

Connecticut Eviction Right to Counsel Annual Independent Evaluation

January 1 to November 30, 2025

Prepared for: Connecticut Bar Foundation [CBF]

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Connecticut Eviction Right to Counsel (CT-RTC)

Executive Summary | January 31, 2022 – November 30, 2025

Who CT-RTC Served



9,624 Households
Assisted

23,769 Individuals Supported



9,149
Children



14,620
Adults

Housing Stability Outcomes



85%

Avoided Disruptive
Displacement when
Extensive Services were Provided



44%

Prevented Eviction Filing
for Clients with this Goal



57%

Secured Rent Assistance
for Clients with this Goal

Public Return on Investment



\$3.65 Return per Dollar Invested

~\$58.1 Million Estimated Public Fiscal Impact

System-Level Observations



17,200 Projected Eviction Filings
in 2025



22% Decrease in Filings
Since 2022

Operational Context



Limited Rent Assistance

Fewer options for tenants with back rent



Expanded Hotline Services

More calls & legal advice

Section I – Year 4 Evaluation Findings

Stout and CBF worked with the Providers¹ throughout Year 4 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) understand the characteristics CT-RTC clients’ landlords. For purposes of this report, metrics related to client, case, and landlord characteristics 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 avoiding disruptive displacement² 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.

Since CT-RTC started in January 2022 (through November 30, 2025), the Providers assisted clients who received extensive services in achieving at least 1 of their case goals in approximately 87% of cases.

In 2025, in CT-RTC cases where the client received extensive services, approximately 60% of all clients’ case goals were achieved.³ In 2022, 2023, and 2024, when the client received extensive services, approximately 73%, 64% and 60% of their goals were achieved, respectively.

The goal achievement rates for preventing eviction judgment and preventing involuntary move have decreased the most in 2025 compared to 2022 through 2024, with the percentage of clients achieving these goals decreasing 16 and 13 percentage points, respectively. Similar to the decrease in the percentage of CT-RTC clients receiving extensive services, the Providers attributed these decreases to the lack of rent assistance, which was often instrumental to

¹ 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.

² 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.

³ Based on the 3 most frequently stated client goals.

achieving these goals in prior years.

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. The frequency with which CT-RTC attorneys assisted clients in avoiding disruptive displacement is consistent with metrics Stout observes in other eviction right / access to counsel jurisdictions across the country. Figures 1 and 2 show the goal metrics of CT-RTC for the top 3 goals and the frequency each were achieved since the launch of CT-RTC in January 2022 and in 2025 (through November 30), respectively.



Figure 1



Figure 2

Of CT-RTC cases closed since January 31, 2022, approximately 70% of CT-RTC clients had multiple goals for their case. The three most common combinations of client goals were:

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

In addition to these goals, approximately 73% of CT-RTC clients who received extensive services wanted to stay in their home, and of them, approximately 61% were able to stay.

Since January 31, 2022, there have been 540 CT-RTC clients (approximately 14% of clients who received extensive services) who indicated one of their goals was to prevent an eviction filing. Of the 540 clients who had the goal of preventing an eviction filing, CT-RTC attorneys were able to prevent an eviction **filing** for approximately 44%. 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 can often be beneficial to them financially and operationally. For example, when a landlord can avoid an eviction filing, they may also be able to avoid filing fees, legal costs (i.e., hiring an attorney), turnover costs associated with preparing the unit for a new tenant, and costs associated with finding a new tenant. However, landlords have also shared avoiding eviction filings can be challenging in the absence of 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.

Approximately 61% of CT-RTC clients served by CLS, CVLC, GHLLA, or NHLAA received extensive services from January 31, 2022 through November 30, 2025.⁴ While the total number of clients receiving any form of assistance has increased each year, the percentage of CT-RTC clients receiving extensive service from the above Providers has decreased annually since the launch of CT-RTC:

Year	% of Clients Receiving Extensive Services	# of Clients Receiving Extensive Services
2022 (from 1/31)	70%	1,182
2023	64%	1,199

⁴ The calculation to determine the percentage of CT-RTC 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 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.

2024	56%	1,071
2025 (to 11/30)	48%	478 ⁵

The Providers shared that the lack of rent assistance has limited the availability of resolutions for tenants with back rent owed who also cannot afford their rent going forward. In these situations, attorneys are increasingly providing clients with advice and counsel, as the pathways for resolution are limited. In several jurisdictions where Stout is conducting independent evaluations of eviction right / access to counsel programs, attorneys have communicated that the lack of sustained rent assistance has impacted their ability to negotiate with landlords / landlord counsel beyond trying to secure additional time for the tenant to move. Additionally, CT-RTC Providers shared several retirements of tenured attorneys occurred at the end of 2024, which impacted capacity. New attorneys were hired, but given training and onboarding, were unable to handle full caseloads for a portion of 2025.

In July 2025, Statewide Legal Services (SLS) expanded its hotline hours of operation and increased staffing, which has enabled SLS to respond to more calls and provide legal advice to more tenants. Due in part to this expansion, the number of tenants assisted (i.e., receiving any level of service) through CT-RTC increased from 2,137 in 2024 to 3,698 in 2025 (through November 30), which is an approximately 58% increase.

Households Served and Client Characteristics

From January 31, 2022, through November 30, 2025, CT-RTC attorneys served 9,624 households with 23,769 individuals. Of the 23,769 individuals, 9,149 were children and 14,620 were adults.

Approximately 41% of clients identified as African American or Black, approximately 32% of clients identified as Hispanic, approximately 18% of CT-RTC clients identified as White, approximately 6% 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 3). Approximately 68% of CT-RTC clients identified as female, approximately 31% identified as male, and less than 1% of clients identified as transgender (Figure 4).

⁵ Includes only cases through November 30, 2025. Stout understands a significant number of cases will be closed in December 2025, which Stout will process in January 2026 and be included in its Year 5 evaluation report.

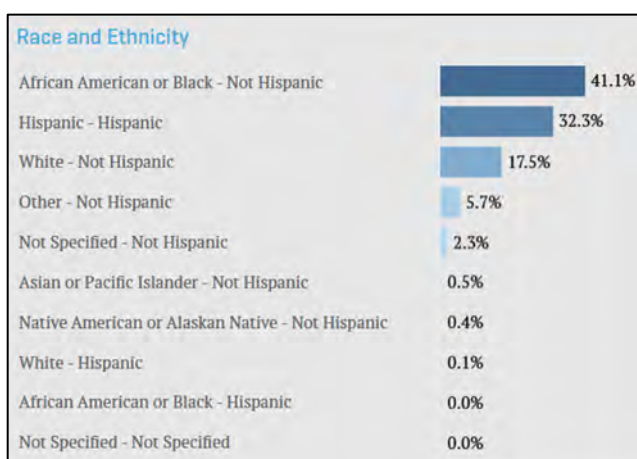


Figure 3

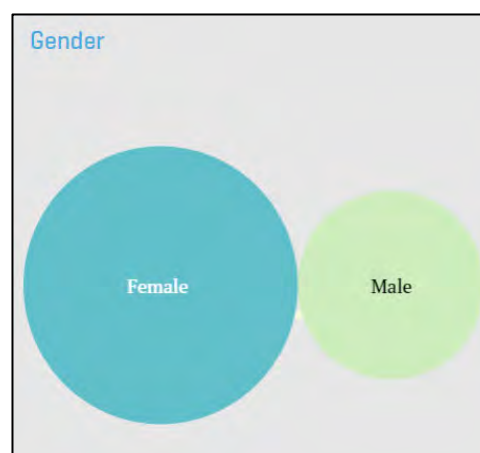


Figure 4

The data indicates that women of color are disproportionately affected by the eviction process compared to the overall population demographics of Connecticut. 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.⁶ Approximately 51% of Connecticut residents identify as female, and approximately 49% identify as male (Figure 5).⁷

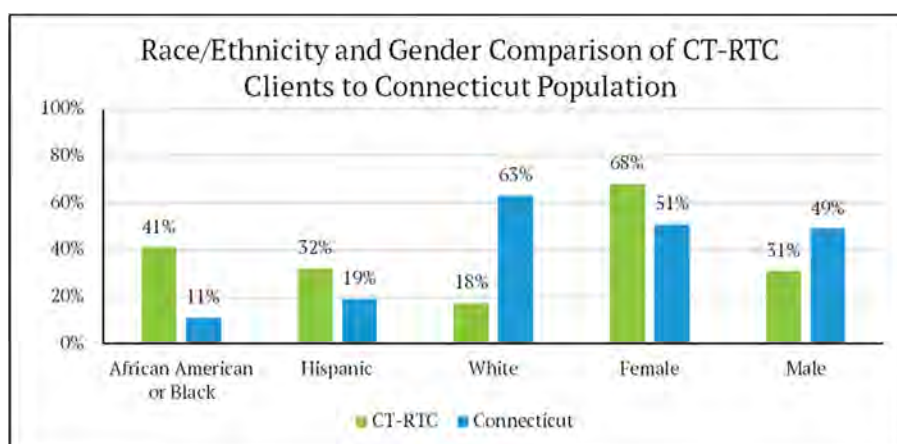


Figure 5

⁶ 2022 5-year American Community Survey. United States Census Bureau.

Approximately 42% and 34% of female CT-RTC clients identified as African American or Black and Hispanic, respectively, compared to 39% and 31% of male clients, respectively. Approximately 56% of CT-RTC clients identifying as Hispanic reported having at least 1 child in their household compared to approximately 49% of CT-RTC clients identifying as African American or Black and approximately 26% of CT-RTC clients identifying as White.

Female clients were more likely than male clients to have a child living in the household, be under the age of 35, and be working at the time of their cases. Male clients were more likely to 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	55%	23%
Currently Working	35%	27%
Under the Age of 35	31%	19%
Veteran	1%	11%
Over the Age of 65	9%	19%

Approximately 50% of CT-RTC clients indicated they or someone in their household had a disability (Figure 6); of these, approximately 53% indicated they or someone in their household had a mental disability, approximately 40% indicated they or someone in their household had a physical disability, approximately 6% did not specify the type of disability, and approximately 1% indicated they or someone in their household had a hearing impairment or visual impairment or another disability (Figure 7). Stout has observed in its independent evaluations of eviction right / access to counsel programs throughout the country between 25% and 60% of tenants report that they or someone in their household has a disability.

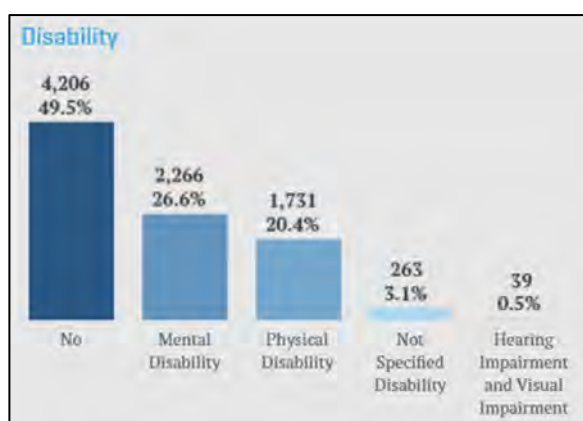


Figure 6

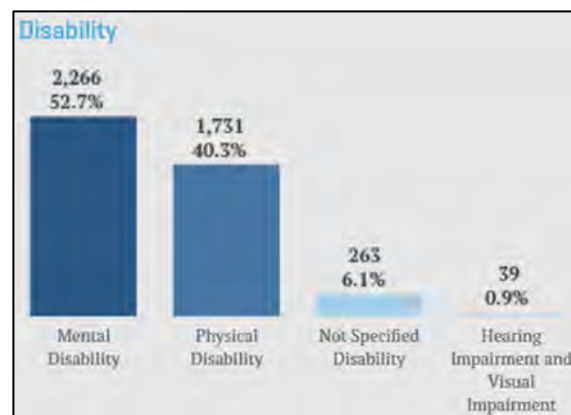


Figure 7

From January 31, 2022 through November 30, 2025, approximately 59% of CT-RTC clients who indicated they or someone in their household had a disability were not currently working

compared to 53% of CT-RTC clients who did not report a household disability. CT-RTC clients who indicated they or someone in their household had a disability were also more likely to indicate they were veterans (approximately 7%) compared to CT-RTC clients without a disability themselves or in the household (approximately 1%).

Approximately 46% of CT-RTC clients indicated there was at least 1 child in the household, and there was an average of 2 children per client household with children (Figure 8).

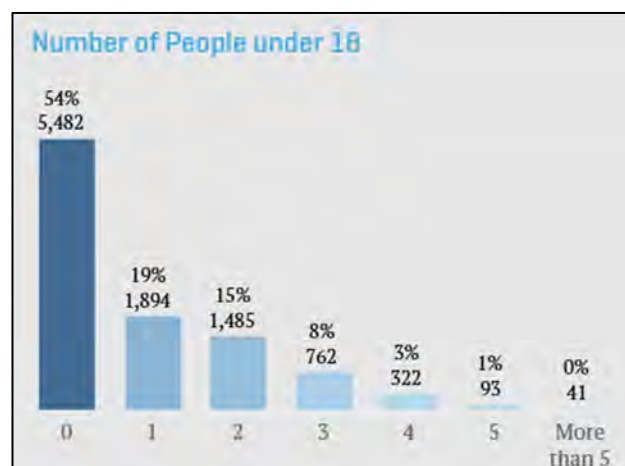


Figure 8

CT-RTC clients with at least 1 child in the household were more likely to be working at the time of their case. Approximately 27% of CT-RTC clients with at least 1 child in the household were working part time, and approximately 2% were working full time compared to approximately 19% of CT-RTC clients without a child in the household who were working part time at the time of their case and 1% who were working full time. Researchers have found that eviction and housing instability can negatively impact children’s mental health,⁸ leading to lower school engagement, lower educational achievement, and lower high school completion rates.⁹

Approximately 21% of CT-RTC clients indicated English was not their primary language. Of those whose primary language was not English, approximately 55% of CT-RTC clients indicated Spanish or Spanish Creole was their primary language, approximately 43% indicated they were bilingual, and approximately 2% indicated another language was their primary language (Figure 9). Of the approximately 11% of CT-RTC clients who primarily spoke Spanish or Spanish Creole, approximately 81% indicated they had limited English proficiency (Figure 10), and of those,

⁸ Schwarts, Gabriel et al. “Eviction, Inability to Pay Rent, and Youth Mental Health: A Fixed Effects Study.” American Journal of Epidemiology. September 2025.

⁹ Collinson, Roberts et al. “The Effects of Eviction on Children.” National Bureau of Economic Research Working Paper Series. April 2025.

100% indicated they needed interpretation assistance. Approximately 93% of CT-RTC clients who indicated they had limited English proficiency identified as Hispanic.

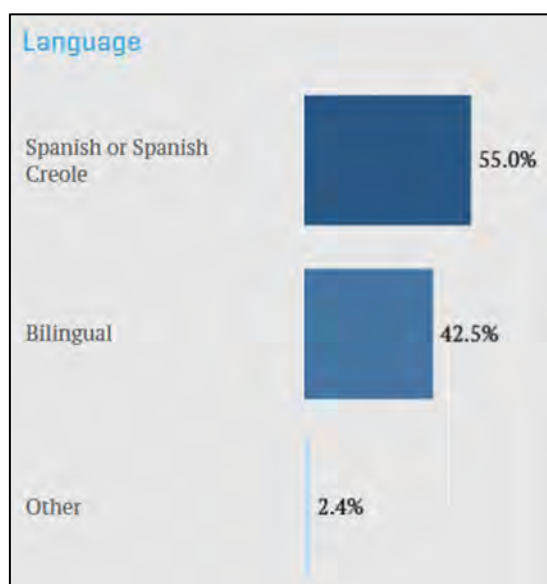


Figure 9

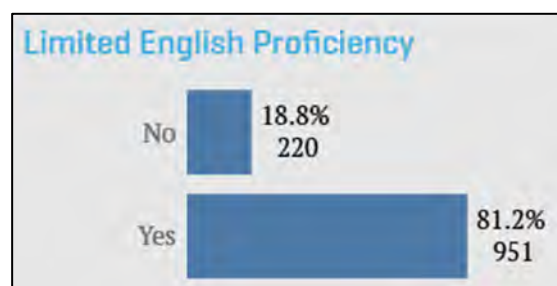


Figure 10

Tenants with limited English proficiency may experience challenges understanding legal documents, including but not limited to their lease, eviction notices, eviction complaints, and settlement agreements. For tenants experiencing the eviction process whose primary language is not English, access to an attorney can assist with ensuring language access is not a barrier to participating in the civil justice system.

The Connecticut Veterans Legal Center (CVLC) provides legal services specifically to Connecticut's veteran population, and under CT-RTC has provided legal representation to veterans regardless of zip code. Since January 31, 2022, approximately 7% of all CT-RTC clients indicated veteran status. CT-RTC clients who indicated they were a veteran were more likely to indicate they lived alone and were over the age of 65. In addition, about 69% of veteran CT-RTC clients were age 50 or older, compared with 35% of non-veteran CT-RTC clients. The United States Department of Veteran's Affairs indicates veterans, especially veterans aged 55 or older, are at greater risk of experiencing homelessness than the general population.¹⁰

¹⁰ "Supporting Community Partnerships to Optimize Services for Homeless Veterans." United States Department of Veteran's Affairs. July 2025.

Where Clients Would Go If They Had to Move

Approximately 51% of CT-RTC clients were unsure where they would go if they had to move (Figure 11). CT-RTC attorneys indicated clients who answered with this response likely do not have anywhere to go and/or have not yet considered where they could go if they had to move.

Approximately 21% of clients indicated they would live on the street or experience unsheltered homelessness, and approximately 6% indicated they would enter an emergency shelter.

Approximately 12% indicated they would stay with friends or family in Connecticut, while approximately 3% indicated they would stay with friends or family outside of Connecticut; approximately 2% indicated they would stay in a hotel or motel, and approximately 7% indicated “other” arrangements.

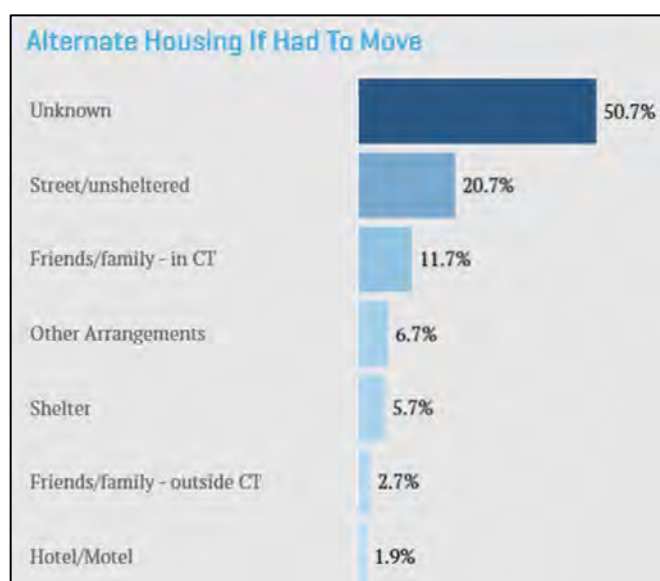


Figure 11

In 2025, compared to 2024, clients were more likely to indicate they were unsure where they would go if they had to move but less likely to indicate they would experience unsheltered homelessness. The following table compares CT-RTC client responses to where they would go if they had to move annually from 2022 through November 30, 2025. Rent increases and the lack of available and affordable housing may be a contributing factor in the increasing annual percentage of CT-RTC clients who were unsure where they would go if they had to move from

2022 to 2025 (through November 30). Based on Connecticut rent data aggregated and analyzed by Zillow, rent has increased 30% in Middletown, New Britain, and Bristol since June 2022.¹¹

Alternate Housing	2022 (from 1/31)	2023	2024	2025 (to 11/30)
Unknown	48%	51%	54%	56%
Street/Unsheltered	17%	18%	27%	15%
Friends/Family – in CT	15%	13%	8%	12%
Shelter	8%	6%	5%	4%
Friends/Family – outside CT	4%	3%	1%	4%
Other Arrangements	6%	8%	5%	8%
Hotel/Motel	2%	3%	1%	2%

CT-RTC Client Housing Characteristics: Defective Conditions

Approximately 55% of CT-RTC clients indicated the presence of defective conditions in their home, and approximately 66% reported more than 1 defective condition (Figures 12 and 13).

Approximately 61% of CT-RTC clients living in private market housing reported defective conditions compared to approximately 48% of CT-RTC clients living in public/subsidized housing. Approximately 82% of clients who did not have defective conditions in their home wanted to stay in their home compared to 61% of clients who had defective conditions in their home. Additionally, approximately 8% of CT-RTC clients indicated the reason for non-payment was because they were withholding rent due to defective conditions issues.

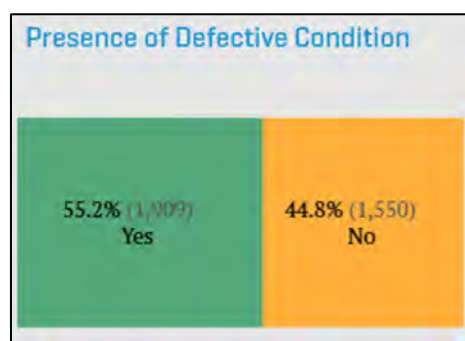


Figure 12

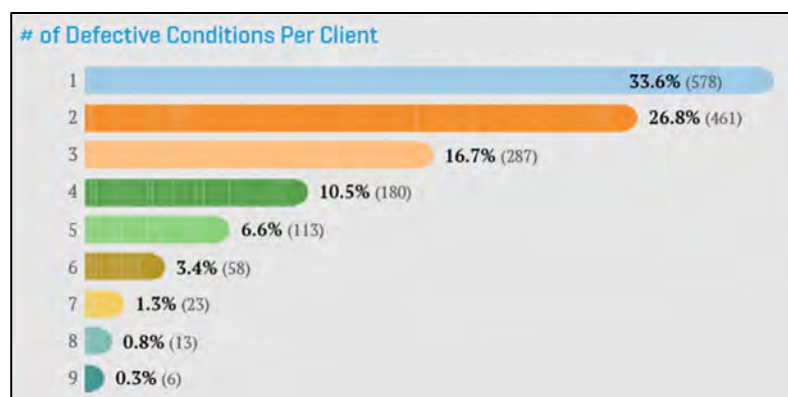


Figure 13

¹¹ Soule, Alexander. "Connecticut rents keep rising as new data shows sharp increases in many cities." CT Insider. July 2025.

The most common defective conditions reported were pest infestations (approximately 53%), water/ceiling/floor damage (approximately 38%), plumbing issues (approximately 32%) and mold (approximately 28%).

Approximately 94% of CT-RTC clients who indicated the presence of defective conditions in their home reported the conditions to their landlord; of those clients, approximately 54% reported that no repairs were made, and approximately 40% reported repairs were only partially completed.

CT-RTC Client Housing Characteristics: Rental Property Owner Characteristics

Connecticut housing advocates have indicated an increase in out-of-state rental property owners (RPO) since the pandemic, when out-of-state RPOs increased their purchasing of rental properties.¹² In approximately 61% of CT-RTC cases the RPO was from Connecticut, in approximately 21% of cases it was not known if the RPO was from outside Connecticut, and in approximately 18% of cases the RPO was from outside Connecticut (Figure 14). The percentage of CT-RTC cases in which the RPO was from outside Connecticut decreased from approximately 21% in 2024 to approximately 16% in 2025. Of the 18% of cases where the RPO was from outside Connecticut, approximately 22% of the properties had been sold in the past 12 months compared to approximately 7% of the properties where the RPO was from Connecticut.

Approximately 7% of CT-RTC clients lived in 1-unit properties, approximately 33% lived in 2–4-unit properties, approximately 15% lived in 5–10-unit properties, approximately 9% lived in 11–20-unit properties, and approximately 37% lived in properties with more than 20 units. Approximately 70% of CT-RTC clients either live in properties with 2-4 units or more than 20 units (Figure 15).

¹² Brone, Abigail. “Out-of-state landlords are on the rise in CT. Here’s why that concerns renters.” CT Mirror. March 6, 2024.

Approximately 69% of clients lived in properties that had not been sold in the past 12 months, approximately 11% lived in properties that had been sold in the past 12 months, and approximately 20% lived in a property where it was unknown if it had been sold in the past 12 months (Figure 16).

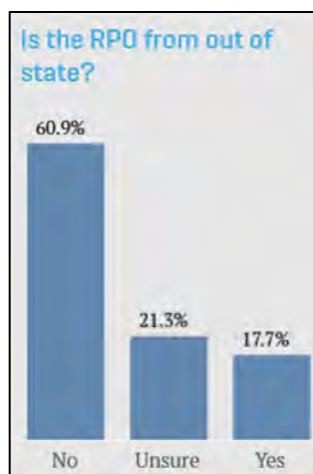


Figure 14

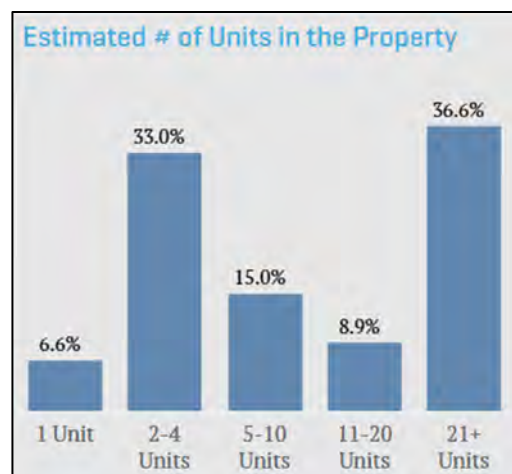


Figure 15

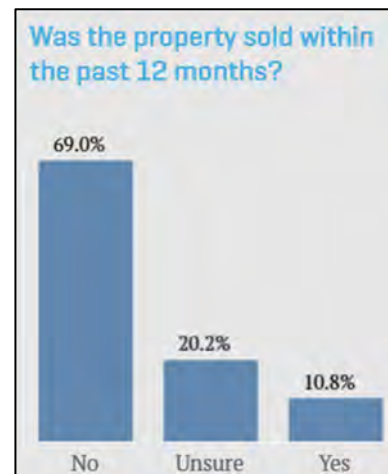


Figure 16

CT-RTC clients living in larger properties (properties with 21 or more units) were more likely to have written leases and one-year lease terms, were less likely to have month-to-month leases, were less likely to have RPOs from Connecticut, and less likely to have defective conditions in their home compared with clients living in properties with fewer than 5 units. The table below compares the housing and lease characteristics of clients living in properties with more than 20 units and those living in properties with fewer than 5 units.

Characteristic	Fewer than 5 Units	21 or More Units
Written Lease	65%	88%
One-Year Lease	47%	76%
Month-to-Month Leases	49%	20%
RPO from Connecticut	68%	57%
Defective Conditions Reported in Unit	57%	45%

Availability of Rent Assistance

Stout understands there is limited rent assistance available in Connecticut through the Eviction Prevention Fund 2.0. This fund has more limited capacity and eligibility restrictions, including

not previously receiving EPF assistance. To be eligible, a tenant must be facing eviction due to recent job loss, a death in the household, or a medical issue.¹³

The 3 primary state rental assistance programs expended all funds and stopped accepting applications on February 28, 2025. These rent assistance programs were:

- Eviction Prevention Fund (EPF)
 - o Tenants with an eviction summons and complaint may have been eligible for rent assistance through the EPF. As of April 1, 2024, EPF provided 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 was applied toward the maximum allowable amount through EPF.¹⁴
- Moving Assistance Program (MAP)
 - o MAP offered one-time security deposit funding available for 4 populations of Connecticut residents: (1) tenants who were recently evicted; (2) tenants who had a state or federal rental subsidy; (3) tenants who were experiencing homelessness; and (4) tenants who had household incomes at or below 50% of their town's area median income.¹⁵
- Workforce Rental Assistance Program
 - o The Workforce Rental Assistance Program provided up to three months of rent assistance for qualifying participants in a Connecticut workforce training program.¹⁶

From January 31, 2022, through November 30, 2025, approximately 35% of CT-RTC clients had a goal of securing rent assistance. CT-RTC attorneys assisted clients in securing rent assistance for approximately 57% of clients who had that goal (Figure 17). When CT-RTC attorneys were able to assist clients with securing rent assistance, approximately 78% of clients were able to stay in their home compared to approximately 45% of clients who did not secure rent assistance.

¹³ <https://evictionhelpct.org/>

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>

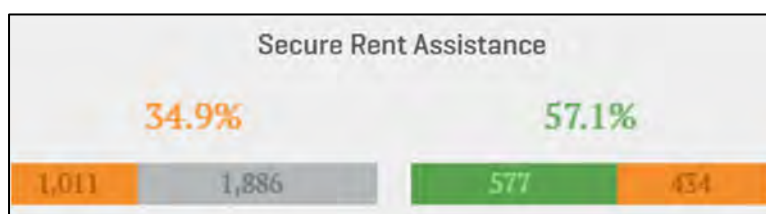


Figure 17

Compared to 2022, 2023, and 2024, CT-RTC attorneys assisted fewer clients with securing rent assistance in 2025 due to the lack of sustained rent assistance after February 28, 2025 and the stringent eligibility requirements to access the Eviction Prevention Fund 2.0. The table below compares metrics for clients with a goal of securing rent assistance from 2022 through 2025.

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)	286	30%	51%
2023	369	38%	55%
2024	310	42%	67%
2025 (through November 30)	44	19%	43%

Section II – Analysis of Text Survey Data

In October 2024, CBF partnered with Statewide Legal Services (SLS) to deploy a post-service text survey to CT-RTC clients. The purpose of the survey is to better understand CT-RTC clients' short-, medium- and long-term housing stability after being represented in their eviction proceeding. CT-RTC clients who have opted-in to receive communications via text message are enrolled in the optional survey, and the survey is sent upon case closure and at 30, 60, 90, and 120 days after case closure. The survey questions and answer options are:

1. After your eviction case ended, did you move?
 - a. No, I was able to stay in my home.
 - b. Yes, I had to move.
2. Are you still living there (if the client indicated they stayed in their home)?
 - a. Yes
 - b. No
3. What was the primary reason for your move (if client indicated they are no longer living in their home)?
 - a. It was too expensive.
 - b. I couldn't pay the back rent owed.
 - c. The home was in poor condition.
 - d. I had communication issues with the landlord.
 - e. The landlord was harassing me.
 - f. I moved voluntarily.
 - g. Other
4. Where do you live now (if client indicated they are no longer living in their home)?
 - a. A new home or apartment
 - b. With family or friends
 - c. A homeless shelter
 - d. A hotel or motel
 - e. In my car, on the street, or outdoors (i.e., unsheltered)
 - f. Other
5. Based on how you feel currently, how helpful was having access to an attorney during your eviction case (1 – not helpful at all; 10 – very helpful)?

As of July 2025, there were 18 responses to the survey. It is important to note, given the small number of responses, the metrics presented below are preliminary and subject to change.

However, early results of the survey indicate having attorney can be a factor in assisting clients in remaining in their homes. Of the 18 responses:

- 10 (56%) respondents indicated they were able to stay in their home at the conclusion of their case, and 8 (44%) respondents indicated they had to move at the conclusion of their case.
- Of the 8 respondents indicating they had to move at the conclusion of their case:
 - o 3 (38%) indicated they moved to a new home or apartment.
 - o 2 (25%) indicated they moved in with family or friends.
 - o 2 (25%) indicated they were experiencing unsheltered homelessness.
 - o 1 (13%) indicated an “other” living situation.

During the fourth quarter of 2025, SLS identified a technical issue with how the survey was being deployed and paused distribution. CBF and SLS are working to resolve the technical issue and redeploy the survey in early 2026, which will enable collection of responses at 30, 60, 90, and 120 days. Stout’s Year 5 independent evaluation report will include further analysis of the survey responses.

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, 2023 and 2024 there were approximately 22,100, approximately 20,800, and approximately 19,600 landlord-tenant filings, respectively. In 2025 (through November 30), there were approximately 15,800 landlord-tenant filings in Connecticut, slightly lower than pre-pandemic filing volumes (on an annualized basis). Figure 18 shows the annual eviction filings in Connecticut by year from 2017 to 2025 (through November 30).

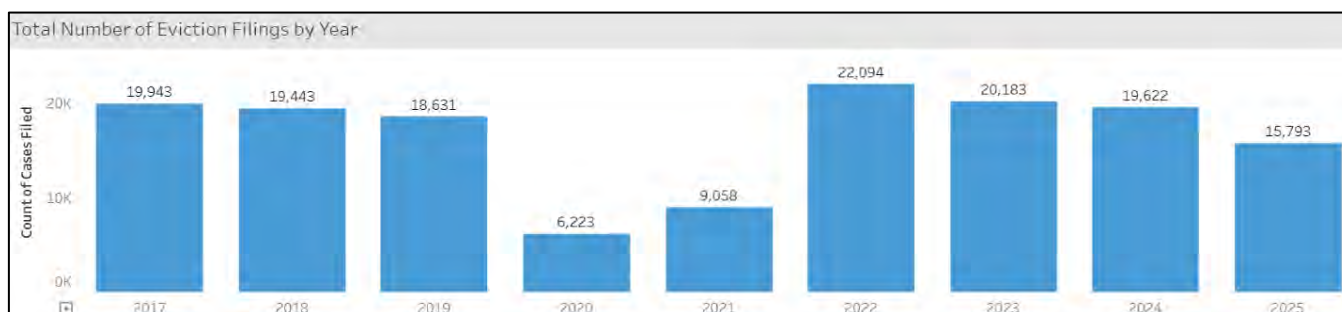


Figure 18

Should the monthly eviction filing trend continue in December 2025, the total landlord-tenant filings in Connecticut in calendar year 2025 would be lower than the number of filings in 2017, 2018, and 2019 (i.e., pre-pandemic).¹⁷ Based on past monthly filing trends, Stout estimates approximately 17,200 eviction filings in calendar year 2025, which would be a decrease of approximately 22% since 2022. In several jurisdictions where Stout is conducting independent evaluations of eviction right / access to counsel programs, the number of annual eviction filings has decreased after the program was implemented. These metrics are shown in Figure 19.

¹⁷ CBF is required to submit an evaluation report to the legislature by December 31st each year. 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.

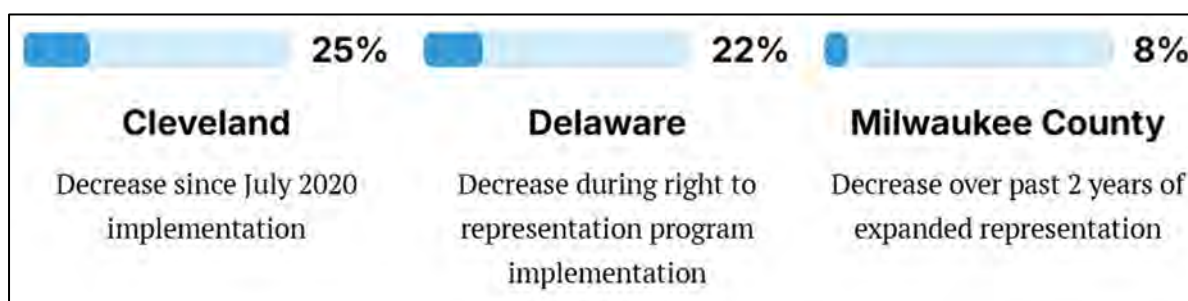


Figure 19

There are many factors impacting changes in annual eviction filing volumes. Advocates in these jurisdictions have indicated an eviction right / access to counsel is likely a contributing factor but not the only one. Other factors identified by advocates across the country include, but are not limited to:

- Potential decreases in the total number of rental housing units available (i.e., rental units coming off the market)
- Changes in filing behaviors of large landlords, including public housing authorities
- Changes in local laws, filing fees, and court processes
- Lingering effects of pandemic-era renter protections, including the availability of sustained rent assistance.

In Connecticut, landlord-tenant filings in 2025 (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 annual filings in 2022 through 2024. Figure 20 shows landlord-tenant filings by zip from January 1, 2025, through November 30, 2025.

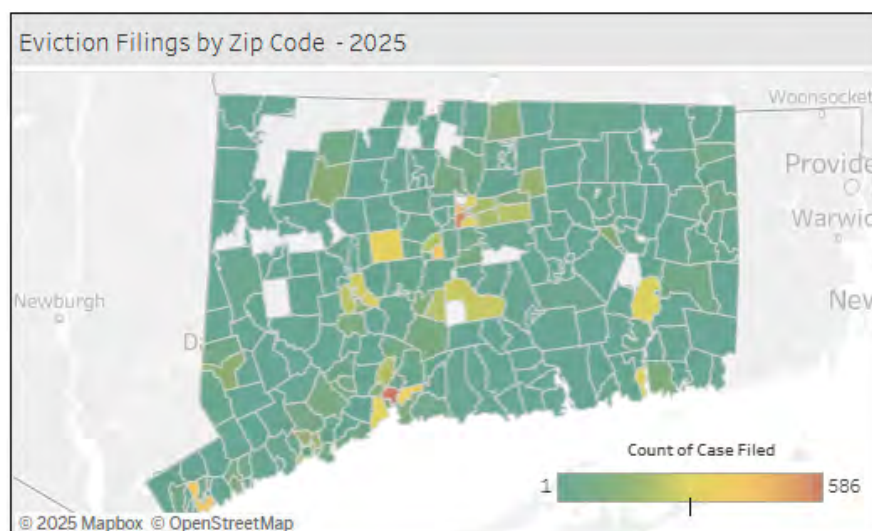


Figure 20

Connecticut Landlord-Tenant Filings with Tenant Representation

In 2019 (prior to CT-RTC), approximately 7% of tenants were represented in what would become CT-RTC zip codes. In 2025 (through November 30), approximately 13% of tenants in the original CT-RTC zip codes were represented – a 1.9-time increase 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 2025 is understated as of the publishing of this report.

Figure 21 shows the annual increase trend in the percentage of tenants represented in CT-RTC zip codes before the launch of CT-RTC (i.e., 2019) through November 30, 2025. The increase in the percentage of tenants represented in CT-RTC zip codes is consistent with increases Stout observes in other eviction right / access to counsel jurisdictions across the country.

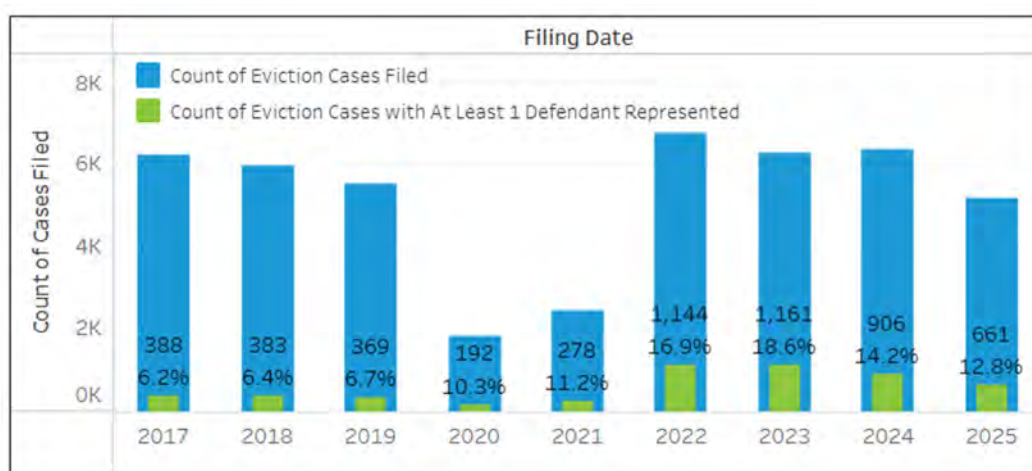


Figure 21

Throughout 2024 and 2025, 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 For example, CT-RTC services are not restricted by zip code in the Greater Hartford area, and tenants living in more than 90 towns may be eligible if they meet one of the above criteria, regardless of zip code.

In addition to the increase in tenants represented in CT-RTC zip codes, Stout observed a 1 percentage point increase in 2025 (through November 30) respectively in the percentage of defendants/tenants represented in non-RTC zip codes compared to 2019, 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.

Based on feedback from the Providers, the decrease in the percentage of tenants represented from 2024 to 2025 is likely attributable to CT-RTC attorneys increasingly providing clients with advice and counsel when the pathways for resolution are limited (i.e., when the tenant cannot afford to pay the back rent owed or rent going forward, there are no legal defenses) and staffing capacity constraints. Providers communicated there were several retirements at the end of 2024, and while new attorneys were hired, not all vacant positions were filled. The newly hired attorneys required training and time to be able to handle full caseloads. Additionally, the expansion of SLS's hotline hours of operation has enabled more calls and increased the number of tenants receiving advice and counsel.

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

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, 2025), 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 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, 2025. Because data from the Connecticut Judicial Branch for landlord-tenant filings does not include information regarding household income, 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 (2022), 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 (2023), 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. In Stout's Year 3 evaluation report (2024), it estimated that 25% of all households in CT-RTC zip codes that were likely eligible for CT-RTC received some form of assistance from the Providers, and since January 31, 2022, an estimated 34% of income-eligible tenants in CT-RTC zip codes who appeared for their case were assisted.

Throughout 2024 and 2025, CT-RTC expanded to additional zip codes, and removed zip code eligibility requirements for certain populations such as tenants who are elderly, disabled, experiencing housing conditions issues, or receiving a housing subsidy.

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 used the methodologies established in its Year 3 evaluation report to estimate the percentage of CT-RTC eligible tenants who received assistance through November 30, 2025, although both analyses understate 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

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.

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:

- Approximately 28% of income-eligible tenants in CT-RTC zip codes have been assisted from January 31, 2022 through November 30, 2025.
- Approximately 40% of income-eligible tenants in CT-RTC zip codes who appear for their case have been assisted from January 31, 2022 through November 30, 2025.

Stout generally observes assistance rates of 25% to 35% in other eviction right / access to counsel jurisdictions. The calculations for the estimated CT-RTC eligible tenant assisted rates are shown in the table below.

Income-Eligible Tenant Assisted Rate Relative to Landlord-Tenant Filings	
Landlord-Tenant Filings in CT-RTC Zip Codes (January 31, 2022 to November 30, 2025)	23,992
Estimated % of Income-Eligible Tenants in CT-RTC Zip Codes	91%
Estimated # of Income-Eligible Tenants in CT-RTC Zip Codes	21,833
Number of Income-Eligible Tenants Assisted in CT-RTC Zip Codes	6,053
Estimated % of Income-Eligible Tenants in CT-RTC Zip Codes Assisted	28%
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, 2025)	23,992
Estimated % of Income-Eligible Tenants in CT-RTC Zip Codes	91%
Estimated # of Income-Eligible Tenants in CT-RTC Zip Codes	21,833
Estimated % of Income-Eligible Tenants in CT-RTC Zip Codes Who Appear for Their Case	70%
Estimated # of Income-Eligible Tenants in CT-RTC Zip Codes Who Appear for Their Case	15,283
Number of Income-Eligible Tenants Assisted in CT-RTC Zip Codes	6,053
Estimated % of Income-Eligible Tenants Who Appeared for Their Case and were Assisted	40%

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. In 2022, the year CT-RTC began implementation, the percentage of tenants who appeared increased to 69%. In 2023 and 2024, the tenant appearance rates were 72% and 74%, respectively. The 6-percentage-point increase in the tenant appearance rate from 2019 to 2024 is notable and could be the result of more tenants having access to legal representation. Furthermore, as the percentage of tenants receiving advice and counsel increased from 2024 to 2025, the percentage of tenants appearing for their cases decreased from 74% in 2024 to 70% in 2025 (through September 2025).²⁰ Stout observed a similar trend in its independent evaluation of Eviction Free Milwaukee

²⁰ For purposes of this analysis, Stout analyzed landlord-tenant filings for 2025 through September 30 due to the timing for which an indication of whether the tenant appeared is reflected in the docket data.

when that program experienced resource constraints limiting its ability to provide extensive services.²¹

While the percentage of tenants appearing for their cases increased in both 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. In 2025 (through September 30), the tenant appearance rate in non-RTC zip codes and RTC zip codes was 70%. 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	73%	75%
2025 (through September)	70%	70%

CBF and the Providers indicated the increase in the tenant appearance rate in non-RTC zip codes from 2022 through 2024 could be a result of growing education and 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.

²¹ Stout's Independent Evaluation of Eviction Free Milwaukee. January 21, 2025.

Section IV – Estimated Potential Fiscal Impacts of CT-RTC

The impacts and costs of eviction to states, cities, counties, and municipalities can be significant and multi-dimensional. Substantial reporting has documented the negative impact that evictions often 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.

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 and 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, 2025.

In its Year 3 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, and the potential increased criminal activity that could be associated with eviction. For its Year 4 evaluation report, Stout updated these fiscal impact calculations using cumulative CT-RTC data from January 31, 2022, through November 30, 2025.

Estimated Total Potential Fiscal Impacts

Stout estimated Connecticut likely realized fiscal impacts and economic benefits of \$58.1 million between January 31, 2022, and November 30, 2025, because of CT-RTC. From January 31, 2022, through November 30, 2025, approximately \$15.9 million had been spent on CT-RTC. For every \$1 spent on CT-RTC, Connecticut likely realized at least \$3.65 in public fiscal impacts.

The increase in the estimated return on investment compared to prior CT-RTC evaluation reports is related to a change in methodology for calculating the estimated housing social safety net response. Since its Year 3 evaluation report, Stout has conducted additional research and refined its methodology for this public fiscal impact. 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 \$2.30 to \$4.84.

The estimated quantifiable benefits were related to:

- Housing social safety net responses - \$25.5 million
- Out-of-home foster care placements - \$11.3 million
- Additional Medicaid spending on health care - \$7.4 million

- Economic value preserved by retaining residency in Connecticut - \$5.3 million
- Economic benefits of employment stability - \$2.2 million
- Economic benefits of increased educational attainment - \$2.1 million
- Fiscal impacts of responding to crimes - \$2 million
- Fiscal impacts of criminalizing homelessness - \$1.8 million
- Retained federal funding for public schools in Connecticut - \$900,000

Stout's preliminary estimate of fiscal impact is likely understated. Only benefits of CT-RTC that can be quantified based on currently available data are included in the evaluation. However, Connecticut (and individual cities and counties within the state) 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
- 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. Because eviction has been linked to homelessness, avoiding disruptive displacement through an eviction right to counsel could reduce costs associated with housing social safety net responses such as emergency shelter, rapid rehousing, and hotel stays. Data from Connecticut's Point-in-Time Count indicates an increasing number of people experiencing homelessness in the state since 2021. Figure 22 shows this trend.

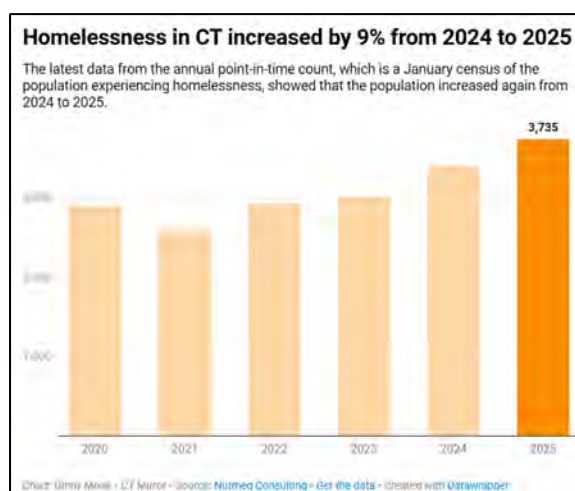


Figure 22

Based on data collected during the interview process, approximately 28% of CT-RTC clients who completed the interview process indicated

if they had to move, they would either need to enter an emergency shelter or else they would experience unsheltered homelessness.²²

In Connecticut, housing social safety net responses include emergency shelter, transitional housing, rapid re-housing, permanent supportive housing, and street outreach to people experiencing unsheltered homelessness. Households experiencing homelessness could utilize one or more of these services, sometimes on multiple occasions. Stout's calculation is based on what resources and services a household experiencing homelessness would reasonably receive as well as the frequency with which households experiencing homelessness would receive these services. Stout estimates that the average per household cost of a housing social safety net response in Connecticut is approximately \$28,200 per year.²³

Additionally, a portion of the households would have likely experienced homelessness a second time after initially exiting homelessness. Data from the United States Department of Housing and Urban Development (HUD) indicates that approximately 15% of households in Connecticut exiting shelter would return to homelessness within 12 months.²⁴

CT-RTC attorneys likely avoided disruptive displacement for 85% of CT-RTC clients from January 31, 2022, through November 30, 2025, which likely resulted in first and second housing social safety net response²⁵ fiscal benefits of \$25.5 million to Connecticut.

The housing social safety net response cost provides a proxy for costs jurisdictions bear (or are willing to bear) in response to severe housing instability. Regardless of actual housing social safety utilization by households experiencing disruptive displacement, housing social safety net program costs can be a proxy for the other costs necessary to achieve housing stability for these households. Thus, the \$25.5 million cost of providing housing social safety net programs to people experiencing disruptive displacement is not a direct cost saving to Connecticut. Rather, the \$25.5 million represents a fiscal impact related to homelessness because of disruptive displacement, which will include some cost savings from decreased use of housing social safety net responses.

²² The estimated 28% is based on Stout's extrapolation methodology to distribute answers of "unknown" among other categories. This includes Pilot clients who indicated that they would need to enter emergency shelter, live in a hotel/motel, or live unsheltered or on the street and was calculated using a methodology to allocate pro rata the "unknown" responses.

²³ HUD's 2023 Continuum of Care Program Funding Awards, HUD 2023 Continuum of Care Homelessness Assistance Programs Housing Inventory Count Report.

²⁴ HUD 2022 Continuum of Care Performance Profile: Connecticut.

²⁵ 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 experience homelessness again after exiting emergency shelter.

Fiscal Impacts 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.²⁶ This results in an estimated 97 children who may have been placed in foster care because of disruptive displacement but for CT-RTC. As of November 30, 2025, there were 3,212 children in foster care in Connecticut.²⁷ Using publicly available data, Stout estimates the annual cost of foster care per child is approximately \$99,000 in Connecticut.²⁸ Using these inputs, Stout estimates fiscal benefits associated with fewer children entering foster care in Connecticut of approximately \$11.3 million from January 31, 2022 through November 30, 2025 because of CT-RTC.

The likely fiscal impacts related to out-of-home foster care placements for Connecticut are likely significantly understated due to the many accompanying services offered to children who are living in foster care. The cost of social workers, case managers, maintenance payments, and monitoring the well-being of children placed with families, for example, are not included in Stout's analyses since 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.

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.²⁹ 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

²⁶ 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.

²⁷ Adoption and Foster Care Analysis and Reporting System. U.S. Department of Health and Human Services, Administration for Children and Families.

²⁸ Child Welfare Financing SF 2022: A Survey of Federal, State and Local Expenditures. Child Trends. July 2025.

²⁹ 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. See also Leifheit, Kathryn, et al. "Tenant Right-to-Counsel and Adverse Birth Outcomes in New York, New York." JAMA Pediatrics. 2024. and Cassidy, Mike, et al. "Universal Access to Counsel, Housing Court Filings, and Child Mental Health: Evidence from New York City. AEA Papers and Proceedings. 2025.

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.

Approximately 41% of clients in Connecticut indicated that if they had to move, they would likely experience homelessness in some form.³⁰ Using utilization rates of in-patient and emergency room care for people experiencing homelessness, the average cost per person 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 \$7.4 million from January 31, 2022 through November 30, 2025 as a result of CT-RTC.

Retained Economic Value by Minimizing Out-Migration

Research has shown evictions can contribute to out-migration and population loss.³¹ Tenants often migrate out of their city, county, or state following an eviction because they cannot secure alternative affordable housing in that jurisdiction.³² Approximately 5% of clients indicated that if they had to move, they would move in with friends or family who lived outside of Connecticut.³³ The approximately 85% of clients who likely avoided disruptive displacement results in approximately 217 households (443 individuals) staying in Connecticut due to CT-RTC.³⁴

Stout used data from a study of population loss in Detroit,³⁵ per capita state and local expenditures across the country,³⁶ and the present value of investments cities and states have been willing to make to attract new residents to estimate that for every person remaining in

³⁰ 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.

³¹ Mah, Julie. "Gentrification-Induced Displacement in Detroit, Michigan: An Analysis of Evictions." Routledge. July 21, 2020

³² Desmond, Mathew, and Shollenberger, Tracey. "Forced Displacement From Rental Housing: Prevalence and Neighborhood Consequences." Demography. August 2015.

³³ The estimated 5% 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.

³⁴ The average household size of CT-RTC clients is 2 individuals.

³⁵ Aguilar, Louis. "Detroit population continues to decline, according to Census estimate." Bridge Michigan. May 2020.

³⁶ "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.

Connecticut, an estimated \$12,000 in economic value is retained.³⁷ Using this metric and the 443 individuals staying in Connecticut as a result of CT-RTC,³⁸ Stout estimates Connecticut has likely retained \$5.3 million in economic value from January 31, 2022 through November 30, 2025 as a result of CT-RTC.

Estimated Fiscal Impact 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 displacement caused by eviction.³⁹ 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 the average low-income household whose head-of-household experiences unemployment receives \$4,000 in social safety net benefits during the period of unemployment.⁴⁰ This results in approximately \$2.2 million in decreased social safety net benefits spending in Connecticut as a result of CT-RTC.

Estimated Fiscal Impact 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.⁴¹ These challenges can result in students who are experiencing homelessness becoming chronically absent from

³⁷ 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.

³⁸ 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.

³⁹ Estimated using Desmond, Matthew and Gerhenson, Carl. "Housing and Employment Insecurity among the Working Poor." Harvard University. January 11, 2016.

⁴⁰ 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.

⁴¹ Bishop, Joseph. "Our Children Can't Wait: The Urgency of Reinventing Education Policy in America"

school.⁴² After just one year of chronic absenteeism, students are significantly less likely to complete high school.⁴³

Research has demonstrated not completing high school has a significant impact on an individual's future income.⁴⁴ Additionally, the relationship between higher levels of education and lower likelihood of public benefit program utilization have also been identified.⁴⁵ Graduation from high school and college have been shown to significantly decrease the likelihood of the future need for cash and housing assistance,⁴⁶ applying for and utilizing Supplemental Nutrition Assistance Program benefits,⁴⁷ and being enrolled in Medicaid.⁴⁸

Stout estimates increased educational attainment could result in approximately \$10,400 less social safety net spending per year per individual in Connecticut who would not have completed high school but for CT-RTC.⁴⁹ Applying this to the estimated 151 children who likely would not have completed high school but for CT-RTC, results in approximately \$2.1 million in reduced social safety net expenditures in Connecticut from January 31, 2022 through November 30, 2025.

Estimated Fiscal Impact of Responding to Crimes

Stout estimated the criminal justice fiscal impacts associated with a reduction in crime associated with fewer evictions. Research has demonstrated that 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.⁵⁰ 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 276 fewer

⁴² "Chronic Absenteeism Among Students Experiencing Homelessness in America." National Center for Homeless Education. 2022.

⁴³ "Research Brief: Chronic Absenteeism." University of Utah, Utah Education Policy Center. 2012.

⁴⁴ Tamborini, et al. "Education and Lifetime Earnings in the United States." Demography. 2016.

⁴⁵ Cliff, Aiden. "The Relationship Between Education and Welfare Dependency." The Brown Journal of Philosophy, Politics & Economics.

⁴⁶ Waldfogel, 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.

⁴⁷ Rank, M and Hirschl, T. "The Likelihood of Using Food Stamps During the Adult Years." Journal of Nutrition and Behavior. 2005.

⁴⁸ Muennig, P. "Health Returns to Educational Interventions." Columbia University. 2005.

⁴⁹ 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.

⁵⁰ Falcone, Stefano. "Forcing Out, Breaking In: Do Evictions Increase Crime." July 2022. See Table B.1.

forcible entries and 51 fewer vehicle thefts from January 31, 2022, through November 30, 2025 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,⁵¹ numerous studies have grouped cost of crime into four categories: victim costs, criminal justice costs, crime career costs, and intangible costs.⁵² 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 2025 dollars) and a burglary to be approximately \$4,100 (\$6,000 in 2025 dollars).⁵³ Applying these criminal justice fiscal impacts to the avoided forcible entries and vehicle thefts, Connecticut likely realized fiscal impacts of approximately \$2 million in criminal justice fiscal impacts from January 31, 2022 through November 30, 2025 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 crimes⁵⁴ as well as gun violence⁵⁵, each of which has its own criminal justice fiscal impact. However, these studies relating to other crimes associated with eviction do not currently include quantifications of cost.

Estimated Fiscal Impact 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.⁵⁶ A study on homelessness in Minnesota found 12% of adults experiencing homelessness had been

⁵¹ Bureau of Justice Statistics. <https://bjs.ojp.gov/costs-crime>.

⁵² 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.

⁵³ Ibid. Stout used the Bureau of Labor Statistics Consumer Price Index Inflation Calculator to adjust the dollar amounts to 2025 dollars. <https://data.bls.gov/cgi-bin/cpicalc.pl>.

⁵⁴ Semenza, D. C., Stansfield, R., Grosholz, J. M., & Link, N. W. "Eviction and Crime: A Neighborhood Analysis in Philadelphia." *Crime & Delinquency*. August 2022.

⁵⁵ Gaston, Melanie. "The Impact of Eviction on Neighborhood Gun Violence." Rutgers, State University of New Jersey. May 2021.

⁵⁶ 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.

incarcerated within the past year.⁵⁷ A similar study conducted in New York City found 23% of emergency shelter residents had been incarcerated within the past 2 years.⁵⁸ 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.⁵⁹ 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.⁶⁰ Using this data, Stout estimates that as a result of CT-RTC, Connecticut realized fiscal impacts of approximately \$1.8 million related to costs associated with criminalization of 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 2024-2025 school year, there were approximately 5,137 students experiencing homelessness in public schools in Connecticut, an approximately 6% decrease from the 2023-2024 school year.⁶¹

Connecticut receives approximately \$2,300 in federal funding per student enrolled in Connecticut schools.⁶² Data collected during the evaluation indicates that 375 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 \$900,000 in federal funding retained by Connecticut from January 31, 2022 through November 30, 2025 as a result of CT-RTC.

⁵⁷ "Overview of Homelessness in Minnesota 2006." Wilder Research. 2007.

⁵⁸ Metraux, Stephen, Caterina, Roman, Cho, Richard. "Incarceration and Homelessness." US Department of Veterans Affairs. 2008.

⁵⁹ Vera Institute – Prison Spending in 2015.

⁶⁰ Ibid.

⁶¹ Students Experiencing Homelessness Dashboard. CT.gov EdSight.

⁶² 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.

Section V – Update on 2024 Recommendations and Recommendations for 2026

During Year 4 of CT-RTC, the Providers and CBF made progress on 2 recommendations from Stout's Year 3 Independent Evaluation:

- CBF, in partnership with the Providers, launched a post-service client survey. CBF, the Providers, and Stout will be refining and redeploying the survey in early 2026.
- The Providers remained committed to timely and complete data collection.

Stout offers the following recommendations for 2026:

1. Analyze responses to the refined and redeployed 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. CBF could also consider developing a post-service client survey for clients receiving advice and counsel / brief services to assess the impact of these services.
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.
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.

8. Continue to work with Providers to identify proposed systemic policy changes to promote access to justice in Housing Court for both represented and unrepresented tenants facing eviction.