Economic Impacts of the Connecticut Veterans Legal Center

For

Alison Weir

Executive Director, CVLC

By

Peter Gunther and Fred Carstensen

May 23, 2025

Preliminary Economic Impacts of CVLC

Table of contents

Contents

Preliminary Economic Impacts of CVLC

Mission

CVLC's mission is to empower, support, and improve the lives of Connecticut veterans by providing free legal assistance to help them overcome legal barriers to housing, healthcare, pension income, and recovery[1].

Introduction

Connecticut Veterans Legal Center was formed in 2009 when an attorney providing community service at the VA Healthcare – Connecticut's Errera Community Center to provide services for veterans in recovery from substance abuse. Although the community service was not intended to be legal advice, veterans often approached the attorney with legal questions for which he either provided advice or found other attorneys willing to represent armed forces veterans *pro bono*. The leadership at the Errera Center recognized the impact that legal assistance had in helping give veterans a foundation for recovery by redressing many of the social determinants of mental health. Thus, CVLC was formed and became the first legal services provider to join in a medical-legal partnership model with a VA healthcare center.

Although CVLC's roots are as a pro bono referral service, over the years, CVLC doubled its in-house staff from 2019 t0 2025 to the point that there are now 13 attorneys on staff so most cases are now handled by staff attorneys rather than pro bono attorneys. Although this is a costlier model, providing services with in-house attorneys allows CVLC to serve more veterans on a more regular basis and build stronger relationships between the attorneys serving veterans and the VA clinicians treating veterans who refer veterans for services. That said, CVLC still relies on pro bono attorneys to expand its reach and to provide some specialty legal assistance outside CVLC attorneys' scope of practice.

This report documents the economic impacts of CVLC's work in terms of benefits returned to the veterans it serves and the state economy of Connecticut. Part 1 covers cases involved with mental and physical illness, reversing unjustifiably harsh dismissals, and accessing improved pensions and health care available to honorably discharged members of the armed forces. Part 2 covers amelioration of possible evictions of veterans and their families from their domiciles and assesses benefits attached thereto. Part 3 homes in on the preventions of suicides among CVLC clients while Part 4 combines delineated results to estimate the impacts of extending CVLC services from 2024 to 2060.

[1] CVLC Home - Connecticut Veterans Legal Center (ctveteranslegal.org) (July 9, 2024).

Part 1: Improvements in Veteran Living Conditions: Non-Housing

CVLC Activities

Table 1 documents year-end status of CVLC's quest to improve the lot of 1506 veterans from 2018 onward. The number of active files grew during COVID and extended into the ollowing years. Through time, most series have been increasing, particularly open cases.

Table 1: Non-Housing Clients by Active Cases and File Closure Years

	2018	2019	2020	2021	2022	2023	2024	Initiated 2022-24
All								
Initiated	46	163	315	540	860	1,116	1,506	966
Closed	0	0	0	207	456	712	1,007	800
Remaining Open	46	163	315	333	404	404	499	166

Source: Case files

At the time of writing this section in early 2025, there is insufficient 2025 data to capture new cases so CCEA has truncated most of the analysis at the end of 2024. For the curious, annual activations are simply active files in a given year less the ones for the previous year. From 2022-2024, clients initiated 966 cases of which 800 were settled or otherwise closed.

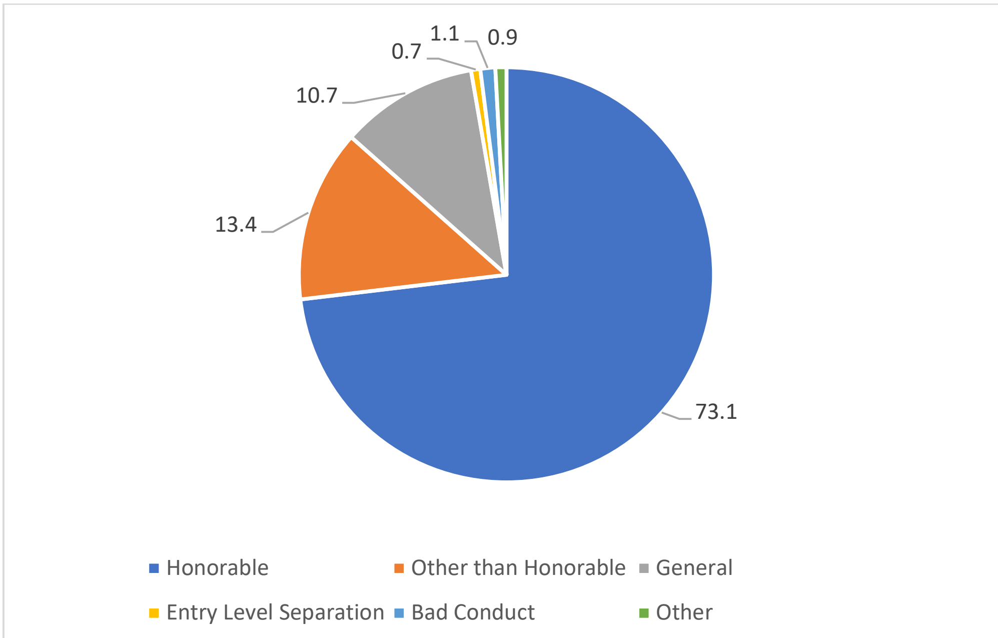
The vast majority of CVLC non-housing cases are brought by men albeit women are increasingly participating as noted in Table 2. While women initiated 16.7% of cases in 2021, their shares steadily grew to 19.4% in 2024. Partially reflective of earlier initiations of cases by men, closures among male cases undertaken to date shrunk slightly, but grew among females. These metrics do not sum among males and females due to "Others" and non-respondents concerning gender.

Table 2: Non-Housing Clients by Active and File Closure Years by Gender

	2018	2019	2020	2021	2022	2023	2024	2022-24
Male								
Initiated by	38	141	269	461	732	942	1,250	789
Closed	0	0	0	206	454	707	998	792
Remaining Open	38	141	269	255	278	235	252	-3
Female								
Initiated by	8	22	45	78	124	165	242	164
Closed	0	0	0	28	44	68	102	74
Remaining Open	8	22	45	50	80	97	140	90

Of the 1,506 cases that were open then end of 2024, 699 provided data on discharge status of 699. Chart 1 shows that the vast majority of clients were honorably discharged (73.1%) while the rest attained lower discharge status of uncertain levels, obscured by the "other than honorable," category. Actions by those honorably discharged suggests that reasons other than discharge status are driving the majority of the cases.

Chart 1: Client Discharge Status (%) (n=699)

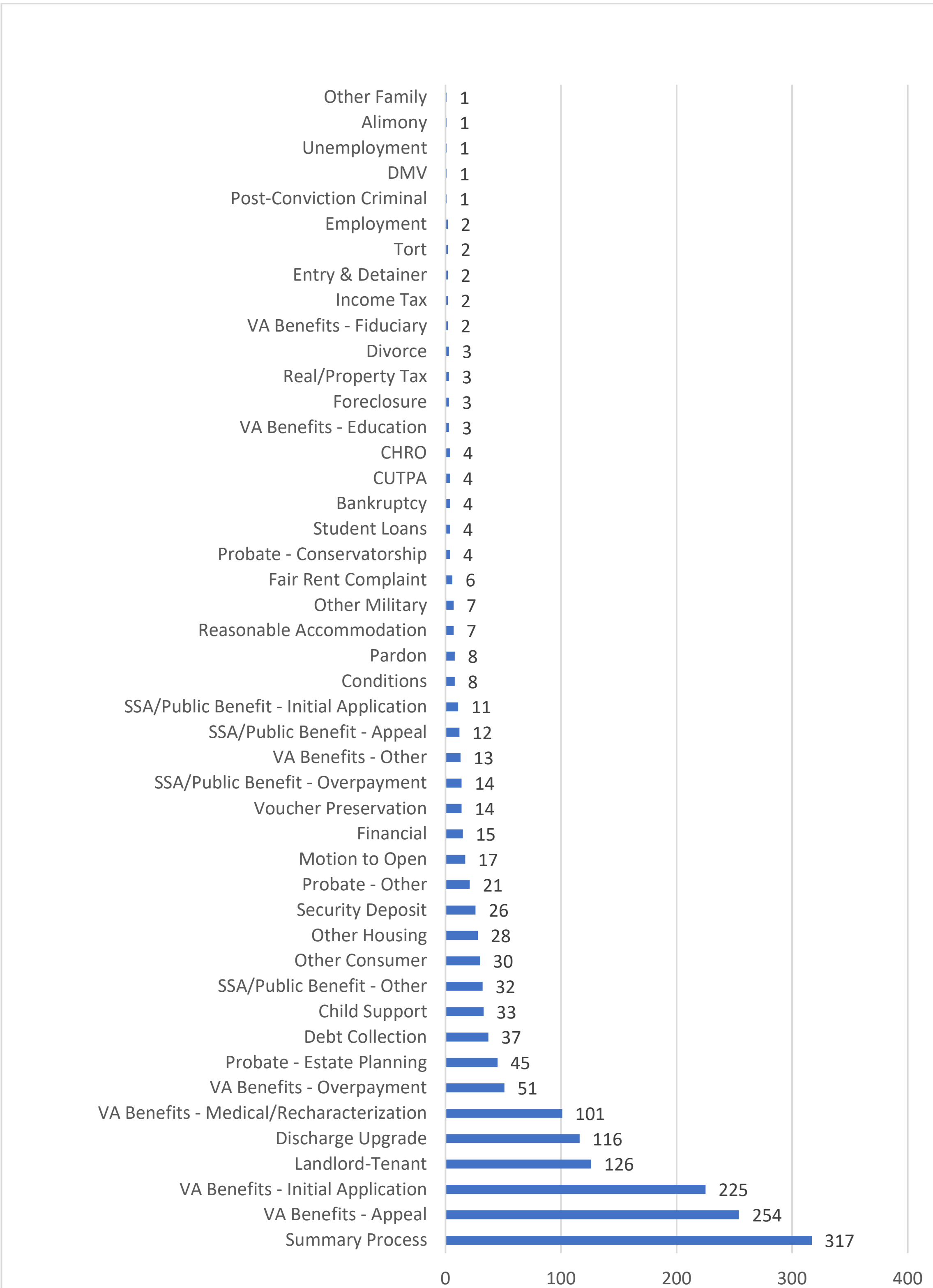


Issues of concern for CVLC clients go well beyond discharge as demonstrated in 1621 of these files. Chart 2 illustrates the number of cases for various issues raised range from 1 to 317. The top-ten issues account for 86.5% of cases. These data are a little cloudy because the question asked of clients mixed legal status with issues. Among more frequently raised legal issues are:

- Value-added benefits at one legal stage or another
- Landlord-tenant relationships
- Discharge status, and
- Financial issues inclusive of overpayments, debt collections, child support, and estate planning.

Because a single client may have multiple issues and case files, the above does not directly correspond to the number of clients with legal cases. Chart 3 documents the number of clients with specific legal issues. In that chart, 81.4% of clients' legal issue in the top 10 most common. Differences in ordering from the previous chart are highlighted by decreases as one scans down the bars. The top six issues maintain their rankings, but greater shares of individuals are concerned with estate probate – planning and SSA public benefits than suggested by the number of files.

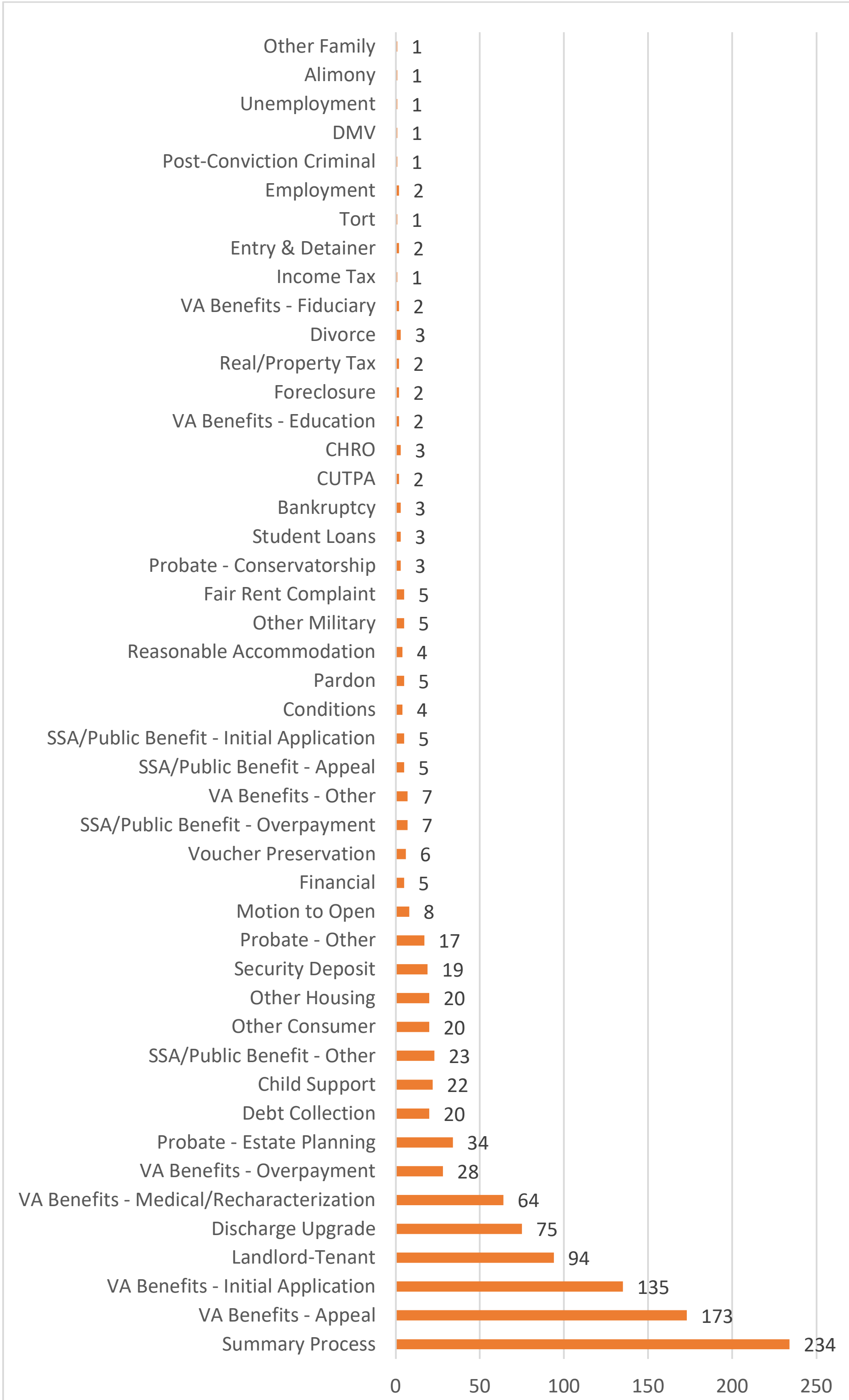
Chart 2: Issues of Concern (1,621 Files of 1,624 Files)



ern

CCEA
University of Connecticut

Chart 3: Persons Litigating Issues of Concern (n=1,080)



CCEA University of Connecticut

By observing CVLCs capabilities in expanding client lump-sum payments and improved pensions as well results from improvement in real estate transactions, particularly reversals of evictions, CCEA focusses on the most frequent issues raised by clients.

In the interests of privacy, CCEA has avoided digging into medical recharacterization issues. A priori, advances on such issues generate significant benefits in addition to suicide avoidance, covered, yet to be quantified.

Part 2: CVLC

CVLC Revenues and Services

Revenues

Because CVLC efforts are dedicated solely to assisting veterans, its annual budgets are dedicated to that cause and modelled economically as costs borne by donors to rectify veterans' issues. Table 3 documents fiscal year revenues from CVLC budgets.

Table 3: CVLC Revenues 2021-2024

Fiscal Year	Revenues
2021-2022	1,523,566
2022-2023	1,828,110
2023-2024	2,449,329

Source: CVLC.

Rapid revenue growth has facilitated CVLC transition from arranging pro bono services to hiring more staff including lawyers. During the above timeframe, CVLC salaries and related expenses have risen from $439,305 to $2,007,445. CVLC's professional staff currently includes 13 bar-certified lawyers.

Table 4: CVLC Revenue Sources ($) and 2023 Shares

Sources	2022-2023	2023-2024	2023	2023 Shares
Direct Contributions	210,363	303,145	256,754	0.12
Non-Government Grants	593,238	543,262	568,250	0.27
Government Grants	704,365	916,680	810,523	0.38
Government Contracts/Fees	225,773	503,990	364,882	0.17
Program Sales & Fees	6,113	17,988	12,051	0.01
Special Events	87,431	164,264	125,847	0.06
Revenue	827	0	414	0.00
Totals	1,828,110	2,449,329	2,138,719	1.00

Additional indications of CVLC growth include total paid staff doubling from 12 in 2019 to 24 presently with growth averaging two a year 2021 to 2023 and four in 2024.

Subdividing and regrouping fundraising activities further to clarify federal and state participation, yields Table 5. In understanding the way forward, sourcing of funds remains important. In line with its military responsibilities, Tables 4 and 5 indicate that the federal government is the largest CVLC supporter (32%)[2] followed closely by private corporations (31%) and somewhat further back State Grants (22%). Single digit and lesser percentages of the support come from individual donations, special events, and other fundraising activities.

Table 5: CVLC Revenue Sources and 2023 Government and Other Shares

CVLC Sources	2023 Shares
Individual & Foundation Contributions and Grants	0.08
Other Corporate Contributions and Grants	0.31
Federal Government Grants, Contracts, & Fees	0.32
State Government Grants	0.22
State Government Contracts	0.00
Program Sales & Fees	0.01
Special Events	0.06
Misc. Revenue	0.00
Totals	1.00

To demonstrate the impacts of current funding, CCEA, perhaps optimistically, extends current funding shares into the future. Given the current slashing of federal expenditures, and CVLC's successful cases, these views may be edifying.

Benefit Costs

Updated case data 2020 to mid-2024, facilitate estimating settlements on lumpsum payments and annual increases in veteran lumpsum and pensions for the life expectancy of each veteran and therefore the annual increased Net Present Value (NPV) of the flow of pension funds from the Federal Government to Connecticut veterans. Awards in 2020 to 2024, NPVs over the expected life span of Connecticut recipients, based on recipients to date, are noted in Table 6. The initial year payment in all years is larger than the extended one because it includes lumpsum payments which are for single payment settlements or to rectify back-pay owed to

[2] Funded through the American Rescue Plan Act, where funding runs out this year, Connecticut's right to counsel program was launched in 2022 with $20 million, in which CVLC has been participating. (Ginny Monk, CT Mirror, CT 'right to counsel' Jan 15 2025)

clients. Ongoing payments extend over life expectancies of clients which vary from client to client with women expecting longer lifespans.

Table 6: Increased Lumpsum and Veterans' Pensions (NPV at 2% in 2022$, 2020-2060)

	2020	2021	2022	2023	2024	2030	2040	2050	2060
2020	1,268,030	535,016	493,302	474,584	441,700	350,717	216,253	99,671	28,899
2021	-	2,526,182	852,792	715,635	709,068	474,357	147,140	58,195	29,438
2022	-	-	2,236,706	860,930	664,282	519,403	249,287	169,674	89,755
2023	-	-	-	1,403,999	894,404	667,095	357,113	204,366	41,436
2024	-	-	-	-	1,843,727	744,294	409,493	175,352	48,283
Total	1,268,030	3,061,198	3,582,799	3,455,148	4,553,181	2,755,867	1,379,287	707,258	237,812

Aggregate NPV benefits at 2% annually, in fixed dollars, decline over time due to the discounting and veterans passing. For payments initiated in 2023, the NPV at 2% for fixed dollars, of expected payments is $19,804 M relative to CVLC's entire budget of $2.2 M.

Relative to CVLC expenditures and treating federal payments as manna from Connecticut's perspective, Connecticut benefit cost ratio for 2023 accruing to veterans based on these lumpsum and lifetime earnings alone amounts to 8.8.

Because the CVLC expenditures cover making contacts to assist in rectifying rental arears and medical assistance, the above benefits cover those costs but no other health care contributions facilitated by attaining honorable discharge, covered by the following.

STOUT Benefit Estimates

Connecticut benefits accruing to CVLC client families and/or to the State arising from assistance to avoid evictions are complex and only partially quantifiable. On behalf of the Connecticut Bar Association, STOUT[3] has updated its valiant attempt to do just that in its report; *Connecticut Right to Eviction Counsel Annual Independent Evaluation*. Table 7 summarizes STOUT's recent estimates of $36.6 M between January 31, 2022, and November 30, 2023 for three leading organizations assisting veterans and from them annual estimates of benefits stemming from CVLC's 12% of resolved cases. Aside from out-of-home foster care placements and economic benefits from increased educational attainment, CCEA assumes that these issues are permanently rectified so benefits accrue annually at least on average over the

[3] Stout Risius Ross, LLC (Stout) is a global investment bank and advisory firm specializing in corporate finance, valuation, financial disputes, and investigations. In addition to these services, Stout's has expertise in strategy consulting involving a variety of socioeconomic issues, including issues of or related to access to justice and the needs of low-income individuals and communities. Their most recent report, Connecticut Eviction Right to Counsel Annual Independent Evaluation January 1 to November 30, 2024, pp 23-24, quantifies some of the savings accruing annually from cases resolved during the time frame.

next decade. Leaving all benefits in NPV estimates and retaining benefits for only ten years yields NPV, discounted at 2% for fixed dollars, of $11.0 M. For 2023, STOUT estimates add a further 4.9 to the 2023 benefit cost ratio, boosting it to 13.7.

Table 7: Benefits from Resolved Cases January 31, 2022 to November 30, 2024 (M Current $)

	All	CVLC	Annual CVLC
Housing social safety net responses -	9.0	1.080	0.381
Out-of-home foster care placements	8.0	0.960	0.339
Economic value preserved by retaining residency in Connecticut	6.2	0.744	0.263
Additional Medicaid spending on health care	4.7	0.564	0.199
Fiscal impacts of responding to unsheltered homelessness	2.7	0.324	0.114
Economic benefits of employment stability	1.5	0.180	0.064
Fiscal impacts of responding to crimes	1.3	0.156	0.055
Economic benefits of increased educational attainment	1.3	0.156	0.055
Fiscal impacts of criminalizing homelessness	1.1	0.132	0.047
Retained federal funding for public schools in Connecticut	0.8	0.096	0.034
Total	36.6	4.392	1.550

To STOUT's credit, the report recognizes that the above analysis falls short of being comprehensive in that the following results are not quantified:

- Juvenile justice costs, and child welfare costs associated with children experiencing homelessness;
- The tax benefits to the state associated with increased consumer spending;
- The negative impact of eviction on tenants' credit score, ability to re-rent, and the potential loss of a subsidized housing voucher;
- The cost of mental health care;
- Certain additional costs associated with homelessness, such as additional law enforcement;
- The cost of family, community, and neighborhood instability;
- Preservation of financial and personal assets; and,
- A reduction, over time, of the number of eviction cases filed resulting in improved use of the Connecticut Judicial Branch resources.

Part 3: CVLC Clients

Suicide Reductions

STOUT also gives CVLC no credit for clients avoiding suicides among the vulnerable. Yet CVLC personnel have no knowledge of any clients successfully committing suicide despite admitted inclinations to do so prior to their involvement with CVLC. Of the clients settling in 2023. One was classified as "Suicidality" or had written suicide notes, and 16 had thoughts of suicide and 16 attempted it of whom five were among those who had thought about it. Of males settling in 2023, 228 were copping with aspects of intended suicide. Of the women, only 6 had thought about it, and none were under care or had attempted it.

Assessing benefits goes beyond tracing money flows. Veterans are owed compensation under federal law for those physical and mental injuries attributable to their service. For far too many veterans, service results in mental illnesses, possibly following trauma, that accompany an increased risk of suicide. Research has shown that receiving legal services through a medical legal partnership resulted in improved mental health, including reduced symptoms of psychosis and posttraumatic stress disorder (PTSD) and reduced spending on abused substances. (Tsai et al at 2021.)

In a longitudinal study of suicides between January 1, 1986 and December 1, 2007, The National Death Index identified suicides between enrollment with the index and end of 2010. J. Michael Bostwick, M.D. *et al* have tied attempted suicides to later successful suicides.

"3.2% (48/1,490) of the cohort died on index (first recorded) attempt, whereas only 2.3% (33/1,442) of index attempt survivors subsequently killed themselves. This drop in the suicide rate for survivors (of their attempts) vs those dead-on index was calculated for each gender (men 6.7% to 4.8%; women 1.2% to 0.9%).[4]"

CVLC lawyers and staff had no knowledge of any clients completing suicide while they were clients and had not heard of any after being clients, albeit former clients were not monitored closely.

Given the preponderance of males among clients, assuming that CVLC programs have been and will continue to be fully successful in preventing further suicides among those surviving attempts suggests savings from suicides avoided for those settling in 2023 of 1.4 males and 6.19 males and 0.007 females. Applying DOT's 2022 benchmark of $12.5M per life saved for the value of statistical life,[5] culminates in amenities generated from CVLC client lives saved valued at $17 M. There may, of course, be other decisive factors also contributing to avoiding suicides so the $17 M is an upper bound due to CVLC's activities to relieve stress on veterans and their families and/or households. Suicide avoidance adds a further 7.7 culminating in a 2023 B/C ratio of 21.4.

When asked if they were aware of any successful suicides among clients or former clients CVLC staff knew of none. But with no explicit follow-up of clients whose cases are closed, staff would

---

[4] J. Michael Bostwick, M.D., C. Pabbati, M.D., J,R. Geske, M.S., and A.J. McKean, M.D., *Suicide Attempt as a Risk Factor for Completed Suicide: Even More Lethal Than We Knew*, Am Journal Psychiatry, Nov 2016.

[5] Departmental Guidance on Valuation of a Statistical Life in Economic Analysis | US Department of Transportation

not necessarily be aware of subsequent suicides that would erode the avoided estimate. For those reasons, the additions need to be treated and monitored carefully into the future.

Given differences in their education and resulting future expected income streams, STOUT's estimated costs of foster care avoided appear to be a modest estimate of the net present value of social costs avoided by keeping children out of foster care and from switching schools.

The predominance of veterans existing among disrupted marital situations when they became clients may be indicative of abnormally high rates of suicide among veterans. Table 8 presents annual data on clients' marital status 2019 to 2023 and the first part of 2024. Of the 2,162 clients who responded only 524 were married and still living together at the time of their responses, less than a quarter of clients in all years but 2020.

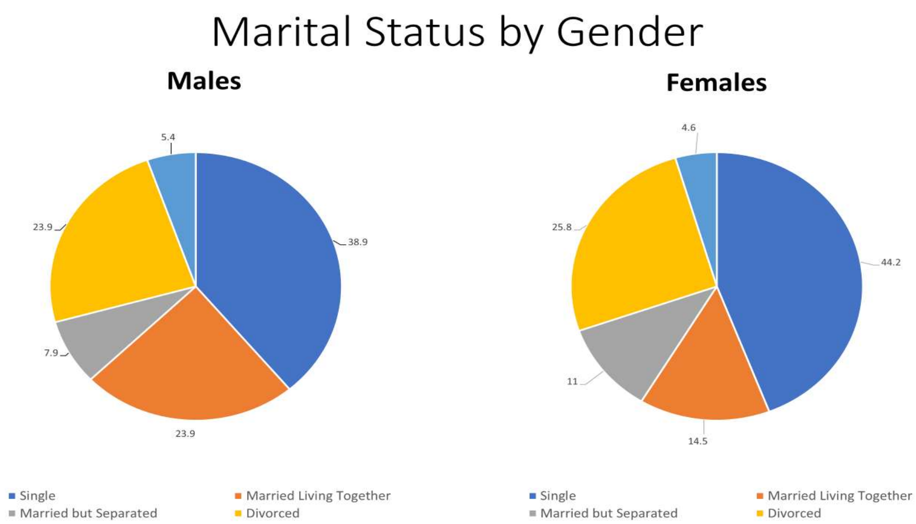
Table 8: Marital Status of CVLC Closed Case Clients (2019-2024) n=2,334

	Single	Married Living Together	Married, but Separated	Divorced	Widowed	% Married Living Together
2019	28	15	6	21	2	20.8%
2020	157	111	33	83	15	27.8%
2021	186	111	55	139	29	21.3%
2022	302	180	45	152	46	24.8%
2023	161	96	23	90	20	24.6%
2024	29	11	4	10	2	19.6%
Total	863	524	166	495	114	24.2%

Source: Case files

Case data by gender are scarce with only 1,969 males and 365 females registered. Due to the evolution of female roles in combat exposed to greater dangers roles female clients, on average are younger than the male clients with larger percentages being single or divorced rather than married and living together as indicate in Chart 1. Living apart may also be facilitated by relatively income equality between genders, note shortly. While these percentages vary across years, the average is assumed going into the future.

Chart 1: CVLC Closed Case Clients' Marital Status by Gender n=2,334



Client data on 3,284 households are more extensive than data on marital status and, because people not living together as married couples may be living with others, household data give better indications of numbers living alone. Single person households, at 63.2% of all households, mirror the concentration of clients living alone rather than cohabitating; with 21.0% in double occupancy, 7.8% in triple occupancy, and 4.1% quadruple occupancy. Another 2.4% reside with five persons and the remaining 1.5% in households of six to nine. These data underline the need to stabilize living arrangements to avoid further deterioration among households, supporting CVLC's quest to do so.

Even scarcer than gender data, income information is available for 1,275 male and 197 female clients. Paucity of data aside, annual results on average annual incomes, in Table 9, indicate more equality between the genders than similar comparisons of the labor force in general.

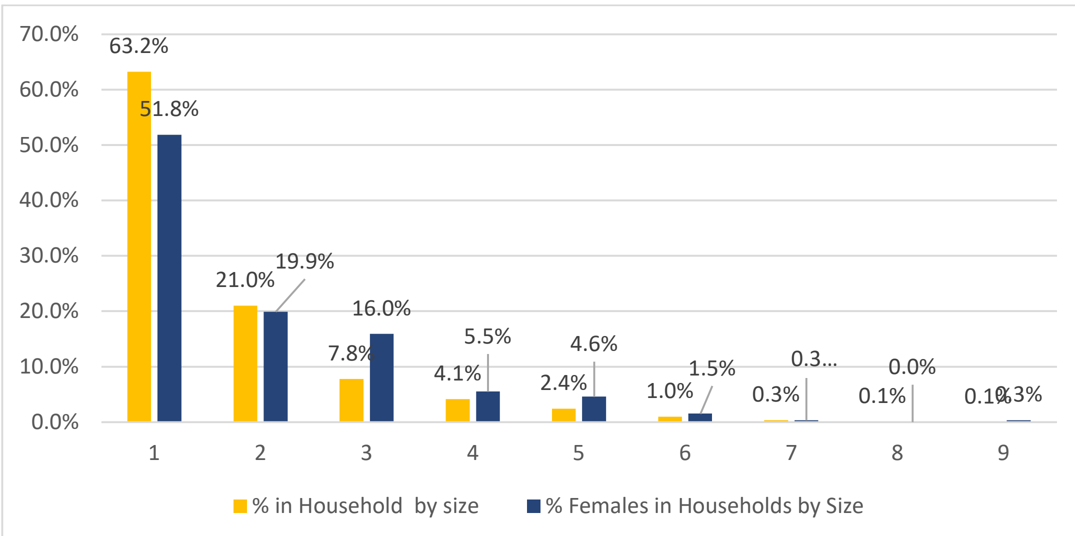
Table 9: Client Annual Average Income by Gender ($)

Year	Males n=1,275	Females n=197
2019	19,972	18,437
2020	29,501	23,335
2021	34,746	36,185
2022	34,739	43,997
2023	42,360	50,522
2024	35,986	31,936
Overall average	34,194	38,367

Source: Client Files

Overall and in three of six years female clients' average earned incomes exceeded the males' average earned incomes, with complete results for 2024 still to come. Due to tendencies for children to remain with mothers, higher incomes among females do not indicate that their households are necessarily better off. Chart 2 shows that percentages of female clients in household of 3-6 exceed those for the total population offset by lower percentages among single and double occupancy households, although not statistically significantly in the latter case.

Chart 2: All and Female Closed Case Clients by Household Size (%)



Source: Client Files

The spreads between men's and women's average annual incomes in favor of women are at least partially founded on women supporting more household members, most likely children, and are not indicative of relative affluence. Family closeness among women remains a more frequent deterrent to suicide than it does among men.

Using 2023 poverty benchmarks for the 48 contiguous states, which increase with the size of households, Table 10 illustrates that more than half the client households managed to be above poverty lines adjusted for the size of their households. Prior to reaching settlements, nearly a two-thirds of client households were above poverty lines for the sizes of their households, particularly among the two smaller-sized households. Table 10 indicates that of the 1,289 households included 1,573 have only one or two occupants.[6]

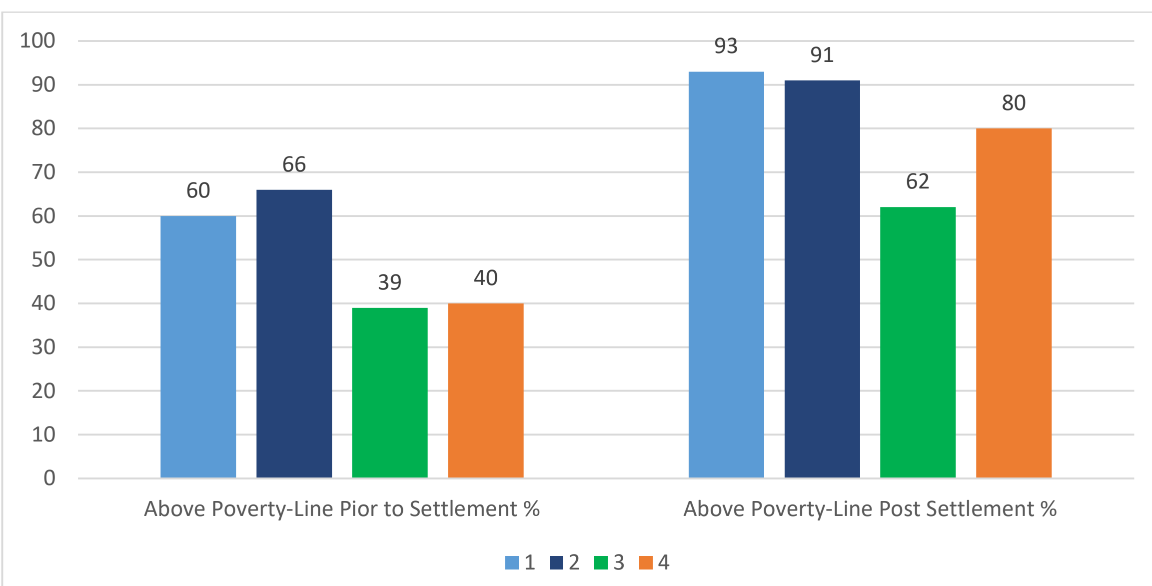
[6] This analysis is in real dollars with annual legislated adjustments made within REMI for CPI and average weekly wages. [armed forces pension increase 2025/26 - Search](#) .

Table 10: Client Household Incomes Relative to Poverty Lines by Size ($)

Occupants #	Number of Households	Poverty Line ($)	Households Above Poverty Line	Households Below Poverty Line	At Poverty Line	% Above Poverty Line
1	958	14,580	627	313	18	65.45
2	331	19,720	262	63	6	79.15
3	114	24,860	78	34	2	68.42
4	78	30,000	70	7	1	89.74
5	67	35,140	55	12	0	82.09
6	14	40,280	12	2	0	85.71
7	10	45,420	8	2	0	80.00
8	1	50,560	1	0	0	100.00
Totals	1,573		1,113	433	27	70.76

Of the above households, 211 have reached pension settlements. Chart 3 shows the percentages of pension recipients who were below the poverty-line prior to settlement, left set, and post settlement, right set. Among 142 single person households, 60% were above the poverty-line prior to settlement and 93% subsequent to it. The 44 two-person households with pension settlements started with higher shares of households above the poverty levels relative to single-person households (66%) and ended up with slightly lower shares (91%). Among all household recipients the percentage above the poverty line rose from 60 to 90.

Chart 3: Pension Recipients Above Poverty-Line Prior to and Post Settlements by Household Size (%)



Three and four-person shares of 18 settlement households also increased with pension settlements albeit smaller shares both prior and after settlements were above poverty lines. The vast majority of pension settlements pertain to one and two-person households where settlements raised more than half the households previously below the poverty-line above it. For all but three-person households (23%), pension settlements raised over 25% of household above poverty lines. Among larger households, excluded from the chart to maintain confidentiality, progress was made with less than a handful remaining below poverty-lines after settlements.

Because annual adjustments to keep these pensions whole in the face of inflation and wage increases, pension increments are not expected to rode over time so the benefits are sustained into the future. These estimates are based solely on annual incremental pensions and exclude improved access to lumpsum payments, healthcare and are therefore downward bias in assessing total benefits veterans from CVLC's activities.

Part 4: Projections

REMI

In looking beyond what CVLC has done in the past to the implications of extending its activities into the future, CCEA assumes a business-as-usual case by extending real levels of CVLC funding and results into the future and modelling those dynamics by deploying Regional Economic Model Inc.'s dynamic general equilibrium economic and demographic model out to 2060.

Unlike the B/C analysis for a single year, REMI takes account of annual changes to a REMI base case through time to 2060. For that reason, CCEA assumes that CVLC extends its present level of funding and operations into the future generating the same revenues and annual incremental lumpsum and pension benefits as it averaged 2021 to 2023. Due to recipient mortality, each set of annual increments is assumed to decline with average age expectancies for 22 years from time of receipt to average end of life.

Inputs

Inputs to REMI include annual:

- CVLC funding sources;
- CVLC expenditures;
- Non-pension benefits;
- Increased amenities; and,
- Expanded transfers from the Federal Government to clients of lumpsum and pension settlements.

CVLC Funding

Based on the 2023-2024 budgets, starting in 2025 CVLC real annual revenues and expenditures, inclusive of operating surpluses, are expected to amount to $2,449,329. Applying the funding shares in Table 5, yields Table 12 on real annual funding 2025-2060 including funding sources.

Table 12: Expected Annual Funding Sources: 2025 *et al*

Sources	Shares	2025	REMI Funding
Individual & Foundation Contributions and Grants	0.08	$176,936	Reduced Consumption
Other Corporate Contributions and Grants	0.31	$685,628	Reduce Corp. Profits
Federal Government Grants, Contracts, & Fees	0.32	$707,745	Federal Spending
State Government Grants	0.22	$486,575	State Government Tax Revenues
Program Sales & Fees	0.01	$22,117	Charitable Fund Raising
Special Events	0.06	$132,702	Charitable Fund Raising
Operating Revenues		$237,625	Charitable Fund Raising
Totals	1	$2,449,329	

Based on 2023-2024 CVLC accounts

CVLC Expenditures

A second set of REMI real inputs involves CVLC expenditures. Table 13 allocates them among REMI sectors. Most of the accounting terms are also used in REMI except "Non-personnel expenses" which is dominated by Computers (about 60%) and telecommunications (30%).

Table 13: Expected Annual Expenditures 2025 *et al*

Annual Expenditures	Dollars
Compensation	$2,007,245
Professional Services	$77,199
Non-Personnel Expenses	$69,408
Travel	$14,508
Other (Retail)	$43,343
Total Expenses	$2,211,704
Operating Surplus	$237,625
Total	$2,449,329

CVLC Non-Pension Benefits

Annual beneficial results from the STOUT report reappear in the first ten lines of Table 14. In addition, the next row on income tax reduction sums savings from reductions in outlays for STOUT's unitalicized estimates less funds raised to support the italicized ones. In addition, CCEA's REMI runs include amenity values for the NPV of additional lives saved annually as well as annual increment federal sponsored lumpsums and pensions paid in the State.

Table 14: CVLC Contributions to Avoided Expenditures (M 2023 $)

	Annual CVLC	Duration Years
Housing social safety net responses	0.381	Life expectancy
Out-of-home foster care placements	0.339	5
Economic value preserved by retaining residency in CT	0.263	1
Additional Medicaid spending on health care	0.199	Life expectancy
Fiscal impacts of responding to unsheltered homelessness	0.114	Life expectancy
Economic benefits of employment stability	0.064	Life expectancy
Fiscal impacts of responding to crimes	0.055	Life expectancy
Economic benefits of increased educational attainment	0.055	1
Fiscal impacts of criminalizing homelessness	0.047	Life expectancy
Retained federal funding for public schools in Connecticut	0.034	6
Reduced personal income taxes	0.839	Life expectancy
Amenities from avoided suicides (NVP)	17.000	1
Additional pension income	0.964	Life expectancy
Additional lumpsum income	3.497	1

Note: CCEA messaging of STOUT data. Value of lives saved is dependent on there being no known successful suicides among current or past clients who prior to becoming clients had tried, currently under review.

Stated amounts for each benefit last on average for different durations as noted in the second column of the table. Most benefits last for the duration of recipients' lives with exemptions for foster care placements, ending at age 16, and retained federal funding for public schools in Connecticut ending upon graduation. Benefits occurring in the year of settlement accrue to each year's set of clients upon settlement so occur annually to different clients, but are not ongoing. With no information on starting ages, CCEA's duration assumptions are conservative. CCEA applied a 22-year straight line reduction rate to each benefit assumed to extend for average life expectancy.

There may be a slight upward bias in these assumptions to the extent that relatively large numbers of successful clients are or have been substance abusers, life expectancy would be foreshortened. Of CVLC's 1,064 clients, 727 suffered from physical and mental disabilities. Of those, 65, or 9.5%, claimed to have suffered from exposure to toxins.[7] More recent CVLC evidence, collected June 3, 2023 to March 19, 2025, concerning those exposed to toxins covered 1,060 cases finds that greater shares of CVLC clients - 347, (32.7%), were also afflicted with substance abuse. (Details including substances involved in Appendix 1.)

[7] Various disabilities are covered in the database with all physical and mental clients possibly afflicted from exposure to toxins included above but those with financial difficulties excluded.

Nationally in 2022, 21.4% of people 12 and over had used illegal drugs or misused prescription drugs.[8] Among Americans 12 and older 10.2% had an alcohol use disorder and about 27.2 million Americans 12 or older (9.7%) battled a drug use disorder[9] Because the percentage of clients claiming to have suffered from toxins was smaller than Americans on average suffering from substance abuse and the numbers of clients coping with substance abuse was unknown, CCEA did not adjust life expectancy for exposures to toxins.

Amenities from Avoided Suicides (NVP)

NPV of avoided suicides is for those avoided and settling in 2023 with benefits accruing during their lifetimes. During each subsequent year, CVLC settlements with different clients avoiding suicides benefit alternative sets of clients. With similar annual levels of CVLC effort on behalf of clients, it is reasonable to assume similar benefits from suicide avoidance with NPV of $17 M annually continue.

Lumpsum and Pension Settlements

Federal settlement payments include lumpsums to make up for past shortcomings of taking all the credit for Stout's findings and for including settlements and pensions to death, so that annual federal pension payments expand with each settlement year but shrink with recipient deaths. CCEA extrapolates lumpsum and pensions separately because pensions are paid annually but lumpsums are a one-time annual payment. CVLC clients commenced receipt of payments of additional pensions in 2023 worth $3.6 M and lumpsums of $1.8 M. Inclusive of additional annual awards of the same level, CVLC payments expand to $14.6 M during 2043. including $3.5 M annually in lumpsum payments in Federal transfers to Connecticut residents.

Results

This section continues to report incremental impacts with and without inclusion of amenities. Doing so allows readers to adjust for the level of amenities should someone find any suicides occur among tempted or erstwhile clients. CCEA assess impacts pf CVLC activities on regional jobs, personal income, and state and local fiscal capacity.

Total impacts in the REMI model include those in four westernmost counties of Massachusetts which capture 2.9%-3.7% of annual employment impacts 2023-2030 and 3.7%-5.5% thereafter without accounting for amenities and 2.7%-2.8% and 1.9% to 2.3% annually inclusive of them. From a national perspective all benefits are important while from a Connecticut point -of-view, benefits are net of those occurring in MA.

Jobs

Without distinguishing between full and part time jobs, CVLC activities generated 48 jobs in 2022 before including amenities and 58 with their inclusion. Chart 4 indicates that CVLC at

---

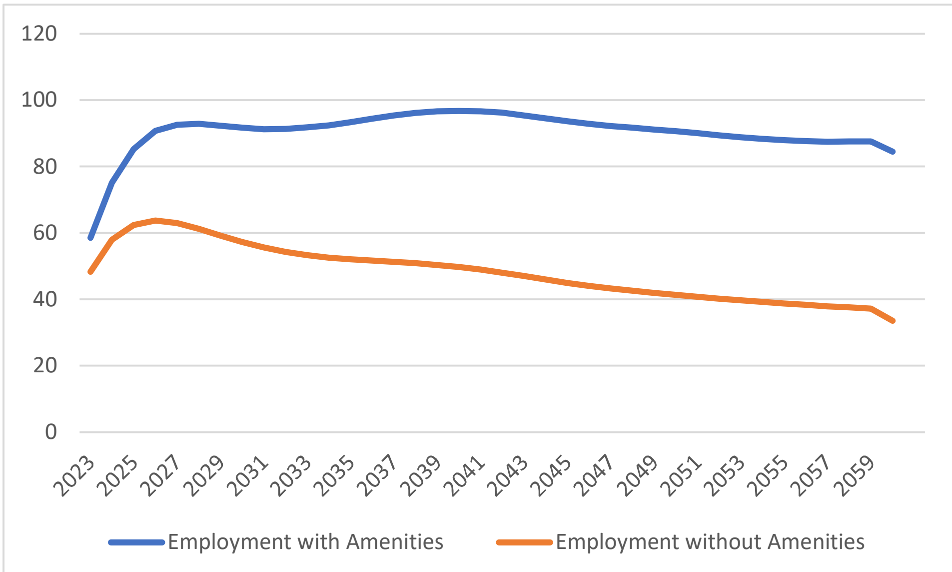
[8] NCDAS: Substance Abuse and Addiction Statistics [2023] (March 2025)

[9] Alcohol and Drug Abuse Statistics (Facts About Addiction) (March 2025)

current level of operations is having a positive impact on current and future Connecticut employment.

The current gap between the two cases of 11 jobs by 2030, widens to 35 with employment impacts of 92 and 57 respectively with and without including amenities. Due to stronger growth with the inclusion of amenities, there is steady widening of the gap between the two scenarios culminating more employment growth with preventions of suicides by 2060 of 51 jobs, with annual impacts of 85 to 34 jobs with and without amenities.

Chart 4: Incremental Jobs 2023-2060

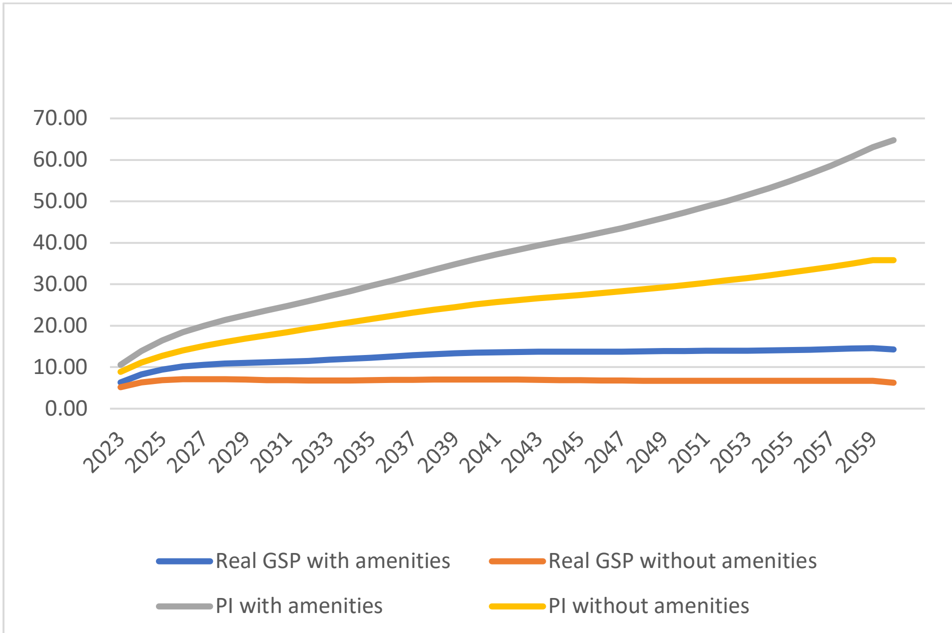


Income: GSP and PI

REMI yields measures of income throughout Connecticut and the four western counties of MA, GSP, as well as personal income earned by individuals, Personal Income (PI). PI net of Disposable Personal Income, (DPI) yields personal income taxes left for discretionary spending by individuals. Each is available in current dollars, inclusive of inflation, or fixed dollars, excluding inflation. Chart 5 covers both real GSP in 2022 dollars and current dollar PI impacts with and without amenities.

Because it is net of inflation and extends recent sluggish regional growth projected Regional RGSP impacts expand modestly from a range of $5.4 to $8.9 million slowly reaching $6.7 to $14.7 million by 2059. Of the total annual RGSP impacts only 2.5% to 3.2% occur in Western MA 2023-2030 and 2.2%-3.1% thereafter without amenities and 2.3%-2.4% and 1.7%-2.2% inclusive of them.

Chart 5: Real GSP and Current PI Impacts 2022-2060 (Millions $)



Personal Income

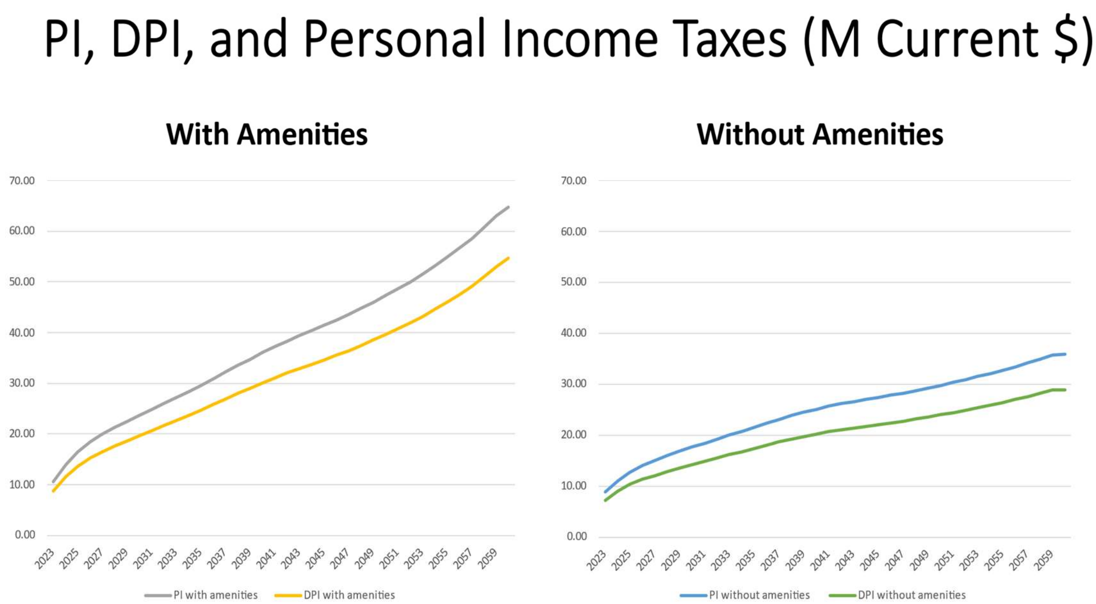
Spurred by inflation PI impacts grow, commencing between $17.7 M to $23.7 M in 2030 and $35.8 M in $63.0 M during constant operations and parallel results, depending on the inclusion of amenities or not. The gap between the scenarios widens representing the economic benefits, inclusive of more growth in the recipient population from CVLC activities and curtailed suicides of $27.2 M in 2060. Percentage PI impacts accruing in Western MA are minor at 1.9%-2.3% of annual totals 2023-2030 and 2.2%-3.1% thereafter out to 2060 excluding amenities and 1.7% to 1.8% and 0.5% to 0.9% including amenities.

Disposable Personal Income

Deducting personal income taxes from PI yields DPI of $14.3 M and $19.7M in 2030 and $30.0 M $55.6 M in 2060 of which 1.8%-2.2% annually 2023-2030 and 2.2%-3.1% thereafter out to 2060 excluding amenities and 1.7% to 1.8% and 0.5% to 0.8% including amenities.

Chart 6 displays the two above increments as well as additional personal income taxes collected as the difference between the income series inclusive of amenities in the lefthand window and without them in the righthand one. Comparing the two graphs underlines that preventing suicides clearly generates PI well above projections without preventions. It also indicates the inclusive of amenities supplements personal Income tax revenue impacts. In passing, 23.5% of those collected accrue to the State and the rest to the Federal Government.

Chart 6:



Other Fiscal Impacts

Noted in Table 15, state and local government revenues are impacted by PI, sales taxes, property taxes, and other revenues. State and local government expenditures are also impacted by demands for government services as their economies expand. In addition to personal income taxes discussed above, state and local governments benefit from impacts on sales taxes based on an advalorem rate of 3.9% on all consumer expenditures. Further, REMI derived impacts to the grand list have been taxed at the current average mill rate among CT communities of $29.5566/$1,000.

The above cover 70% of the state and local government revenues with those from other sources assumed to expand at the same rate as documented revenues.

Table 15: Fiscal Impacts (Millions Current$) 2022-2060

	2022	2030	2040	2050	2060
With Amenities					
Additional State and Local Gov't. Expenditures	0.45	1.43	1.78	1.94	2.18
Personal State Income Taxes	0.43	0.94	1.44	1.86	2.39
Sales Taxes	0.28	0.59	0.99	1.29	1.73
Property taxes	0.07	0.97	1.56	1.91	2.32
Other taxes	0.33	1.07	1.71	2.17	2.76
Total State and Local Gov't. Revenues	1.11	3.57	5.70	7.23	9.19
State and Local Government Expenditures	0.45	1.43	1.75	1.92	2.18
Net State and Local Government Expenditures	0.66	2.15	3.95	5.31	7.01
Cumulated NPV of Net Revenues at 5%	0.66	16.39	25.73	27.23	29.19
Without Amenities	2022	2030	2040	2050	2060
Additional State and Local Gov't. Expenditures Less pass Through to CVLC	0.16	0.49	0.58	0.61	0.65
Personal Income Taxes	0.38	0.80	1.16	1.35	1.61
Sales Taxes	0.25	0.45	0.67	0.80	0.97
Property taxes	0.05	0.63	0.93	1.06	1.27
Other taxes	0.29	0.81	1.18	1.38	1.65
Total State and Local Gov't. Revenues	0.98	2.69	3.94	4.59	5.50
Net State and Local Government Expenditures	0.16	0.49	0.58	0.61	0.65
NPV of Cumulated Net at 5%	0.82	2.20	3.36	3.98	4.85
Cumulated NPV of Net Revenues at 5%	0.82	13.72	23.71	27.72	30.81

During all years, net fiscal benefits are positive and growing. In all but 2022, when the bottom lines are virtually equal, fiscal benefits inclusive of amenities exceed those without them out to 2043 when recipient deaths in that and subsequent years equal or exceed additional awards. Net present values at 5% annually remain above a million dollars from 2023 through out.

The larger economy stemming from including the amenities leads to increased state and local expenditures over and above incremental revenues to more than decrease net state and local government revenues gains with amenities than without them from the late 2040s onward.

Conclusions

The vast majority of CVLC-assisted pension settlements pertain to one and two-person households where settlements raised more than half the households previously below the poverty-line above it. For all but three-person households (23%), pension settlements raised over 25% of household above poverty lines. They are expected to be sustained increases due to legislated increases for inflation and wages and salaries. These estimates are based solely on incremental pensions and exclude improved access to lumpsum payments, healthcare and are therefore downward bias in assessing total benefits veterans from CVLC's activities.

Even limiting CVLC generated veterans' to benefits identified by STOUT generates significant dynamic benefits in Connecticut for both citizens and governments. These benefits are enhanced by actual data from pension settlements, extended life expectancies, and amenities associated with avoiding suicides, the most overt sign of CVLC achieving its mission while improving state and local government fiscal balances well beyond the level of State and Federal grants.

Relative to CVLC costs, benefit cost ratios accruing to veterans based on these lifetime earnings for awards in, 2023, for which there are data, amount to more than 21.4 times the costs. That is, for every $1 CVLC spends, $21.4 is generated in NPV to the veteran.

In future work, amenities may be further expanded. Currently CCEA has no data on the extent to which reduced stress leads clients to reduce substance abuse, or even better, quit smoking and vaping; thereby, extending life their household's longevities. Such information is critical. Canadian data indicate that those aged 30-35 who quit smoking that early add an expected 27 years to their longevity! Similarly, better tracking suicides after closing CVLC files may constrain or confirm those expected important benefits.

From society's perspective, annual benefits are enhanced by avoiding suicides monetized at a value of $17.1 M annually.

This review is timely because federal funding of Connecticut's right to counsel program was launched in 2022 with $20 million, in which CVLC participated, through the American Rescue Plan Act. That funding runs out this year, making right to counsel one of many social service programs in the state facing a fiscal cliff as the one-time dollars run out.[10]

Inclusion of the four western MA counties, demonstrates that from Connecticut activities alone annual national benefits exceed those of Connecticut alone, but in their cases by small percentages.

---

[10] Ginny Monk, CT Mirror, CT 'right to counsel' helped thousands stay housed; saved state $36M Jan 15 2025,

Appendix 1: Updated Data on Toxins and Afflictions

Beginning June 6th 2023, CVLC started tracking clients previously exposed to toxins in order to identify clients experiencing medical difficulties. By March 19, 2025 1,060 clients had been identified of whom 347 (32.7%) had been diagnosed with one or more of the following:

- Addiction
- Alcohol
- Alcohol dependance
- Alcohol misuse
- Alcohol use disorder (AUD)
- Cannabis
- Cannabis abuse
- Cocaine
- Cocaine misuse
- Drug abuse
- Drug use
- Drug use disorder
- Ethyl Alcohol (ETOH)
- Heroin
- Marijuana use disorder
- Meth
- Nicotine dependence
- Opioid
- Opioid Use disorder (OUD)
- Polysubstance
- Stimulant
- Substance
- Substance abuse
- Substance use
- Substance use disorder (SUD)

While the data were being collected, 36 of those exposed to toxins died of whom 9, (25%), were also afflicted with one or more of the above drugs. This emerging data may foreshorten life expectancies and benefits from extended pension with extended dependent on successive spousal benefits.