

Connecticut Eviction Right to Counsel Annual Independent Evaluation January 1 to November 30, 2024

Prepared for: Connecticut Bar Foundation

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Section I – Executive Summary

- From January 31, 2022, through November 30, 2024, Connecticut eviction right to counsel (CT-RTC) attorneys assisted 5,456 households with 12,798 individuals, including 5,109 children and 7,689 adults.
- From January 31, 2022, through November 30, 2024, Stout estimates CT-RTC attorneys assisted clients in avoiding disruptive displacement¹ in 85% of cases where the client received extensive services.
- Of clients receiving extensive services who had a goal of preventing an eviction filing, CT-RTC attorneys were able to prevent an eviction **filing** for approximately 47% of them. Stout understands from CT-RTC attorneys and eviction defense attorneys throughout the country that preventing an eviction **filing** has a significant impact on tenants' ability to remain stably housed, avoid eviction judgments and records, and secure future housing if the tenant needs or wants to move.
- Stout estimates for every dollar spent on CT-RTC from January 31, 2022, through November 30, 2024, Connecticut has likely realized at least \$2.64 in potential fiscal impacts and economic benefits. The total estimated fiscal impacts and economic benefits of CT-RTC from January 31, 2022, through November 30, 2024, is \$36.6 million.
- CT-RTC clients disproportionately identify as female and Black or African American compared to Connecticut's overall population. Approximately 67% of clients identified as female, and approximately 85% of CT-RTC clients identified as non-white. Approximately 44% of clients identified as both African American or Black and female.
- Approximately 49% of clients indicated they did not know where they would go if they were forced to move. Approximately 22% of clients (overall) indicated if they were forced to move, they would live on the street or experience unsheltered homelessness, and an additional 7% indicated they would enter emergency shelter. The percentage of clients indicating they would live on the street or unsheltered increased from approximately 18% in 2023 to approximately 22% in 2024.

¹ Stout uses the phrase “disruptive displacement” to capture outcomes of cases beyond “winning” and “losing” and “evicted” or “not evicted.” For example, there may be circumstances where tenants did not have a formal eviction writ of restitution executed against them and therefore were not displaced but still have experienced disruption in their lives because of just the eviction filing and/or eviction proceeding. There may also be circumstances where a tenant needs to move but having access to legal counsel and being represented by a lawyer during the eviction proceeding minimizes the disruption that the move may have had on the tenant's household. Stout has found the phrase “disruptive displacement” to be helpful in demonstrating the variety of circumstances tenants experience and the impact of counsel in assisting with navigating a complex, high-stakes legal proceeding. Local advocates may use alternative terminology to describe the outcomes of cases and the impacts to tenants.

- Approximately 21% of clients had rental property owners from outside of Connecticut. Clients with rental property owners from outside Connecticut were more likely to indicate the presence of defective conditions and have had previous issues with the rental property owner. There was not a significant difference in the months of back rent owed or goals achieved based on where the rental property owner was located (in-state or out-of-state).
- Connecticut Bar Foundation (CBF), in partnership with the Providers², launched an innovative post-service client follow-up survey in the fourth quarter of 2024. The survey was designed to identify whether and how CT-RTC is assisting clients in securing medium- and long-term housing stability.
- Stout understands there are 3 primary sources of rent assistance available statewide in Connecticut: (1) Eviction Prevention Fund; (2) Moving Assistance Program; and (3) Workforce Rental Assistance Program, and securing rent assistance, when available, can assist with the efficient and effective resolution of cases where non-payment is the only issue. When CT-RTC attorneys were able to assist clients with securing rent assistance, approximately 80% of clients were able to stay in their home.

Section I – Year 3 Evaluation Findings

Stout and CBF worked with the Providers throughout Year 3 of CT-RTC implementation to continue to: (1) analyze and refine client goals and goals achieved; (2) understand the household characteristics of CT-RTC clients; (3) identify trends in responses to the question “Where would you go if you had to move?”; and (4) expand data collection to understand better the characteristics of the landlords of CT-RTC clients. Metrics related to client and case characteristics and rent assistance are for clients who completed the intake processes and received any level of service (e.g., extensive services, advice and counsel, brief services) while metrics related to client goals, goals achieved, and disruptive displacement are for clients who received extensive services.

CT-RTC Client Goals, Goals Achieved, and Disruptive Displacement Avoided

During the intake/interview process, the Providers ask clients what their goals are for the case. Generally, only clients who receive extensive services complete the full intake/interview process and have stated goals recorded. Approximately 68% of clients received extensive services.⁵ Since CT-RTC started in January 2022 (through November 30, 2024), the Providers

² The Providers include Connecticut Legal Services, Connecticut Veterans Legal Center, Greater Hartford Legal Aid, New Haven Legal Assistance Association, Inc., and Statewide Legal Services of Connecticut.

⁵ The calculation to determine the percentage of clients who received extensive services is the number of clients who received extensive services divided by the total number of clients who received extensive services, brief services, counsel and advice, limited representation, or other services. Stout understands that “other services” may

assisted clients in achieving at least 1 of their case goals in approximately 87% of cases. In 2024 (through November), in CT-RTC cases where the client received extensive services, the Providers assisted clients in achieving approximately 67% of all clients’ case goals.⁴

In 2022 and 2023, the Providers assisted clients who received extensive services in achieving approximately 73% and 64% of their goals, respectively. It is important to appreciate clients may have goals that cannot be achieved based on their situation or under Connecticut’s landlord-tenant laws. Even if a client’s stated goals are not achieved, CT-RTC attorneys often assist clients in achieving case outcomes that result in a high likelihood of the client avoiding disruptive displacement. These case outcomes that may not be the client’s stated goal(s) can include but are not limited to: securing more time to move if the client initially wanted to stay, staying in the home when the client initially wanted to move, and reducing the amount of back rent owed. Stout estimates CT-RTC attorneys assisted clients in avoiding disruptive displacement in 85% of CT-RTC cases when considering outcomes secured even though they were not stated client goals (as described in the previous sentence). The frequency with which CT-RTC attorneys assisted clients in avoiding disruptive displacement (85% of cases) is consistent with metrics Stout observes in other eviction right / access to counsel jurisdictions across the country.

The table below shows the 3 most common goals, the number and percentage of clients with each goal, and the frequency of the goal being achieved since CT-RTC launched in January 2022 and for cases closed in 2024 (through November).

Goal Metrics for CT-RTC Clients from January 2022 through November 2024			
Client Goal	# of CT-RTC Clients with Goal⁵	% of CT-RTC Clients with Goal⁶	Frequency Goal Was Achieved
Prevent involuntary move	1,720	79%	63%
Prevent eviction judgment	1,397	64%	63%
Secure 30 days or more to move	1,097	50%	75%
Goal Metrics for CT-RTC Clients from January through November 2024			

include but is not limited to: referrals to other organizations, assistance completing rental assistance applications or applications for other programs, and identifying other community resources to assist clients.

⁴ Based on goals the 3 most frequently stated client goals.

⁵ Clients can have more than 1 goal for their case.

⁶ Total will be greater than 100% because clients can have more than 1 goal for their case.

Client Goal	# of CT-RTC Clients with Goal ⁷	% of CT-RTC Clients with Goal ⁸	Frequency Goal Was Achieved
Prevent involuntary move	326	83%	69%
Prevent eviction judgment	238	60%	63%
Secure 30 days or more to move	165	42%	69%

Of CT-RTC cases closed since January 2022, approximately 95% of clients had multiple goals for their case. The 5 most common combination of client goals were:

- Prevent eviction judgment and prevent involuntary move;
- Prevent eviction judgment, prevent involuntary move, and secure 30 days or more to move;
- Prevent eviction judgment and secure 30 days or more to move;
- Prevent eviction judgment, prevent involuntary move, and avoid subsidy termination;
- Prevent involuntary move and secure 30 days or more to move.

Additionally, since January 2022, there have been 417 clients (approximately 19% of clients who received extensive services) who indicated one of their goals was to prevent an eviction filing. Of the 417 clients who had the goal to prevent an eviction filing, CT-RTC attorneys were able to prevent an eviction **filing** for approximately 47%. Stout understands from CT-RTC attorneys and eviction defense attorneys throughout the country that preventing an eviction **filing** has a significant impact on tenants’ ability to remain stably housed, avoid eviction judgments and records, and secure future housing if the tenant needs or wants to move. Stout has also learned from landlords throughout the country that avoiding eviction filings is beneficial to them but can be challenging in the absence proactive communication and the ability to connect tenants to resources such as social workers, case managers, rent assistance, and legal representation. It is also important to understand Connecticut’s 3-day notice period for non-payment of rent cases as an indication of how fast the eviction process can be, further highlighting the efficient and effective work of CT-RTC attorneys when they are able to prevent eviction filings for clients. Additionally, the Providers shared that tenants are not eligible for rent assistance from the Eviction Prevention Fund (see Rent Assistance section for details) unless they have an eviction filed against them, which makes achieving the goal of “prevent eviction filing” more

⁷ Clients can have more than 1 goal for their case.

⁸ Total will be greater than 100% because clients can have more than 1 goal for their case.

challenging than if accessing rent assistance from the Eviction Prevention Fund did not require an eviction filing.

Households Served and Client Characteristics

From January 31, 2022, through November 30, 2024, CT-RTC attorneys served 5,456 households with 12,798 individuals. Of the 12,798 individuals, 5,109 were children and 7,689 were adults.

Approximately 67% of CT-RTC clients identified as female, approximately 31% identified as male, and less than 1% of clients identified as transgender (Figure 1).

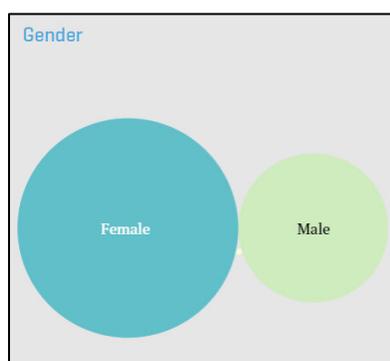


Figure 1

Female clients were more likely than male clients to have a child living in the household and be under the age of 35. Male clients were more likely to be working at the time of their case, be veterans, and over the age of 65. The table below compares select client characteristics that differed between female and male clients.

Client Characteristic	Female	Male
At Least 1 Child	59%	22%
Currently Working	39%	43%
Under the Age of 35	33%	20%
Veteran	2%	18%
Over the Age of 65	8%	18%

Approximately 44% of clients identified as African American or Black, approximately 33% of clients identified as Hispanic, approximately 15% of clients identified as White, approximately 5% of clients identified as another race, and less than 1% of clients identified as Asian or Pacific Island and Native American or Alaskan Native each (Figure 2).

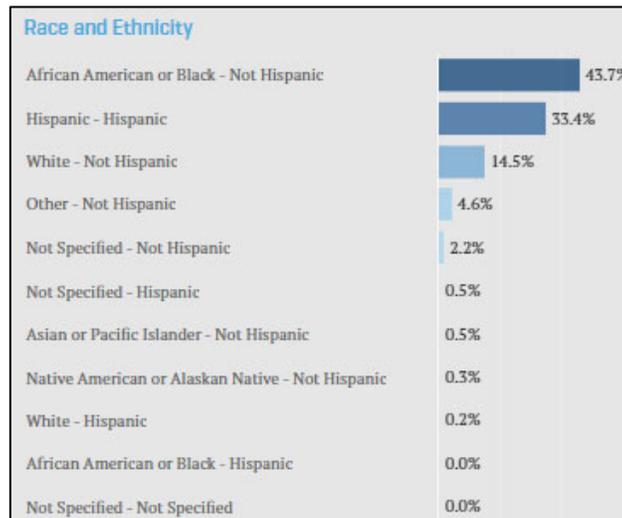


Figure 2

Approximately 44% and 35% of clients identified as both African American or Black and female and Hispanic and female, respectively. Approximately 27% of African American or Black clients indicated they had a physical disability compared to 24% of non-African American or Black clients. Approximately 55% of Hispanic clients had a child in the household compared to 43% of non-Hispanic clients. Approximately 18% of White clients were over the age of 65 compared to 11% of non-White clients.

Compared to the overall demographics of Connecticut, clients are more likely to identify as African American or Black, Hispanic, and female. Approximately 63% of Connecticut residents identify as White, approximately 19% identify as Hispanic, approximately 11% identify as African American or Black, approximately 5% identify as Asian or Pacific Islander and less than 1% identify as Native American or Alaskan Native.⁹ Approximately 51% of Connecticut residents identify as female, and approximately 49% identify as male (Figure 3).¹⁰

⁹ 2022 5-year American Community Survey. United States Census Bureau.

¹⁰ Ibid.

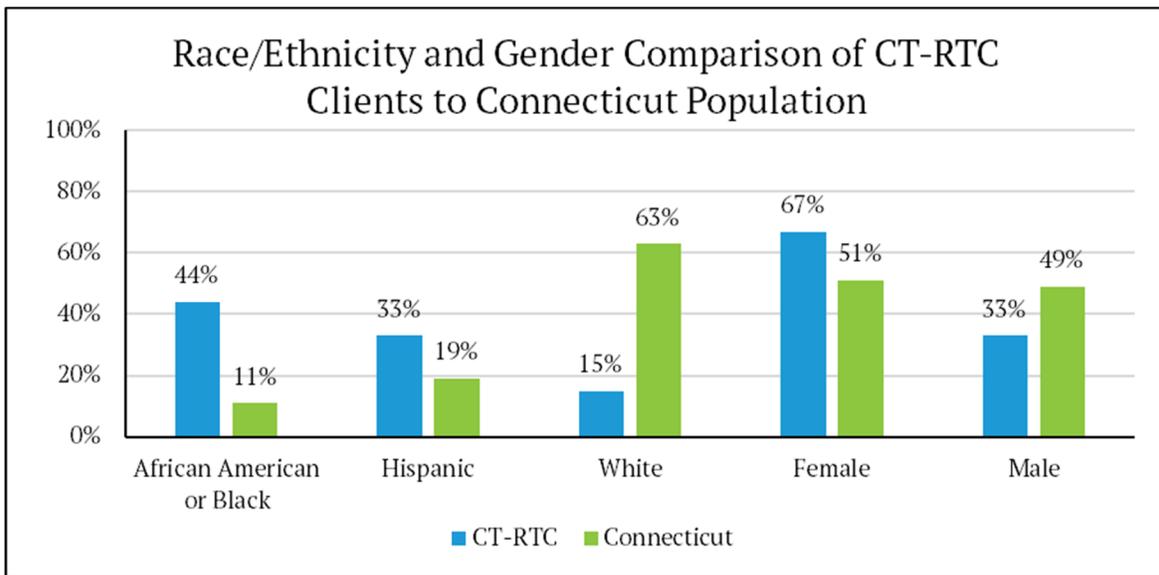


Figure 3

Approximately 49% of clients indicated they or someone in their household had a disability (Figure 4). Of these 49% of clients, approximately 49% of clients indicating they or someone in their household had a physical disability, approximately 49% of clients indicating they or someone in their household had a mental disability, and approximately 1% of clients indicating they or someone in their household had a hearing impairment or visual impairment or another disability (Figure 5).

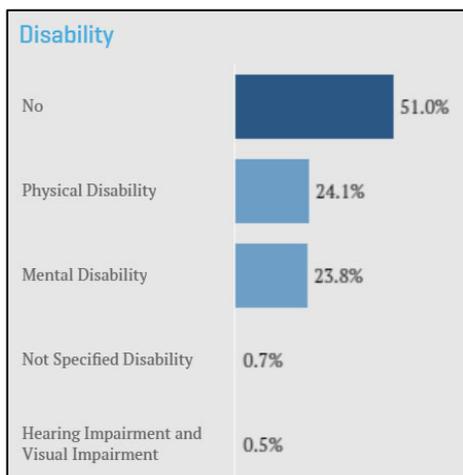


Figure 4



Figure 5

Approximately 58% of clients who indicated they or someone in their household had a disability were not currently working compared to approximately 50% of clients who did not indicate they or someone in their household had a disability. Clients who indicated they or someone in their

household had a disability were also more likely to indicate they lived alone (40%) compared to clients without a disability themselves or in the household (29%).

Approximately 46% of clients indicated there was a child in the household, with an average of 2 children per client household (Figure 6). Clients with at least 1 child in the household were more likely to be working at the time of their case.

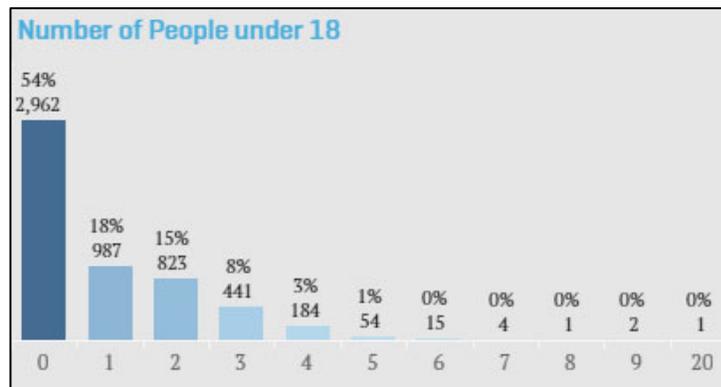


Figure 6

Approximately 40% of clients with a child in the household were working part time, and approximately 5% were working full time compared to approximately 23% of clients without a child in the household who were working part time at the time of their case and less than 1% who were working full time. Of clients with at least 1 child living in the household and who indicated the presence of a disability in the household, approximately 30% were working part time and approximately 5% were working full time. Approximately 22% of clients indicated English was not their primary language. Of the approximately 22% of clients who indicated English was not their primary language, approximately 53% of clients indicated Spanish or Spanish Creole was their primary language, approximately 44% indicated both English and Spanish were their primary languages, and approximately 3% indicated another language was their primary language (Figure 7). Approximately 13% of clients indicated they had limited English proficiency (Figure 8), of whom approximately 17% indicated they needed interpretation assistance (Figure 9). Approximately 93% of clients who indicated they had limited English proficiency identified as Hispanic.

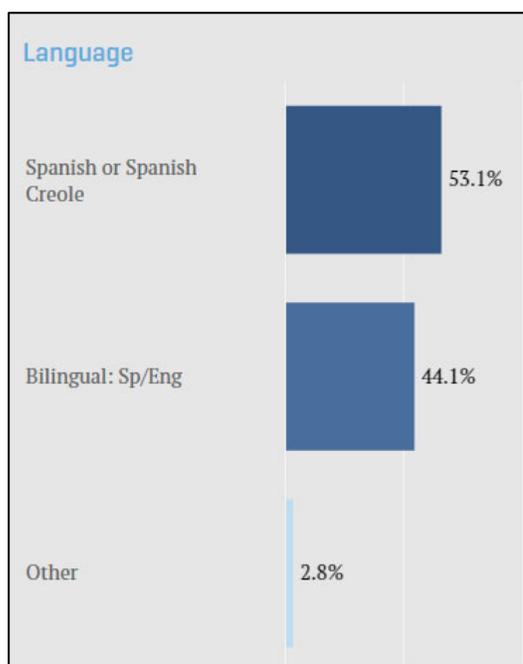


Figure 7

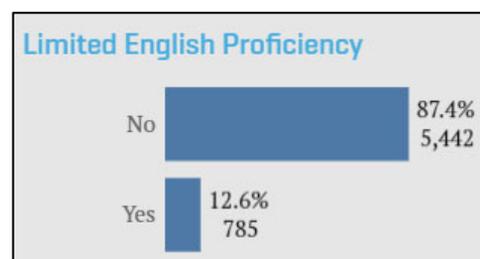


Figure 8

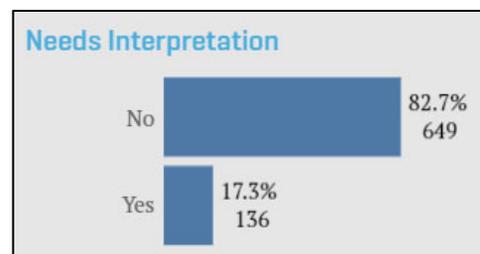


Figure 9

The Connecticut Veterans Legal Center (CVLC) provides legal services specifically to Connecticut’s veterans population. Approximately 8% of clients indicated they were veterans. Clients who indicated they were veterans were more likely to indicate they lived alone and were over the age of 65. Approximately 53% of veteran clients lived alone compared to approximately 39% of non-veteran clients. Approximately 31% of veteran clients were over the age of 65 compared to approximately 10% of non-veteran clients.

Where Clients Would Go If They Had to Move

Approximately 49% of clients were unsure where they would go if they had to move (Figure 10). CT-RTC attorneys indicated clients who answered with this response likely do not have anywhere to go or have not yet considered where they could go if they had to move. Approximately 22% of clients indicated they would live on the street or experience unsheltered homelessness, approximately 12% indicated they would stay with friends or family in Connecticut, approximately 7% indicated they would enter an emergency shelter, approximately 4% indicated they would move to another rental home, approximately 3%

indicated they stay with friends or family outside of Connecticut, approximately 2% indicated “other” arrangements, and approximately 2% indicated they would stay in a hotel or motel.

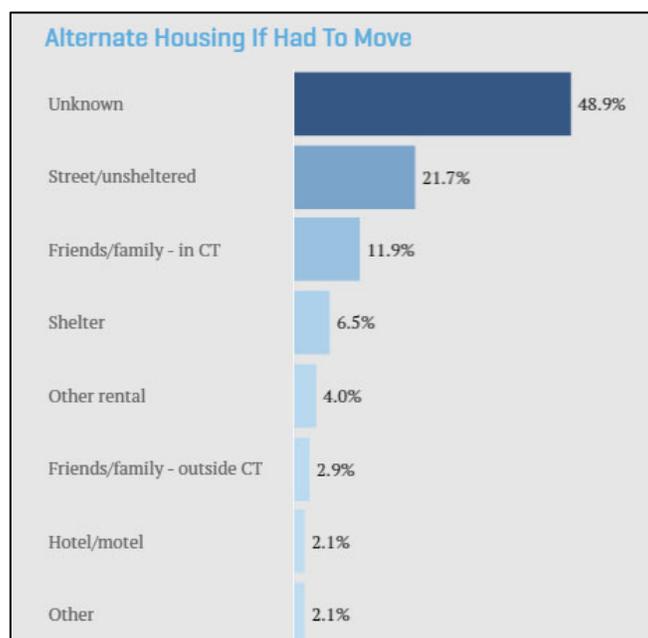


Figure 10

In 2024 compared to 2023, clients were more likely to indicate they would become unsheltered if forced to move. Rent continued to increase in 2024 throughout Connecticut, especially in larger metropolitan areas, such as Hartford where rent increased 6.4% from March 2023 to March 2024.¹¹ Providence, Louisville, and Cleveland were the only other 3 cities where rent increased more during the same period.¹² The following table compares the responses to “Alternate Housing if Had to Move” annually from 2022 through November 2024.

Alternate Housing	2022 (from 1/31)	2023	2024
Unknown	48%	51%	49%
Street/Unsheltered	17%	18%	22%
Friends/Family – in CT	15%	13%	12%
Shelter	8%	6%	4%
Friends/Family – outside CT	4%	3%	3%
Other Rental	3%	6%	4%
Other	3%	2%	2%
Hotel/Motel	2%	3%	2%

¹¹ Klein, Liese. “One Connecticut City Makes Zillow’s Top 10 List of Places with Largest Rent Increases.” New Haven Register. April 15, 2024.

¹² Ibid.

Findings from New Data Elements

Beginning in March 2024, the Providers began collecting new data elements related to the housing characteristics of clients to understand better what type(s) of properties clients were living in and being evicted from. These new data elements are whether the rental property owner (RPO) is from out-of-state, the estimated number of units in the property, and if the property was sold in the past 12 months.

In approximately 54% of CT-RTC cases the RPO was from Connecticut, in approximately 24% of cases it was not known if the RPO was from outside Connecticut, and in approximately 21% of cases the RPO was from outside Connecticut (Figure 11). Approximately 6% CT-RTC clients lived in 1-unit properties, approximately 33% lived in 2–4-unit properties, approximately 19% lived in 5-10 unit properties, approximately 9% lived in 11-20 unit properties, and approximately 33% lived in properties with more than 20 units (Figure 12). Approximately 57% of clients lived in properties that had not been sold in the past 12 months, approximately 39% lived in properties that had been sold in the past 12 months and approximately 5% lived in a property where it was unknown if it had been sold in the past 12 months (Figure 13).

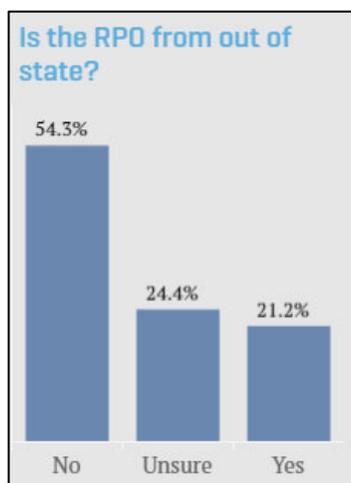


Figure 11

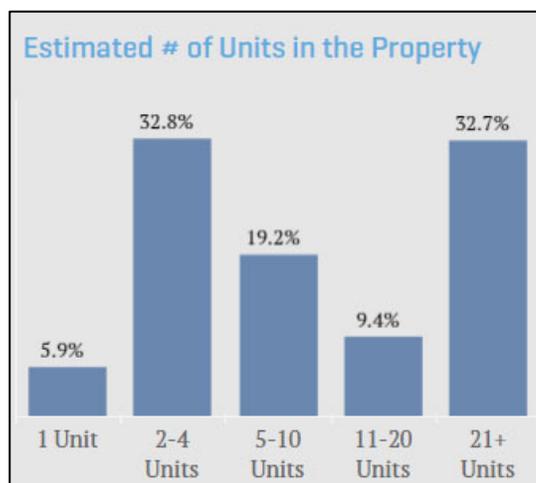


Figure 12

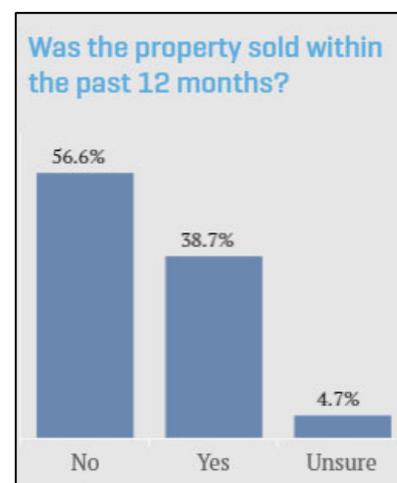


Figure 13

RPOs from outside Connecticut were more likely to own properties with more units, and clients with out-of-state RPOs were more likely to have month-to-month leases and oral leases compared to clients whose RPO was from Connecticut. See below for a table comparing the housing and lease characteristics of clients with Connecticut RPOs and out-of-state RPOs.

Characteristic	Out-of-State	CT
1 Unit	3%	8%
2-4 Units	27%	38%
5-10 Units	21%	17%
11-20 Units	11%	7%

21+ Units	38%	30%
One Year Lease	60%	66%
Month-to-Month Leases	38%	31%
Oral Lease	27%	22%
Written Lease	73%	78%

Clients with RPOs from out-of-state were more likely to have had previous issues with the RPO, indicate the presence of defective conditions in their home, have had a previous eviction filed against them (by any RPO – either current or previous), and have lived in their current home for fewer years compared to clients with RPOs from Connecticut. See the table below comparing client housing characteristics of Connecticut RPOs and out-of-state RPOs.

Client Housing Characteristics	Out-of-State	CT
Previous Issue with RPO	48%	39%
Presence of Defective Conditions	63%	47%
Previous Eviction Filing	34%	26%
Less than 1 Year in Home	21%	14%
1 to 2 Years in Home	29%	23%
3 to 5 Years in Home	26%	30%
6 to 9 Years in Home	10%	14%
10+ Years in Home	14%	20%

Clients with case complexities and potential substantive legal issues such as previous issues with the RPO, the presence of defective conditions, month-to-month leases, and oral leases were more likely to have an out-of-state RPO.

Rent Assistance

From January 31, 2022, through November 30, 2024, approximately 31% of clients had a goal of securing rent assistance. CT-RTC attorneys were successful in securing rent assistance for approximately 52% of clients who had the goal to secure rent assistance (Figure 14). When CT-RTC attorneys were able to assist clients with securing rent assistance, approximately 80% of clients were able to stay in their home compared to approximately 48% of clients who did not secure rent assistance.

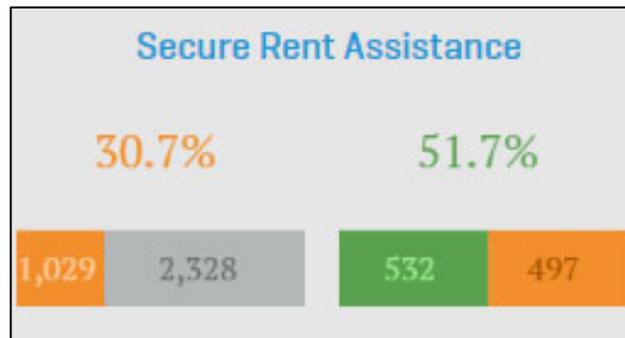


Figure 14

Compared to 2022 and 2023, CT-RTC attorneys assisted a higher percentage of clients with securing rent assistance in 2024 (through November). See below for a table comparing metrics for clients with a goal of securing rent assistance from 2022 through 2024.

Secure Rent Assistance Goal Metrics for CT-RTC Clients			
Year	# of CT-RTC Clients with Goal	% of CT-RTC Clients with Goal	Frequency Goal Was Achieved
2022 (from January 31)	332	26%	50%
2023	428	33%	48%
2024 (through November 30)	270	34%	60%

At the time of the intake/interview, approximately 64% of clients had not applied for rent assistance (Figure 15). Clients who had not applied for rent assistance more frequently owed 1 month of back rent and were less likely to be able to pay anything toward the back rent owed. See the table below for a comparison of whether clients applied for rent assistance by months of back rent owed and ability to pay anything toward the back rent owed.

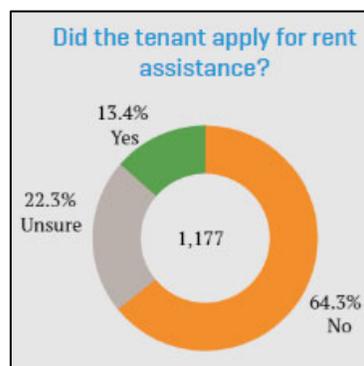


Figure 15

Client Characteristics	Client Applied for Rent Assistance	Client Did Not Apply for Rent Assistance
Owed 1 Month Back Rent	9%	91%
Owed 2 Months Back Rent	17%	83%
Owed 3 Months Back Rent	13%	87%
Owed 4 Months Back Rent	22%	78%
Owed 5 Months Back Rent	20%	80%
Owed 6 or More Months Back Rent	12%	88%
Can Pay Anything Toward Back Rent Owed	17%	83%
Cannot Pay Anything Toward Back Rent Owed	14%	86%

Approximately 64% of clients applied for rent assistance from the Eviction Prevention Fund / UniteCT, and approximately 10% applied for rent assistance from the City of Hartford.¹⁵ Stout understands there are 3 primary rent assistance programs in Connecticut:

- Eviction Prevention Fund (EPF)
 - Tenants with an eviction summons and complaint may be eligible for rent assistance through the EPF. As of April 1, 2024, EPF provides eligible households up to 15 months or \$8,500 in one-time assistance for rent arrears. If the tenant received prior assistance through UniteCT, the tenant’s assistance through that program will be applied toward the maximum allowable amount through EPF.¹⁴
- Moving Assistance Program (MAP)
 - MAP is one-time security deposit funding available for 4 populations of Connecticut residents: (1) tenants who were recently evicted; (2) tenants who have a state or federal rental subsidy; (3) tenants who are experiencing homelessness; and (4) tenants with household incomes at or below 50% of their town’s area median income.¹⁵
- Workforce Rental Assistance Program
 - The Workforce Rental Assistance Program provides up to 3 months of rent assistance for qualifying participants in a Connecticut workforce training program.¹⁶

¹³ This data was collected as an open text response. Stout grouped responses related to the Eviction Prevention Fund / UniteCT and the City of Hartford where this information was easily discernable. The remaining 26% of clients who applied for rent assistance appear to have applied to a variety of smaller programs throughout Connecticut.

¹⁴ <https://portal.ct.gov/doh/doh/programs/eviction-prevention-fund>

¹⁵ <https://portal.ct.gov/doh/doh/programs/unitect-moving-assistance-program>

¹⁶ <https://portal.ct.gov/doh/doh/programs/unitect-workforce-rental-assistance-program>

Section III - Analysis of Landlord-Tenant Filing Data

Stout analyzed detailed docket information to develop a deeper understanding of landlord-tenant filings in Connecticut. The analyses included annual filing trends, geographic concentrations of filings, plaintiff and defendant/tenant representation, and estimated percentage of defendants/tenants appearing for their cases.

Number of Landlord-Tenant Filings in Connecticut

Between 2017 and 2019, there was an average of approximately 19,600 landlord-tenant filings annually in Connecticut, and in 2022 and 2023 there was approximately 22,100 and approximately 20,800 landlord-tenant filings, respectively. In 2024 (through November 30), there were approximately 17,900 landlord-tenant filings in Connecticut, consistent with pre-pandemic levels.

Stout generally observes a decrease in landlord-tenant filings between November and December each year in Connecticut (as shown in Figure 16 in 2017, 2018, 2022, and 2023). Should this trend continue in 2024, landlord-tenant filings in Connecticut in 2024 would be generally consistent with the number of filings in 2019 and lower than the number of filings in 2017 and 2018.¹⁷ Stout has analyzed pre- and post-eviction filing trends in Cleveland, Columbus, Milwaukee, Nashville, Oklahoma and Tulsa Counties and observes a similar trend in only Cleveland, which also has an eviction right to counsel and ongoing rent assistance available for tenants. Figure 16 shows the annual landlord-tenant filing trend in Connecticut from January 1, 2017, through November 30, 2024.



Figure 16

¹⁷ CBF is required to submit to the legislature by December 31st each year an evaluation report. Because of this timing, Stout’s analyses are limited to data through November 30th. Eviction filing data (and other metrics) for December would be included in subsequent annual evaluation reports.

Landlord-tenant filings in 2024 (through November 30) were primarily concentrated in zip codes New Haven (06511, 06513, 06516), Hartford (06105, 06106, 06114) Bristol (06010), Meriden (06450), Norwich (06360), and Stamford (06902) which is consistent with filings in 2023 and 2022. Figure 17 shows landlord-tenant filings by zip from January 1, 2024, through November 30, 2024.

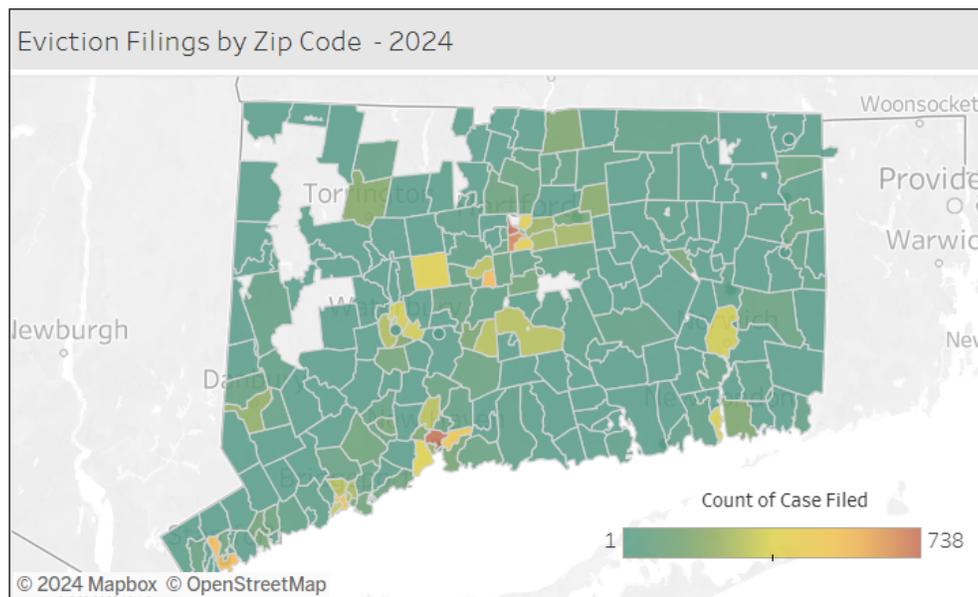


Figure 17

Connecticut Landlord-Tenant Filings with Defendant/Tenant Representation

In 2019 (prior to CT-RTC), approximately 7% of defendants/tenants were represented in what would become CT-RTC zip codes. In 2024 (through November 30), approximately 18% of defendants/tenants in the original CT-RTC zip codes were represented – a 2.6 times increase in the percentage of defendants/tenants represented compared to before CT-RTC launched. It is important to note the docket data does not always reflect representation by legal counsel in the same month of the filing, and therefore, the percentage of tenants represented in CT-RTC zip codes in 2024 is understated as of the publishing of this report. Figure 18 shows the increase in the percentage of defendants/tenants represented in CT-RTC zip codes before the launch of CT-RTC (i.e., 2019) to November 30, 2024. The increase in the percentage of defendants/tenants represented in CT-RTC zip codes is consistent with increases Stout observes in other eviction right / access to counsel jurisdictions across the country.

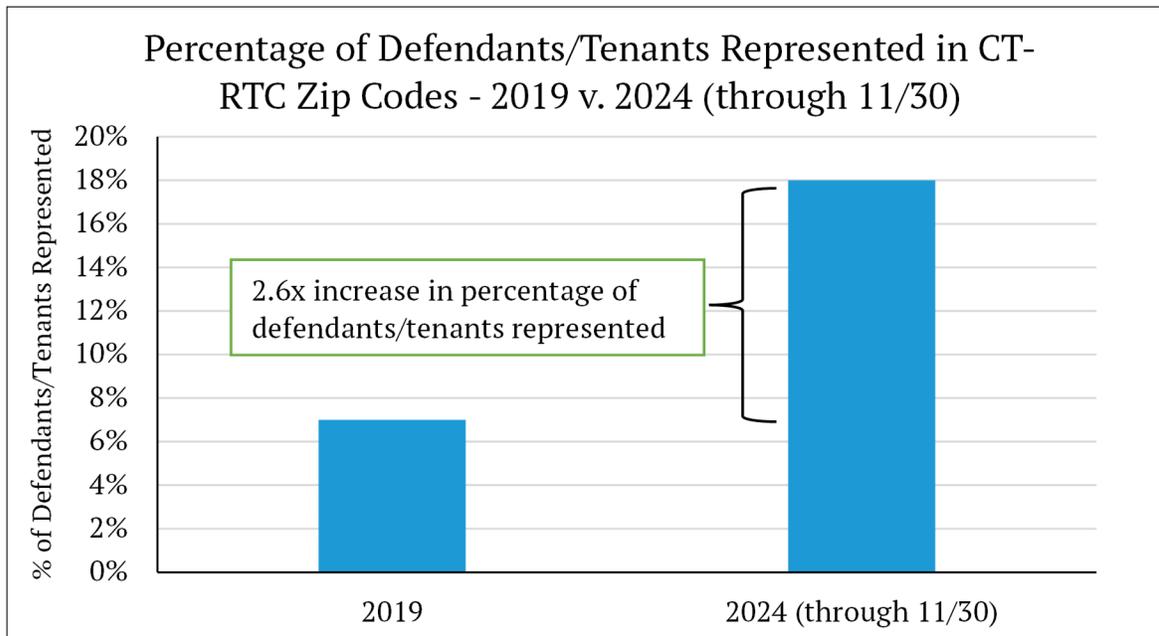


Figure 18

Additionally, throughout 2024, the Providers removed zip code eligibility restrictions for certain tenant populations such as tenants who are elderly, disabled, receive a housing subsidy, or are experiencing housing conditions issues.¹⁸ In addition to the increase in defendants/tenants represented in CT-RTC zip codes, Stout observed a 1.4 percentage point increase in the percentage of defendants/tenants represented in non-RTC zip codes from 2019 through November 30, 2024, which could be indicative of tenants who are elderly, disabled, receiving a housing subsidy, or are experiencing housing conditions issues being represented regardless of zip code.

Estimated CT-RTC Eligible Tenant Assisted Rate

Stout used data provided by the Providers, the number of landlord-tenant filings in each CT-RTC zip code (January 1, 2022, through November 30, 2024), and publicly available research/data to develop an estimate of the assisted rate for CT-RTC eligible residents. The estimated assisted rate is the percentage of CT-RTC eligible households receiving extensive service, limited representation, and brief advice and counsel. The estimated assisted rate is a broader metric than the representation rate and is intended to demonstrate the percentage of

¹⁸ Connecticut Legal Services removed zip code eligibility restrictions in late 2024.

CT-RTC eligible households that have received some form of assistance from CT-RTC.¹⁹ These estimates provide insights into the percentage of all CT-RTC eligible residents assisted from January 31, 2022, through November 30, 2024. Data from the Connecticut Judicial Branch for landlord-tenant filings does not include information regarding household income. Therefore, the number and percentage of households that may be eligible for representation or assistance through CT-RTC must be estimated.

In Stout's Year 1 evaluation report, it estimated approximately 24% of all households in CT-RTC zip codes that were likely eligible for CT-RTC received some form of assistance from the Providers. In Stout's Year 2 evaluation report, it estimated (using 2 methodologies) approximately 21% to 27% of all households in CT-RTC zip codes that were likely eligible for CT-RTC received some form of assistance from the Providers.

Throughout 2024, CT-RTC expanded to several zip codes, and zip code eligibility was removed for certain tenant populations such as tenants who are elderly, disabled, receive a housing subsidy, or are experiencing housing conditions issues. Because of the timing of the expansion of services and the removal of zip code eligibility for certain tenant populations, it can be challenging to precisely measure the assisted rate. Stout performed 2 analyses to estimate the percentage of CT-RTC eligible tenants who received assistance. It is important to appreciate both analyses understating the percentage of CT-RTC eligible tenants who received assistance. The analyses are limited to zip codes where CT-RTC services are available and do not incorporate estimates for the percentage of tenants who may be eligible for CT-RTC for reasons other than where they live (i.e., their zip code). Stout estimates 25% of income-eligible tenants in CT-RTC zip codes have been assisted since January 31, 2022, and approximately 34% of income-eligible tenants in CT-RTC zip codes who appear for their case have been assisted since January 31, 2022. Stout generally observes assistance rates of 25% to 35% in other eviction right / access to counsel jurisdictions. The calculations are shown in the table below.

¹⁹ Stout is unable to compare the estimated assisted rate prior to CT-RTC to the estimated assisted rate since CT-RTC was launched because it does not have data from the Providers for the period before CT-RTC. Pre-CT-RTC data would be required to be able to estimate the assisted rate before CT-RTC.

Income-Eligible Tenant Assisted Rate Relative to Landlord-Tenant Filings	
Landlord-Tenant Filings in CT-RTC Zip Codes (January 31, 2022 to November 30,2024)	18,417
Estimated % of Income-Eligible Tenants in CT-RTC Zip Codes	91%
Estimated # of Income-Eligible Tenants in CT-RTC Zip Codes	16,759
Number of Income-Eligible Tenants Assisted in CT-RTC Zip Codes	4,249
Estimated % of Income-Eligible Tenants in CT-RTC Zip Codes Assisted	25%
Income-Eligible Tenant Assisted Rate Relative to Tenants Who Appear for Their Case	
Landlord-Tenant Filings in CT-RTC Zip Codes (January 31, 2022 to November 30,2024)	18,417
Estimated % of Income-Eligible Tenants in CT-RTC Zip Codes	91%
Estimated # of Income-Eligible Tenants in CT-RTC Zip Codes	16,759
Estimated % of Income-Eligible Tenants in CT-RTC Zip Codes Who Appear for Their Case	74%
Estimated # of Income-Eligible Tenants in CT-RTC Zip Codes Who Appear for Their Case	12,402
Number of Income-Eligible Tenants Assisted in CT-RTC Zip Codes	4,249
Estimated % of Income-Eligible Tenants Who Appeared for Their Case and were Assisted	34%

Tenant Appearance Rates in Connecticut Landlord-Tenant Filings

From 2017 through 2019 (i.e., pre-pandemic), the court docket data indicates an estimated 68% of tenants in Connecticut appeared (either pro se or via counsel) for their case. While the percentage of tenants appearing for their cases increased in non-RTC zip codes and RTC zip codes since 2022, a greater percentage of tenants in RTC zip codes are appearing for their cases compared to non-RTC zip codes. The table below shows the percentage of tenants appearing for their case by year in non-RTC zip codes and RTC zip codes.

Year	Non-RTC Zip Codes	RTC Zip Codes
2017	68%	N/A
2018	67%	N/A
2019	68%	N/A
2022	68%	71%
2023	71%	74%
2024 (through November)	73%	75%

CBF and the Providers indicated the increase in the tenant appearance rate in Non-RTC zip codes could be a result of greater awareness among tenants as to the importance of attending eviction proceedings and engaging in the judicial process. It is important to appreciate that the tenant appearance rate and the tenant representation rate are not synonymous:

- The tenant appearance rate measures how frequently tenants appear for their cases – either representing themselves or having their attorney appear on their behalf.
- The tenant representation rate measures how frequently tenants are represented by an attorney.

It would be reasonable to expect the tenant appearance rate would be higher for tenants who are represented compared to those who are unrepresented due to attorneys being able to appear on tenants' behalf.

Section IV – Potential Fiscal Impacts and Economic Benefits of CT-RTC

The impacts and costs of eviction to states, cities, counties, and municipalities are significant and multi-dimensional. Substantial reporting has documented the negative impact that evictions have on individuals, families, businesses, and communities. While many of these impacts are not yet quantifiable, clear fiscal costs or economic impacts of disruptive displacement do exist. This section details preliminary estimates of fiscal impact that CT-RTC is having on publicly funded systems in Connecticut. These preliminary estimates of fiscal impacts provide insight into how representation in eviction cases could mitigate these costs or assist in redirecting the funds to other efforts undertaken by Connecticut.

Additionally, it is important to consider the economic impacts to key stakeholders in the eviction process, including rental property owners. Rental property owners Stout has engaged with throughout the country have explained the potential economic impacts and costs that they experience when filing evictions, which many use as a measure of last resort. The economic impacts and costs they communicate include but are not limited to attorney fees, filing fees, and other court costs; the time and costs associated with tenant screening and due diligence; costs of repair and maintenance to units needing to be re-rented; and the economic impact of tenants not paying rent as their eviction is being litigated.

It is important to appreciate that CT-RTC, as is the case with other eviction right to counsel programs Stout has evaluated, is primarily assisting tenants with substantive legal issues, often challenging personal circumstances, serious consequences that could arise from disruptive displacement (such as unsheltered homelessness), and a variety of complex disputes with the rental property owner. CT-RTC, like other eviction right to counsel programs Stout has evaluated, rarely see clients that do not have these issues and complications with their cases and circumstances, representing a subset of all instances of delinquency and landlord-tenant filings (a subset of typically the most serious and severe cases). This is an important context when considering potential fiscal impacts as well as the potential impacts of an eviction right to counsel for other stakeholders, including rental property owners, courts, and social service providers.

Stout relied on client interview data from the Providers to develop these estimates. Client circumstances and case characteristics often vary. Because of this variation, not all interview questions apply to all CT-RTC clients and, therefore, are not asked to all clients. While the goal is to ask all CT-RTC clients all questions applicable to their circumstance and case, Program staff exercise discretion during the interview process. There may be interview questions not asked based on a client's lived experiences, comfort level with certain topics, and/or having to

recount traumatic experiences. A primary data element for Stout’s preliminary fiscal impact calculations is how CT-RTC clients answered the interview question, “If you have to move, where could your household stay?” Answers to this question inform the degree to which clients would need assistance from publicly funded social safety net systems in Connecticut and the likelihood of other fiscal impacts (e.g., economic value lost due to out-migration).

Stout used data collected by the Providers to understand the frequency with which CT-RTC attorneys were assisting clients in avoiding disruptive displacement. Stout considered data elements beyond whether a client’s goals were achieved. Even if a client’s stated goals are not achieved, CT-RTC attorneys often assist clients in achieving case outcomes that result in a high likelihood of the client avoiding disruptive displacement. Case outcomes that may not be the client’s stated goal(s) can include but are not limited to: securing more time to move if the client initially wanted to stay, staying in the home when the client initially wanted to move, and reducing the amount of back rent owed. Stout estimates CT-RTC attorneys assisted clients in avoiding disruptive displacement in 85% of CT-RTC cases when considering outcomes that were secured even though they were not stated client goals from January 31, 2022, to November 30, 2024.

In its Year 2 evaluation report, Stout calculated fiscal benefits relating to housing social safety net responses, Medicaid spending on health care, out-of-home foster care placements, economic benefits of increased educational attainment for children in client households, economic benefits resulting from employment stability, the costs of criminalizing people experiencing unsheltered homelessness, and public spending in response to unsheltered homelessness. For its Year 3 evaluation report, Stout updated these fiscal impact calculations using cumulative CT-RTC data from January 2022 through November 2024 and calculated an additional fiscal impact relating to potential increased criminal activity that could be associated with eviction.

Estimated Total Preliminary Fiscal Impacts and Economic Benefits

Stout estimated Connecticut likely realized fiscal impacts and economic benefits of \$36.6 million between January 31, 2022, and November 30, 2024, because of CT-RTC. From January 31, 2022, through November 30, 2024, approximately \$13.9 million has been spent on CT-RTC. For every \$1 spent on CT-RTC, Connecticut likely realized at least \$2.64 in fiscal impacts and economic benefits, which is consistent with the return on investment range in Stout’s Year 2 Independent Evaluation Report (\$2.32 to \$2.82). In its evaluations and cost-benefit analyses (pre- and post-legislation) of eviction right / access to counsel programs throughout the country, Stout has found the estimated dollar value of a right to counsel generally ranges from \$2.50 to \$4.80.

The estimated quantifiable benefits were related to:

- Housing social safety net responses - \$9 million

- Out-of-home foster care placements - \$8 million
- Economic value preserved by retaining residency in Connecticut - \$6.2 million
- Additional Medicaid spending on health care - \$4.7 million
- Fiscal impacts of responding to unsheltered homelessness - \$2.7 million
- Economic benefits of employment stability - \$1.5 million
- Fiscal impacts of responding to crimes - \$1.3 million
- Economic benefits of increased educational attainment - \$1.3 million
- Fiscal impacts of criminalizing homelessness - \$1.1 million
- Retained federal funding for public schools in Connecticut - \$800,000

Stout’s preliminary estimate of fiscal impact is likely understated. Included in the calculation are benefits of CT-RTC that can be quantified based on currently available data. However, Connecticut (and individual cities and counties within the state) would likely realize additional benefits that are not currently quantifiable based on available data.

These benefits that are not currently quantifiable based on available research include but are not limited to:

- The 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
- A reduction, over time, of the number of eviction cases filed resulting in improved use of the Connecticut Judicial Branch resources.

Estimated Fiscal Impacts Related to Housing Social Safety Net Responses

While homelessness may not always be experienced immediately following an eviction, eviction remains a leading cause of homelessness. Based on data collected during the interview process, approximately 13% of clients indicated if they had to move, they would enter emergency shelter.²⁰ The estimated annual cost to provide a housing social safety net response for these client households would have been approximately \$22,700 per household per year if CT-RTC

²⁰ The estimated 13% is based on Stout’s extrapolation methodology to distribute answers of “nowhere to go” among other categories.

attorneys were unable to avoid disruptive displacement for these clients.²¹ In Connecticut, an estimated 28% of households experiencing homelessness who exit homelessness return to homelessness.²² CT-RTC attorneys likely avoided disruptive displacement for 85% of CT-RTC clients from January 31, 2022, through November 30, 2024, which likely resulted in first and second housing social safety net response²³ fiscal benefits of \$9 million to Connecticut.

Emergency shelter costs are one form a social safety net response to the need for shelter, even in jurisdictions without a right to shelter and where people are experiencing unsheltered homelessness. Emergency shelter costs provide a proxy for the costs jurisdictions bear (or are willing to bear) in response to the most severe form of housing instability. Furthermore, the incremental nature of the emergency shelter system, even as homelessness increases and shelters may be at capacity, does not restrict the quantification of this fiscal impact because the costs may manifest in other ways, particularly if households are unable to enter emergency shelter and must use other Connecticut social safety net systems or resources to achieve housing stability.

Fiscal Benefits Associated with Decreased Foster Care Costs for Children Experiencing Homelessness

An estimated 4% of children from evicted families are placed in foster care and generally remain there for at least one year.²⁴ This results in an estimated 88 children who may have been placed in foster care because of disruptive displacement but for CT-RTC. As of March 2023, there were 3,069 children in foster care in Connecticut.²⁵ Using publicly available data, Stout estimates the annual cost of foster care per child is approximately \$99,000 in Connecticut.²⁶ Using these inputs, Stout estimates fiscal benefits associated with fewer children entering foster care in Connecticut of approximately \$8 million from January 2022 through November 2024 because of CT-RTC.

The likely fiscal impacts related to out-of-home foster care placements for Connecticut are likely significantly understated. There are many additional services offered to children who are living in foster care that accompany foster care. The cost of social workers, case managers,

²¹ “2022 HUD Function and PIT Count, Funding per PIT Capita Ranked by CoC.” National Homeless Information Project.

²² Based on data published by Connecticut Coordinated Access Network.

²³ The first housing social safety net response is the initial entry into emergency shelter, and the second is the subsequent return to emergency shelter for households that experiencing homelessness again after exiting emergency shelter.

²⁴ Berg, Lisa and Brannstrom, Lars. “Evicted children and subsequent placement in out-of-home care: a cohort study.” Public Library of Science. April 18. 2018. This metric is not specific to Connecticut. When jurisdictional-specific data is not available, Stout incorporates data from other jurisdictions as a reasonable proxy.

²⁵ Who Cares: A National Count of Foster Homes and Families. The Imprint.

²⁶ Estimated using proposed budget data for foster care services in Connecticut’s FY 2022-2023 Biennial Budget.

maintenance payments, and monitoring the well-being of children placed with families, for example, are not included in Stout’s analyses as reliable, publicly available data to estimate these costs was limited. There may also be fiscal impacts related to children who are living in foster care for reasons not related to housing but who cannot return home because their family is facing a housing instability issue that could be addressed by eviction right / access to counsel.

Retained Economic Value by Minimizing Out-Migration

Approximately 4% of clients indicated that if they had to move, they would move in with friends or family who lived outside of Connecticut.²⁷ Approximately 85% of clients likely avoided disruptive displacement, resulting in approximately 166 households staying in Connecticut as a result of CT-RTC.²⁸ Using this metric and an estimated \$12,000 in economic value (e.g., federal funding, state and local tax revenue, dollars spent in state and local economies) per person,²⁹ Stout estimates that Connecticut has likely retained \$6.2 million in economic value from January 31, 2022 through November 30, 2024 as a result of CT-RTC.

Estimated Additional Medicaid Spending on Health Care

A significant body of research has documented the connection between health and housing, and recent research has examined the connection between eviction filing rates and mortality rates.³⁰ People experiencing homelessness, including those experiencing homelessness because of eviction or disruptive displacement, often utilize in-patient and emergency room care more frequently than people who are stably housed. Stout found in its independent evaluation of Cook County’s (Chicago) Early Resolution Program, approximately 41% of clients facing eviction who connected with the program indicated that if they were not able to effectively resolve their case, they would likely experience increased stress and health concerns.

²⁷ The estimated 4% is based on Stout’s extrapolation methodology to distribute answers of “unknown” among other categories. This includes CT-RTC clients who indicated that they would need to move in with family or friends outside of Connecticut and was calculated using a methodology to allocate pro rata the “unknown” responses.

²⁸ The average household size of CT-RTC clients is 2 individuals.

²⁹ Estimated by Stout using data from: (1) Aguilar, Louis. "Detroit population continues to decline, according to Census estimate." Bridge Michigan. May 2020. (2) "State and Local Expenditures." Urban Institute. 2018. Referencing State & Local Government Finance Data Query System and Data from U.S. Census Bureau, Annual Survey of State and Local Government Finances, Volume 4. 2020. (3) Present value of investments that cities and states have been willing to make to attract new residents.

³⁰ Rao, Shreya et al. "Association of US County-Level Eviction Rates and All-Cause Mortality." National Library of Medicine. November 2022. The researchers analyzed 2016 eviction data for nearly 700 counties and found that eviction rates were significantly associated with all-cause mortality with the strongest associations observed in counties with the highest proportion of Black and female residents. All-cause mortality increased by approximately 9 deaths per 100,000 residents for every 1% increase in eviction rates.

Approximately 52% of clients in Connecticut indicated that if they had to move, they would likely experience homelessness in some form.³¹ Using utilization rates of in-patient and emergency room care for people experiencing homelessness, the average cost per person cost of in-patient and emergency room care, Medicaid enrollment, and the estimated portion of Medicaid funded by Connecticut, the total estimated Medicaid fiscal impact to Connecticut is approximately \$4.7 million from January 31, 2022 through November 30, 2024 as a result of CT-RTC.

Fiscal Benefits Associated with Decreased Need to Respond to Unsheltered Homelessness

To address the recent increase in unsheltered homelessness, the United States Department of Housing and Urban Development awarded Connecticut an \$18 million 3-year grant to fund an access point to homeless services, outreach to people experiencing unsheltered homelessness, and permanent supportive housing.³² Stout believes the annual grant funding of \$6 million is a reasonable estimate as to the amount Connecticut would be willing to spend to provide services to individuals experiencing unsheltered homelessness because it sought funding to create services and programs targeting people experiencing unsheltered homelessness. According to the 2023 Point-in-Time study, there were approximately 574 individuals experiencing unsheltered homelessness in Connecticut.³³ This results in a reasonable proxy of approximately \$10,500 per individual experiencing unsheltered homelessness per year in Connecticut.

Using data from the interview processes indicating the percentage of clients who would have likely experienced unsheltered homelessness but for CT-RTC, Stout estimates 259 CT-RTC clients avoided unsheltered homelessness, and the fiscal benefits associated with a decrease in the need to respond to unsheltered homelessness of \$2.7 million since January 2022 as a result of CT-RTC.

Estimated Economic Benefits Related to Increased Employment Stability

Research has demonstrated the impact of eviction on employment stability, particularly the increased likelihood of a person experiencing job loss after being evicted. Stout estimates approximately 15% of clients would likely have experienced job loss because of disruptive

³¹ Estimated using Stout’s extrapolation methodology to distribute answers of “unknown” among other categories and includes instances of clients indicating they would enter emergency shelter, enter a hotel/motel, or experience unsheltered homelessness.

³² “Governor Lamont and Congressional Delegation Announce Connecticut Receiving \$18 Million Federal Grant To Address Unsheltered and Rural Homelessness.” State of Connecticut, Governor Ned Lamont. February 3, 2023.

³³ “2023 HIC PIT Report.” Advancing Connecticut Together.

displacement caused by eviction.³⁴ When individuals experience job loss and lose income, they could become eligible for social safety net benefits.

Stout estimated the reduction in social safety net expenditures due to decreased job loss associated with eviction as a result of CT-RTC. Stout estimates that the average low-income household whose head-of-household experiences unemployment receives \$4,000 in social safety net benefits during the period of unemployment.³⁵ This results in approximately \$1.5 million in decreased social safety net benefits spending in Connecticut as a result of CT-RTC.

Estimated Fiscal Impacts of Responding to Crimes

Stout estimated the criminal justice fiscal impacts associated with a reduction in crime associated with fewer evictions. Research has demonstrated how higher rates of eviction in a neighborhood correspond to higher rates of homicide, robbery, and burglary in that neighborhood, and researchers have found a correlation between eviction and crimes associated with finding shelter, forcible entry, and vehicle theft.³⁶ The observed increase in crime does not mean those who have been evicted are committing these crimes. Rather, neighborhood instability resulting from higher eviction rates can increase the frequency of these crimes. Using these findings, Stout estimates that Connecticut likely experienced approximately 186 fewer forcible entries and 34 fewer vehicle thefts from January 31, 2022, through November 30, 2024 as a result of CT-RTC.

There is a breadth of research estimating the cost of crime, from which a range of cost per crime calculations have been made. While there is no agreed upon methodology for cost of crime calculations,³⁷ numerous studies have grouped cost of crime into four categories: victim costs, criminal justice costs, crime career costs, and intangible costs.³⁸ Stout utilized the most recent scholarship that evaluates prior studies as well as government reports to determine the criminal justice cost per forcible entry and vehicle theft. Stout only considers the public criminal justice costs, which represent direct fiscal impacts to Connecticut, in its calculation. The criminal justice cost of a single vehicle theft was calculated to be approximately \$3,900 (\$5,700 in 2024 dollars) and a burglary to be approximately \$4,100 (\$6,000 in 2024 dollars).³⁹ Applying these

³⁴ Estimated using Desmond, Matthew and Gerhenson, Carl. "Housing and Employment Insecurity among the Working Poor." Harvard University. January 11, 2016.

³⁵ Stout estimated per household social safety net benefits expenditure due to unemployment in Connecticut using per household state and federal welfare expenditures. Not every individual will be approved for every social safety net benefit program and eligibility for programs vary.

³⁶ Falcone, Stefano. "Forcing Out, Breaking In: Do Evictions Increase Crime." July 2022. See Table B.1.

³⁷ Bureau of Justice Statistics. <https://bjs.ojp.gov/costs-crime>.

³⁸ McCollister KE, French MT, Fang H. The Cost of Crime to Society: New Crime-Specific Estimates for Policy and Program Evaluation. *Drug Alcohol Depend.* April 2010.

³⁹ Ibid. Stout used the Bureau of Labor Statistics Consumer Price Index Inflation Calculator to adjust the dollar amounts to 2024 dollars. <https://data.bls.gov/cgi-bin/cpicalc.pl>.

criminal justice fiscal impacts to the avoided forcible entries and vehicle thefts, Connecticut likely realized fiscal impacts of approximately \$1.3 million in criminal justice fiscal impacts from January 31, 2022 through November 30, 2024 as a result of CT-RTC.

While Stout only calculated the fiscal impacts of responding to forcible entries and vehicle thefts, the actual criminal justice fiscal impact is likely higher. Research has shown that eviction is associated with several other crimes⁴⁰ and gun violence⁴¹, each of which has its own criminal justice fiscal. However, these studies relating to other crimes associated with eviction do not currently include quantifications of cost.

Estimated Economic Benefits Related to Increased Educational Attainment

School-aged children who experience homelessness face significant mental and physical health challenges that prevent students from focusing on their education.⁴² These challenges can result in students experiencing homelessness becoming chronically absent from school.⁴³ After just one year of chronic absenteeism, students are significantly less likely to complete high school.⁴⁴

Research has demonstrated not completing high school has a significant impact on an individual's future income.⁴⁵ Additionally, the relationship between higher levels of education and lower likelihood of public benefit program utilization have also been identified.⁴⁶ Graduation from high school and college have been shown to significantly decrease the likelihood of the future need for cash and housing assistance,⁴⁷ applying for and utilizing Supplemental Nutrition Assistance Program benefits,⁴⁸ and being enrolled in Medicaid.⁴⁹

Stout estimates increased educational attainment could result in approximately \$10,338 less social safety net spending per year per individual in Connecticut who would not have completed

⁴⁰ Semenza, D. C., Stansfield, R., Grosholz, J. M., & Link, N. W. "Eviction and Crime: A Neighborhood Analysis in Philadelphia." *Crime & Delinquency*. August 2022.

⁴¹ Gaston, Melanie. "The Impact of Eviction on Neighborhood Gun Violence." Rutgers, State University of New Jersey. May 2021.

⁴² Bishop, Joseph. "Our Children Can't Wait: The Urgency of Reinventing Education Policy in America"

⁴³ "Chronic Absenteeism Among Students Experiencing Homelessness in America." National Center for Homeless Education. 2022.

⁴⁴ "Research Brief: Chronic Absenteeism." University of Utah, Utah Education Policy Center. 2012.

⁴⁵ Tamborini, et al. "Education and Lifetime Earnings in the United States." *Demography*. 2016.

⁴⁶ Cliff, Aiden. "The Relationship Between Education and Welfare Dependency." *The Brown Journal of Philosophy, Politics & Economics*.

⁴⁷ Waldfoegel, J, et al. "Public Assistance Programs: How Much Could be Saved with Improved Education?" Working Paper for Education Symposium, Teacher's College, Columbia University. 2005.

⁴⁸ Rank, M and Hirschl, T. "The Likelihood of Using Food Stamps During the Adult Years." *Journal of Nutrition and Behavior*. 2005.

⁴⁹ Muennig, P. "Health Returns to Educational Interventions." Columbia University. 2005.

high school but for CT-RTC.⁵⁰ Applying this to the estimated 125 children who Stout estimates likely would have not completed high school but for CT-RTC, results in approximately \$1.3 million in reduced social safety net expenditures in Connecticut from January 31, 2022 through November 30, 2024.

Estimated Fiscal Impacts of Criminalizing Homelessness

Individuals experiencing homelessness are more likely to interact with police, be fined for quality-of-life crimes, and be arrested compared to housed individuals.⁵¹ A study on homelessness in Minnesota found 12% of adults experiencing homelessness had been incarcerated within the past year.⁵² A similar study conducted in New York City found 23% of emergency shelter residents had been incarcerated within the past 2 years.⁵³ Stout used the 12% metric identified in the Minnesota study, given that it is on an annual basis, to estimate that approximately 12% of individuals who could have experienced homelessness could have also experienced incarceration but for CT-RTC.

The cost of one night in jail is approximately \$170 in Connecticut.⁵⁴ Data from the Bureau of Justice Statistics indicates that the average jail-stay for an individual convicted of a misdemeanor offense is approximately 32 days.⁵⁵ Using this data, Stout estimates that as a result of CT-RTC, the Connecticut realized fiscal impacts of approximately \$1.1 million related to costs associated with criminalizing people experiencing homelessness.

Retained Federal Funding for Public Schools in Connecticut

Housing instability not only impacts several facets of students' education such as test scores, level of educational attainment, and likelihood of completing high school, but also the public school system. Because Connecticut schools are allocated federal funding based on the number of students enrolled, when students leave Connecticut, funding is lost. During the 2023-2024

⁵⁰ Stout estimated per household social safety net benefits expenditures for individuals who do not complete high school in Connecticut using per household state and federal welfare expenditures by level of educational attainment.

⁵¹ Speigman, Richard, Green, Rex S. "Homeless and Non-Homeless Arrestees: Distinctions in Prevalence and in Sociodemographic, Drug Use, and Arrest Characteristics Across DUF Sites." National Institute of Justice. 1999. See also Herring, Chris. "Complaint-Oriented Policing: Regulating Homelessness in Public Space." American Sociological Association. 2019; Bailey, Madeline, Crew, Erica, Reeve, Madz. "No Access to Justice: Breaking the Cycle of Homelessness and Jail." Vera Institute of Justice. 2020; Zakrisson, Tanya, Hamel, Paul, Hwang, Stephen. "Homeless People's Trust and Interactions with Police and Paramedics." Journal of Urban Health. 2004.

⁵² "Overview of Homelessness in Minnesota 2006." Wilder Research. 2007.

⁵³ Metraux, Stephen, Caterina, Roman, Cho, Richard. "Incarceration and Homelessness." US Department of Veterans Affairs. 2008.

⁵⁴ Vera Institute – Prison Spending in 2015.

⁵⁵ Vera Institute – Prison Spending in 2015.

school year, there were approximately 5,463 students experiencing homelessness in public schools in Connecticut.⁵⁶

Connecticut receives approximately \$2,300 in federal funding per student enrolled in Connecticut schools.⁵⁷ Data collected during the evaluation indicates that 332 children in CT-RTC households likely remained in Connecticut because of CT-RTC. Minimizing out-migration and keeping children enrolled in Connecticut public schools likely resulted in \$800,000 in federal funding retained by Connecticut from January 2022 through November 2024 as a result of CT-RTC.

Section V – Update on 2023 Recommendations and Recommendations for 2025

During Year 3 of CT-RTC, the Providers and CBF made progress on several recommendations from Stout’s Year 2 Independent Evaluation:

- CBF, in partnership with the Providers, launched a post-service client survey.
 - The purpose of the survey is to identify whether and how CT-RTC is assisting clients in achieving medium- and long-term housing stability. Stout will be assisting CBF with analyzing the responses of the survey throughout 2025.
- The Providers remained committed to timely and complete data collection.
- The Providers and CBF identified and implemented refinements to data collection to continue to inform Connecticut’s eviction ecosystem.
 - The Providers and CBF expanded data collection during 2024 to gather additional details related to the type(s) of RPOs CT-RTC clients have and insights into the properties in which they live – e.g., in-state v. out-of-state RPOs, the number of units in the property, and whether the property was sold in the past 12 months.
 - These data elements can be combined with others to identify patterns, trends, and unique circumstances that CT-RTC clients may be experiencing.

Stout offers the following recommendations for 2025:

1. Analyze responses to the post-service client survey. Client responses to the survey may provide insights into external challenges clients are experiencing that contribute to ongoing housing insecurity for CT-RTC clients.

⁵⁶ Students Experiencing Homelessness Dashboard. CT.gov EdSight.

⁵⁷ Estimated using data from Summary of Public Elementary-Secondary School System Finances by State for Fiscal Year 2021 compiled by the United States Census Bureau.

2. Maintain a commitment to timely and complete data collection and continue to consider refinements to data elements based on emerging issues or areas of interest.
3. Explore pathways for preventing eviction filings and opportunities for early intervention. There may be opportunities for CBF and the Providers to collaborate or partner with rental property owners or housing authorities to create pilot programs with the goal of avoiding eviction filings for tenants and the eviction process for rental property owners.
4. Develop a methodology for estimating the potential need for sustainable rental assistance. Stout has received feedback from stakeholders in jurisdictions throughout the country (including rental property owners) identifying sustainable rent assistance as an important complement to eviction right to counsel programs, particularly in assisting with the efficient and effective resolution of cases without substantive legal issues.
5. Consider the role of housing navigators and other non-attorney staff as complements to attorneys and to assist with non-legal work.
6. Identify ways to sustain the Community Advisory Board developed through Yale's qualitative research and expand its membership to include additional stakeholders that could inform CBF and the Providers as CT-RTC continues to be implemented and refined.
7. Develop a deeper understanding of circumstances where CT-RTC is most and least impactful. Stout learned from the Providers that there are situations where effective assistance for clients may be a service level other than extensive service. Segmenting clients and cases by certain characteristics can assist with triaging and resource planning, particularly when capacity is limited. Additionally, the Providers may consider a pilot activity to collect the court assigned case disposition of cases where a CT-RTC attorney provided a client brief services, advice and counsel, or limited representation.

Stout's Profile and Qualifications

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 professionals have 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.

Under the direction of Neil Steinkamp, who leads Stout's Transformative Change Consulting practice, Stout is a recognized leader in the civil legal services community and offers the following services:

- Economic impact assessments and policy research for civil legal services initiatives
- Strategy consulting and action plan development for issues relating to access to justice
- Non-profit budget development, review, and recommendations
- Cost-benefit and impact analyses for non-profit initiatives and activities
- Data-driven program evaluation and implementation
- Dispute consulting and damages analyses for low-income individuals.

Neil Steinkamp is a Managing Director at Stout and a well-recognized expert and consultant on a range of strategic, corporate, and financial issues for businesses, non-profit organizations and community leaders and their advisors. Neil has extensive experience in developing strategic plans, impact analyses, data evaluation, and organizational change. His work often includes assessments of data reporting, data collection processes, the interpretation or understanding of structured and unstructured data, the review of documents and databases, the development of iterative process improvement strategies, the creation of data monitoring platforms to facilitate sustained incremental change toward a particular outcome and creating collaborative environments. Mr. Steinkamp also has premier experience with housing related issues, including eviction. He has authored numerous economic impact studies on providing low-income tenants with attorneys in eviction proceedings, one of which assisted in the passing of New York City's historic right to counsel law. Mr. Steinkamp also currently serves as the court-appointed Independent Data Analyst in *Baez v. New York City Housing Authority*, overseeing NYCHA's compliance with the timely remediation of mold and leak work orders.

In mid-2020, Stout developed innovative analyses of tenant household instability caused by the COVID-19 pandemic, the estimated rental debt owed, and estimates of how that instability could result in an unprecedented number of landlord-tenant filings in states throughout the country. Stout's research and analyses have been cited in local and national publications, including, but not limited to, The New York Times, The Washington Post, CNBC, Reuters, Forbes, Politico, and Bloomberg, and was referenced in the Centers for Disease Control and

Prevention September 4, 2020, Order enacting a nationwide eviction moratorium. Stout also maintains an [Eviction Right to Counsel Resource Center](#) which includes Stout’s eviction cost-benefit analyses as well as a compilation of resources related to the eviction process, housing instability, racial bias, the impacts and economic costs of eviction, and draft and enacted legislation.

Stout has been engaged by more than 50 non-profit organizations serving low-income communities across the United States. These engagements often included program or public policy evaluations, return on investment analyses, and strategic action planning.

Stout is currently serving or has served as the evaluator of eviction right / access to counsel and expanded tenant representation programs or pilots in Atlanta, Chicago, Cincinnati, Cleveland, Connecticut, Davidson County (Nashville), Dayton, Maryland, Milwaukee, Oakland County, Oklahoma City, and Tulsa. Stout has conducted eviction right to counsel fiscal return on investment analyses and independent expert reports for advocates, coalitions, bar associations or government agencies in Baltimore, Chattanooga, Columbus, Delaware, Detroit, Los Angeles, Newark, New York City, New York (outside of New York City), Pennsylvania, Philadelphia, and South Carolina. Following the release of Stout’s reports in Baltimore, Columbus, New York City, Philadelphia, and Detroit eviction right to counsel legislation was enacted. In these engagements, Stout worked closely with funders/potential funders, legal services organizations, rental property owners, academics studying housing and eviction, government agencies and the continuum of care, non-profits serving low-income residents, community organizers, and impacted residents.

Stout maintains an Eviction Right to Counsel Resource Center which includes Stout’s eviction cost-benefit analyses, eviction right-to-counsel program evaluations, and other reports related to eviction prevention, rental assistance and related topics. This resource center also provides a library of resources related to the eviction process, housing instability, racial bias, the impacts and economic costs of eviction, and examples of preliminary and enacted legislation.

Stout was engaged by a recipient of the National Low Income Housing Coalition’s “ERASE” (End Rental Arrears to Stop Evictions) grant to assist it in estimating what financial commitment would be required to sustain emergency rental assistance. Stout completed a similar analysis in Maryland in December 2023. In Stout’s pre- and post-legislation evaluations (Maryland, Cleveland, Milwaukee, Connecticut, Nashville, Oklahoma, Chicago), Stout is collecting data to determine how frequently tenants seeking legal representation have already applied for emergency rental assistance, the amount of back-rent owed, whether they were approved, what amount of assistance they received, and whether the rental property owners accepted the funds.

Stout also currently serves as the evaluator for the National Center for State Court’s Eviction Diversion Initiative (EDI). The court-based EDI includes 22 distinct jurisdictions that vary in size, court process, program design, and data collection sophistication. Stout has effectively

worked with each jurisdiction (and its court system) to create data collection tools that meet their local needs and will enable the NCSC to evaluate the impact of the program using a data-informed approach to program implementation across the 22 jurisdictions.

In addition to Stout's deep experience and expertise related to eviction right to counsel, access to counsel, diversion, prevention, and rent assistance programs, Stout also has significant experience consulting on eviction ecosystem elements, such as mediation (pre- and post-filing) coordinated / centralized intake, screening and referral mechanisms, and reasonable attorney caseloads. In 2023, Stout was appointed to a working group by then-acting Chief Judge Anthony Cannataro to assist with developing guidelines for the time required for attorneys to effectively and efficiently represent tenants in accordance with New York City's Eviction Right to Counsel legislation. This included a combination of iterative quantitative and qualitative information and research regarding the steps required for effective representation of tenants, the frequency of certain activities, the range of expected time required for each activity, practical limitations and barriers to greater efficiency, and consideration of organizational culture and staffing that served as the basis for recommendations by the working group.