

Findings and  
Recommendations

# Soldiers, Sailors, and Marines Fund

Adopted January 19, 2006

Legislative Program Review  
& Investigations Committee

# Chapter One

---

## Background and Analysis

In 1919, the Connecticut legislature directed the state treasurer to buy up to \$2.5 million in war bonds to establish a trust fund that became known as the Soldiers, Sailors, and Marines Fund (SSMF). The interest from the trust fund was to be used to provide food, clothing, medical care, and funerals for needy Connecticut soldiers, sailors, and marines who served during World War I. By 2005, earnings on those bonds and other tax revenues subsequently deposited in the fund increased its market value to \$61 million, with annual income of approximately \$3 million.

Over the years, the number of veterans eligible for the SSMF program increased as a result of the expansion of the statutory definition of war service to include new conflicts and several that occurred prior to World War I. For example, in 1927, veterans of the Spanish American War (April 21, 1898 through July 4, 1902) became eligible for the program retroactively. Other large additions occurred in the late 1940s (after World War II), the mid 1950s (after the Korean conflict), and the mid 1970s (after the Vietnam war). Veterans of operations in the Persian Gulf since August 2, 1990 are also eligible for the SSMF program.<sup>1</sup>

In April 2005, the Legislative Program Review and Investigations Committee (LPRIC) voted to study the Soldiers, Sailors, and Marines Fund in order to assess how well it was meeting its goal of providing temporary financial assistance to eligible veterans and their dependents. The study looked at the organizational structure of the fund, the mechanisms used to process requests for assistance, the number and types of assistance awards made, and the proportion of expenditures attributable to program and administrative functions. It also gathered information about other programs available to veterans on the local, state, and federal level as well as the availability of state-funded financial assistance programs for veterans in other states. This document presents the program review committee's findings and recommendations concerning the Soldiers, Sailors, and Marines Fund.

## Name of the Fund

During the program review study, the committee determined the name "Soldiers, Sailors, and Marines Fund" is actually used in four different ways. It refers to:

1. the historic trust fund managed by the Office of the State Treasurer;
2. an appropriated fund included in the state budget that specifies the amounts of money to be spent on SSMF program administration, assistance awards, and other expenses;
3. a 13-person state agency; and
4. the temporary assistance program that helps eligible war veterans pay for items such as food, shelter, clothing, medical bills, and burial-related costs.

---

<sup>1</sup> Statutory eligibility has two components. The first is "war-time service." Generally, 90 days of service is required, but fewer days are allowed, if the veteran was discharged early as a result of a disability or the specified conflict lasted less than 90 days and the veteran served the entire period. (In total, the statute recognizes about 50 years of service eligibility between 1898 and the current, ongoing war in the Persian Gulf. However, there are few, if any, living veterans or widow(er)s from three of the earliest wars covering nine of those years.) The second component of eligibility is "need," which is not defined in statute.

## Resources

An important aspect of the Soldiers, Sailors, and Marines Fund that has been misunderstood over the years is who pays for the SSMF program. In fact, all of the money used for assistance awards and administrative expenses of the SSMF program since 1919 has come from the taxpayers of the state of Connecticut.

The SSMF trust fund started with the purchase of bonds by the state treasurer using state revenues. During the 1940s and 1950s, the trust fund grew with the addition of more than \$21 million from cigarette tax revenues.<sup>2</sup> Further growth in the value of the trust fund resulted from the state treasurer's investment of the fund principal.

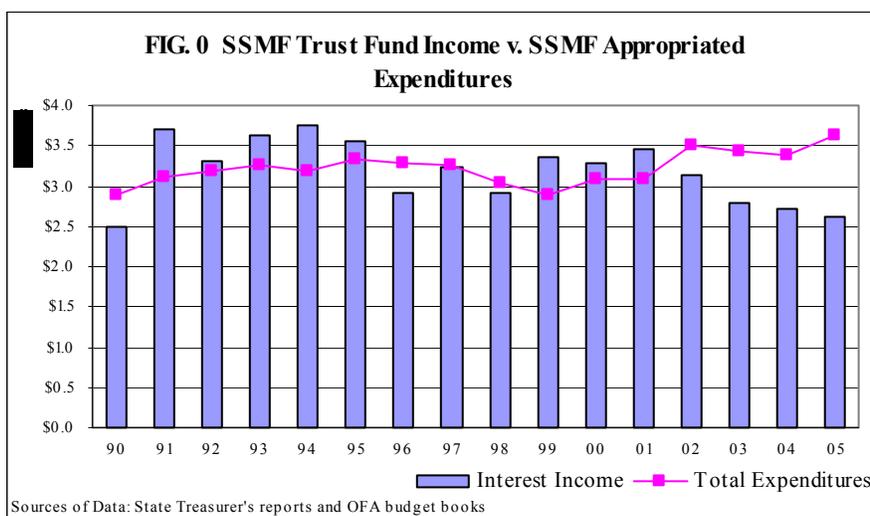
In the 1930s and 1940s, a number of state budgets reference additional appropriations to SSMF operations to supplement the interest income from the trust fund. During the late 1940s, the state also diverted a portion of cigarette tax revenue for immediate use to pay assistance awards because the number of World War II veterans seeking help was so great, annual fund income was inadequate.

Since FY 02, the SSMF trust fund income has been lower than the annual appropriated amount. A change that increased the shortfall was the inclusion of approximately \$300,000 a year to pay for military honor guards at the funerals of some veterans. This is in addition to the \$200,000 to \$250,000 that has been appropriated to the Department of Veterans' Affairs for many years to pay for the placement of headstones. Even without those two appropriated expenditures, however, since FY 03, SSMF trust fund income has not been sufficient to cover the full cost of administering the SSMF program and awarding a comparable level of assistance to veterans.

Figure 0 shows trust fund income and actual expenditures from FY 90 through FY 05. In spite of the shortfall between the income and appropriated amounts in recent years, because of the reserve provided by the balance in the trust fund, the comptroller allowed the SSMF agency to access its full appropriation.

This creates a negative balance on paper and means other deposits in the state's Short-term Investment Fund (STIF) have in effect been loaning money to the SSMF agency and program.

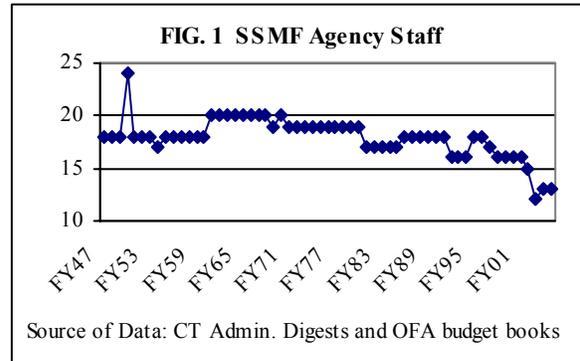
In terms of day-to-day administration, when the SSMF trust fund was created in 1919, there was



<sup>2</sup> *Digest of Connecticut Administrative Reports to the Governor* for FY 47 through FY 61.

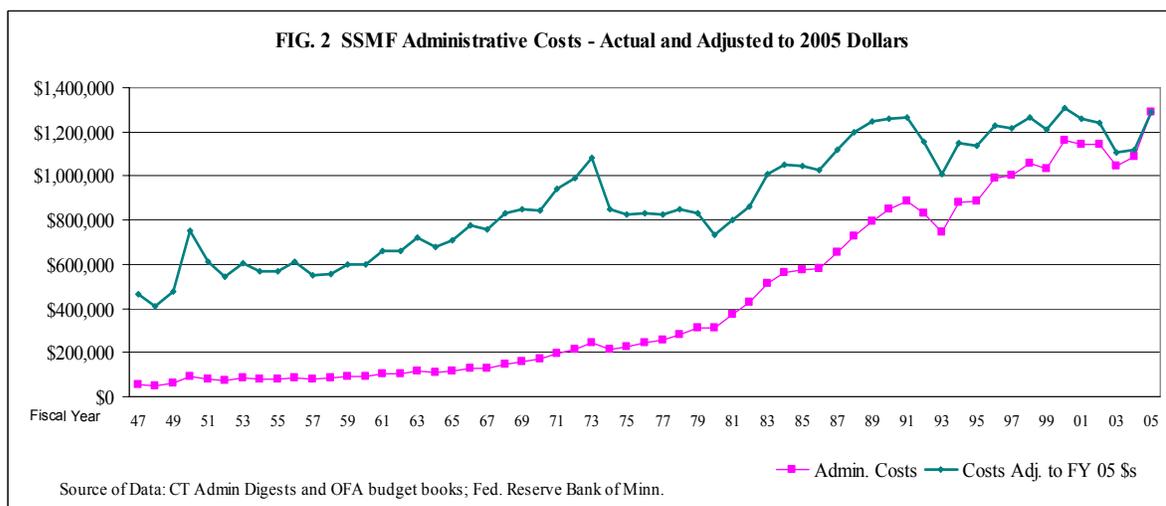
no state agency nor any state employees to handle the application process or the distribution of aid. The treasurer of the American Legion (in Connecticut), a veterans organization founded the same year as the fund, was given responsibility for administering the SSMF program. In the early years, officials of the American Legion (in Connecticut) and volunteers around the state handled all functions related to SSMF program operation. The organization was reimbursed for some of the expenses of running the program out of the income from the trust fund.

From December 1919 through March 1921, the legion reported that it awarded approximately \$191,000 in assistance to veterans and spent less than \$4,000 on administrative expenses.<sup>3</sup> As the demand for assistance grew, so did the size, structure, and cost of the organization administering the SSMF program.



By FY 47, the state agency operating the SSMF program had 18 employees. The staff included the treasurer of the American Legion (in Connecticut) who was employed by the state as the administrator of the SSMF agency, responsible for its management as well as deciding who would receive assistance, and the assistant treasurer of the legion who was assistant administrator of the agency. As Figure 1 shows, the total number of SSMF agency employees peaked at 24 in 1950, and then ranged between 18 and 20 until 1980. After that, the number of staff ranged between 16 and 18 until 2001, when it was reduced further. It reached a low of 12 in FY 03. Currently, there are 13 staff, including the administrator and assistant administrator. As state employees, these workers all receive benefits that include paid vacation and sick days, health insurance coverage, and participation in a retirement plan.

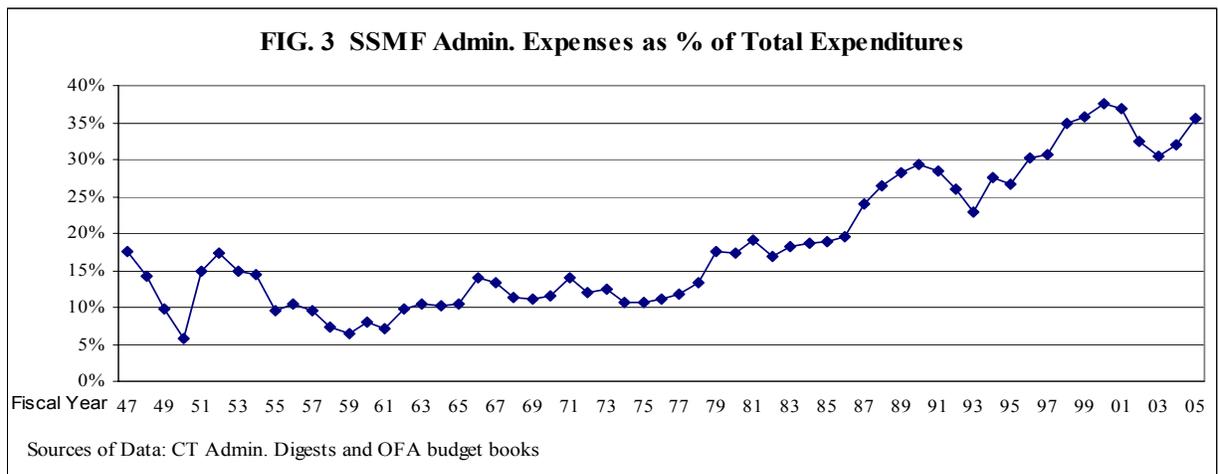
Administrative expenses, which include salaries, fringe benefits, rent, office supplies, postage, and telecommunications, also grew during this same period. As shown in the bottom line in Figure 2, in actual dollars, the cost of administering the SSMF program grew from



<sup>3</sup> Transcript of March 17, 1921, Appropriations Committee Public Hearing, p. 458.

approximately \$50,000 in the mid 1940s, to \$100,000 in FY 61, to \$1 million in FY 97, and \$1.3 million in FY 05. Adjusted for inflation (in 2005 dollars), the top line in Figure 2 indicates administrative expenses still increased over this period, but at a slower rate.

SSMF administrative expenses as a percentage of total appropriated expenditures (i.e., administrative costs, award payments, and funeral-related benefits) have varied considerably over the years. In FY 33, administrative expenses represented 7 percent of total expenditures.<sup>4</sup> As shown in Figure 3, by FY 47, the proportion was 18 percent, but it decreased to 6 percent by FY 50 because of the large increase in total award payments made in the years immediately after World War II. The proportion stayed between 5 percent and 15 percent until the late 1970s, when it began to increase. Since FY 87, the proportion has only been below 25 percent once, and since FY 96 it has remained at or above 30 percent.<sup>5</sup>



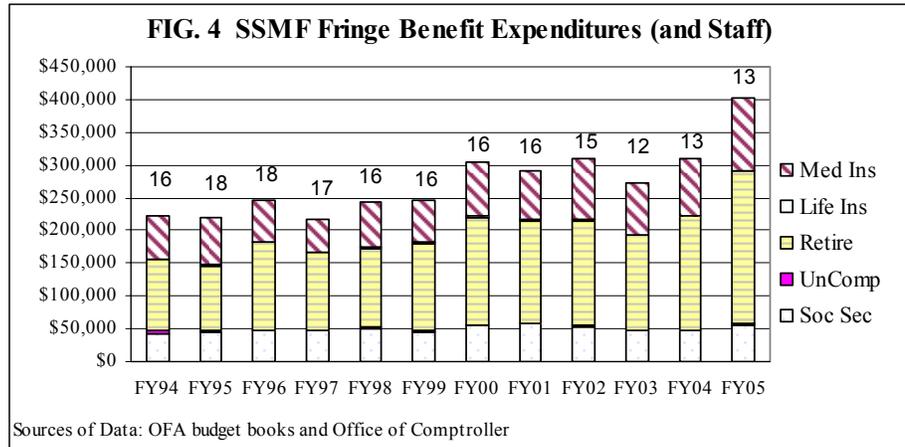
One reason for the rise in administrative expenses since the mid-1970s is the cost of fringe benefits, which affects the SSMF agency differently than most state agencies. Since then, the SSMF agency has been required to pay for all employee fringe benefits out of the income from the SSMF trust fund rather than the state’s General Fund, as is common for most state agencies. The cost varies from year to year. Since the 1980s, annual fringe benefit rates have ranged between 28 and 54 percent of an employee’s salary.

Figure 4 shows SSMF agency expenditures for fringe benefits since FY 94, with the number of agency employees listed above each column. About half the total cost of fringe benefits for state employees like the SSMF staff is attributable to retirement system contributions. From FY 94 through FY 03, the annual rate per employee for that component was around 20 percent. In FY 04, the rate increased to 26 percent, and in FY 05, it increased again to 31 percent. (The estimated rate for FY 06 is 35 percent.)

<sup>4</sup> Digest of Connecticut Administrative Reports to the Governor for State Fiscal Year 1947 (pp. 304-305).

<sup>5</sup> In FY 05, administrative expenses represented 36 percent (or \$1.3 million) of the \$3.6 million expended. A total of \$1.7 million was disbursed in award payments, and \$600,000 was spent on funeral-related expenses.

Medical insurance is the second highest expense component of fringe benefits, comprising one-quarter to one-third of the total. The rate per employee has fluctuated since FY 94. After reaching 14.5 percent that year, the rate stayed in the range of 8 to 13 percent for the next nine years. In FY 05, it was 14.7 percent. (The rate for FY 06 is estimated at 15.5 percent.) The third major component is social security. At a rate of slightly less than 8 percent per employee salary, it represents about one-fifth of total fringe benefit expenditures.



### Assistance for Veterans

The Soldiers, Sailors, and Marines Fund program is one way the state of Connecticut seeks to support the men and women living within its borders who served in the military during times of war and who subsequently need help obtaining the necessities of daily living. When the SSMF program started in 1919, few resources were available to help United States veterans returning from war-time service for their country. In lieu of one-time war bonuses, Connecticut created the Soldiers, Sailors, and Marines Fund to provide an ongoing mechanism to cover basic needs such as food, clothing, medical care, and funeral services for returning veterans temporarily unable to provide such things for themselves.

Since then, the array of government (and private) assistance programs available to help veterans (and other citizens) has expanded considerably. Today a wide range of public and private programs offer help in varying amounts to pay for medical care, housing, education, and property taxes. Some of these efforts are limited to war-time veterans (and their families), others are open to all honorably discharged veterans, while still other programs are open to any state resident who meets certain economic criteria. Some of the major governmental agencies that currently provide services to veterans in Connecticut are described briefly below.

**Department of Veterans' Affairs.** The Connecticut Department of Veterans' Affairs (DVA) offers a variety of informational and residential programs for veterans who served in the armed forces of the United States. The Connecticut DVA does not currently provide any direct cash assistance payments to veterans. In FY 05, the department employed 386 full-time equivalent staff and had an operating budget of \$31 million.

The department operates the Veterans Home in Rocky Hill, which includes a health care center, a substance abuse recovery program, and a residential program. The home is open to honorably discharged veterans who live in Connecticut.

The department's Office of Assistance and Advocacy (OAA) is available to help any veteran and his or her spouse and dependent children access benefits and programs for which they may be eligible. OAA staff perform outreach activities to inform veterans about possible opportunities for assistance from state, federal, and local programs, including the SSMF program. This includes periodically canvassing nursing homes in their respective districts to identify and assist residents who may be eligible for veterans' benefits, but are not currently receiving them. The staff also work with individual veterans (and their families) to help them resolve specific problems.

In addition to identifying resources, OAA staff contact specific agencies and programs on behalf of the veteran and may help fill out applications, if necessary. All OAA service representatives are accredited by the federal Board of Veterans Appeals in Washington D.C. to represent veterans filing claims for federal benefits.<sup>6</sup> If a veteran gives the service representative power of attorney, the representative will gather all of the information relevant to the claim and represent the veteran throughout the process of seeking federal benefits. In FY 05, the department estimates OAA staff helped veterans, their spouses, and their dependents obtain about \$38 million in benefits from the federal veterans administration.

**Department of Labor.** The Connecticut Department of Labor (DOL) employs local veterans employment representatives (LVERs) and disabled veterans outreach program specialists (DVOPs) to provide employment training and counseling services to veterans at employment offices around the state. In 2005, the commissioner of labor established the Office for Veterans Workforce Development to coordinate communication among agency staff working with veterans as well as other state and federal efforts. Information about the SSMF program is given to veterans who might need the types of services it provides.

**Department of Social Services.** The Department of Social Services offers several programs for needy families and the elderly. Although not specifically targeted at veterans, a veteran and his or her family would be eligible for these programs if they meet the eligibility criteria. Types of assistance include food stamps, rehabilitation services, homecare programs for the elderly, low-cost health insurance for children and teens, and energy assistance. Eligibility for these programs is based on economic criteria rather than military service.

**Federal veterans agency.** The U.S. Department of Veterans Affairs (VA) is the primary federal agency dealing with services and benefits for veterans, although other federal agencies such as the Department of Defense and the Department of Housing and Urban Development also offer programs to assist veterans. VA benefits cover a wide range, including disability compensation, pensions, health care, education and training, life insurance, home loan guarantees, and burial benefits. Representatives of various veterans' groups as well as the state DVA, the SSMF program, and municipalities help Connecticut veterans learn about and apply for federal programs they may be eligible for.

**Financial limits.** As mentioned previously, some assistance programs including the SSMF program are limited to people who meet certain income and asset limits. By statute,

---

<sup>6</sup> Other people in the state are also accredited to represent veterans. Non-accredited volunteers can help a veteran fill out paperwork and gather documents, but they cannot represent the veteran before the federal agency.

SSMF awards are to be used for veterans and their dependents in need, but the term "need" is not defined in statute, regulation, or bylaw.<sup>7</sup> The SSMF procedural manual notes the term should be applied using a reasonable test, not an absolute one. The maximum allowable amounts under the SSMF program are higher than many other state assistance programs, but not as high as the thresholds for some federal programs that make adjustments based on geographic area.

In practice, the SSMF program uses 300 percent of federal poverty levels as an approximate ceiling to evaluate income, but that limit is considered a guideline rather than an absolute maximum. It can be waived if there are extenuating circumstances. (Current limits are \$28,170 for a single person and \$58,050 for a family of four.) The SSMF program administrators also examine the assets and liabilities of the applicant and his or her immediate family. (Current limits are \$6,000 for a single person, \$10,000 for a married or widowed recipient, and \$15,000 for those over 72.) Also taken into consideration are the presence of young children in the household, whether the assistance is for an elderly person, the level of effort the applicant has made to obtain employment, whether the person qualifies for assistance from other sources, and the amount of any assistance previously provided by the SSMF program.

As a result of this flexibility, the SSMF program can serve veterans (and their families) who have too many resources to meet the strict standards of other programs, but not enough money to handle emergencies such as extended unemployment or catastrophic illness. The SSMF program is also able to respond quickly to urgent needs because of an operational structure that has its own checking account rather than having to go through the comptroller to disburse award payments.

**Other states.** A number of other states offer temporary financial assistance to veterans living within their borders, and most programs are located under the state agency responsible for veterans' services. Some of the programs are more limited than the SSMF program in terms of the types of aid provided or the maximum amount of assistance allowed, but all seem to have similar goals. Only a few programs are paid for with income from a trust fund. (See Appendix B for brief descriptions of the programs in 13 other states.)

### **SSMF Program Statistics**

Since the creation of the Soldiers, Sailors, and Marines Fund in 1919, the program has disbursed at least \$88 million in assistance. SSMF award payments to or on behalf of veterans and their families fluctuate annually, depending on available trust fund income, budget appropriations, and the demand for assistance. Between FY 74 and FY 05, annual payment totals have ranged from a low of \$1.26 million (in FY 79) to a high of \$2.35 million (in FY 93). The average annual award total during this period was \$1.9 million. Table 1 provides more detailed payment information for FY 00 through FY 05.

Appendix A presents information about the number of veterans (and families) per town who received SSMF aid each fiscal year from FY 00 through FY 05. The appendix also

---

<sup>7</sup> In December 2004, the attorney general issued an opinion that the current bylaws of the Soldiers, Sailors, and Marines Fund needed to be amended to provide clear eligibility criteria and the bylaws had to be approved by the treasurer of the state of Connecticut. Several drafts have been developed, but new bylaws have not been finalized.

summarizes the total amount of assistance provided to residents of each town. (For reference purposes, the total population and the number of veterans in each town are also included.)

**TABLE 1. Annual Total of SSMF Award Payments, FY 00 - FY 05**

<i>FY</i>	<i>Total SSMF Payments</i>	<i>No. of Unique ID Numbers*</i>	<i>Min. \$s per ID#</i>	<i>Max. \$s per ID#</i>	<i>Average Total</i>	<i>Median Total</i>	<i>Percent with Total of &lt;\$100</i>	<i>Percent with Total of &lt;\$1,000</i>
00	\$1,748,343	1,806	\$10	\$32,067	\$968	\$600	6%	75%
01	\$1,822,918	1,821	\$7	\$36,402	\$1,001	\$600	7%	74%
02	\$1,829,936	1,913	\$8	\$22,042	\$957	\$600	6%	74%
03	\$1,843,527	1,902	\$10	\$12,598	\$969	\$600	6%	73%
04	\$1,821,506	1,973	\$13	\$15,056	\$923	\$620	7%	73%
05	\$1,738,629	1,913	\$7	\$13,302	\$909	\$600	6%	75%

\* The first time a person applies to the SSMF program, a unique identification number is assigned. This number is used to process all subsequent contacts with the program by the veteran or any member of his/her family.

Source of Data: LPRIC staff analysis of SSMF Quarterly Reports for FY 00 through FY 05.

The veterans aided by the SSMF program served during a variety of periods of war and live in towns throughout the state. Because the SSMF program also helps the dependents of veterans -- spouses, children under 18, as well as widows and widowers -- families of various sizes are helped. Table 2 provides a limited profile of the veterans/families who received assistance from the SSMF program in FY 05, indicating the number of award recipients by period of war service and marital status.

**TABLE 2. SSMF Award Recipients by Period of War Service and Marital Status, FY 05**

<i>Period of War Service*</i>	<i>Total No.</i>	<i>% of Total</i>	<i>Married</i>	<i>Single</i>	<i>Widow(er)</i>	<i>Divorced/ Separated</i>	<i>Deceased **</i>	<i>Unknown</i>
World War I	3	0.2%			3			
World War II	405	21.2%	112	17	207	43	25	1
Korean Conflict	308	16.1%	88	19	103	74	19	5
Vietnam Era	985	51.5%	274	174	89	418	25	5
Lebanon***/ Grenada/ Panama	30	1.6%	9	6	1	14		
Persian Gulf	127	6.6%	49	38	5	35		
Unknown	55	2.9%	20	4	6	20	5	
<b>TOTAL</b>	1,913		552	258	414	604	74	11
<i>% of Total</i>			28.9%	13.5%	21.6%	31.6%	3.9%	0.6%

\* 42 people served during multiple wars; for this table, they were counted in the period of their earliest service

\*\* With respect to the "deceased" category, the family of the veteran most likely received assistance with funeral expenses for the veteran, but the veteran may also have received assistance prior to his or her death.

\*\*\* includes service in this area during the 1950s and 1980s

Source of Data: LPRIC staff analysis of SSMF electronic databases and individual case files

The distribution of veterans living in Connecticut versus SSMF recipients is slightly different. A total of 310,069 veterans were counted during the 2000 census, three-quarters of whom appear to have served during one or more statutorily recognized periods of war. Of those serving during war time, 35 percent were in World War II, 19 percent in Korea, 37 percent in the Vietnam Era, and 9 percent in the Persian Gulf. However, because the dates allowed by state law for Vietnam era service are slightly broader than the federal definition, the census data undercount that category for purposes of identifying who would be eligible for SSMF aid.

Program review committee staff also compiled information about the monetary value of the assistance provided by the SSMF program during FY 05 in terms of period of war service and marital status. Table 3 presents the data by period of war service, while Table 4 presents the same information based on marital status.

<b>TABLE 3. Total FY 05 Award Payments by Period of War Service</b>						
<i>Period of War Service</i>	<i>Unique ID #s</i>	<i>Total Payments</i>	<i>Total Annual Dollars Per Unique ID #</i>			
			<i>Min.</i>	<i>Max.</i>	<i>Average</i>	<i>Median</i>
World War II	405	\$347,117	\$13	\$12,237	\$857	\$591
Korean Conflict	309	\$310,404	\$7	\$13,302	\$1,005	\$600
Vietnam Era	985	\$891,657	\$13	\$12,979	\$905	\$606
Lebanon/Grenada/Panama	30	\$25,232	\$25	\$4,064	\$841	\$550
Persian Gulf	127	\$109,155	\$29	\$4,142	\$859	\$673
World War I and Unknown	57	\$55,065	\$150	\$5,137	\$966	\$618

Note: The 42 people who served during multiple wars were counted in the period of their earliest service for this table. Also, because there were only three World War I veterans, they were included in the Unknown category for these calculations.

Source of Data: LPRIC staff analysis of SSMF electronic databases and individual case files

The most noticeable difference by period of war service is observed in the maximum payment any single recipient received. In general, older veterans (from the earlier wars) are more likely to be awarded assistance to pay large medical bills, which can be covered up to a limit of \$12,000 per year. Younger veterans (from the later wars) are more likely to be granted a set number of weekly assistance checks to cover food and shelter. The amount of weekly assistance depends on family size. The total amount payable for the maximum of 13 weeks allowed per year would generally range between \$1,000 and \$6,000.

<b>TABLE 4. Total FY 05 Award Payments by Marital Status</b>						
<i>Marital Status</i>	<i>Unique ID #s</i>	<i>Total Payments</i>	<i>Total Annual Dollars Per Unique ID #</i>			
			<i>Min.</i>	<i>Max.</i>	<i>Average</i>	<i>Median</i>
Married	552	\$668,675	\$13	\$13,302	\$1,211	\$745
Single	258	\$215,392	\$29	\$11,101	\$835	\$539
Widow(er)	414	\$340,961	\$7	\$11,992	\$824	\$600
Divorced/Separated	604	\$455,370	\$10	\$12,979	\$754	\$524
Deceased	74	\$48,495	\$258	\$3,626	\$655	\$600
Unknown	11	\$9,737	\$23	\$2,242	\$885	\$644

Note: For veterans who receive assistance from the SSMF program on more than one occasion, marital status may change. The information presented in this table reflects the data in the SSMF system in the summer of 2005. With respect to the “deceased” category, the family of the veteran most likely received assistance with funeral expenses for the veteran. However, the veteran may also have received assistance prior to his or her death, and all aid would be coded to the same identification number.

Source of Data: LPRIC staff analysis of SSMF electronic databases and individual case files

Unlike war service, the marital status of a veteran who receives assistance from the SSMF program more than once may change over time. Higher award levels for married recipients are not surprising as several types of assistance are based on the number of people in the household. In terms of deceased recipients, the family of the veteran most likely received assistance with funeral expenses for the veteran, but the veteran may also have received assistance prior to his or her death.

### **SSMF Agency Workload**

The Soldiers, Sailors, and Marines Fund employs five veterans' aid investigators who work on a regional basis. They are based in Bridgeport, Hartford, New Haven, Norwich, and Waterbury, and their territories are similar to the boundaries of the congressional districts. They have weekly office hours at permanent sites in those cities. Some also hold office hours in other locations, and all will visit people in their homes or hospitals and nursing homes, if necessary.

SSMF veterans' aid investigators are responsible for:

- explaining the SSMF program to the public;<sup>8</sup>
- helping people fill out SSMF applications for assistance;
- forwarding applications to the central office for decisions on awards;
- informing applicants what assistance has been granted; and
- distributing checks and vouchers awarded to veterans and/or their families.

---

<sup>8</sup> The SSMF administrator and assistant administrator also attend meetings and events around the state to publicize the SSMF program.

Investigators generally pre-screen new applicants on the telephone to reduce unnecessary trips to the SSMF regional office by individuals who do not qualify for the SSMF program. The investigator will describe eligibility criteria and make a preliminary determination of whether the person meets the war-time service requirement. In terms of need, the investigator will discuss the financial guidelines, the reason the person is seeking help, and the types of assistance the SSMF program offers. Suggestions may be made regarding documentation (e.g., copies of medical bills, employment status, etc.) the person might want to submit along with the formal application. At this stage or later in the process, people who do not qualify for the SSMF program (or need more help than the program can provide) will be given information about other public and private programs that might be able to help them.

As of September 2005, the SSMF program also had 101 volunteers, who supplement the paid staff by performing all of the same outreach, application, and assistance processing functions within their specific towns. Some volunteers are members of American Legion posts, while others work for municipal social service programs or other veterans' organizations. The 101 volunteers cover a total of 76 towns for the SSMF program.

Figure 5 shows the towns served by volunteers versus paid employees. It also indicates the towns that had one or more SSMF aid recipients in FY 05.

Except in rare cases, anyone interested in applying to the Soldiers, Sailors, and Marines Fund program for assistance must submit the application through a regional employee or a designated SSMF volunteer. (In an emergency, a person would be put in contact with the central office for immediate processing of the request for assistance.) Generally, people apply through the designee for the town where they live, but they are not required to do so. For example, if office hours are more convenient in another town or an applicant has dealt with a particular field representative in the past, he or she can contact that person again.

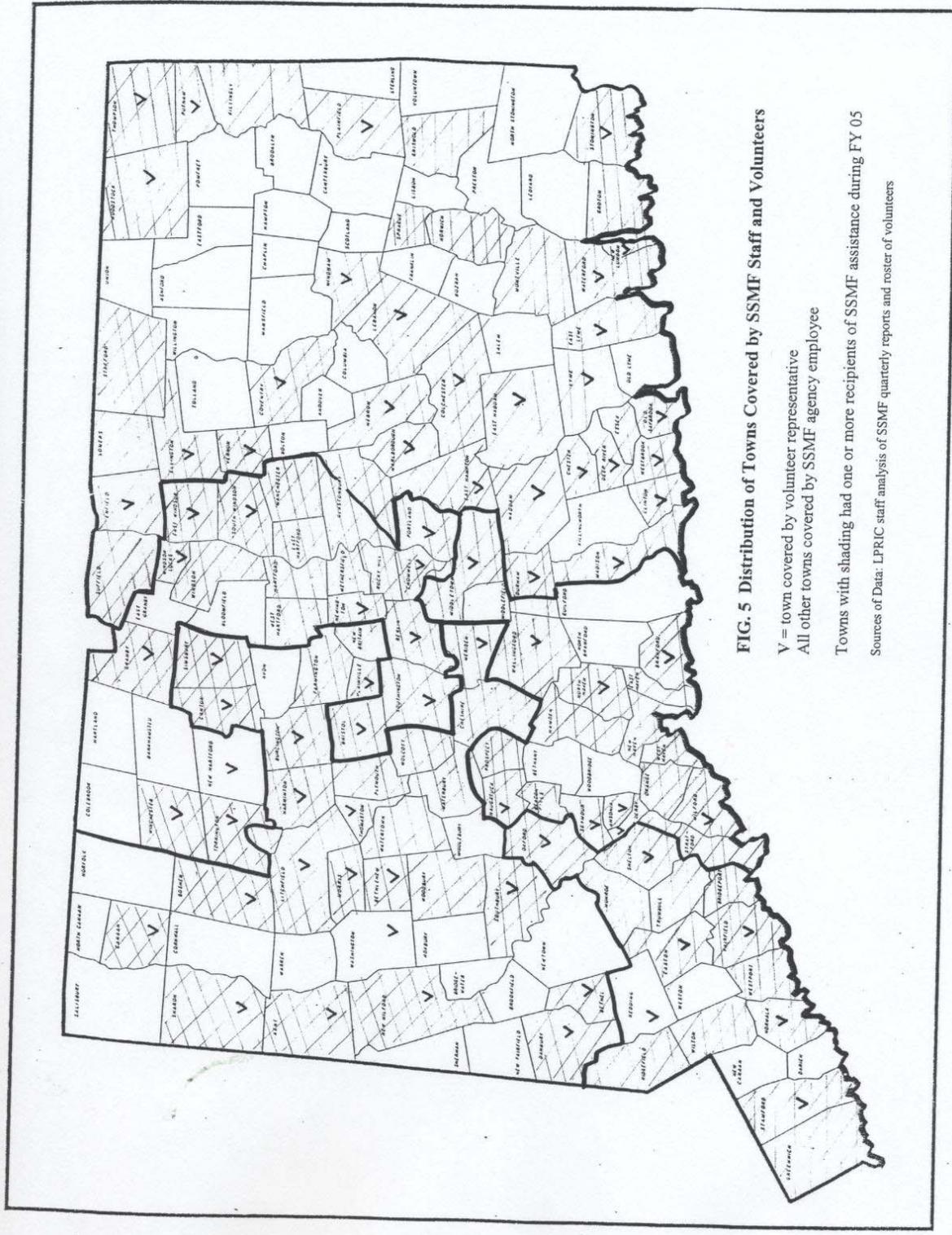
During the course of the application review process, if the administrators in the central office need additional information or documents, they contact the local investigator/volunteer who then contacts the applicant. Likewise, details about the assistance being granted are conveyed to the applicant through the local SSMF representative. If applicants receive weekly cash assistance checks or vouchers for food and clothing, those items are sent to the local investigator/volunteer who then gives them to the veteran.

Based on a program review committee staff analysis of the data in the SSMF quarterly reports, a total of 1,938 veterans/families from 114 towns received \$1.74 million in assistance from the SSMF program during FY 05.<sup>9</sup> The number of aid recipients assisted by SSMF agency employees and by volunteers was almost equal.

---

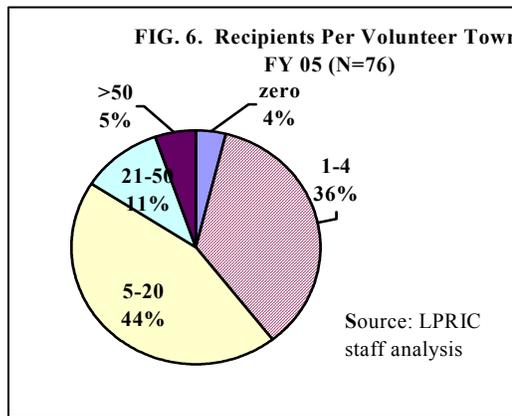
<sup>9</sup> Program review committee staff analysis of data in the SSMF quarterly reports found a total of 1,913 unique identification numbers (representing veterans and/or their families) received assistance from the SSMF program one or more times during FY 05. However, when the data are sorted and counted by town, the number of individuals/families is slightly higher (1,938) because a recipient who moves to a different town between requests will be coded in multiple towns during the year. Committee staff used the higher number for the town-by-town analysis because in most cases, the change in town represented a change in the SSMF contact person. It also should be noted that in some cases, an applicant was coded to the town where the application was taken rather than the town where the applicant lived, but this information was not discernible from the quarterly reports.

---



**Towns served by volunteers.** In FY 05, the SSMF program gave assistance to a total of 989 veterans/families from the 76 towns served by volunteer representatives. They received a total of \$989,600 in award payments. The number of recipients per town ranged from zero to 98. The distribution is summarized in Figure 6, which shows that:

- in 4 percent (three) of the 76 towns, no one received assistance;
- in 36 percent (27) of the towns, one to four veterans/families received assistance;
- in 44 percent (34), between five and 20 veterans/families received assistance;
- in 11 percent (eight), between 21 and 50 veterans/families received assistance; and
- in 5 percent (four), between 51 and 98 veterans/families received aid.



In four of the towns with more than 40 veterans (or families) receiving assistance, the SSMF “volunteers” are employees of those municipalities in jobs related to providing services to veterans. Together, those volunteers handled 248 cases in FY 05, one-quarter of all the veterans/families helped by SSMF volunteers.

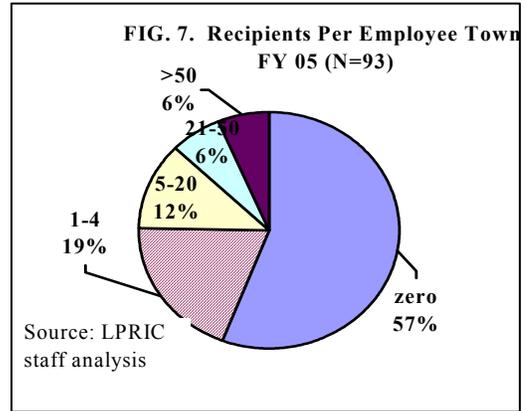
The designation of a volunteer representative by the SSMF agency for a specific town is not related to the number of applicants who have received assistance from the SSMF program in the past, although the program does try to find volunteers for towns with large numbers of potential aid recipients. Rather, it is dependent on the availability of individuals or organizations willing to accept responsibility to serve as a designated representative of the SSMF program.

In municipalities with veterans' centers or departments staffed by town employees, the towns in effect subsidize the cost of administering the SSMF program in order to help veterans who live in the town. Similarly, individual volunteers in some communities not only provide the SSMF program with free labor to help veterans fill out SSMF applications and receive assistance awards, but these individuals also absorb the cost of supplies such as paper, photocopying, and postage.

**Towns served by SSMF employees.** Veterans living in the remaining 93 towns in the state generally contact a regional SSMF veterans’ aid investigator if they want to apply for aid. In FY 05, the SSMF program gave assistance to 949 veterans/families from those towns, who received \$749,030 in award payments. The number of recipients per town ranged from zero to 124. Figure 7 summarizes the distribution of families per town. Specifically, the data indicate:

- in 57 percent (52) of the towns, no residents received assistance;
- in 19 percent (18), one to four veterans/families received assistance;
- in 12 percent (11), between five and 20 veterans/families received assistance;

- in 6 percent (six), between 21 and 50 veterans/families received assistance; and
- in another 6 percent (six), between 51 and 124 veterans/families received aid.



Another way to look at the work load of the SSMF regional employees is to examine activity levels by geographic area. To do this, program review committee staff grouped the information using congressional district boundaries. As shown in Table 5, there is a noticeable difference in the number of towns assigned to each investigator, although the actual number of towns per region that aid recipients came from in FY 05 was similar. The volume of activity per town did vary, resulting in case loads ranging from 129 to 239 per regional employee.

Region	I	II	III	IV	V	Statewide
<b>Total No. of Towns</b>	26	64	22	17	40	169
Total # recipients	449	549	388	189	363	1,938
Total Dollars Awarded	\$407,709	\$490,524	\$323,249	\$171,830	\$345,318	\$1,738,630
<b>No. of volunteer towns</b>	13	28	9	7	19	76
Total # recipients	210	341	184	60	194	989
Dollars Awarded	\$210,926	\$312,091	\$175,040	\$78,928	\$212,615	\$989,600
SSMF Office Location	Hartford	Norwich	New Haven	Bridgeport	Waterbury	
<b>No. of employee towns</b>	13	36	13	10	21	93
no activity	5	26	5	3	13	52
1-4 recipients	1	5	3	6	3	18
5-20 recipients	4	2	2	0	3	11
21-50 recipients	2	2	1	0	1	6
>20 recipients	1	1	2	1	1	6
Total # recipients	239	208	204	129	169	949
Dollars Awarded	\$196,783	\$178,433	\$148,209	\$92,902	\$132,703	\$749,030

Source of Data: LPRIC staff analysis of SSMF quarterly reports and roster of volunteers

**Application processing and review.** The decision whether or not to grant an award is made in the SSMF central office. After the regional investigator or local volunteer submits an application to the central office, the administrative staff there compile information relevant to the request such as confirmation of deposits in local financial institutions and clarification of medical bill charges. Based on the town where the applicant lives, either the administrator or the assistant administrator reviews the file, including a list of any assistance previously provided.

In the case of veterans (and/or families) previously aided by the SSMF program, the level of scrutiny will depend in part on the length of time since the last request. At a minimum, war-

time service will already have been verified. The extent to which income and asset information is scrutinized depends on the amount and type of assistance requested. Generally, detailed background checks of income and assets are not required for those who received help within the previous six months. However, an application seeking multiple weeks of cash assistance or the payment of large medical bills will result in a more detailed financial review than a one-time request for a clothing voucher or help with the funeral bill for a veteran. If the administrator or assistant administrator reviewing an application has any questions for the applicant, the answers are usually requested through the regional investigator/volunteer who submitted the application.

Once the administrator or assistant administrator decides the type and amount of assistance to be awarded, generally that information is conveyed to the applicant through the regional contact person. The one major exception is applicants turned down for any assistance. In those cases, the administrator or assistant administrator sends a registered letter directly to the applicant informing him or her of the decision, the reason for it, and the right to file an appeal.

Administrative staff in the central office prepare all correspondence related to each application and process any bills (e.g., medical, utility, etc.) approved for payment. They also prepare the checks and food/clothing vouchers given to a veteran and his or her family. In terms of volume of activity at the central office, SSMF staff manually track the number of applications, counting each request separately regardless of whether or how recently a person applied for aid in the past. Based on those records, the office reports receiving between 2,500 and 2,800 applications annually since the late 1990s.

Because most SSMF applicants are offered some type of assistance and previous applicants require less scrutiny, program review staff believes the number of unique individuals actually receiving assistance is a more accurate measure of activity.<sup>10</sup> Since FY 00, that number has ranged between 1,806 and 1,973. In terms of weekly case load, that would mean the seven staff in the SSMF central office annually processed an average total of 35 to 38 applications a week (or between seven and eight a day) from FY 00 through FY 05.

Based on program review staff analysis of the SSMF quarterly reports for those six fiscal years, it appears that less than 600 of the 1,913 veterans/families receiving assistance in FY 05 were first-time applicants. Sixty-three percent had received awards in one or more years between FY 00 and FY 04. In addition, based on the sequence in which identification numbers are issued currently, it is likely another 10 percent of the FY 05 recipients received assistance prior to FY 00. That would mean the office handled an average of 12 new applicants a week or slightly more than two a day. This represents about one-third of the total caseload.

---

<sup>10</sup> As reported in the September 22, 2005 program review staff briefing, during the first eight months of 2005, only 59 people who applied to the SSMF program did not receive some assistance. Of that number, 14 did not meet the war service criterion; another 14 were deemed to have assets above the allowable limits. The remaining applicants did not submit additional information requested, or they were advised to contact another program first.

[this page intentionally blank]

## Chapter Two

---

### Committee Recommendations

In 1919, when few resources were available for veterans returning from World War I, the Connecticut legislature decided that in lieu of one-time bonuses to its citizens who had served in that war, the state would establish a trust fund to assist veterans over the longer term. At that time, there was no way of knowing the number of additional wars and conflicts that would subsequently occur and the growing number of veterans who would seek assistance from the Soldiers, Sailors, and Marines Fund.

Today, the Soldiers, Sailors, and Marines Fund program is one of a number of local, state, and federal programs that exist to help veterans. Yet, the SSMF program remains unusual because of the financial resources it has access to and the speed with which it can respond to requests from veterans and their families who are in need of temporary assistance. With the United States currently involved in an open-ended conflict that will produce more Connecticut veterans who may be in need of the types of assistance offered by the Soldiers, Sailors, and Marines Fund, the program review committee believes consideration of eliminating the SSMF program would be ill-timed.

### Organizational Structure

Currently four different elements -- a trust fund, an appropriated fund, a state agency, and an assistance program -- all use the name "Soldiers, Sailors, and Marines Fund." This has created some confusion, and it may needlessly complicate access to assistance for veterans living in Connecticut because of uncertainty about what resources the fund has and how to access them.

In 1919, when the SSMF trust fund was created, the state turned to the American Legion (Department of Connecticut), a private organization, to run the SSMF program. For many years now, the program has been administered by a state agency staffed with state employees, but the perception remains that the American Legion operates the program. And, indeed, the qualifications of the administrator and assistant administrator of the SSMF agency require those individuals to be the treasurer and assistant treasurer respectively of the American Legion (Department of Connecticut).

Likewise, since 1950, a seven-person American Legion State Fund Commission<sup>11</sup> has served as the policy setting body providing guidance to the SSMF administrator and assistant administrator regarding the amount, duration, and frequency of the types of aid to be offered to veterans assisted by the SSMF program. This group also selects the administrator and assistant administrator of the SSMF agency, both of whom serve as ex officio members of the commission.

---

<sup>11</sup> In recent years, the American Legion (Department of Connecticut) revised the membership of the commission to include individuals involved with other veterans' organizations in addition to the American Legion. One or more current commission members belong to the Veterans of Foreign Wars, Disabled Veterans of America, or AMVETS as well as the American Legion.

In order to support the successful operation of the SSMF program in the future, the program review committee believes the roles and responsibilities of all aspects of the Soldiers, Sailors, and Marines Fund should be consolidated within a single organization. Specifically, the program review committee believes it is time for the American Legion once again to be directly involved in the day-to-day administration of the SSMF program as well as management of the \$61 million trust fund. This change will mean the entity perceived of as operating the Soldiers, Sailors, and Marines Fund will in fact be fully responsible for all aspects of its operation. It will also prevent the enactment of legislation to use the principal in the trust fund for other purposes. It is also expected that administrative costs will be reduced, thereby increasing the money available for assistance awards.

Therefore, **the program review committee recommends the following three changes:**

**1. Amend Part II of Chapter 506 of the Connecticut General Statutes to transfer the SSMF trust fund from the fiduciary control of the treasurer of the State of Connecticut to the American Legion (Department of Connecticut).**

**2. Specify the SSMF temporary financial assistance program for Connecticut veterans who served in times of war (and their dependents) will be administered by the American Legion (Department of Connecticut), which shall:**

- a) employ any staff it deems necessary to operate the program;**
- b) establish program eligibility criteria, application and assistance processing procedures, award levels, and an appeal process;**
- c) pay all costs for program awards and administration out of the annual income earned by the trust fund; and**
- d) prepare an annual report summarizing program statistics, including the number and type of awards granted.**

**3. Dissolve the state agency called the Soldiers, Sailors, and Marines Fund.**

Since the staff of the fund will be employees of the American Legion rather than the state of Connecticut, they will receive the fringe benefits the legion provides rather than the state fringe benefit package, which equaled 58.3 percent of an employee's salary in FY 06. (See Attachment A for information about opportunities the individuals currently employed by the SSMF agency may have to continue working for the state of Connecticut when the fund is transferred to the legion.)

The committee believes there may also be opportunities to reduce staffing levels if the procedures used to process and distribute SSMF assistance awards are streamlined. For example, if aid recipients were not required to appear in person every time they receive an assistance check or voucher, the demands on staff time would be reduced and the veterans would be served more expeditiously. Although some regional SSMF offices no longer require recipients to pick up food and clothing vouchers in person, currently all veterans who receive weekly cash assistance checks must meet each week with their local SSMF representative/volunteer and present evidence that they have been looking for work (unless

medically unable to do so) in order to receive the previously approved check. These requirements are remnants of an approach to public assistance that has been replaced elsewhere in state government. (The Department of Labor no longer requires recipients of unemployment compensation to appear in person weekly to report on their job search or collect their check.)

The SSMF program might also explore the option of using the internet to distribute applications. The Department of Social Services already provides applications for some of its programs on the web. At a minimum, the agency should consider providing on-line access to applications, if not to the public, then at least to agency staff and the volunteers who handle a large volume of applications.

Currently, state statutes require preparation of a detailed quarterly report listing award payments. Switching to a more concise annual report should reduce the staff's workload.

**Volunteers.** With respect to the current use of a mix of volunteers and employees to process SSMF applications, there is no reason this cannot continue. As mentioned previously, some of the "volunteers" are actually employees of municipal governments who provide veterans' services programs in their communities. These individuals help veterans learn about and apply for assistance from a variety of sources including the Soldiers, Sailors, and Marines Fund and presumably will continue to do so, regardless of the entity administering the SSMF program.

Likewise, other individuals who currently serve as program volunteers (whether affiliated with the American Legion or not) will likely want to continue helping eligible war-time veterans in Connecticut obtain assistance from the SSMF program. (See Attachment A for additional information about the activity levels of the SSMF agency staff versus SSMF volunteers.)

### **Other Expenses**

Since FY 02, the SSMF appropriated fund income has included approximately \$300,000 a year to pay for military honor guards at the funerals of some veterans. This is in addition to the \$200,000 to \$250,000 that has been appropriated to the Department of Veterans' Affairs for many years to pay for the placement of headstones. In years when the fund income is less than the appropriated amount, other state revenues must be used to cover these particular DVA and Military Department expenses. After all aspects of the Soldiers, Sailors, and Marines Fund are transferred to the American Legion (Department of Connecticut), these burial related expenses will remain the responsibility of the state.

Therefore, **the program review committee recommends:**

**4. In order to cover the loss of SSMF funding, increase state General Fund appropriations to:**

- a) the Department of Veterans' Affairs to cover the cost of transporting and installing headstones; and**
- b) the Military Department to pay for honor guards at certain funerals.**

APPENDICES  
and  
ATTACHMENTS

APPENDIX A

<i>2000 Census Data</i>			<i>Soldiers, Sailors, and Marines Fund (SSMF) -- Program Award Data, FY 00 - FY 05, By Recipient Town</i>											
Town	Total Population	No. of Veterans*	FY00 \$s	FY00 ID #s	FY01 \$s	FY01 ID #s	FY02 \$s	FY02 ID #s	FY03 \$s	FY03 ID #s	FY04 \$s	FY04 ID #s	FY05 \$s	FY05 ID #s
Andover	3,036	334												
Ansonia	18,554	1,768	\$28,832	17	\$25,566	27	\$10,901	17	\$29,166	20	\$12,443	12	\$15,945	12
Ashford	4,098	377												
Avon	15,832	1,615					\$533	<5						
Barkhamsted	3,494	357												
Beacon Falls	5,246	501	\$2,190	<5	\$4,407	5	\$3,513	<5	\$3,162	<5	\$1,247	<5	\$6,222	<5
Berlin	18,215	1,952	\$3,775	<5	\$1,154	<5	\$2,805	<5	\$1,978	<5	\$7,499	5	\$601	<5
Bethany	5,040	443												
Bethel	18,067	1,461	\$2,951	6	\$8,756	10	\$24,056	11	\$29,361	13	\$5,911	8	\$5,727	5
Bethlehem	3,422	349	\$956	<5			\$10,481	<5			\$186	<5	\$2,534	<5
Bloomfield	19,587	1,997												
Bolton	5,017	529												
Bozrah	2,357	305												
Branford	28,683	3,119	\$6,230	10	\$33,936	20	\$17,110	8	\$14,578	15	\$14,931	14	\$12,212	12
Bridgeport	139,529	8,147	\$72,042	89	\$64,556	80	\$80,048	95	\$76,917	77	\$85,576	108	\$82,604	113
Bridgewater	1,824	186												
Bristol	60,062	6,149	\$16,341	20	\$24,151	28	\$25,043	26	\$45,319	41	\$36,819	42	\$29,952	45
Brookfield	15,664	1,343												
Brooklyn	7,173	795												
Burlington	8,190	731	\$533	<5	\$155	<5	\$1,529	<5	\$1,050	<5			\$600	<5
Canaan	1,081	94			\$262	<5					\$1,440	<5	\$10,147	<5
Canterbury	4,692	581												
<b>Canton</b>	8,840	819	\$1,642	<5	\$2,258	6	\$2,918	5	\$5,175	7	\$63	<5	\$472	<5
Chaplin	2,250	179												
Cheshire	28,543	2,518	\$2,310	5	\$4,490	5	\$4,537	5	\$5,635	7	\$4,688	8	\$4,405	8
Chester	3,743	432	\$7,640	<5	\$6,034	<5	\$3,761	<5	\$2,418	<5	\$1,050	<5	\$725	<5
Clinton	13,094	1,410	\$8,233	7	\$9,121	10	\$14,189	11	\$14,159	12	\$17,229	21	\$14,593	15
Colchester	14,551	1,252	\$6,653	10	\$8,517	9	\$3,307	<5	\$8,311	6	\$4,589	6	\$9,935	11
Colebrook	1,471	159												
Columbia	4,971	472												

Town	2000 Census Data		Soldiers, Sailors, and Marines Fund (SSMF) -- Program Award Data, FY 00 - FY 05, By Recipient Town											
	Total Population	No. of Veterans*	FY00 \$s	FY00 ID #s	FY01 \$s	FY01 ID #s	FY02 \$s	FY02 ID #s	FY03 \$s	FY03 ID #s	FY04 \$s	FY04 ID #s	FY05 \$s	FY05 ID #s
Cornwall	1,434	144												
<b>Coventry</b>	11,468	1,102	\$5,628	5	\$1,152	<5	\$6,228	6	\$2,764	<5	\$2,760	<5	\$6,453	5
Cromwell	12,871	1,393	\$2,389	<5	\$5,412	8	\$9,579	5	\$5,237	6	\$7,534	7	\$11,525	7
Danbury	74,848	5,083	\$60,031	76	\$105,027	79	\$72,882	70	\$66,064	52	\$43,222	53	\$80,228	48
Darien	19,607	1,490	\$1,000	<5										
Deep River	4,610	551			\$788	<5	\$1,020	<5	\$3,517	<5	\$8,481	<5	\$10,444	<5
Derby	12,391	1,135	\$11,902	12	\$11,932	9	\$8,718	11	\$9,959	14	\$11,276	8	\$9,795	8
Durham	6,627	640	\$1,023	<5	\$319	<5	\$1,769	<5	\$2,441	<5	\$3,161	<5	\$1,679	<5
East Granby	4,745	426												
East Haddam	8,333	1,153	\$5,289	6	\$7,642	5	\$3,445	<5	\$13,798	5	\$5,352	5	\$6,679	6
East Hampton	10,956	1,117	\$995	<5	\$6,182	6	\$2,662	<5	\$2,940	5	\$7,622	5	\$3,717	6
East Hartford	49,575	5,035	\$31,617	45	\$29,721	44	\$32,412	44	\$49,898	51	\$49,462	46	\$34,617	38
East Haven	28,189	2,863	\$20,585	27	\$18,251	25	\$15,242	23	\$16,197	12	\$11,470	17	\$10,429	19
<b>East Lyme</b>	18,118	2,364	\$2,143	<5	\$250	<5	\$11,381	<5	\$2,794	<5	\$5,552	6	\$2,145	<5
<b>East Windsor</b>	9,818	1,181	\$37,689	13	\$3,603	6	\$9,706	10	\$4,200	9	\$4,275	8	\$4,080	5
Eastford	1,618	174												
Easton	7,272	641											\$46	<5
Ellington	12,921	1,276	\$38,358	17	\$10,419	13	\$8,071	9	\$3,279	6	\$7,732	10	\$12,740	18
Enfield	45,212	5,430	\$19,476	22	\$28,557	24	\$29,655	20	\$22,028	22	\$16,991	17	\$15,813	18
Essex	6,505	764			\$3,998	<5	\$2,186	<5	\$7,384	<5	\$1,516	<5	\$628	<5
Fairfield	57,340	4,865	\$6,830	13	\$9,754	11	\$14,847	13	\$7,327	13	\$15,182	18	\$14,850	16
<b>Farmington (inc Unionville)</b>	23,641	2,002	\$1,375	<5	\$3,190	<5	\$3,936	5	\$2,390	<5	\$2,689	5	\$17,631	7
Franklin	1,835	222												
Glastonbury	31,876	2,695	\$4,891	<5	\$2,576	<5	\$6,581	6	\$6,849	6	\$12,606	6	\$2,155	<5
Goshen	2,697	396	\$1,841	<5	\$2,604	<5	\$1,843	<5	\$6,918	6	\$315	<5	\$1,071	<5
Granby	10,347	1,119	\$2,099	<5	\$2,748	5	\$1,514	<5	\$856	<5	\$1,467	<5	\$3,027	<5
Greenwich	61,101	5,041	\$9,696	<5	\$4,675	<5	\$16,446	6	\$7,611	<5	\$2,323	<5	\$3,690	<5
<b>Griswold</b>	10,807	1,418	\$5,323	7	\$8,189	11	\$5,329	9	\$6,045	8	\$7,680	7	\$8,967	8
Groton	39,907	4,796	\$44,994	19	\$26,747	24	\$8,690	15	\$26,529	26	\$19,165	28	\$20,821	22

		<b>2000 Census Data</b>		<b>Soldiers, Sailors, and Marines Fund (SSMF) -- Program Award Data, FY 00 - FY 05, By Recipient Town</b>										
Town	Total Population	No. of Veterans*	FY00 \$s	FY00 ID #s	FY01 \$s	FY01 ID #s	FY02 \$s	FY02 ID #s	FY03 \$s	FY03 ID #s	FY04 \$s	FY04 ID #s	FY05 \$s	FY05 ID #s
Guilford	21,398	2,022	\$1,128	<5										
Haddam	7,157	802			\$1,204	<5	\$910	<5	\$2,769	<5			\$32	<5
Hamden	56,913	5,170	\$9,767	19	\$17,793	31	\$20,814	24	\$10,075	15	\$9,625	18	\$10,614	19
Hampton	1,758	194												
Hartford	124,121	5,378	\$71,444	92	\$66,251	98	\$77,984	113	\$85,287	111	\$107,317	132	\$77,300	112
Hartland	2,012	197												
Harwinton	5,283	568	\$1,381	<5	\$4,291	<5	\$1,261	<5	\$352	<5	\$526	<5	\$3,688	6
Hebron	8,610	681			\$500	<5	\$2,806	<5	\$1,019	<5	\$1,823	<5	\$3,742	<5
Kent	2,858	235			\$17,072	<5	\$30	<5	\$1,393	<5	\$32	<5	\$975	<5
<b>Killingly</b>	16,472	1,844	\$16,082	29	\$23,951	28	\$40,995	29	\$35,216	37	\$27,172	27	\$36,889	36
Killingworth	6,018	647												
Lebanon	6,907	732	\$1,415	<5	\$4,093	6	\$4,049	<5	\$11,321	6	\$2,494	5	\$3,088	7
Ledyard	14,687	2,241												
Lisbon	4,069	440												
<b>Litchfield (inc Bantam)</b>	8,316	1,008	\$2,168	<5	\$2,928	6	\$682	<5	\$4,035	5	\$2,595	<5	\$2,987	5
Lyme	2,016	328	\$2,511	<5	\$1,933	<5	\$7,901	<5	\$2,636	6	\$5,463	5	\$8,114	7
Madison	17,858	1,669			\$600	<5	\$732	<5	\$1,853	<5	\$1,065	<5	\$1,418	<5
Manchester	54,740	5,315	\$32,226	29	\$24,938	34	\$37,243	34	\$15,597	23	\$18,729	25	\$44,946	35
Mansfield	20,816	1,219												
Marlborough	5,709	518			\$2,069	<5	\$4,696	<5	\$4,996	5	\$5,485	5	\$1,406	<5
Meriden	58,244	5,706	\$86,245	105	\$104,981	114	\$95,565	102	\$99,020	108	\$126,924	99	\$87,595	98
Middlebury	6,451	661												
Middlefield	4,203	482												
Middletown	45,563	3,790	\$40,960	38	\$36,198	34	\$33,952	41	\$46,023	45	\$46,144	50	\$24,801	39
Milford	52,305	5,451	\$25,532	22	\$34,386	20	\$24,163	32	\$27,519	29	\$21,254	26	\$13,711	16
Monroe	19,247	1,675	\$1,458	<5	\$1,951	<5	\$1,412	<5	\$1,342	<5	\$1,585	<5	\$2,154	<5
Montville	18,546	2,526	\$1,185	<5			\$1,413	<5	\$1,163	<5	\$19	<5	\$1,337	<5
Morris	2,301	225	\$1,332	<5	\$111	<5	\$863	<5	\$565	<5	\$901	<5	\$672	<5
Naugatuck	30,989	2,880	\$19,775	18	\$8,754	15	\$13,604	19	\$25,085	18	\$16,212	23	\$29,888	25

2000 Census Data		Soldiers, Sailors, and Marines Fund (SSMF) -- Program Award Data, FY 00 - FY 05, By Recipient Town												
Town	Total Population	No. of Veterans*	FY00 \$s	FY00 ID #s	FY01 \$s	FY01 ID #s	FY02 \$s	FY02 ID #s	FY03 \$s	FY03 ID #s	FY04 \$s	FY04 ID #s	FY05 \$s	FY05 ID #s
New Britain	71,538	5,224	\$18,500	22	\$21,215	30	\$46,192	35	\$30,527	36	\$32,055	31	\$16,168	26
New Canaan	19,395	1,710			\$600	<5			\$271	<5	\$650	<5		
New Fairfield	13,953	1,165												
New Hartford	6,088	641	\$1,533	<5	\$3,858	<5	\$4,111	<5	\$343	<5	\$118	<5		
New Haven	123,626	6,896	\$54,658	89	\$40,566	71	\$50,700	91	\$44,292	81	\$41,216	78	\$51,222	72
New London	26,185	2,647	\$37,463	25	\$17,563	29	\$22,612	41	\$23,261	32	\$31,660	36	\$29,814	35
New Milford	27,098	2,434	\$5,088	7	\$12,008	7	\$12,254	8	\$3,283	6	\$9,114	8	\$3,597	6
Newington	29,306	2,984	\$9,350	12	\$7,111	16	\$8,547	13	\$9,243	12	\$10,518	10	\$4,420	6
Newtown	25,031	1,992												
Norfolk	1,660	202												
North Branford	13,906	1,322												
North Canaan	3,350	409												
North Haven	23,035	2,498	\$2,837	<5	\$16,951	<5	\$2,566	<5	\$3,939	7	\$1,204	<5	\$3,691	8
North Stonington	4,991	627												
Norwalk	82,951	6,206	\$12,373	13	\$15,715	13	\$22,128	15	\$20,319	18	\$20,389	26	\$27,610	17
<b>Norwich (inc Taftville)</b>	36,117	4,424	\$112,031	114	\$147,724	118	\$107,226	129	\$94,167	128	\$105,868	136	\$99,510	124
Old Lyme	7,406	1,031												
<b>Old Saybrook</b>	10,367	1,359	\$10,611	8	\$12,974	9	\$7,109	<5	\$4,925	<5	\$4,291	5	\$2,443	<5
Orange	13,233	1,319	\$894	<5	\$1,541	<5	\$716	<5			\$1,088	<5	\$280	<5
Oxford	9,821	978	\$11,475	<5	\$9,624	<5	\$705	<5	\$2,184	<5	\$596	<5	\$4,420	<5
<b>Plainfield</b>	14,619	1,729	\$21,406	31	\$35,172	23	\$24,006	24	\$16,433	27	\$15,244	19	\$21,442	24
Plainville	17,328	1,894	\$12,650	12	\$12,499	15	\$14,764	8	\$6,732	8	\$14,666	9	\$4,335	6
<b>Plymouth</b>	11,634	1,180	\$3,159	5	\$783	<5	\$4,159	<5	\$11,117	5	\$6,718	7	\$5,512	8
Pomfret	3,798	382												
Portland	8,732	926	\$2,438	<5	\$2,339	<5	\$3,088	<5	\$1,703	5	\$6,641	7	\$12,662	5
Preston	4,688	698												
Prospect	8,707	1,001	\$983	<5			\$87	<5					\$330	<5
Putnam	9,002	1,070	\$33,836	36	\$45,746	31	\$41,589	32	\$36,623	35	\$34,480	40	\$35,754	36
Redding	8,270	689												

		<b>2000 Census Data</b>		<b>Soldiers, Sailors, and Marines Fund (SSMF) -- Program Award Data, FY 00 - FY 05, By Recipient Town</b>										
Town	Total Population	No. of Veterans*	FY00 \$s	FY00 ID #s	FY01 \$s	FY01 ID #s	FY02 \$s	FY02 ID #s	FY03 \$s	FY03 ID #s	FY04 \$s	FY04 ID #s	FY05 \$s	FY05 ID #s
Ridgefield	23,643	1,752	\$3,632	<5	\$2,803	<5	\$1,806	<5	\$12,371	<5	\$1,176	<5	\$410	<5
Rocky Hill	17,966	2,233	\$6,332	8	\$6,312	10	\$5,826	6	\$5,421	7	\$4,123	<5	\$1,773	5
Roxbury	2,137	232												
Salem	3,858	419												
Salisbury	3,977	508									\$505	<5		
Scotland	1,556	132												
Seymour	15,454	1,578	\$11,719	9	\$25,479	13	\$8,732	7	\$4,698	7	\$18,808	10	\$16,085	7
Sharon	2,968	419	\$757	<5	\$1,687	<5			\$2,764	<5			\$3,910	<5
Shelton	38,101	3,675	\$8,648	5	\$5,229	6	\$2,652	<5	\$6,156	6	\$7,508	8	\$18,413	6
Sherman	3,827	407												
Simsbury	23,234	2,208	\$3,809	<5	\$182	<5			\$793	<5	\$675	<5	\$1,201	<5
Somers	10,417	1,143			\$1,472	<5	\$1,870	<5	\$3,785	<5			\$596	<5
South Windsor	24,412	2,208	\$1,484	<5	\$3,909	<5	\$1,657	<5	\$1,657	<5	\$6,007	8	\$6,763	8
Southbury	18,567	2,376	\$865	<5	\$1,453	<5	\$1,651	<5	\$375	<5	\$2,731	<5	\$1,960	<5
Southington	39,728	4,277	\$7,955	12	\$8,491	10	\$8,947	9	\$4,822	9	\$5,578	10	\$4,398	11
<b>Sprague</b>	2,971	413	\$3,657	5	\$1,192	<5	\$6,112	<5	\$4,064	<5	\$1,975	5	\$2,285	<5
<b>Stafford</b>	11,307	1,190	\$5,391	<5	\$3,500	<5	\$8,989	5	\$8,754	11	\$8,295	9	\$2,404	<5
Stamford	117,083	7,286	\$24,501	26	\$23,497	20	\$32,382	24	\$27,946	21	\$9,284	16	\$13,590	16
Sterling	3,099	327												
<b>Stonington (inc Pawcatuck)</b>	17,906	2,190	\$11,302	10	\$6,062	6	\$3,150	7	\$3,175	6	\$1,869	<5	\$6,191	9
Stratford	49,976	5,504	\$29,665	21	\$16,311	16	\$25,876	20	\$27,588	20	\$12,283	15	\$19,666	25
Suffield	13,552	1,286	\$3,172	<5	\$638	<5	\$533	<5	\$88	<5	\$2,250	5	\$4,997	7
Thomaston	7,503	793	\$1,564	<5	\$4,388	<5	\$2,326	<5	\$5,114	<5	\$12,306	6	\$917	<5
Thompson	8,878	1,129	\$15,165	7	\$4,309	6	\$4,377	7	\$8,362	7	\$7,865	8	\$5,147	8
Tolland	13,086	1,179												
Torrington	35,202	3,668	\$52,448	50	\$58,103	59	\$81,641	88	\$82,306	79	\$119,887	96	\$113,716	98
Trumbull	34,243	3,207	\$10,882	5	\$4,535	<5	\$2,327	<5			\$2,878	<5	\$726	<5
Union	693	81												
<b>Vernon</b>	28,063	3,171	\$48,247	30	\$75,073	27	\$19,766	23	\$21,348	28	\$27,361	27	\$17,991	24

<b>2000 Census Data</b>			<b>Soldiers, Sailors, and Marines Fund (SSMF) -- Program Award Data, FY 00 - FY 05, By Recipient Town</b>											
Town	Total Population	No. of Veterans*	FY00 \$s	FY00 ID #s	FY01 \$s	FY01 ID #s	FY02 \$s	FY02 ID #s	FY03 \$s	FY03 ID #s	FY04 \$s	FY04 ID #s	FY05 \$s	FY05 ID #s
Voluntown	2,528	333												
Wallingford	43,026	4,112	\$60,133	61	\$64,542	66	\$59,785	56	\$52,164	59	\$35,558	50	\$48,912	57
Warren	1,254	129	\$1,656	<5	\$1,649	<5	\$888	<5						
Washington	3,639	383												
Waterbury	107,271	8,750	\$132,345	112	\$124,702	118	\$118,781	135	\$144,240	132	\$131,807	139	\$84,366	114
Waterford	18,638	2,567	\$2,584	7	\$753	<5	\$9,897	11	\$14,084	9	\$15,001	7	\$2,054	5
Watertown	21,661	2,212	\$3,849	6	\$1,891	<5	\$10,084	8	\$4,619	<5	\$2,374	5	\$3,303	<5
West Hartford	61,046	5,199	\$11,476	15	\$12,039	11	\$21,849	13	\$9,709	13	\$7,024	10	\$9,286	12
West Haven	52,360	4,839	\$39,358	63	\$29,542	53	\$27,707	57	\$28,437	42	\$37,762	58	\$49,447	63
Westbrook	6,292	725	\$927	<5	\$2,007	<5	\$1,329	<5	\$1,508	<5	\$2,856	6	\$4,157	<5
Weston	10,037	663												
Westport	25,749	2,188	\$7,965	<5	\$951	<5	\$1,350	<5	\$6,083	<5	\$3,614	<5	\$3,168	<5
Wethersfield	26,271	2,792	\$11,465	18	\$9,617	17	\$11,820	18	\$9,689	15	\$6,838	14	\$13,957	19
Willington	5,959	479												
Wilton	17,633	1,312	\$2,260	<5	\$1,640	<5	\$1,705	<5			\$114	<5	\$150	<5
<b>Winchester</b>	10,664	1,279	\$20,544	22	\$19,080	18	\$10,254	15	\$25,699	19	\$22,729	20	\$17,425	17
<b>Windham</b>	22,857	1,873	\$44,219	52	\$36,625	41	\$87,606	66	\$96,278	82	\$109,895	86	\$77,458	73
Windsor	28,237	2,714	\$3,674	6	\$8,473	12	\$12,592	16	\$10,835	12	\$12,861	14	\$12,750	14
Windsor Locks	12,043	1,517	\$1,166	<5	\$6,577	<5	\$1,419	<5	\$1,874	5	\$5,587	5	\$2,356	<5
Wolcott	15,215	1,489											\$405	<5
Woodbridge	8,983	799												
Woodbury	9,196	893	\$10,915	<5	\$3,117	<5	\$1,036	<5	\$1,077	<5			\$912	<5
<b>Woodstock</b>	7,221	700	\$1,219	<5			\$8,705	<5	\$4,763	<5	\$738	<5	\$6,914	<5
<b>TOTAL</b>	<b>3,405,584</b>	<b>310,069</b>	<b>\$1,748,343</b>	<b>1,823</b>	<b>\$1,822,918</b>	<b>1,841</b>	<b>\$1,829,936</b>	<b>1,945</b>	<b>\$1,843,527</b>	<b>1,922</b>	<b>\$1,821,506</b>	<b>2,002</b>	<b>\$1,738,629</b>	<b>1,938</b>

\* Includes all civilian veterans 18+ years old; based on additional information in census table, it appears 3/4 of Connecticut veterans served during war time.

Note: Town names in **Bold** renamed to official town name; if noted, also include combined data to provide single entry for town name. Blank cells = no activity.

Total "ID#s" are higher than the unique ID#s in Table 1 because some people moved to another town during a year and received aid in both towns (at different times).

Towns with one to four aid recipients were combined into the category of "<5."

Sources of Data: Total Population and No. of Veterans = U.S. Census Bureau (Table P40); FY \$s and ID # = SSMF Quarterly Reports for specified years

**APPENDIX B. Examples of Temporary Assistance Programs for Veterans in Other States**

<i>State</i>	<i>Name of Program</i>	<i>Organizational Location</i>	<i>Services Provided</i>	<i>Eligibility</i>
Idaho	Veterans Services Emergency Relief Program	Division of Veterans Services	Assistance with necessities of life (for food, fuel, shelter and clothing) in time of temporary emergency; one grant per 6-month period; total maximum of \$1,000	Resident of state; war-time service; honorable discharge; 90 days of service (or less if disabled)
Massachusetts	Chapter 115 Public Assistance Benefits	Department of Veterans' Services	Financial and medical assistance (for food, clothing, housing supplies, and medical care) for indigent veterans and dependents	90 days war-time service or 180 days peacetime (less if service-connected disability); honorable discharge
Michigan	Michigan Veterans Trust Fund (MVTF) [created in 1946]	Department of Military and Veterans Affairs -- MVTF Board of Trustees hears appeals of county decisions	Temporary financial assistance for emergencies or hardships	Legal resident of state; honorable discharge; 180 days war-time service, but 90 days for WWI (less if result of disability in line of duty)
Minnesota	State Soldiers Assistance Program	Department of Veterans Affairs	Cash assistance in the form of shelter payments (rent/mortgage), utilities, and personal needs; also dental and optical (if meet strict income and asset guidelines)	Veteran unable to work as result of temporary disability
Nebraska	Nebraska Veterans' Aid Fund [created in 1921]	Veterans' Service Office, Department of Veterans' Affairs	Temporary emergency aid (for food, shelter, wearing apparel, funeral, medical, and surgical items) when unforeseen emergency disrupts normal living	Served on active duty in the armed forces and received honorable discharge
New Hampshire	Veterans' Relief	State Veterans Council	Support for veterans who have become poor and unable to provide maintenance for themselves (and family)	Resident of the state; war-time service; honorable discharge
North Dakota	Emergency Assistance Grant; Veteran Aid Loan Program	Department of Veterans' Affairs	Grants for emergency dental work, eyeglasses, hearing aids, transportation for medical treatment, or special need; Loans (up to \$5,000 for 6-48 months with interest of 8%) for temporary unexpected financial emergencies	Veteran who has lived in the state for at least one year

**APPENDIX B. Examples of Temporary Assistance Programs for Veterans in Other States**

<i>State</i>	<i>Name of Program</i>	<i>Organizational Location</i>	<i>Services Provided</i>	<i>Eligibility</i>
Oklahoma	Financial Assistance	War Veterans Commission, Department of Veterans' Affairs	Financial aid (for food, rent, and utilities) to veterans experiencing an emergency; cannot be used for medical bills, car payments, old debts, etc.	War veteran; honorable discharge; 90 days of service (or discharge due to disability); one-year residency in the state
Pennsylvania	Veterans Emergency Assistance	Bureau for Veterans Affairs, Department of Military and Veterans Affairs	Financial aid (for food, dairy, shelter, fuel, and clothing) in an emergency and on a temporary basis; maximum of 3 months during 12-month period	Honorable discharge; resident of the state; war-time service (or specified peace time dates)
South Dakota	Emergency Loan Fund	Veterans Affairs Office, Department of Military and Veterans' Affairs	Interest free loans of up to \$500 for any emergency need, to be repaid within two years	Active duty during specified time periods; honorable discharge; resident of state for one-year
Vermont	Needy Veterans Fund	Office of Veterans Affairs	Temporary assistance in the form of a one-time payment; maximum of three times, with at least 180 days between each application	Active duty >one year (unless discharged early for medical or service connected disability); honorable discharge; no other benefit program to address hardship
Washington	Veterans Assistance Fund	each county must establish this type of fund	Varies by county, but generally pays for emergency needs such as shelter, utilities, medical needs, or food	Honorable discharge; resident of the state for one year; in financial need
Wisconsin	Assistance to Needy Veterans and Family Members	Department of Veterans Affairs	Financial assistance (for specified health care and subsistence needs) to those who have exhausted all other sources of aid; lifetime cumulative award of \$5,000	Active duty during specified time periods; honorable discharge; state resident

Sources of Data: web sites of individual states included in the appendix (November 2005)

## Supplemental Information

At the program review committee's December 13, 2005 meeting, committee members requested staff provide additional information about the Soldiers, Sailors, and Marines Fund (SSMF). The questions primarily related to two areas:

- the components (and the pros and cons) of a new organizational option that would transfer all elements of the Soldiers, Sailors, and Marines Fund from state government to the American Legion (Department of Connecticut), which would administer the trust fund and the assistance program; and
- the estimated value of volunteers currently used by the Soldiers, Sailors, and Marines Fund assistance program, and whether other states use volunteers for similar programs.

## New Organizational Model

Table 1 summarizes the key changes in the current system that would be needed to accomplish the transfer of the Soldiers, Sailors, and Marines Fund from state control to the American Legion (Department of Connecticut). The table includes a brief description of the pros and cons of each aspect of the change.

**Similar models.** Program review committee staff was asked whether any other state entities had ever transferred their duties to a private organization. The closest example staff could find was the Connecticut Lottery Corporation. In 1996, it was converted from an executive branch state agency to a quasi-public corporation. As such, however, it is still a creation of the state, and it remains subject to certain governmental restrictions including the state code of ethics, the freedom of information act, and review by the state auditors.

Another example of the state having a non-governmental entity run a program is the motor vehicle emissions inspection program. In that case, the state enters into written agreements with independent contractors who perform the work in accordance with standards specified by the state and remit fees collected from motorists to the state.

**Contractual limitations.** Regarding what would happen to existing state employees if their jobs are transferred to a non-governmental entity, it depends on whether or not they are covered by a union contract, and if so, the language in that contract. Five of the 13 people currently employed by the SSMF agency are in the P-2 (Social and Human Services) bargaining unit, while five others are in the NP-3 (Clerical) bargaining unit.

Under Article 20 of the P-2 contract (effective July 1, 2002 - June 30, 2006), no full-time permanent employee can be "laid off as a direct consequence of the exercise by the State of its right to contract out." If a layoff does become necessary, employees must be given at least six weeks written notice. In a situation where all positions in the same or comparable classifications in the agency are being eliminated, permanent employees may be able to exercise bumping rights within other agencies in the same work region, or they might be placed on a statewide reemployment list.

Under Article 14 of the NP-3 contract (effective July 1, 2002 - June 30, 2006), full-time permanent employees cannot be laid off as a result of the State contracting out work nor “as a direct consequence of the assignment of bargaining unit work to non-bargaining unit employees.” In such cases, employees can be offered transfers to similar positions or training for other positions. Layoffs of permanent employees are allowed as a result of agency consolidations, closings, or programmatic reductions that are enacted by the legislature. Employees who are laid off must be given at least four weeks written notice, and they may be able to exercise bumping or reemployment rights.

Of the remaining three employees, one is classified as “confidential,” and two are “managerial.” Technically, all would have the right to be placed on a reemployment list for the same position elsewhere in state government, but the same job may not exist anywhere else. If any of them had attained permanent status in another position prior to their current jobs, they could go on the reemployment list for that job. If none of those options was available, the person would be laid off and could collect unemployment compensation. Alternatively, depending on the employee’s age and years of state service, the person might be eligible for retirement.

**Volunteers**

To estimate the cost of replacing the services volunteers currently provide to the SSMF program, committee staff re-examined award data from the SSMF quarterly reports for state FY 00 through FY 05. Table 2 summarizes the information in those databases.

<b>TABLE 2. SSMF Assistance Data, FY 00 through FY 05.</b>		
	<i>Annual Range FY 00 - FY 05</i>	<i>FY 05 Totals</i>
Number of Recipients	1,823 - 2,002	1,938
Portion processed by <i>SSMF employees</i>	47% - 50%	49% (949)
Caseload per employee	87-251	129-239
Portion processed by all <i>volunteers</i>	50% - 53%	51% (989)
Average caseload per volunteer (based on total recipients per town divided by number of volunteers per town)	Not available	0 to 4 cases: 52 volunteers 5 to 10 cases: 26 volunteers 11 to 20 cases: 14 volunteers 21 to 78 cases: 9 volunteers
Cases processed by municipal offices: Bristol, Danbury and Meriden-Wallingford	244 - 287	248
Cases processed by other volunteers	665 - 781	741
Source of data: LPRIC staff analysis of SSMF quarterly reports and roster of volunteers		

The number of recipients processed per year per SSMF agency employee varies considerably by region, with the annual number lowest in southwestern part of the state and highest in the greater Hartford area. If all SSMF employees handled case loads at the upper end of the range, agency staff would be able to process nearly 250 additional cases per year, or about one-quarter of the volunteer case load.<sup>12</sup>

<sup>12</sup> If each of the five SSMF aid investigators had processed 239 award recipients in FY 05, they would have handled 1,195 recipients versus the 949 actually processed.

Assuming some existing SMMF volunteers, in particular the employees of municipalities that operate veterans centers, would want to continue assisting veterans in their respective towns regardless of the organizational structure of the SSMF program, at least another one-quarter of the existing volunteer caseload would be covered. Then the remaining caseload would require at most two additional staff. If the work continued to be performed by state employees, at the current starting salary of \$43,880 for a veterans' aid investigator (and an FY 06 fringe benefit rate of 58.31 percent), the first year cost of each new employee would be \$69,466.

If additional changes were made to streamline the current application and award distribution processes, program review committee staff believes existing employees would be able to take on an even greater workload. This would reduce further the number of staff needed to replace volunteers.

**Other states.** With respect to other states, program review staff contacted the 13 states included in Appendix B. To date, three-quarters have replied. None use volunteers, but most are assisted by county veterans services officers.

**TABLE 1. New Option: Transfer All Responsibility for the SSMF Trust Fund and the SSMF Program to the American Legion**

<i>Action</i>	<i>Pros</i>	<i>Cons</i>
1. Transfer \$61 million trust fund from fiduciary control of Treasurer of the State of Connecticut to the American Legion (Department of Connecticut)	<ul style="list-style-type: none"> <li>• Entity perceived of as operating SSMF program would have fiduciary responsibility for trust fund</li> <li>• Prevents legislature from enacting other uses for trust fund principal</li> </ul>	<ul style="list-style-type: none"> <li>• State of Connecticut would lose control over \$61 million in state funds</li> <li>• American Legion would have to designate someone to manage trust fund, which may increase program expenses</li> </ul>
2. Dissolve state agency called Soldiers, Sailors, and Marines Fund; American Legion would have to establish administrative structure (including employment of necessary staff) to operate SSMF assistance program	<ul style="list-style-type: none"> <li>• Entity perceived of as operating SSMF program would be fully responsible for its operation</li> <li>• Administrative expenses may decrease because staff would no longer receive state benefits (i.e., paid vacation/sick days, health insurance, and participation in state retirement system)</li> </ul>	<ul style="list-style-type: none"> <li>• Current SSMF agency employees covered by union contracts might be eligible to continue working for the state rather than seek employment with the American Legion</li> <li>• Lower costs not guaranteed because American Legion will likely pay more than the state for health insurance, and salary and benefit expenses would still be paid out of trust fund income</li> </ul>
3. Direct American Legion to use only the annual income from the trust fund to pay assistance awards and all administrative costs of operating SSMF program	<ul style="list-style-type: none"> <li>• Ends need for SSMF appropriated fund</li> <li>• Ends practice of appropriating SSMF trust fund income for certain funeral-related expenses incurred by Department of Veterans' Affairs and Military Department</li> </ul>	<ul style="list-style-type: none"> <li>• If trust income declines, American Legion would be required to cut staff, awards, or both as the program would no longer have access to other state revenue sources when fund income is inadequate to cover costs</li> <li>• May be difficult to enforce limit on use of trust fund principal as money will be outside the state's control</li> </ul>
4. Allow American Legion to determine program eligibility criteria, application and assistance processing procedures, award levels, and appeal process	<ul style="list-style-type: none"> <li>• Gives the program maximum flexibility to help those veterans it determines are in need of assistance</li> <li>• May result in simplification of the assistance process as financial restrictions currently required by the state will no longer apply</li> </ul>	<ul style="list-style-type: none"> <li>• Allows distribution of state funds without standardized requirements subject to public comment and review</li> <li>• May lead to perception that the program only serves veterans who belong to the American Legion</li> <li>• May require the program to negotiate rates individually with hospitals and other health providers, rather than being able to settle bills using state Medicaid rates</li> </ul>
5. Specify State of Connecticut will continue to pay for certain funeral-related expenses incurred by Department of Veterans' Affairs and Military Department	<ul style="list-style-type: none"> <li>• Would reduce annual expenses charged to SSMF appropriated fund (~\$600,000)</li> <li>• Would move uses of SSMF trust fund income closer to original intent</li> </ul>	<ul style="list-style-type: none"> <li>• May require the state to identify other sources to pay these expenses, although recently the state has used other resources for these items because SSMF trust fund income was lower than SSMF appropriated fund allocations</li> </ul>