various outcomes. The scale goes as follows:

- Low contribution (95% cut off)
- Medium contribution (75% cut off)
- High contribution (50% cut off).

The rationale for not assuming any contribution of uitelkaar.nl to exceed 50% is because of the high level of remaining uncertainty around these parameters with divorcees. The scales could be adjusted once competing solutions (like traditional mediation) also start measuring societal effects, and once uitelkaar.nl will have gathered more stakeholder data.

In the SROI calculations, three contribution factors (deadweight, attribution and displacement) are then multiplied by each other. Every year, the remaining value of the measured changes is adjusted based on the duration and the drop-off rate of an outcome.

Deadweight

To approach the deadweight of the effects of uitelkaar on job satisfaction, the following questions were incorporated in the annual survey sent out to lawyers and in the phone call interviews:

- Do you have someone working for you in charge of dealing with the ‘standard taks’ and ‘administrative side’ of divorce cases ? (online survey question)
- What share of the changes previously discussed would have taken place anyway? (phone call interview question)

The assumption behind the first question is that a lawyer-mediator that can count on someone else to deal with the “less intellectually stimulating” parts of a divorce case is likely to already largely invest his/her time in the phases of mediation that require the most expertise. Hence, the marginal contribution of uitelkaar.nl would be limited.

The second question is more straightforward. During the interview calls, lawyers were asked to reflect upon the changes that were previously discussed, and assess the chances that those changes would have happened anyway (i.e. had uitelkaar.nl not existed). The results of these interviews are still based on a too limited dataset to be conclusive.

Key findings:

- 71% of survey respondents (n=17) responded “Yes” to the question “Do you have someone working for you in charge of dealing with the ‘standard taks’ and ‘administrative side’ of divorce cases ?”
- Both lawyers interviewed over the phone claimed “earning additional income” to have had a relatively modest chance of happening anyway, as positive word of mouth effects could have worked but with relatively high uncertainty
- One lawyer recognized the positive effect on job satisfaction and claimed there was a modest likelihood that this outcome would have taken place anyway. Hiring an additional more junior profile could have led to a similar outcome.

Outcome	Deadweight factor	Rationale
Positive effect on job satisfaction	75%	Lawyer-mediators would have hired an additional ‘junior’ profiles or transferred more work on to their assistant. However the benefits derived from working with nicer

		clients would have remained unchanged. The researcher assumes a modest contribution of uitelkaar.nl.
Negative effect on job satisfaction	75%	Despite not having any clue or direct insight from lawyers working with uitelkaar.nl, it seems fair to assume that the frustration lawyers could experience with uitelkaar.nl would also have taken place with traditional cases, as divorcees would likely be less constructive, ask more time and progress more slowly in solving the case. In the absence of clear insights, a modest contribution of uitelkaar.nl is assumed (75%)
Earning additional revenue	75%	Lawyers would have waited to get additional referrals or try to connect with other revenue generating initiatives. However their chances of success is still highly unsure. The effect uitelkaar.nl is assumed with a modest contribution (75%).

Attribution

To assess attribution, or “who else could have contributed to the change”, the researcher asked the following questions to lawyers:

- Do you consider the change is entirely attributable to uitelkaar.nl, or are there other parties involved in making the change happen? Give us an estimate % of change attributable to other parties and explain why. Lawyer phone call interview question.
- In your view, are clients divorcing via uitelkaar.nl different than the traditional divorcing couple opting for offline mediation? Why? Lawyer annual online survey and phone call interview question.

The rationale for the second question is that the researcher presumes that divorcee’s intrinsic motivation to find a good solution for their ex-partner and themselves may also be significantly contributing to the change and not entirely be attributable to uitelkaar.nl.

Moving forward, the researcher recommends to build the first attribution question also in the annual online survey sent to lawyers as well. It was not done yet because the precise outcomes experienced by lawyers were still unclear at the time of sending out this survey.

Key findings:

- 70% of the respondents claim that divorcees are indeed different from the usual divorcing couples they get; when asked “why?”, lawyer’s typical response is “you get to deal with people who show a strong will and capacity to get to good arrangements, they are generally more collaborative”, and “they seem to be more highly educated and be more self-reliable (“zelfredzaam”)
- From the two phone call interviews, it also appeared that “earning additional income” was perceived by lawyers as fully attributable to uitelkaar.nl, while the effect on “job satisfaction” was suggested to also result from divorcees’ attitudes and behaviour

Outcome	Attribution factor	Rationale
Positive effect on job satisfaction	75%	The response to the online survey question as well as the indication from the interview with the lawyer suggests that a share of the effect on job satisfaction can be attributed to client’s efforts and attitudes. Given the high uncertainty around the exact attribution resulting from the very small interviewed sample, a modest contribution of uitelkaar.nl is assumed (75% cut off).
Negative effect on job satisfaction	75%	The attribution level in the negative effect is directly derived from the one assumed in the positive effect.
Earning additional income	0%	From the interviews with lawyers, and further thinking, the researcher found no reason to attribute a share of this change to other parties. Hence, exceptionally, this outcome is assigned a 0% attribution factor.

Displacement

The phone call interviews with lawyer included the question:

1. Have any of the effects that uitelkaar.nl had on you change anything for other actors operating in your sector (positively or negatively)?

Key findings

- Both lawyers recognized that the outcome “earning additional income” might have displaced other lawyers working in the area where divorcees live.
- The other outcomes (effects on job satisfaction) were not said to displace anything.

The displacement factor is of particular relevance for one of the aforementioned outcomes, namely “earning additional revenue”. Indeed, it is assumed that in a majority of cases, divorcees that settle their divorce through uitelkaar.nl are not paired up with the lawyer they would have visited had they chosen traditional offline mediation. As a result, the lawyers not working with uitelkaar.nl end up with missed opportunities to work on a case, hence missed an opportunity to earn income.

Regarding the effects on job satisfaction, displacement is currently assumed to be inexistent. Lawyer-mediators working with uitelkaar.nl are indeed not in a position where they can favour ‘the easy, pleasant divorce cases’ over ‘the hard and complex cases’, thereby transferring more difficult cases to other lawyers (which might negatively effect their job satisfaction). This is because lawyer-mediators working with uitelkaar.nl use the platform to fill in their agenda’s, i.e. adding new cases to fill the gaps in their weekly schedule. Further on, ‘hard and complex cases’ does not necessarily translate into low job satisfaction. There are many lawyers-mediators who consider the difficult cases more challenging and rewarding, thereby contributing to high job satisfaction.

Outcome	Displacement factor	Rationale
Positive and negative Effects on job satisfaction	0%	The interviews did not reveal any displacement resulting from these outcomes. A 0% displacement is therefore assumed for these outcomes.
Earning additional revenue	75%	The researcher assumes a modest displacement factor (75%) for the outcome “earning additional income”, as a result of it likely happening at the expense of other lawyers albeit at marginal scale at the moment.

Drop-off

The outcomes last no longer than a single period each (see change analysis), henceforth no drop-off factor is deemed relevant considering in this analysis.

iii. The Legal Aid council

The unique effect taken into account for the Legal Aid Council in this SROI analysis is the public cost saving resulting from divorces being settled at a more affordable price than via traditional offline mediation.

The contribution factors have not been determined by involving the Legal Aid Council in this first forecast social return analysis. The reason being that uitelkaar.nl's generated cost savings would not have happened anyway, as uitelkaar.nl is front-runner in the Netherlands on the front of settling divorces in a more affordable way (pure competitors are still scarce/non existent). Also, no other party other than uitelkaar.nl (and its backers, such as investors) is responsible for making the process more affordable. The displacement of uitelkaar.nl's generated cost-savings is assumed to be nihil, and no drop-off is taken into account as the outcome lasts no longer than a single period.

iv. Investors

In a similar fashion, the assumption on reimbursement of capital for private investors is unlikely to have happened anyway. Indeed, given the scarcity of impact investment opportunities with positive financial outcomes in continental Europe (and more particularly in the Benelux region), the outcome can be entirely attributed to Justice⁴². No attribution nor displacement factors are considered relevant by the investors.

8. Social Return calculations

8.1 SROI calculations

The forecast Social Return On Investment ratio is computed in the SROI impact map.

The discount rate applied to the future social values is 15%. Despite a lack of consensus in the sector on how to objectively quantify impact risk, this ratio is used to reflect the researcher's perception of the remaining uncertainty around the precise social value of uitelkaar.nl over the forecast period.

The end result is displayed in the table here below:

Present Value of impacts over the period 2018 to 2021	€11.345.257
Present value of inputs over the period 2018 to 2021	3,428,569
Social Return On Investment Ratio	3,02

For every €1 invested in uitelkaar.nl, **€3,02** of societal value are expected to be generated.

A more granular look at the values per stakeholder groups is provided in the table below:

	Present value of inputs	Present value of net outcomes	% of the total impact
Divorcee	€1,167,722	€7,436,103	78%
Lawyer-mediator	€0	€77,014	1%
Legal Aid Council	€1,157,234	€2,076,552	21%
Investors	€1,103,613	€755,588	8,5%
Total	€3,428,569	€11,345,257	100%

The social value expected to be created in the period mainly comes from effects uitelkaar.nl has on divorcees. The Legal Aid Council also seems to benefit substantially from uitelkaar.nl activities. The effects on Lawyer-mediators' are much more modest. This results suggests that the effect on this stakeholder is maybe not material enough to be tracked further.

8.2 Sensitivity analysis

The SROI ratio resulting from this forecast analysis is based on a series of assumptions. Some are formulated with a relative high level confidence, others are still subject to further verification in later iterations of this analysis. A sensitivity analysis on the presumed most critical assumptions is presented in this section. It is meant to show the impact of a change in one assumption on the overall SROI ratio and provide a range within which one can be confident the SROI ratio should be.

The following key insights emerge from the analysis:

- **% of divorcees belonging to each sub-group:** The assumption on the proportion of each divorcee sub-group in the total population size has a significant impact (-10%) on the overall SROI outcome. This is a direct result from the fact that “runners” do not experience one of the highest contributing outcomes captured in this forecast, and “vulnerable” value these outcomes the most. Moving forward, uitelkaar.nl should assess more precisely what the distribution of divorcees across the sub-groups is.
- **Removing outcomes related with risks of experiencing conflicts with emotional pain consequences:** the outcome experienced by divorcees that has the highest contribution to the SROI ratio is the conflict prevention outcome of uitelkaar.nl. While the researcher is pretty confident that the risk of double counting outcomes is limited, for integrity purposes and in the absence of a large sample, it is worth showing the impact of a removal of this outcome. Removing it from the impact map would cut off 19% of the overall SROI ratio.
- **Effects on Legal Aid Council:** the cost-saving outcome for the Legal Aid Council have been formulated by the expert group and based on online research of the costs differentials between online divorce resolution and offline mediation. However, the Legal Aid Council has not (yet) been involved in verifying the outcomes, hence to mitigate risk of over-claiming the sensitivity also looks at the SROI without any outcome computed for the Legal Aid Council.

Stakeholder	Outcomes	Change	SROI	Difference	Variance
Divorcees	- Risks of conflict with emotional pain	Increase the proportion of “runners” in the client population from 35% to 50% and decreasing the proportion of vulnerable divorcees from 20% to 5%.	3,54	-0,4	-10%
	- Convenient divorce process				
	- Good divorce arrangements				

		Removal of outcomes (both positive and negative)	3,17	-0,75	-19%
Divorcees	- Effects on risks of conflict with emotional pain (+/-)	Increase deadweight from 80% to 95%	3,33	-0,59	-15%
Divorcees	-Good divorce arrangements (+/-)	Removal of both outcomes (+/-)	3,49	-0,43	-11%
	-Convenient process (+/-)	Bring all deaweights of these outcomes to 95%	3,64	-0,28	-7%
Legal Aid Council	-Effect on cost saving	Removal of positive outcome	2,99	-0,93	-23,6%

What this sensitivity analysis does not show is the effect of more optimistic assumptions on the SROI. Given the potentially over-conservative assumptions built in the analysis, it is also pretty much possible that the SROI ratio is higher than what is currently predicted. Overall the researcher assumes the SROI ratio can vary with **+/- 25%** around the predicted SROI position, i.e. between 2,26 and 3,77.

8.3 Verification of results

The seventh social value principle stresses the importance to involve stakeholders in verifying the information provided in this report. The researcher addresses this principle in two steps:

1. Listing the dimensions that have been verified by stakeholders
2. Listing the dimensions that have not been verified by stakeholders, as well as recommendations for how to proceed with the verification

Verified dimensions	Status	Comment
Chain of effects experienced by divorcees	✓ Completed	Everytime an outcome was being discussed with a divorcee, the interviewed asked to state the main factors suggested to cause the outcome to materialize. Also, wherever relevant the interviewer attempted to check whether the next step in the chain would not bring us closer to the formulation of an outcome.
Outcomes experienced by divorcees	✓ Completed	Every interview call with divorcees integrated a verification of the outcomes. After the divorcee explained the changes he or she experienced and gave an importance rate to each outcome, the interviewer gave a summary of the provided responses and the result of the revealed preferences exercise and asked whether the client could confirm this was true to his or her testimonial. Also, to triangulate the results lawyers were also asked in their annual surveys about what effects uitelkaar.nl could have on divorcees.
Contribution assessment and valuation of outcomes experienced by divorcees	✓ Completed	At the end of every interview call with divorcees, the interviewer summarized the result of the contribution assessment and valuation game played with the interviewee and asked whether the interviewee perceived the result as truthful to his or her testimonial.
Review of the entire analysis by the management team of uitelkaar.nl	✓ Completed	The results of the impact assessment with divorcees were reviewed by the CEO and COO of uitelkaar.nl who were both part of the expert group meeting and have good knowledge about their stakeholders and product.
Next steps		<ul style="list-style-type: none"> ▪ there is a need for more stakeholder data to build higher confidence in the assumptions formulated in this forecast analysis. A review of this analysis should be performed in 2020. ▪ the researcher advise to a subset of awyers in the process of verifying theory of change assumptions, outcomes definition and size of effects on divorcees to minimize the risk of overclaiming.

Chain of effects experienced by lawyers	✓ Completed	Everytime an outcome was being discussed with a lawyer, the interviewed asked to state the main factors suggested to cause the outcome to materialize. Also, wherever relevant the interviewer attempted to check whether the next step in the chain would not bring us closer to the formulation of an outcome.
Outcomes experienced by lawyers	✓ Completed	Every interview call with lawyers integrated a verification outcome. After the lawyer explained the changes he or she experienced and gave an importance rate to each outcome, the interviewer gave a summary of the provided responses and the result of the revealed preferences exercise and asked whether the lawyer could confirm this was true to his or her testimonial.
Valuation of outcomes experienced by lawyers	✓ Completed	At the end of every interview call with lawyers, the interviewer summarized the result of the valuation game played with the lawyer and asked whether the lawyer perceived the result as truthful to his or her testimonial. Nonetheless,
Next steps:		<ul style="list-style-type: none"> there is a need for more stakeholder data to build higher confidence in the assumptions formulated in this forecast. The next annual survey sent out to the lawyers should integrate sharper theory of change questions, contribution assessments and a verification of some assumptions built in this analysis.
Chain of effects experienced by the Legal Aid Council	✗ Not completed	The chain of effect and outcome definition have been approached from a top-down perspective, assuming that uitelkaar.nl generates direct cost-savings for the Legal Aid Council for every case resolved through online mediation instead of offline mediation. The valuation of outcomes is derived from information publicly available on the website of the Council and of uitelkaar.nl. The researcher therefore assumes that
Outcomes experienced by the Legal Aid Council	✗ Not completed	
Valuation of outcomes	✗ Not completed	

experienced by the Legal Aid Council		verification is unlikely to conclude with anything different than what is captured in this report.
Next steps	<ul style="list-style-type: none"> ▪ as part of the 2020 review of the analysis, the reviewer however advises to submit the key insights from this report to the Legal Aid Council for verification. The management team could use this effort as a mean for further strengthening the relationship with the Legal Aid council. 	

Investor' inputs and outcomes ✓ the value of inputs has been verified looking at the financial statements of Justice42 and the value of the outcome has been agreed upon by the main investors in Justice42.

9. Recommendations

9.1 General recommendations

This analysis suggests uitelklaar.nl generates substantial net social value, in particular for divorcees and the legal aid council, even when the effects on the children of divorcing parents (assumed to be positive) have not yet been accounted for. This means that funding and supporting this company to scale its outreach makes sense from societal impact point of view. Given the commercial orientation of uitelklaar.nl, this support could come from the private sector. However, the proven benefits for the public sector also call for heightened public support for promoting online dispute resolution as a credible alternative to mediation.

9.2 Management team of Justice42

From a strategic perspective, this Social Return On Investment analyses illuminates three aspects worth dedicating attention to:

1. **Revisiting customer segmentation:** assessing the importance divorcees attach to certain outcomes provides a basis for a new segmentation of the customer base that may have many practical implications. For instance, "runners" profiles suggest a much lower need for customer care than "vulnerable". Also, "runners" could be given a "fast track" option wherein the review of the lawyer takes place more promptly than with a traditional divorce case. The implications service design, pricing schemes and marketing/communication efforts could be significant.

2. **Referring financial advisors and psychologists**: assessing the attribution factor led to the discovery that 20% of the client base call a financial advisor during the divorce journey and 10% schedule consultations with psychologists. It may be worth exploring the opportunity to connect financial advisors and psychologists to the platform, so as to further develop the “legal care” focus of uitelkaar.nl and generate additional revenue streams.
3. **Publishing impact results to inspire mediators to do the same**: to support the Legal Aid council in optimizing the allocation of its budget and ignite a sector-wide effort to improve the quality of divorce resolution processes, the management team should consider building a stronger dataset, scaling this impact framework and sharing about the process and the outcomes with the public. If mediators also started to track the societal outcomes of their operations, benchmarking quality and sharing best-practises would become much easier.

9.3 Future iterations of the analysis

This report outlines the first attempt to build a forecast Social Return On Investment of the uitelkaar.nl platform. For future iterations of the analysis, the researcher proposes the following steps and priorities.

9.3.1 Priority data collection process

The purpose is for uitelkaar.nl to assess once every year what the actual social results are, and to update the forecast plans. To enable this, the researcher advises the following steps:

Priorities		Timeline
Divorcees	<ul style="list-style-type: none"> ▪ Schedule a new round of phone call interviews with divorcees to gather more robust qualitative evidence on the stories of changes, additionality and valuation of outcomes. ▪ Adjust the online survey questionnaire based on the insights generated from the qualitative calls, using better outcome indicators, and assessing the impact claim more systematically. The upgrade should also integrate a question that helps identify in which of the three sub-groups the divorcee belongs. 	HY1 2020

	<ul style="list-style-type: none"> ▪ Test whether outcomes differ depending on divorcee's chosen divorce module and/or subsidy status and/or sub-group affiliation ▪ Develop new features dedicated to support parents in preserving their children from the negative effects of the divorce. ▪ Consider organizing a focus group with children with the help of associations supporting children of divorced parents to capture the experience of children with their parents during and after the divorce procedure (e.g. Villa Pinedo) 	HY2 2020
Lawyers	<ul style="list-style-type: none"> ▪ Organize focus group with lawyer(-mediators) to collect further qualitative insights into stories of change and reduce uncertainties around additionality and the value of outcomes. 	HY1 2020
Legal Aid Council	<ul style="list-style-type: none"> ▪ Verify the outcome computed for the Legal Aid Council by submitting it for review and discussing potentially overlooked effects 	HY1 2020
Children of divorcing partners	<ul style="list-style-type: none"> ▪ Strategize and implement elements in the value proposition supportive of greater impact on parental behaviour and communication ▪ Organize a focus group with children of parents who divorced more than 6 months ago to assess effects of divorce on the main aspects documented by the academic literature 	HY2 2020

9.3.2 Defining impact goals

Priorities		Timeline
Management team	<ul style="list-style-type: none"> ▪ After acknowledging the outcomes of this predictive the analysis, the team is advised to propose an action plan with targets to the board 	HY1 2020

	of directors that affirm the team's intentions to increase the social value over time.	
--	--	--

Appendices

1. Questionnaire lists

Divorcees phone call survey questionnaire

- What is your age?
- (Gender implicitly known)
- For how long have you been married/in partnership with your ex-partner?
- Who decided to divorce?
- Do you have children?
- Where are you in the divorce process?
- Were you subsidized for settling your divorce?
- How and to what extent did uitelkaar.nl affect the quality of your communication with your ex-partner? [Open question]
- How and to what extent did uitelkaar.nl enable you to make agreements with which you felt both of you could move forward with? [Open question]
- How and to what did uitelkaar.nl affect the level of control you felt you had on the divorce process and the arrangements? [Open question]
- Why did you decide to settle your divorce using uitelkaar.nl? [Open question]
- What changes did you experience as a result of using uitelkaar.nl? [Open question]
- Could you explain what in uitelkaar.nl's solution contributed to these changes? [Open question]
- On a scale of 1 to 10, could you tell us how important this change is to you?
- Did you suffer emotional pain as a result of the divorce? [Open question]
- Has uitelkaar.nl affected positively or negatively the level of emotional pain you experienced as a result of the divorce? [Open question]
- If yes, could you explain what in uitelkaar.nl's solution contributed to this change? [Open question]
- On a scale of 1 to 10, could you tell us how important this change is to you?

- Did you suffer mental pain from the divorce ? [Open question]
- Has uitelkaar.nl affected positively or negative the level of mental pain you experienced as a result of the divorce? [Open question]
- If yes, could you explain what in uitelkaar.nl's solution contributed to this change? [Open question]
- On a scale of 1 to 10, could you tell us how important this change is to you?
- Could you confirm this effect is more/or less important than the previously discussed effects?
- Do you recognize the difference between the emotional pain and the mental pain? Are they different effects according to you? [Open question]
- To what extent did uitelkaar.nl affect your decision-making and behaviour in a way that was in the interest of your children? [Open question]
- To what extent did uitelkaar.nl provide you with ideas and knowledge about how you could best communicate and behave with your children during and after the divorce process? [Open question]
- Did uitelkaar.nl influence the quality of your relationship with your children? [Open question]
- Could you explain how this change happened?
- On a scale of 1 to 10, could you tell us how important this change is to you?
- Could you confirm this effect is more/or less important than the previously discussed effects?
- Are there any other effects you experienced from settling your divorce using uitelkaar.nl? [Open question]
- What route would you have considered to settle your divorce if uitelkaar.nl was not available to you ? [Open question]
- Do you think you would have experienced different effects had you chosen this alternative route? [Open question]
- Who else contributed to these changes? Have you called upon the services of other professionals for matters related with the divorce? Please give a % estimation of uitelkaar.nl role and explain why. [Open question]
- Do you consider that any of the effects that uitelkaar.nl had on your life change anything on other parties around you? Please give a % estimation of uitelkaar.nl role. [Open question]
- Value game

Divorcees online survey questionnaire

Intake phase

- Why did you decide to settle the divorce using uitelkaar.nl? [Open question]
- To what extent are you satisfied with the intake phase? Why? [Open question]
- To what extent did the intake phase generate particular frustrations? [Open question]
- Would you like to participate in future survey rounds? If so, please provide your contact details.

Collaboration phase

- Why did you decide to settle the divorce using uitelkaar.nl? [Open question]
- Did working on the divorce agreement using uitelkaar.nl help you or make things worse for you? If so, how and why? [Open question]
- To what extent were you satisfied with the collaboration phase? Why? [Open question]
- How would you assess the length of the collaboration phase?
- How would you assess the total cost of the collaboration phase?
- To what extent did uitelkaar.nl generate stress for you?
- On a scale of 1 to 5
 - The collaboration process was clear
 - Collaborating on uitelkaar.nl was easy
 - The examples that were given were useful
 - Uitelkaar.nl contributed to my ex-partner and I dealing respectfully with each other
 - Uitelkaar.nl contributed to sustain quality communication with each other
 - Uitelkaar.nl contribute to my ex-partner and I making arrangements with which we feel we can both move forward with
- Did uitelkaar.nl contribute to reduce the emotional pain you experienced as a result of divorcing? If so, how? [Open question]
- What would have happened anyway? [Open question]
- Did you make use of the services of other specialists during the divorce journey? [Open question]
- Do you have children?
- Did uitelkaar.nl affect the way you communicated and dealt with your children during the divorce procedure?

- Did uitelkaar.nl provide you with knowledge and ideas about how you could best behave and communicate with your children during and after the divorce procedure?
- Did uitelkaar.nl affect the quality of your relationship with your children?
- What would have happened anyway? [Open question]
- Would you like to participate in future survey rounds? If so, please provide your contact details.

Review phase

- Why did you decide to settle the divorce using uitelkaar.nl? [Open question]
- Did working on the divorce agreement using uitelkaar.nl help you or make things worse for you? If so, how and why? [Open question]
- To what extent were you satisfied with the review phase? Why? [Open question]
- To what extent did uitelkaar.nl generate stress for you? [Open question]
- How and to what extent has uitelkaar.nl affected the control you had on the divorce process and the divorce arrangements? [Open question]
- Did uitelkaar.nl contribute to reduce the emotional pain you suffered as a result of divorcing? If so, how? [Open question]
- What would have happened anyway? [Open question]
- Who else contributed to these changes? Have you called upon the services of other professionals for matters related with the divorce? [Open question]
- Divorcing often has impacts on your environment. On who do you think your divorce had an impact on? [Open question]
- Would you like to participate in future survey rounds? If so, please provide your contact details.

Lawyer-mediator phone call survey questionnaire

- When did you start your career as lawyer(-mediator) ?
- How many divorce cases do you manage on average per year?
- What share of the total legal disputes you handle each year do divorce cases represent?
- Why did you consider working with uitelkaar.nl?
- In your view, are clients divorcing via uitelkaar.nl different than the traditional divorcing couple opting for offline mediation? Why? [Open question]

- What effects does uitelkaar.nl have on you and/or your work ? These changes can be positive and/or negative. Explain why. [Open question]
- On a scale of 1 to 10, how important are these changes to you?
- How long do you think these changes last? [Open question]
- To what extent do you experience frustrations from working with uitelkaar.nl? Explain why. [Open question]
- Do you notice differences between the divorce cases sourced via uitelkaar.nl vs. the ones that come to you directly? [Open question]
- Does uitelkaar.nl help you spend more time on aspects of a divorce case that require your legal expertise (and less on routine tasks)? [Open question]
- Does uitelkaar.nl have any effect on your overall job satisfaction? The effect can be positive and/or negative. Explain why. [Open question]
- Could you explain how uitelkaar.nl contributes to that change? [Open question]
- On a scale of 1 to 10, how important is that change to you?
- How long do you think you experience this change?
- Do you experience any positive or negative effects on:
 - Your revenue
 - Your level of stress and work pressure
 - Your health
 - Your feeling of being part of an innovative trend
 - Any other?
- For any recognized change, could you explain how uitelkaar.nl contributes to that change?
- On a scale of 1 to 10, how important are these changes to you?
- What share of the changes previously discussed would have taken place anyway?
- Do you consider the change is entirely attributable to uitelkaar.nl, or are there other parties involved in making the change happen? Give us an estimate % of change attributable to other parties and explain why. Lawyer phone call interview question. [Open question]
- Have any of the effects that uitelkaar.nl had on you change anything for other actors operating in your sector (positively or negatively)? [Open question]
- Value game.

Lawyer-mediator online survey questionnaire

- Why did you consider working with uitelkaar.nl ?

- How much time do you spend on average per divorce case on uitelkaar.nl? How much time on a traditional divorce case (offline) ?
- What advantages and/or disadvantages do you experience when working with uitelkaar.nl? Why?
- What are according to you the key advantages and disadvantages for divorcees using uitelkaar.nl ? Why?
- Do you think divorcing partners settling their divorce using uitelkaar.nl are different from the typical divorcees you encounter for offline mediation ? Why?
- To what extent did you experience frustrations as a result of using uitelkaar.nl? Why?
- To what extent does uitelkaar.nl ensures you spend less tasks on standard administrative tasks and more on aspects for which your expertise is truly relevant?
- Do you have someone working with you in the office that typically takes care of the administrative aspects of divorce cases?
- Could you estimate the share of offline divorce cases that are not brought to a good end? What are the key reasons for drop-off?
- Would you like to be considered for future survey rounds? If so, please provide your contact details.

2. Lawyer's survey responses

What are the advantages you experience as a lawyer-mediator when participating in a divorce that has been prepared with uitelkaar.nl ?

Response number	Response
1	With one single client contact it is still possible to get to a qualitative end result (efficient work)
2	Collaboration with people who have a constructive attitude towards solving the divorce is pleasant
3	It is pleasant to work with divorcees that are not in fighting mode, are not bitter or angry with each other.
4	When client come to my office, they already have well-prepared agreements and as a consequence the review session is easier, you get faster to a final solution
5	Fast, digital, modern and future-proof

6	The plan is already well-prepared
7	The main terms of the divorce agreement are already prepared, my work basically consists in checking the terms and proposing alternative formulations where relevant/necessary from a legal perspective
8	Clients are incentivized to consider all aspects related to their divorce before review.
9	Clients have already carefully designed every term of the divorce agreement and thought about the implications before seeing the lawyer-mediator. As a result, they know exactly where to focus on during the review.
10 & 16 & 17	Convenience, simpler, faster
11	Focus is on finding solutions, pragmatic approach when it comes to sensitive aspects
12	Files are managed efficiently thanks to digitalization and step-by-step process
13	Files are fast to resolve, clients are pleasant and independent, also better informed
14	Pleasant clients, because they collaborate on their divorce agreement the quality of communication is better.
15	Clients solve divorce-related issues on their own, which makes the outcomes more acceptable than if they solely relied on a mediator.

What are the disadvantages of working on cases prepared via uitelkaar.nl?

Response number	Response
1	Sometimes not being able to see each other is disturbing. Loss of non-verbal communication.
2	Trying to rectify decisions made by divorcees can face substantial resistance. Explaining en discussions via chat is not always optimal. The agreements prepared are not always legally sound, mainly because the formulation of terms is not done using legal language.
3	Language used by divorcees is not always adapted for submission to the court.
4	No disadvantage, I spend significant time interacting with clients via the platform, asking questions to trigger their thinking and proposing alternatives
5	Not being able to intervene when divorcees mutually agree on terms that have pervasive implications or are not admissible from a legal point of view .

6	Some clients expect very fast responses. Sometimes, the amount of work put in a case is not in balance with the financial compensation.
7	I miss the personal contact. It is more difficult for me to understand divorcees' rationale and motivations. Some plans look like they have been prepared by 1 person and are advantageous for a single person. In this case, I need to closely review the terms and ask why a party would accept such terms. Often the terms then get adapted to be more balanced after my intervention.
8	Child alimentations provisions are sometimes formulated in inadequate terms.
9 & 12	Sometimes annoying to check online if divorcees fully understand the implications of what they agree on. Also important to check that there is no pressure exercised by one of the two ex-partners.
10	Clients sometimes translate their pre-reviewed divorce plan in practice which makes it difficult to change the plans when necessary. Clients consider it "their" plan and therefore are less prone to receiving advice from lawyer-mediators. The financial compensation of lawyer-mediators remains low for the amount of work it takes.
11	Clients seem to sometimes agree on things for which they do not understand the full legal implications
13	As soon as the agreement is submitted for review, clients seem to be in a hurry (mainly as a result of starting the sale of the house)
14	Clients tend to be impatient during the review phase
15	Poor formulation of sentences, reluctance to accept the advice of experts
16	Some standard terms are not always right. From a legal perspective terms are not always ok.
17	People tend to ask a lot for the price they are paying. As lawyer-mediator, I admit I spend quite some time on the cases

3. Hourly rate lawyer-mediators

Hourly rates vary between €135 and €200 (excl 21% VAT en 6% office costs) mainly depending on the experience of the lawyer-mediator.

Lotte Swart

Advocatenkantoor Swart hanteert een uurtarief van € 175,00, te verhogen met 5% kantoor

Mark Schoor

In alle andere gevallen bedraagt het uurtarief € 175,00 exclusief btw.

Christina Ekholm	Komt u niet in aanmerking voor gesubsidieerde rechtsbijstand dan hanteert Ekholm Advocaten
Paul en Jeroen	Ons basis-uurtarief bedraagt € 200,- exclusief 5% kantoorkosten en 21% BTW.
Bart van Mens	Ons uurtarief varieert van € 185 tot € 225. Het uurtarief is exclusief BTW, eventuele kantoorkosten
Christel Ruyters	Onze tarieven variëren van € 135,- tot € 200,- per uur, afhankelijk van de ervaring van de advocaat
Nathalie Groenewoud	Per 1 januari 2017 hanteert Groenewoud Advocatuur-Mediation een uurtarief van € 215,00 per uur
Janneke Mulder	Uurtarief: 225,- euro per uur exclusief BTW. Dit is 272,25 inclusief BTW. (Mediation pakket) exclusief
Nathalie van Luijk	Wel Advocaten hanteert voor elke andere casus in beginsel een uurtarief van € 145,00 (exclusief BTW)
Manon Baumler	Geen uurtarief op website
Monique Senssen	Geen uurtarief op website
Glenda en Manon	Geen uurtarief op website
Marga horsten	Geen uurtarief op website
Peter en Mirjam	Geen uurtarief op website
Joyce van Ewijk	Geen uurtarief op website
Jeannette Runhaar	Website niet up to date
Inactief	
Noor Geraads	Geen uurtarief op de website

Bibliography

Econovision. (2013). Socio-economic impact of divorce and family breakdown in the Netherlands.

EversLegal. (2016). *It's not about the money - Career satisfaction support*.

Gramatikov, M., & Klaming, L. (2012). Getting divorced online: procedural and outcome justice in online divorce mediation. *TISCO Working Paper Series on Civil Law and Conflict Resolution Systems*.

Singer, J. B. (2009). Dispute Resolution and the Post-divorce Family: Implications for a Paradigm shift. *Family Court Review, Volume 47, Issue 3*.

Teachman, J. D., & Paasch, K. M. (1994). Financial Impact of Divorce on Children and their Families. *CHILDREN AND DIVORCE*, Vol. 4 No. 1.

van Gammeren-Zoetewij, M., Combrink-Kuiters, L., & Peters, S. (2016). Monitor Gesubsidieerde Rechtsbijstand 2016.