

# Soldiers, Sailors, and Marines Fund

January 2006



**PRI**

**Legislative Program Review and  
Investigations Committee**

Connecticut General Assembly

**CONNECTICUT GENERAL ASSEMBLY  
LEGISLATIVE PROGRAM REVIEW AND INVESTIGATIONS COMMITTEE**

The Legislative Program Review and Investigations Committee is a joint, bipartisan, statutory committee of the Connecticut General Assembly. It was established in 1972 to evaluate the efficiency, effectiveness, and statutory compliance of selected state agencies and programs, recommending remedies where needed. In 1975, the General Assembly expanded the committee's function to include investigations, and during the 1977 session added responsibility for "sunset" (automatic program termination) performance reviews. The committee was given authority to raise and report bills in 1985.

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LEGISLATIVE PROGRAM REVIEW  
& INVESTIGATIONS COMMITTEE

**Soldiers, Sailors, and Marines Fund**

JANUARY 2006

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# Introduction

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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.

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. By 2005, earnings on the original bonds and other tax revenues subsequently deposited in the trust fund increased its market value to \$61 million.

## Scope of Review

In April 2005, the Legislative Program Review and Investigations Committee (LPR&IC) 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;
- the proportion of expenditures attributable to program and administrative functions;
- other programs available to veterans on the local, state, and federal level; and
- the availability of state-funded financial assistance programs for veterans in other states.

During the study, the committee determined the name "Soldiers, Sailors, and Marines Fund" is actually used in four different ways. It refers to a trust fund, an appropriated fund, a state agency, and an assistance program. The program review committee's study examined each element separately and collectively.

The committee found that in recent years the SSMF program has been providing about \$1.8 million in assistance awards annually to approximately 2,000 veterans and their families. The cost of operating the program has averaged \$1.1 million, while trust fund income has averaged about \$3 million.

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. The committee recommends the trust fund as well as the temporary assistance program be transferred to the American Legion (Department of Connecticut), which shall employ the staff needed to carry out those functions. These changes 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 possible that administrative costs will be reduced, thereby increasing the money available for assistance awards.

## **Methodology**

During the course of the study, interviews were conducted with representatives of the Office of the State Treasurer, the American Legion (Department of Connecticut), the Soldiers, Sailors, and Marines Fund agency, and the Department of Veterans' Affairs (DVA). Information was also obtained from the Office of the State Comptroller, the Office of the Attorney General, and the Military Department.

The SSMF agency gave the committee electronic copies of the quarterly reports prepared by the agency and provided access to the paper files maintained on all program applicants. Preliminary information about veterans' assistance programs in other states was found on the official web sites of the individual states. Additional information was obtained through e-mail correspondence and telephone calls to representatives of the programs in a dozen states. The program review committee held a public hearing on October 7, 2005.

## **Report Format**

Chapter One describes the current organizational structure of the Soldiers, Sailors, and Marines Fund and the funding mechanisms that pay for all aspects of the program, including assistance awards and agency staff. Chapter Two describes the assistance program in detail, including eligibility criteria and the steps involved in the process for awarding assistance. Chapter Three presents an analysis of SSMF award data from state fiscal years 2000 through 2005, including characteristics of award recipients. Chapter Four briefly summarizes several other programs available to help veterans in Connecticut. Chapter Five contains the program review committee's recommendations for the future operation of the Soldiers, Sailors, and Marines Fund.

Appendix A lists key dates from the early years of the Soldiers, Sailors, and Marines Fund. Appendix B provides a series of flow charts that show current SSMF agency procedures for processing requests for various types of assistance. Appendix C summarizes assistance awards by category, while Appendix D lists awards by town. Appendix E summarizes information about temporary assistance programs for veterans in other states.

## **Agency Response**

It is the policy of the Legislative Program Review and Investigations Committee to provide agencies subject to a study with an opportunity to review and comment on the recommendations prior to publication of the final report. Appendix F contains the responses from the Soldiers, Sailors, and Marines Fund agency and the American Legion (Department of Connecticut).

# Chapter One

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## Structure and Funding

The Soldiers, Sailors, and Marines Fund is an unusual creation for state government. It involves a partnership between state entities and a private organization (i.e., the American Legion), and the same name is used in four different ways. The Soldiers, Sailors, and Marines Fund is:

- a pool of money financed by the state of Connecticut and held in trust by the state treasurer;
- one of the appropriated funds contained in the state budget that sets the level of expenditures allowed for the specified fiscal year;
- a state agency that administers an assistance program, the head of which must be the treasurer of the American Legion (Department of Connecticut); and
- a temporary assistance program that provides war veterans in need with money for daily living (including food, shelter, and clothing), medical bills, burial-related costs, and certain other expenses.

An aspect of the Soldiers, Sailors, and Marines Fund that has been misunderstood over the years is who pays for the SSMF program. All of the money used for assistance awards and nearly all of the cost of administering the SSMF program since 1919 has been paid for by the taxpayers of the state of Connecticut.

## History

In 1919, the state of Connecticut established a fund to provide food, shelter, and medical care to veterans of World War I who were in need. Honorably discharged soldiers, sailors, and marines who lived in Connecticut before entering military service to fight in that war, and who were again living in Connecticut after the war, could seek assistance.<sup>1</sup> In addition, individuals honorably discharged or released from the service of U.S. allies during that same war and the spouses, widows, and dependent children of eligible veterans could also receive assistance.

The legislation that created what became known as the Soldiers, Sailors, and Marines Fund directed the state treasurer to buy up to \$2.5 million in war bonds. The interest from those bonds and any additional money the state might add to the trust fund in the future were to be used to pay assistance awards and program administration costs. Day-to-day oversight of the program was given to a newly formed veterans' organization called the American Legion.<sup>2</sup>

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<sup>1</sup> C.G.S. Sec. 27-140 still includes a requirement of residency in Connecticut at the time of entering military service. However, that provision has not been enforced since 1990 when the attorney general issued opinion 1990-012, which indicated the requirement is unconstitutional.

<sup>2</sup> The American Legion (per [www.legion.org](http://www.legion.org)) is a "patriotic, mutual-help, war-time veterans organization" chartered by Congress in 1919. It has 15,000 posts worldwide, organized into 55 departments (one in each of the 50 states as well as the District of Columbia, Puerto Rico, France, Mexico, and the Philippines).

Over the years, the statutory language governing the Soldiers, Sailors, and Marines Fund changed many times. Key revisions expanded the dates of eligible military service to include all of the wars fought by the United States since World War I (including operations in the Persian Gulf since August 2, 1990) as well as the Spanish-American War.<sup>3</sup> Other statutory changes increased the amount of money invested in the trust fund. (See Appendix A for more detailed information about the early history of the Soldiers, Sailors, and Marines Fund.)

Today, the goal of the program continues to be the provision of temporary assistance to needy war veterans who live in Connecticut. The principal of the Soldiers, Sailors, and Marines Fund is worth approximately \$61 million, with annual income averaging \$3 million. Expenditures for state FY 05 totaled \$3.5 million, half of which was spent on assistance awards to veterans and their families.

### **Assets, Income, and Appropriations**

The state treasurer is the trustee of the money in the trust fund known as the Soldiers, Sailors, and Marines Fund. As such, she is responsible for investing the principal in a manner that will produce the income needed to operate the program and provide assistance to veterans. All of the money in the fund originated from state revenue dollars, supplemented over time by earnings from investments in securities and bonds.

The Office of the State Treasurer handles its investment and oversight duties for the Soldiers, Sailors, and Marines Fund in a manner similar to the way it handles the assets it invests for six retirement plans and seven other trust funds. The investment objectives and asset allocation strategy for each are spelled out in the *Investment Policy Statement for the State of Connecticut Retirement Plans & Trust Funds*, established by the treasurer of the state of Connecticut and approved by the Investment Advisory Council (IAC). Each retirement plan and trust fund is invested in one or more of the seven Combined Investment Funds created by the state treasurer as open-ended portfolios that provide a way to invest assets in a variety of investment classes.

The income generated by each trust fund is dependent on the dollars available to invest and the rate of return produced by the investments chosen. (Investments that offer high rates of return generally carry more risk.) Increasing the principal in the fund should mean more income is realized during strong economic periods and the decline in income will be smaller during economic downturns. The goal of the Soldiers, Sailors, and Marines Fund is stability of income at a minimum and growth of income at the optimum since annual income affects the availability of money for assistance awards.

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

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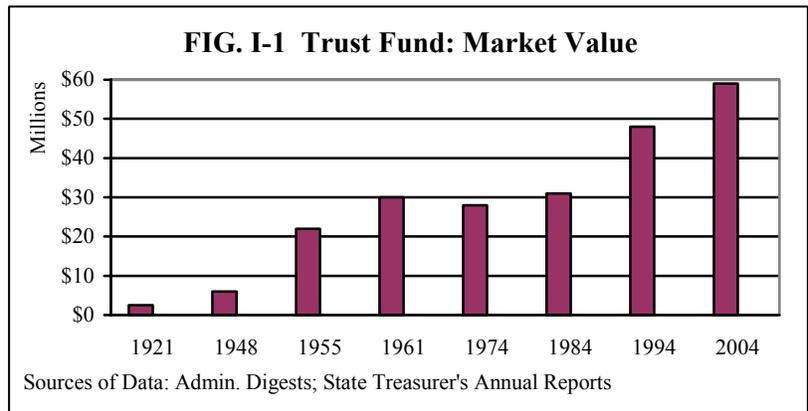
<sup>3</sup> Statutory eligibility has two components. The first is “war-time service.” Generally, 90 days of service is required, but fewer days are allowed, if the veteran was discharged early as a result of a disability or the specified conflict lasted less than 90 days and the veteran served the 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 is “need,” which is not defined in statute.

million from cigarette tax revenues.<sup>4</sup> Further growth in the value of the trust fund resulted from the state treasurer's investment of the fund principal.

**Trust fund value.** The statutory target for the value of the Soldiers, Sailors, and Marines Fund when it started was \$2.5 million. Beginning in the 1940s, the legislature periodically increased the target value of the principal held in the trust fund, raising it to \$15 million in 1945, to \$25 million in 1947, and to \$35 million in 1955. To provide money for these increases, the state allocated revenue from the tax on cigarettes.

Most of the cigarette revenue went into the trust fund. However, in some years, for example when requests for aid from World War II veterans were high, portions of the revenue were spent immediately on assistance. In 1961, the statutory reference to a specific SSMF trust fund goal was repealed. Cigarette tax revenue was still directed to the fund, but the extent of that support was limited to the point at which the market value of the fund reached \$30 million. In 1965, all cigarette tax revenue was directed back to the General Fund. Since then, changes in the value of the SSMF trust fund have resulted from gains and losses due to market activity.

Figure I-1 shows the actual market value of the principal in the Soldiers, Sailors, and Marines Fund in various years since 1921. (Market value takes into consideration capital gains and losses as well as undistributed income from interest and dividends.)<sup>5</sup> It took a long time for the principal in the trust fund to reach the statutory



targets. The fund value reached \$25 million for the first time in the late 1950s, but by then the target was \$35 million. The fund reached that target in the mid 1960s, but from the 1970s through the early 1980s, market value fluctuated. Since 1986, in all but a few years, the market value of the trust fund increased and, by 2004, it was worth \$59 million.

**Trust fund income.** Every month, the long-term investment staff within the Office of the State Treasurer determine the income earned on the principal in the Soldiers, Sailors, and Marines Fund for the previous month.<sup>6</sup> Then, an amount equal to the interest and dividends earned (i.e., the monthly income) is transferred into the state's cash pool, which includes the

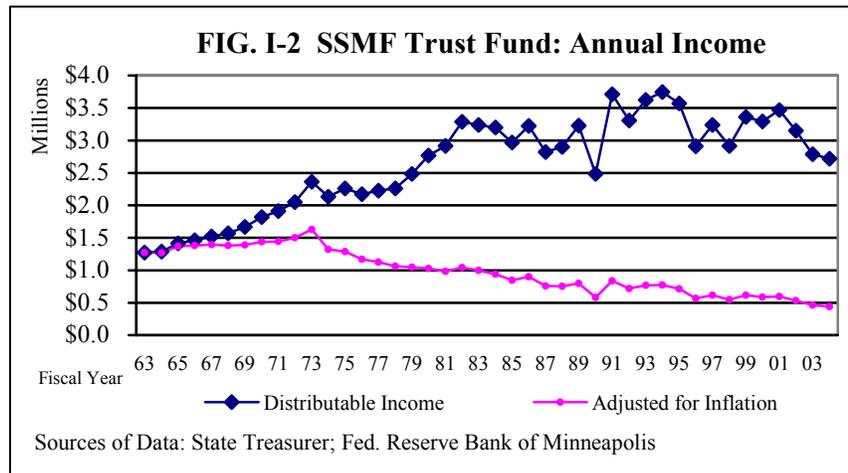
<sup>4</sup> *Digest of Connecticut Administrative Reports to the Governor* for FY 47 through FY 61.

<sup>5</sup> Over the years, the value of the Soldiers, Sailors, and Marines Fund has been reported in two different ways -- "book" value and "market" value. Book value represents the amount of money deposited into the trust fund since 1919. Market value calculates what the money in the trust fund is actually worth on a given date, based on the values of the instruments (e.g., stocks and bonds) the fund is invested in. Depending on economic conditions, differences between the two numbers can be considerable. For example, on June 30, 1975, the book value of the SSMF trust fund was \$40 million, while the market value was \$29 million. Conversely, on June 30, 2003, the book value was \$50 million, but the market value was \$59 million.

<sup>6</sup> The office also calculates capital gains/losses, but that money is not available to spend until an investment is sold.

Short-Term Investment Fund (STIF), maintained by the state treasurer's Cash Management Division for state money invested on a short-term basis. Once the treasurer's office transfers the monthly income from the trust fund to the state's cash pool, that money is available to be spent on the SSMF program.

Figure I-2 shows annual distributable income earned by the Soldiers, Sailors, and Marines Fund from FY 63 through FY 04. The top line shows actual dollars, while the bottom line is adjusted for inflation (since 1963). As can be seen, although income more than doubled, spending power declined by half.

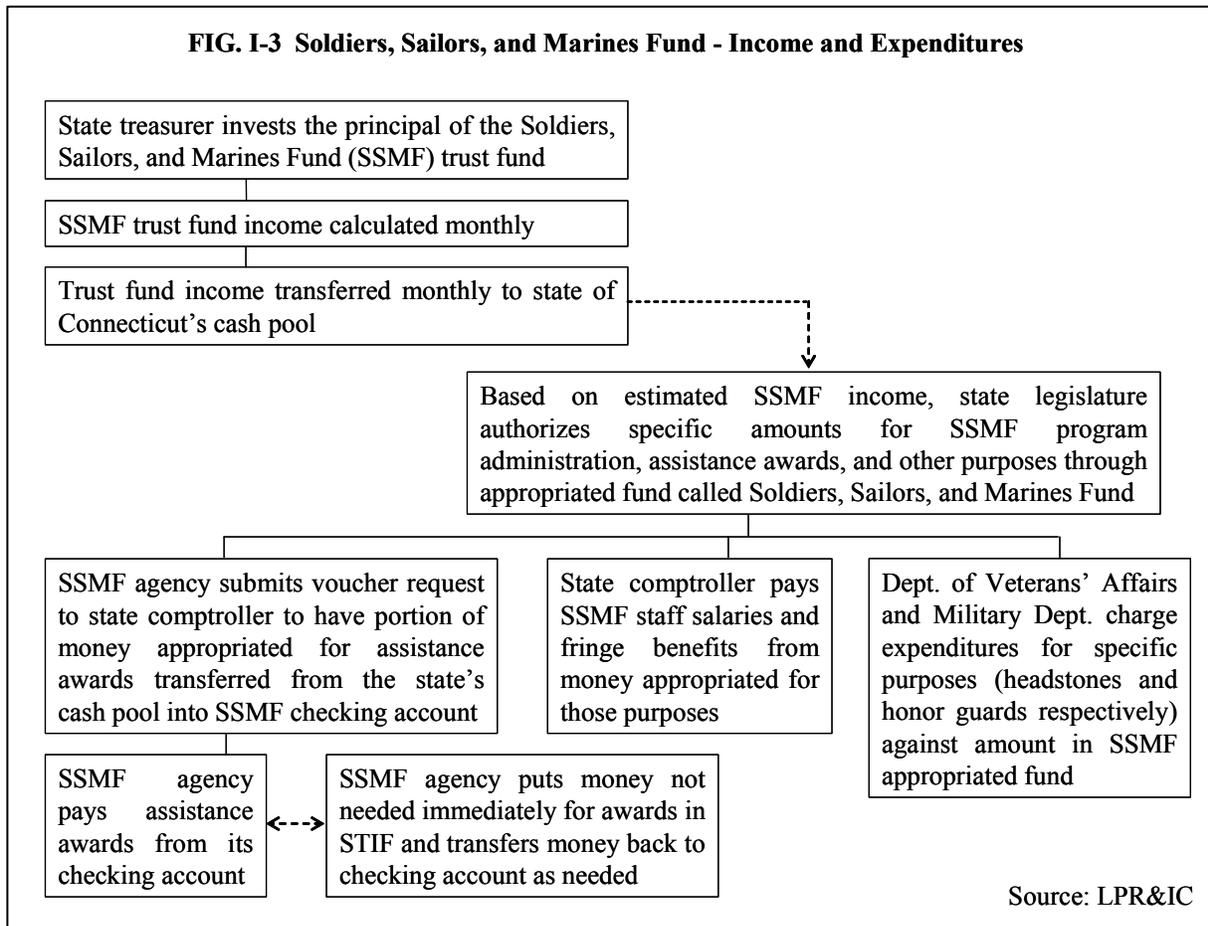


**SSMF appropriation.** An appropriated fund called the Soldiers, Sailors, and Marines Fund is included in the state budget. There are three major categories of expense for which the SSMF appropriated fund allocates money. The categories are:

- administration of the SSMF program, which is handled by the state agency known as the Soldiers, Sailors, and Marines Fund, and includes:
  - operating expenses (e.g., rent, data processing services, postage, telecommunication services, and travel);
  - salaries of the 13 agency employees; and
  - employee fringe benefits (i.e., the state's share for medical insurance, retirement plan contributions, and social security);
- assistance awards distributed by the SSMF program to eligible veterans and their families; and
- funeral and burial expenses provided by:
  - the Department of Veterans' Affairs for the transportation and installation of headstones; and
  - the Military Department for honor guards at funerals of non-federal veterans.

The legislature establishes the amount of money to include in the SSMF appropriated fund based on the estimated revenue expected from the SSMF trust fund held by the state treasurer. Allocations during the fiscal year are based on the amount in the appropriated fund rather than the actual revenue from the trust fund. As a result, in some years, more money may be spent than is earned. For example, in FY 05, the trust fund earned \$2.62 million, while the appropriation was \$3.63 million and actual expenditures totaled \$3.46 million.

Figure I-3 summarizes how the money in the trust fund known as the Soldiers, Sailors, and Marines Fund and the appropriated fund of the same name are distributed. The three boxes at the top of the figure relate to the trust fund held by the state treasurer, while the other boxes relate to the money appropriated by the legislature.



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.<sup>7</sup> 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 the actual level of assistance awarded to veterans.

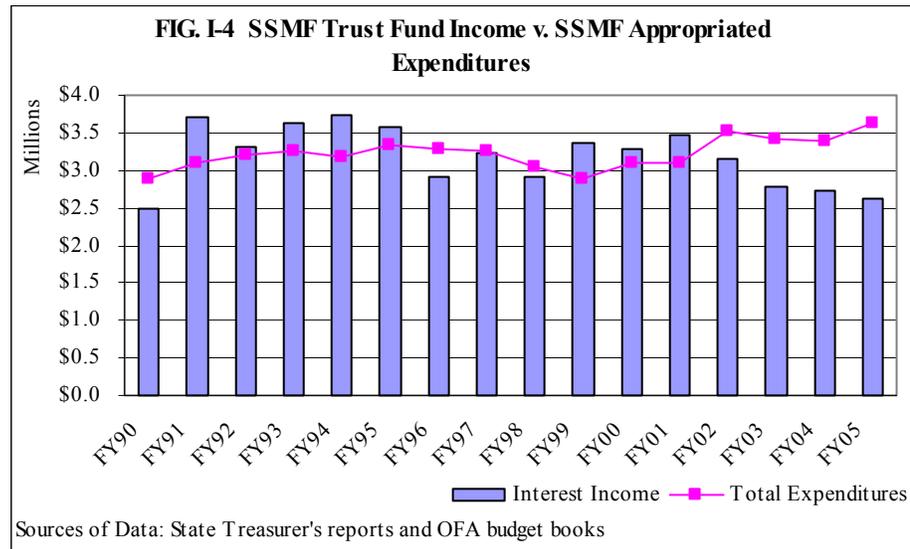
Figure I-4 shows trust fund income and actual expenditures from FY 90 through FY 05. In spite of the shortfall between the income and appropriated amounts in recent years, because of

<sup>7</sup> In a December 15, 2004 opinion, Attorney General Richard Blumenthal noted that funeral expenses covered by the Soldiers, Sailors, and Marines Fund are to be paid only for those honorably discharged veterans deemed “in need.” Currently these funds are made available without any evidence that individual recipients of these services meet the eligibility criteria of the SSMF program.

the reserve provided by the principal in the trust fund, the comptroller allowed the SSMF agency to access its full appropriation. This creates a negative balance on paper and means the state's cash pool has in effect been loaning money to the SSMF agency and program.

The operating costs of the SSMF program, including salaries and fringe benefits for SSMF agency employees, are charged against the agency's appropriation. Quarterly, the SSMF agency submits a voucher request through CORE-CT to

have the money appropriated for assistance awards electronically transferred from the state's cash pool to the checking account set up for the Soldiers, Sailors, and Marines Fund program. Money not required for immediate use is deposited back into the STIF, in the name of the SSMF agency. As needed, the agency moves the money back into the checking account to pay assistance awards.

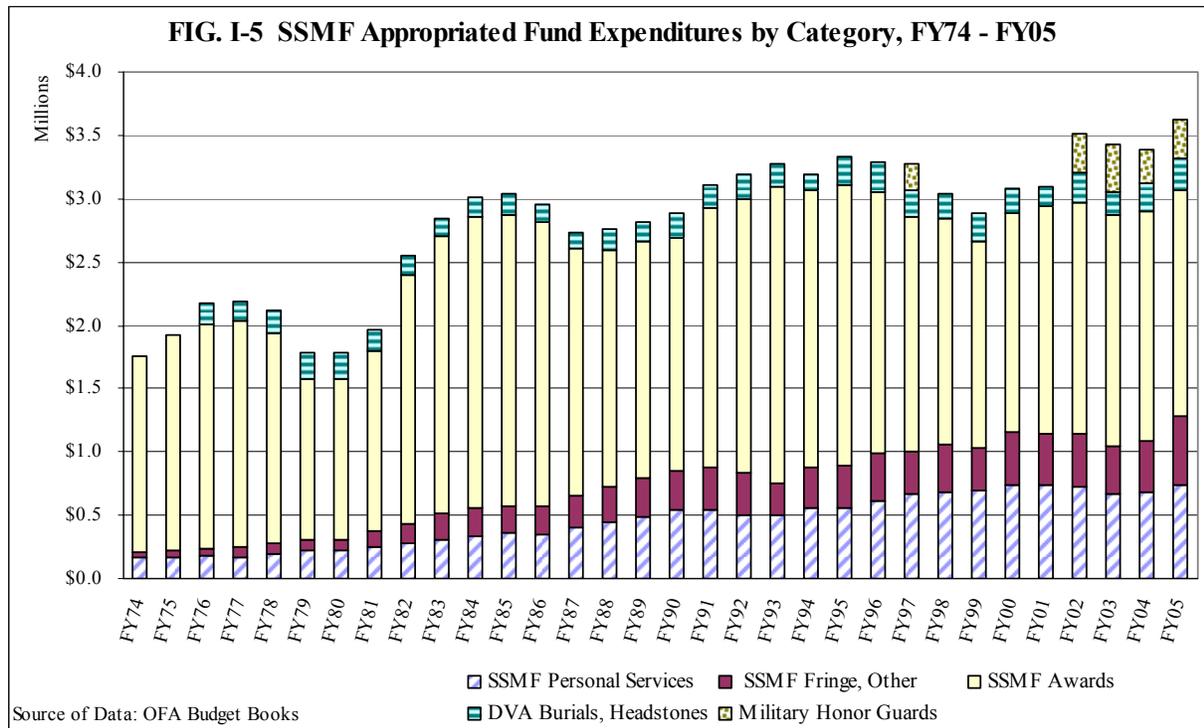


C.G.S. Sec. 27-138 allows the legislature to supplement SSMF resources under limited circumstances. On the recommendation of the governor, the Finance Advisory Committee can make an appropriation from the General Fund to the SSMF program, if trust fund income and any other appropriations are insufficient to carry out the purposes of the program. However, the amount per year is limited to the difference between the income actually earned by the SSMF trust fund and the income that would be earned on \$35 million at the average rate of investment yield earned by the SSMF trust fund the previous year. Since the value of the trust fund has been above \$35 million for the past 20 years, this option is effectively obsolete. Alternatively, if a disaster constituting an emergency is declared by the governor, then an additional appropriation without limit can be made.

Figure I-5 summarizes total expenditures from FY 76 through FY 05 for each of the appropriated categories. It should be noted the scope of some categories has changed over time. For example, the use of SSMF trust fund income to cover employee benefits started on a partial basis in the 1960s and expanded to cover all fringe benefits in the 1970s, while the appropriation for Military Department honor guards became an annual occurrence in FY 02.

The amount of money spent on assistance awards grew from nearly \$1.8 million in FY 76 to a peak of \$2.3 million in FY 84. The SSMF program distributed more than \$2 million annually in 10 of the 30 years shown in Figure I-5. (The smallest amount distributed was \$1.3 million in both FY 79 and FY 80.) Expenditures the past five years averaged \$1.8 million.

Adjusted for inflation, recent award totals would be the equivalent of less than \$750,000 in the mid 1970s.



Proportionately, from the late 1970s through the late 1980s, approximately 70 to 80 percent of appropriated expenditures were for assistance awards. During the 1990s, awards represented 60 to 70 percent of spending. Since FY 02, awards have comprised about half of total expenditures from the SSMF appropriated fund.

The total for all costs attributable to the SSMF agency that administers the SSMF program (i.e., salaries, fringe benefits, and operating expenses) increased from approximately \$250,000 in FY 76 to an estimated \$1.3 million in FY 05. (Adjusted for inflation, the most recent amount would be the equivalent of about \$380,000 in 1976.) In the late 1970s and early 1980s, these costs represented less than 20 percent of the SSMF appropriated expenditures. Since FY 98, they have comprised about one-third of expenditures.

Department of Veterans' Affairs expenditures from the SSMF appropriated fund have remained between 4 percent and 7 percent of the total, except for a few years in the late 1970s and early 1980s. (In those years, the highest level was 12 percent.) The actual dollar amounts ranged from \$127,000 to \$252,000. Military Department expenditures from the SSMF appropriated fund began regularly in FY 02. Since then, they have comprised between 8 and 11 percent of total spending. The annual amounts ranged from \$268,000 to \$375,000.

**SSMF assistance awards.** SSMF program assistance can be summarized within a few major categories. Figure I-6 presents total assistance awarded annually since FY 00 for those categories. (See Appendix C for a more detailed listing of the aid included in each category.)

The total amount of assistance given to individuals each year varies widely. Using SSMF program data for state fiscal years FY 00 through FY 05, program review calculated the total assistance each unique identification number received within each 12-month period.<sup>8</sup> The amounts ranged from less than \$10 to more than \$12,000 during each of the six years.

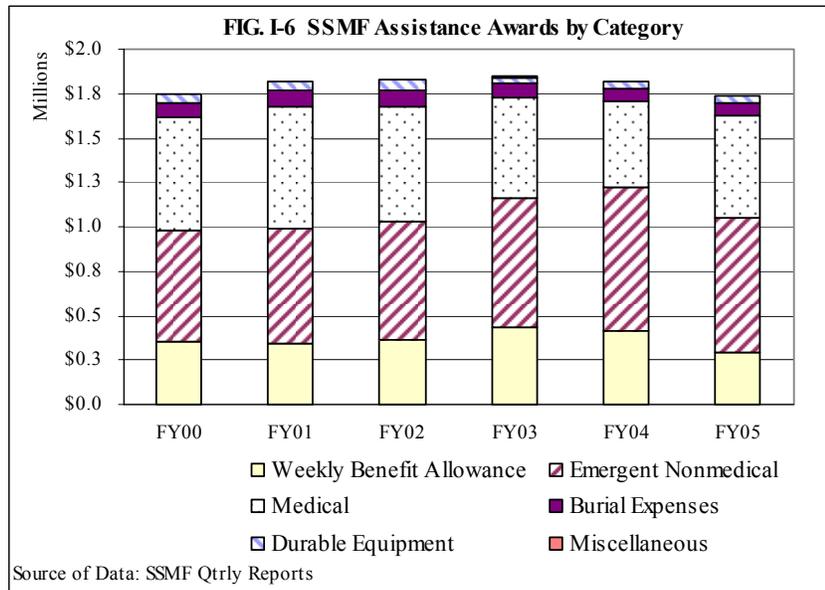


Table I-1 summarizes the distribution of assistance awarded during each of those years. Some recipients of assistance received help during more than one fiscal year.

FY	Total SSMF Payments	Unique ID #s*	Range of Total Dollars per ID #:		Average Total	Percent with Total of <\$100	Total at Specified Percentile:		
			Min.	Max.			25 <sup>th</sup>	50 <sup>th</sup>	75 <sup>th</sup>
00	\$1,748,343	1,806	\$10	\$32,067	\$968	6%	\$355	\$600	\$1,000
01	\$1,822,918	1,821	\$7	\$36,402	\$1,001	7%	\$369	\$600	\$1,020
02	\$1,829,936	1,913	\$8	\$22,042	\$957	6%	\$348	\$600	\$1,008
03	\$1,843,527	1,902	\$10	\$12,598	\$969	6%	\$345	\$600	\$1,050
04	\$1,821,506	1,973	\$13	\$15,056	\$923	7%	\$350	\$620	\$1,056
05	\$1,738,629	1,913	\$7	\$13,302	\$909	6%	\$350	\$600	\$1,005

\* 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 SSMF program.

Source of Data: LPR&IC staff analysis of SSMF quarterly reports for FY 00 through FY 05.

Examining data for the entire six-year period covered in Table I-1, based on unique identification numbers, program review found 104 recipients who were awarded a cumulative total of more than \$10,000 each in assistance during those years. Nine recipients received more than \$25,000 in total, with the highest one receiving \$45,454. (Some of these recipients and their families also received assistance prior to FY 00, but that information was not included in this analysis because the data were not readily available for all of the identification numbers.)

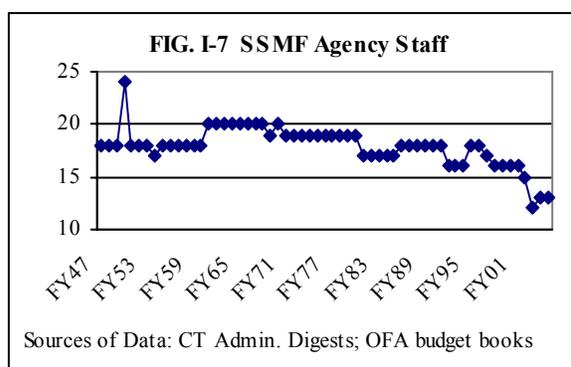
<sup>8</sup> The first time a veteran (or an eligible member of his or her family) applies to the SSMF program for assistance, the veteran is assigned a unique identification number. The SSMF program uses that same number on all subsequent interactions with the veteran and his or her spouse, widow/widower, or dependents.

## SSMF Agency

In terms of program administration, when the SSMF trust fund was created in 1919, there was no state agency nor any state employees to handle the application process or the distribution of aid. The treasurer of the American Legion (Department of 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 (Department of 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.

**Staffing.** 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 (Department of 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 I-7 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.

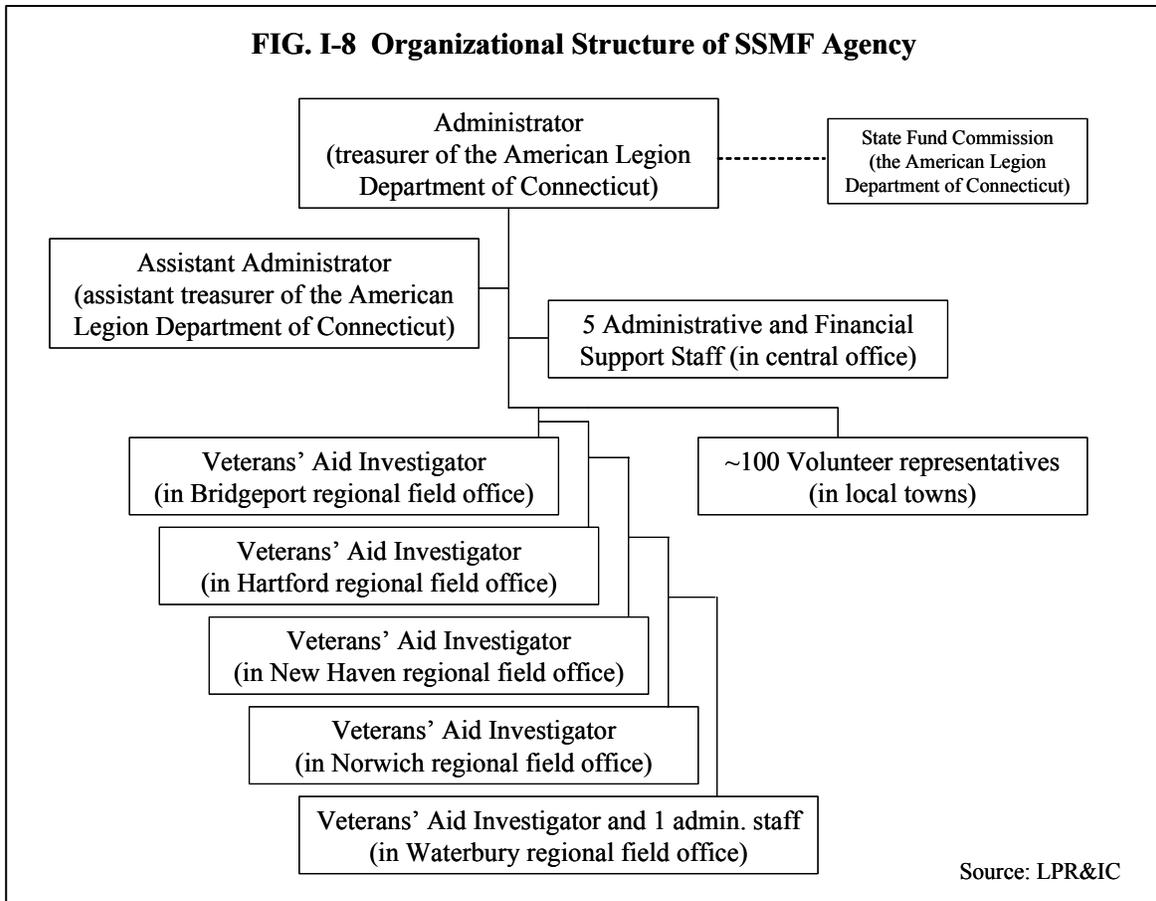


Today, day-to-day operation of the SSMF assistance program is handled by the 13 state employees who work for the agency known as the Soldiers, Sailors, and Marines Fund. Figure I-8 shows the current organizational structure of the SSMF agency. This staff is responsible for informing the public about the existence of the fund program, processing all applications for assistance, and distributing awards.

All employees of the SSMF agency are state employees, who receive the same fringe benefits as other state employees. Because the treasurer of the American Legion (Department of Connecticut) is statutorily responsible for disbursing the income of the fund, a special requirement in the job description of the fund administrator is that the administrator be the treasurer of the American Legion (Department of Connecticut). Likewise, the job specification for the assistant administrator requires that person to be the assistant treasurer of the legion.<sup>9</sup>

<sup>9</sup> Historically, when the person serving as the SSMF administrator leaves, it is almost always the case that the SSMF assistant administrator is promoted to the positions of SSMF fund administrator and treasurer of the American Legion (Department of Connecticut). For the most recent opening in the assistant administrator job, the State Fund Commission (which is described later in this section) interviewed applicants, and the person selected for the job then became the assistant treasurer of the American Legion (Department of Connecticut).

**FIG. I-8 Organizational Structure of SSMF Agency**



The administrator and assistant administrator work in the agency's central office, currently located in West Hartford. They are the two people responsible for reviewing all requests for assistance received by the agency and determining what aid will be provided. They split cases on a geographic basis, according to the town where the applicant lives, with each one responsible for about half the state. Both also attend meetings and events around the state to publicize the SSMF program.

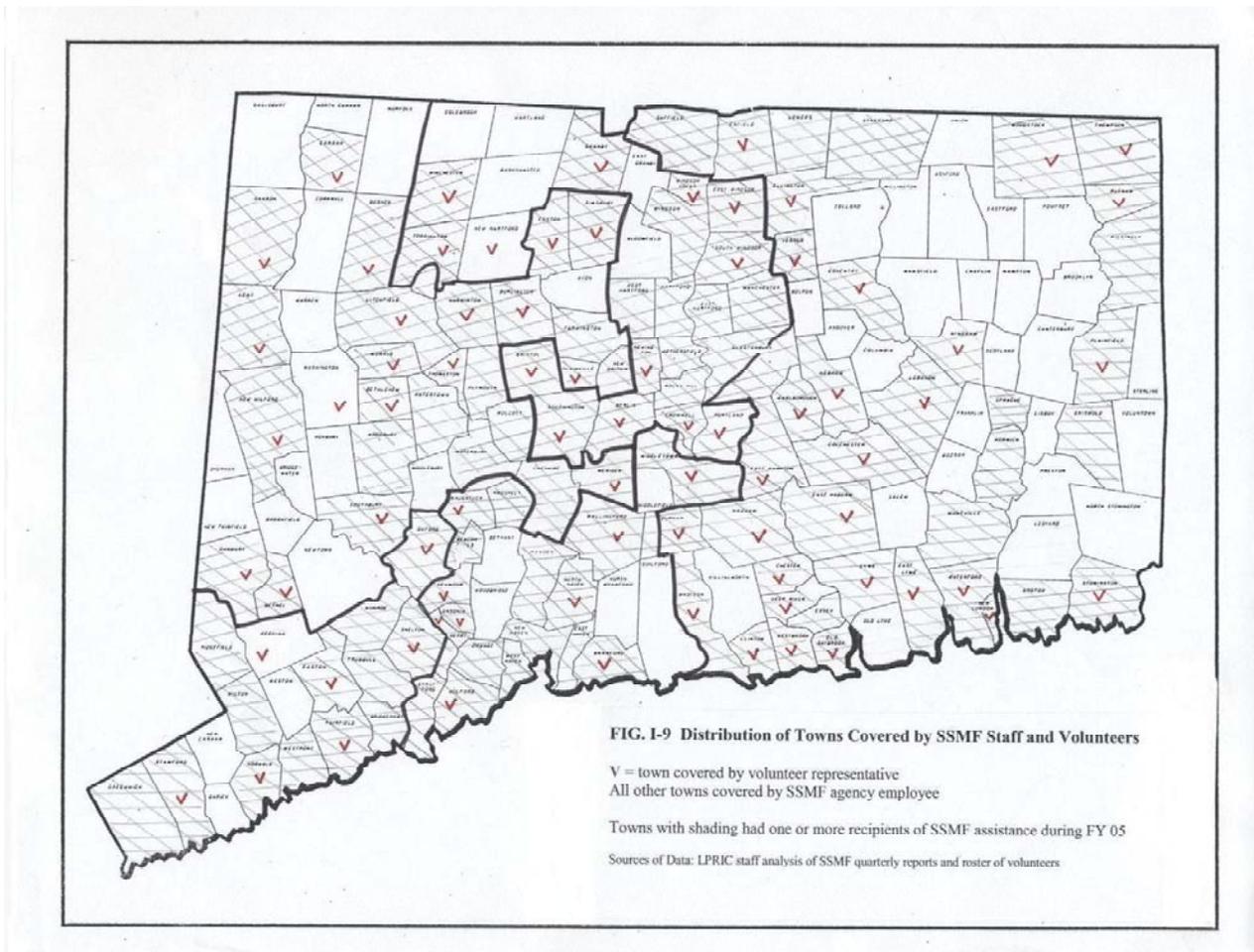
The Soldiers, Sailors, and Marines Fund agency employs five veterans' aid investigators who work on a regional basis. They are based in Bridgeport, Hartford, New Haven, Norwich, and Waterbury, and their territories are similar to the boundaries of the congressional districts. They have weekly office hours at permanent sites in those cities; some also hold office hours in other locations. 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;
- helping people fill out SSMF applications for assistance;
- verifying information provided in applications;
- 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.

As of September 2005, the SSMF program also had 101 volunteers, who supplement the paid field 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 I-9 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.



The fiscal administrator and four other administrative staff also work in the central office, while one clerk works in a regional office. They coordinate all the documents related to each request for assistance, type all correspondence, confirm pricing information for requested goods and services, and issue checks to veterans, medical providers, and other vendors. Agency payroll and purchasing functions are handled by employees in the central office.

**State Fund Commission.** A seven-member American Legion State Fund Commission is responsible for establishing SSMF program guidelines and appointing the SSMF assistant administrator. The members, who all belong to the American Legion, also belong to other

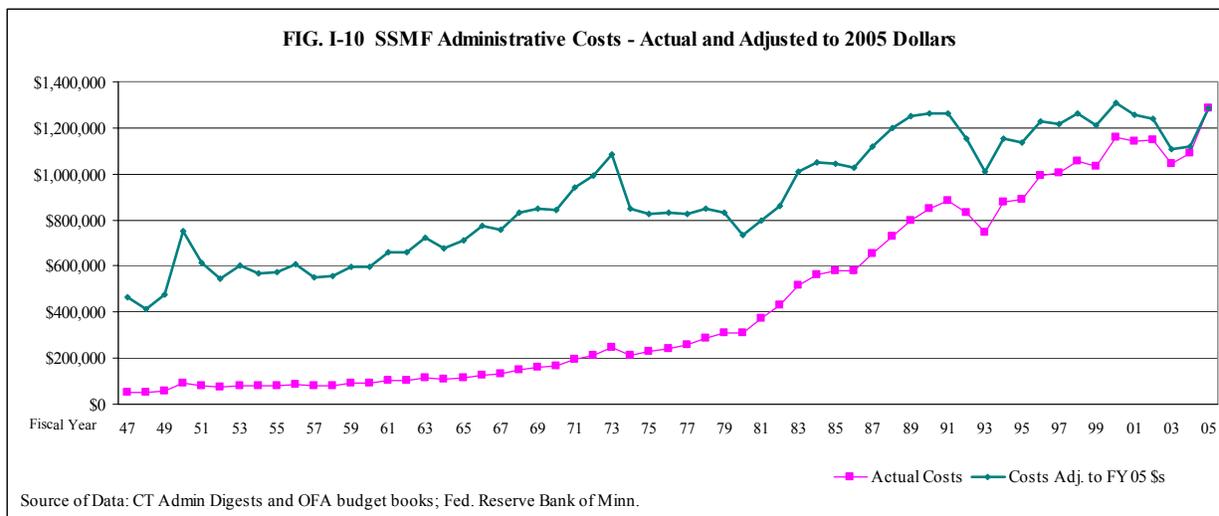
veterans' organizations, including the Veterans of Foreign Wars, Disabled Veterans of America, and AMVETS. The current commission membership also includes two former administrators of the Soldiers, Sailors, and Marines Fund. In addition, the current SSMF administrator serves as ex officio chair of the commission, while the assistant administrator serves as secretary.

This commission is the successor to a "special committee" referenced in C.G.S. Sec. 27-138 and set up under the bylaws adopted by the American Legion in 1920 to govern its operation of the Soldiers, Sailors, and Marines Fund. That special committee consisted of the state treasurer of the American Legion and two people nominated by the state chairman of the legion and approved by its executive committee.

The current State Fund Commission was established in 1950. It meets as needed, but generally two to four times per year. At those meetings, the SSMF administrator and other agency staff provide updates on SSMF program activities, budget and spending information, relevant legislation pending or recently adopted, and personnel matters. Commission members discuss the parameters of the assistance that will be provided to veterans and their families and formally vote on all policy changes concerning the amount, duration, or frequency of the different types of aid offered. The details of those votes are documented in the minutes of the commission meetings.

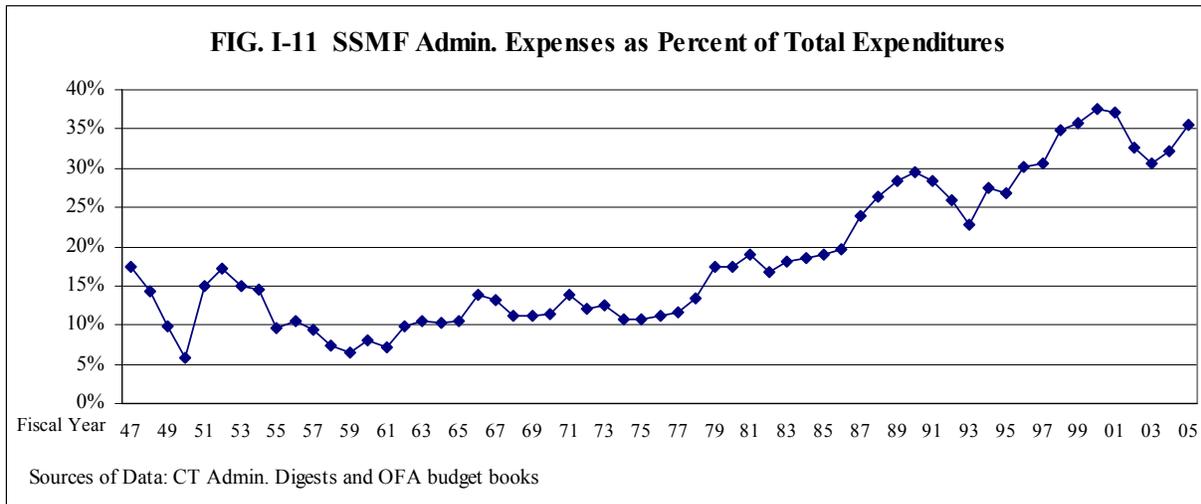
### Agency Costs

Administrative expenses, which include salaries, fringe benefits, rent, office supplies, postage, and telecommunications, have also grown. As shown in the bottom line in Figure I-10, in actual dollars, the cost of administering the SSMF program grew from 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 I-10 indicates administrative expenses still increased over this period, but at a slower rate.



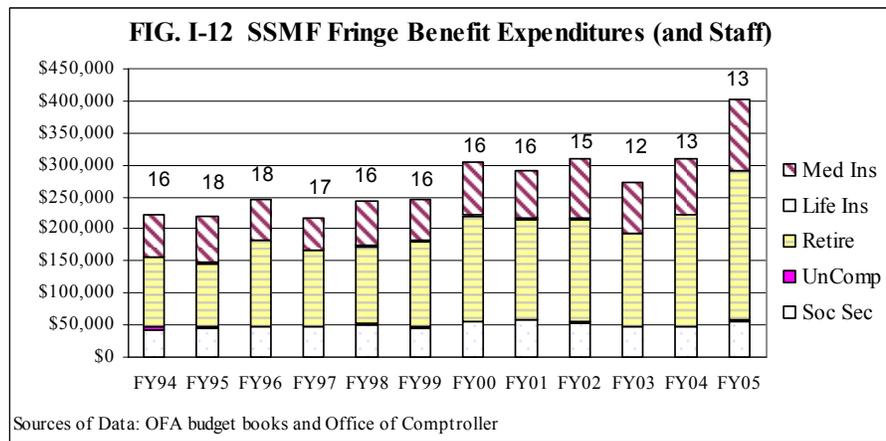
SSMF administrative expenses as a percentage of total appropriated expenditures (i.e., administrative costs, award payments, and funeral-related benefits) have varied considerably

over the years. In FY 33, administrative expenses represented 7 percent of total expenditures.<sup>10</sup> As shown in Figure I-11, 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>11</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 of fringe benefits 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 I-12 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

<sup>10</sup> *Digest of Connecticut Administrative Reports to the Governor* for FY 47 (pp. 304-305).

<sup>11</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.

FY 04, the rate increased to 26 percent; in FY 05, it increased again to 31 percent. (The estimated rate for FY 06 is 35 percent.)

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.

## Chapter Two

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### Assistance Program

The Soldiers, Sailors, and Marines Fund program provides temporary financial assistance to help pay for items such as food, clothing, medical care, and funerals for needy Connecticut veterans. Assistance is provided in multiple ways -- checks and vouchers sent directly to the veteran as well as payments made to third parties (such as hospitals, doctors, landlords, utilities, and fuel oil companies) on behalf of the veteran and his or her dependents.

### Eligibility

In order to be considered for assistance from the SSMF program, a person must meet criteria regarding military service and need. Generally, the SSMF program personnel seek to confirm war service eligibility before examining an applicant's income, assets, and liabilities in detail.

**War service.** Under C.G.S. Sec. 27-140, a person receiving assistance from the SSMF program must have:

- performed service in time of war as defined in C.G.S. Sec. 27-103(a), in any branch of the military service of the U.S., including the Connecticut National Guard, or been engaged in any of the wars waged by the U.S. during said periods in the forces of any government associated with the U.S.; and
- been honorably discharged or released from active service therein.

C.G.S. Sec. 27-103(a) defines "service in time of war" as 90 or more days service during the specified wars, campaigns, and operations, or the entire duration of the event if it lasted less than 90 days. The minimum days of service component of this requirement is waived for veterans separated from service early because of a service-connected disability rated by the federal Veterans' Administration.

Table II-1 lists the dates of the events covered by the definition. For some periods of war, the statute references the dates used in the U.S. Code for federal programs. However, in several instances, the statute specifies different dates. It also includes events not specified in the federal definition.<sup>12</sup>

C.G.S. Sec. 27-103(a) uses the term "armed forces" rather than "military service" in referencing the active service that a veteran has to have been honorably discharged from. It defines "armed forces" as the United States Army, Navy, Marine Corps, Coast Guard, and Air Force. (However, as noted above, veterans of the Connecticut National Guard are also eligible for assistance from the Soldiers, Sailors, and Marines Fund.)

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<sup>12</sup> According to the U.S. Census Bureau (Table P40. Period of Military Service for Civilian Veterans 18 Years and Over at <http://factfinder.census.gov>), there were 310,000 civilian veterans living in Connecticut at the time of the 2000 census. It appears at least three-quarters served during statutorily defined periods of "war."

<b>TABLE II-1 Definition of "Service in Time of War" in C.G.S. Sec. 27-103(a)</b>		
<i>Source</i>	<i>War/Campaign/Operation</i>	<i>Dates of Service</i>
38 USC 101	Spanish-American War (includes Philippine Insurrection and Boxer Rebellion)	April 21, 1898 - July 4, 1902 (but engagements in Moro Province end July 15, 1903)
38 USC 101	Mexican border period	May 9, 1916 - April 5, 1917
38 USC 101	World War I	April 6, 1917 - November 11, 1918 (but service in Russia ends April 1, 1920)
38 USC 101	World War II	December 7, 1941 - December 31, 1946
38 USC 101	Korean conflict	June 27, 1950 - January 31, 1955
PA 91-407 (1980s dates); PA 99-272 (1950s dates)	Lebanon	engaged in combat or combat support role: July 1, 1958 - November 1, 1958 <u>or</u> September 29, 1982 - March 30, 1984 *
**	Vietnam era	February 28, 1961 - July 1, 1975
PA 91-407 PA 03-85	Grenada	engaged in combat or combat support role: October 25, 1983 - December 15, 1983 *
PA 91-407 PA 03-85	Operation Earnest Will [escort of Kuwaiti oil tankers flying U.S. flag in Persian Gulf]	engaged in combat or combat support role: February 1, 1987 - July 23, 1987 *
PA 91-407 PA 03-85	invasion of Panama	engaged in combat or combat support role: December 20, 1989 - January 31, 1990 *
38 USC 101	Persian Gulf War	August 2, 1990 - date prescribed by presidential declaration or law in the future
* also includes service during such periods with armed forces of any government associated with the U. S.		
** Per Public Act 03-85, Vietnam era service is exempt from the definition in 38 USC 101 (which is February 28, 1961 - May 7, 1975 for those who served in the Republic of Vietnam and August 5, 1964 - May 7, 1975 in all other cases). The dates in the Connecticut statutes have expanded multiple times since being set initially by Public Act 157 in 1965. The current dates were defined in Public Act 99-272. (Other changes were made by Public Act 163 in 1969, Public Act 75-483, and Public Act 95-300.)		
Sources of Data: General Statutes of Connecticut, Revised to 2005; specific Public Acts; and 38 USC 101		

Widows or widowers who were living with an eligible veteran at the time of his or her death and a veteran's dependent children under the age of 18 are also eligible to be considered for assistance. (In such cases, a marriage certificate or long-form birth certificate is required.)

**Need.** The second component of the eligibility determination is whether or not the person or family seeking assistance meets the program's standards of "need." C.G.S. Sec. 27-140 indicates money received by the American Legion through the Soldiers, Sailors, and Marines Fund is to be used for food, clothing, medical care, and burial-related expenses for veterans and their dependents "who may be in need of the same." However, the term "need" is not defined in statute, regulation, or bylaw.<sup>13</sup>

<sup>13</sup> On December 15, 2004, Attorney General Richard Blumenthal issued an opinion regarding the Soldiers, Sailors, and Marines Fund that stated (on page 8) "The American Legion's current bylaws must be amended to provide clear eligibility criteria and those bylaws must be approved by the State Treasurer." In January 2005, the American Legion Connecticut Department drafted a "Special By-Law Relative To The Management of the S.S. & M. Fund," which was sent to the state treasurer in February 2005. In the spring, representatives of the Office of the State Treasurer and the American Legion met to discuss the draft. As of January 2006, new bylaws had not been finalized.

The SSMF "Procedural Manual for Fund Representatives" does address the issue of demonstration of need. It says:

The term "need" is relative. As it applies to the Soldiers', Sailors' and Marines' Fund, it is a reasonable test of need, not an absolute one. The needs test is primarily a device used in determining the extent of which limited income or resources are to be supplemented in order to sustain a level of living compatible with normal health and well-being.

In more specific terms, it is the need for money during periods of inability to be self-supporting with which to procure the essentials of everyday life such as food, shelter, fuel, utilities, clothing, household supplies, hospital and medical care, as available funds allow.<sup>14</sup>

In practice, the SSMF program administrator and assistant administrator use economic criteria similar to those used by other government assistance programs and are guided by standards established by the State Fund Commission. However, they are given the flexibility to make exceptions if they believe circumstances warrant the provision of aid. Other factors taken into consideration by the fund decision-makers when they review applications include:

- the availability of other family members to help the applicant;
- the presence of young children in the household;
- whether the assistance requested 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 assistance, if any, previously provided by SSMF.

As part of the application review process, the SSMF administrator and assistant administrator look at the overall level of family income as well as the assets and liabilities held by the applicant and his or her immediate family. In terms of income, the program considers money received from full-time and part-time employment, unemployment compensation, workers compensation, disability payments, social security, pensions, and veterans' benefits. If a person is unemployed and does not have a medical condition that prevents him or her from working, regardless of age, he or she will be required to seek employment in order to receive recurring assistance from the SSMF program.

The SSMF program uses federal poverty guidelines as a starting point to evaluate an applicant's income. However, the fund calculates the need for assistance for a widowed veteran or widowed spouse on the same basis as a married couple. This means such individuals are allowed higher income and asset levels and, if they qualify for weekly cash assistance, they receive a higher amount of aid.

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<sup>14</sup> State of Connecticut, Soldiers', Sailors' and Marines' Fund, *Procedural Manual For Fund Representatives*, 2001, p. 9. (Similar language also appeared in the procedural manual from 1968.)

The SSMF program is currently using 300 percent of the poverty level established in February 2005 as the upper guideline for applicant income. Examples of maximum allowable annual income at that level are:

- \$28,710 for a single veteran;
- \$38,490 for a married veteran or a widow/widower; and
- \$58,050 for a family of four.

In terms of assets, the SSMF program focuses on liquid assets such as savings and checking accounts, certificates of deposits, stocks and bonds, and the cash value of life insurance policies. The program does not take into consideration retirement funds such as deferred compensation and individual retirement accounts (IRAs), unless a person has reached the mandatory age to begin receiving distributions. The program asks about real estate owned by the applicant, but it does not include the value of a house occupied by the applicant in the computation of assets. (However, if a person is eligible for a reverse mortgage, he or she may be encouraged to think about that as a source for additional funds.) Current asset limits are:

- \$6,000 for a single veteran;
- \$10,000 for a married veteran or a widow/widower; and
- \$15,000 for an applicant over the age of 72.

The extent to which income and asset information is scrutinized by the SSMF administrator and assistant administrator depends on the amount and type of assistance being requested. A request for 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.

### **Types of Assistance Available**

Under C.G.S. Sec. 27-140, the Soldiers, Sailors, and Marines Fund is directed to use its resources "in furnishing food, wearing apparel, medical or surgical aid or care or relief to, or in bearing the funeral expenses of" eligible applicants. The SSMF program offers a number of different forms of assistance, including:

- up to 13 weeks of cash assistance to people who need help covering their expenses for shelter and daily living;
- payment of medical (hospital and doctor), emergency dental, and other health-related bills, as long as the provider will accept state Medicaid rates for the procedure as payment in full;
- food and clothing vouchers that recipients take to a store of their choice and select the items they want (within specified limits for each type of clothing);
- one mortgage interest payment per year;
- payment of utility bills and for home heating fuels; and
- up to \$600 in funeral expenses, as long as the total cost of the funeral did not exceed \$5,000.

People can receive multiple types of assistance from the SSMF program at the same time, or someone may seek just one type of aid periodically (for example, payment for one delivery of home heating oil annually at the start of winter). The program limits most types of assistance to a set length of time or maximum dollar amount during any given 12-month period.

Applicants do not necessarily receive all (or any) of the assistance they request. Depending on the type of help sought, the cost of that assistance, and the resources of the applicant, a person may be offered something completely different from what he or she requested.

For example, historically the SSMF program has defined the statutory term "care or relief" very narrowly, limiting the aid it offers in that category solely to weekly cash assistance for shelter and food. Consequently, if a veteran with a disability asks for help paying for the installation of a ramp at his home, the request will be turned down for SSMF funding because that item is considered a capital improvement. However, the agency will seek out other sources such as the local American Legion post to provide the materials and workers needed to get the ramp built. Likewise, the SSMF program does not reimburse people for bills they have already paid, even if it is a health-related item such as a hearing aid. In both situations, the program will offer to help the person with other expenses that the fund does cover -- such as food, clothing, utility bills, and rent -- in order to free up cash for the person to use to cover the expense the fund will not pay for. In such cases, the applicant must submit additional paperwork to request those specific types of aid, and the fund will then have to issue separate checks to multiple vendors.

Similarly, if a veteran is living with relatives, and the house and utilities are not in the name of the veteran, the SSMF program will not provide any money toward rent or utilities. In such cases, the administrator or assistant administrator may send the person a food voucher.

### **Number of Applicants**

Two factors greatly affect how many people seek help from the SSMF program. One is unfavorable economic conditions. In general, more people apply to the Soldiers, Sailors, and Marines Fund for assistance in periods with high unemployment or rising fuel prices. The other factor is the simultaneous return of a large number of veterans at the conclusion of a war.

In the late 1940s, the program received five times as many applications from veterans returning from World War II as it received from World War I veterans. When the Vietnam War ended, the number of applications increased 60 percent in one year (from 4,140 in FY 74 to 6,756 in FY 75), which at the time was the program's most active year. Applications the next year increased another third, reaching 9,053 in FY 76.<sup>15</sup>

The SSMF agency reports annual application totals since FY 94 ranged from 2,509 to 3,710 per year. Table II-2 shows that data by period of war service for FY 94 through FY 04 as tabulated by the SSMF agency.

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<sup>15</sup> *Digest of Connecticut Administrative Reports to the Governor* for FY 48 (pp. 381-383), FY 74 (pp. 320-322), FY 75 (pp.343-345), and FY 76 (pp. 278-279).

However, the information in the Table II-2 actually reflects requests for assistance rather than unique applicants. If a person receives aid from the SSMF program more than once during a year as a result of multiple requests separated by a period of time, each occasion is considered a separate application.

Likewise, if a veteran who received assistance during the year dies, and his or her spouse applies for funeral expenses, the request is filed under the same identification number, but it counts as a new application.

Program review analysis of information from the SSMF quarterly reports compiled for state FY 00 through FY 05 found less than 2,000

unique identification numbers connected to the assistance provided each year. Table II-3 shows the number of transactions and unique identification numbers during each year. The transaction count indicates how many checks the SSMF agency disbursed. In FY 05, the number per person ranged from one to 17. (For example, an individual who received weekly cash assistance for 12 weeks is listed 12 times.)

The unique number counts per year in Table II-3 cannot be totaled to determine how many different people the SSMF program assisted during these six years. This is because the same identification number may appear in multiple fiscal years if a person received assistance during more than one fiscal year. A separate program review analysis of the data for the six years found 6,384 different identification numbers represented.

### Process For Awarding Assistance

Soldiers, Sailors, and Marines Fund program staff use a hands-on approach to process applications for assistance and deal with each person requesting aid on an individualized basis. The one-on-one approach begins during the initial application phase.

Except in rare cases, anyone interested in applying to the SSMF program for assistance must submit the application through a regional employee or 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

<i>FY</i>	<i>WWI</i>	<i>WWII</i>	<i>Korean Conflict</i>	<i>Vietnam War</i>	<i>Other</i>	<i>Persian Gulf</i>	<i>Total</i>
94	11	761	738	2,004	84	112	3,710
95	7	787	649	1,786	94	111	3,434
96	8	705	614	1,885	82	113	3,407
97	9	671	528	1,460	86	112	2,866
98	11	585	457	1,416	82	98	2,649
99	5	573	407	1,368	83	93	2,529
00	2	571	400	1,367	73	96	2,509
01	1	578	415	1,437	62	116	2,609
02	2	507	412	1,596	67	100	2,684
03	2	465	391	1,664	104	127	2,753
04	0	479	352	1,713	103	188	2,835

Source of Data: SSMF Agency

<i>FY</i>	Number of transactions	Unique ID numbers
00	6,125	1,806
01	6,181	1,821
02	6,514	1,913
03	7,024	1,902
04	7,238	1,973
05	6,102	1,913

Source of Data: LPR&IC staff analysis of SSMF quarterly reports for FY 00 - FY 05

another town or an applicant has dealt with a particular field representative in the past, he or she can contact that person again.

SSMF veterans' aid 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.

The initial stage of the application process is fairly similar regardless of the type of aid requested. Subsequent steps including the amount of documentation required and how payments for authorized goods and services will be made do vary, depending on the type of assistance sought and granted.

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.

The SSMF administrator and assistant administrator in the central office make all of the decisions about the amount and type of assistance an applicant will be offered, based on the guidelines established by the State Fund Commission. They do not meet with individual applicants.

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. If applicants receive weekly cash assistance checks or vouchers for food and clothing, those items are sent to the local investigator/volunteer who then personally gives them to the veteran.

The one major exception to the practice of contacting applicants through the investigator/volunteer is people 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. Individual letters are prepared for each case, although some of the individualized material is appended to pre-existing forms that contain checklists of commonly requested documents or descriptions of assistance. Central office staff also prepare the checks and food/clothing vouchers given to a veteran and his or her family.

Table II-4 highlights the similarities and differences at specific stages in the application and review process for the major types of assistance provided by the Soldiers, Sailors, and Marines Fund program. The table also indicates the maximum aid available for each type of assistance award. Appendix B contains a series of flow charts that depict in more detail the steps in the process for each of these types of assistance.

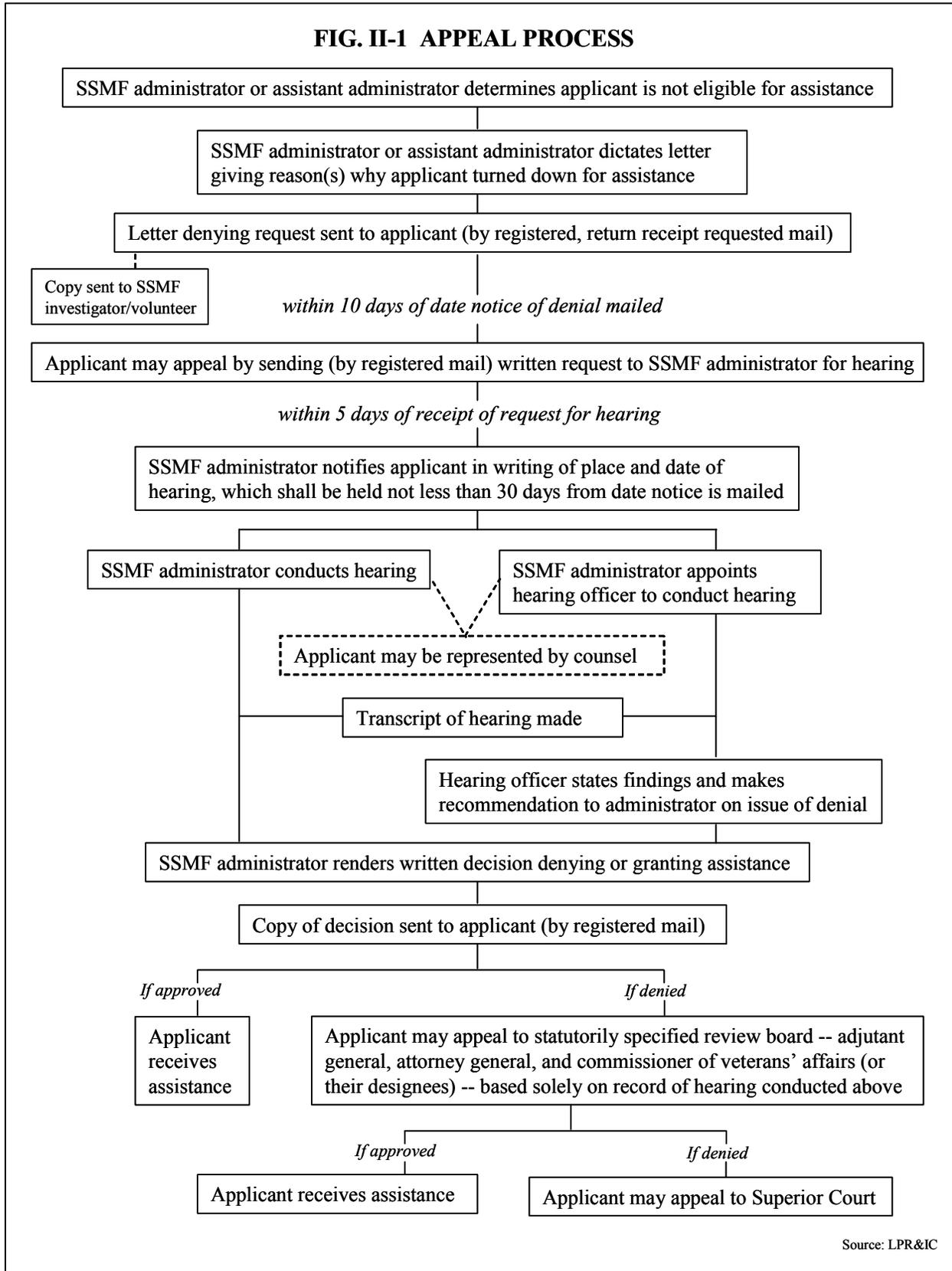
## **Appeal Process**

If the Soldiers, Sailors, and Marines Fund program administrator or assistant administrator decides an applicant should not receive any assistance, the person has the right to appeal the decision. The multi-level appeal process is set out in C.G.S. Sections 27-138b and 27-138c. It starts with the agency administrator, can progress to a statutorily defined review board, and ends at the state Superior Court. Figure II-1 summarizes the major steps at each stage of the process.

Since 2002, only one formal appeal hearing has been held. In that case, the applicant was turned down initially for failure to meet the statutory length of service and insufficient evidence of a service-connected disability as the reason for the limited service. On appeal, the individual was again turned down by the fund administrator and the three-person review board. The person did not appeal to the court.

In cases where the SSMF program administrator or assistant administrator is willing to provide an applicant with some aid, but at a lower level than requested, information about that decision is generally conveyed to the applicant through the local aid investigator/volunteer. In those cases, the applicant is not considered to have been denied assistance, and thus does not receive information about the appeal process.

**FIG. II-1 APPEAL PROCESS**



Source: LPR&IC

**TABLE II-4 Summary of Key Steps in Process of Obtaining Major Types of Assistance From SSMF.**

	<i>Weekly Cash</i>	<i>Medical</i>	<i>Utilities</i>	<i>Food and/or Clothing</i>	<i>Housing</i>	<i>Prescription Medications</i>	<i>Eye Exams and Glasses</i>	<i>Medical Equip.</i>
Personal interview	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Written application*	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Additional documentation	may require additional information	deposit verification form from all banks in local area; copies of bills with information about date/type of service and Medicaid code	utility bills with meter readings or trip tickets for home heating fuel		verify rent with landlord and confirm ownership; determine interest share of mortgage	if person employed, verify does not have insurance coverage for prescription drugs		provide cost est. and have doctor submit statement of medical necessity
Administrator or asst. admin reviews file	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Aid given to:	veteran	third-party **	third-party	third-party	third-party	third-party	third-party	third-party
How central office disburses aid	send check to investigator/volunteer who gives it to veteran	send letter to each provider indicating amounts to be paid (based on Medicaid rates); if provider accepts payment as settlement in full, mail check to provider (if not, no payment made)	send check to utility or vendor	send voucher for set amount to investigator/volunteer, who gives it to veteran; he/she takes it to store and buys items; store submits claim	send check to landlord and mortgage check to mortgage holder unless do not accept part payment, then send to veteran	send pharmacy authorization to investigator/volunteer, who gives it to veteran; after veteran obtains prescription, send check to pharmacy	send services authorization to investigator/volunteer, who gives it to veteran; after veteran obtains services, send check to provider	send check to vendor
How applicant finds out aid awarded	investigator/volunteer calls veteran	send letter describing assistance to investigator/volunteer, who calls veteran	send letter describing assistance to investigator/volunteer, who calls veteran	investigator/volunteer calls veteran	send letter describing assistance to investigator/volunteer, who calls veteran	investigator/volunteer calls veteran	investigator/volunteer calls veteran	send letter describing assistance to investigator/volunteer, who calls veteran

**TABLE II-4 Summary of Key Steps in Process of Obtaining Major Types of Assistance From SSMF.**

	<i>Weekly Cash</i>	<i>Medical</i>	<i>Utilities</i>	<i>Food and/or Clothing</i>	<i>Housing</i>	<i>Prescription Medications</i>	<i>Eye Exams and Glasses</i>	<i>Medical Equip.</i>
Additional submission required	job search form (must contact 5 employers per week) or medical report indicating cannot work			vendor sends in receipt for items purchased		pharmacy sends in authorization and bill for prescription filled	provider sends in bill for services	vendor sends in bill
Follow-up verifications conducted by central office	weekly, call 2 employers on job search form (select randomly) to confirm veteran made contact	may ask for Medicare Explanation of Benefits re: payments already made; when additional bills received, confirm related to original approval and use "proper state rates"		confirm food purchase did not include non-food items and clothing items did not exceed price allowed		confirm price charged is Medicaid rate	confirm price charged is Medicaid rate	confirm price matches approved rate
Maximum aid	13 weeks per 12-month period -- 2 weeks initially but may grant additional 2-4 weeks at a time; amount based on family size	usually $\leq 6$ months of bills at Medicaid rates and $\leq 8$ days of inpatient hospitalization per incident; minimum \$50 and maximum \$12,000 per 12-month period	one month of charges per 12-month period; might pay "balance due" to avoid shutoff	once per 12-month period	once per 12-month period ( $\leq \$350$ - $550$ ), depending on family size	one-month supply per 12-month period	once per 12-month period	once per 12-month period

\* The documents required when an initial application is filed are: a DD214 form, indicating military service dates and discharge status; a marriage certificate, if applicable; a long-form birth certificate for each dependent child, if applicable; a death certificate, if applicable; and a release of information form.

\*\* A third-party recipient is a billing source (e.g., hospital, doctor, landlord, fuel oil company, etc.) that the SSMF program pays directly on behalf of the veteran.

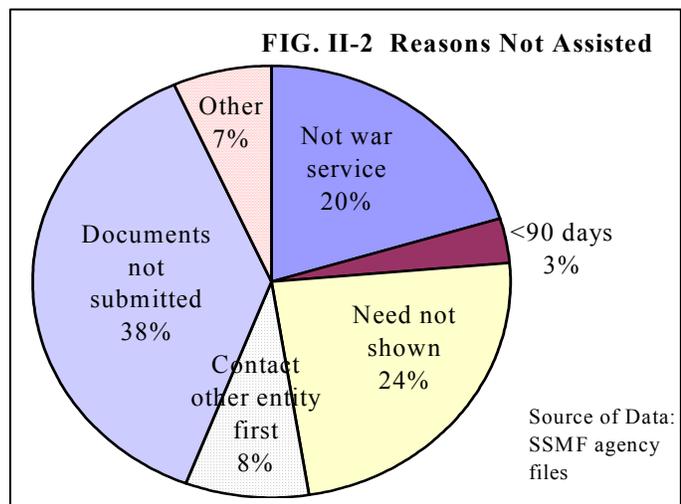
Sources of Data: Documents prepared by Soldiers, Sailors, and Marines Fund agency and program review committee staff interviews with fund administrator.

**Volume of denials.** The electronic database of cases maintained by the SSMF program cannot readily identify specific cases where the applicant did not receive assistance. In order to find out which requests were turned down in past years, one must look through thousands of individual paper records, filed alphabetically by name within the town where the applicant lived.

In January 2005, SSMF program staff started keeping the paper files of applicants who did not receive any assistance separate from the centralized files. These "closed" cases include individuals turned down for assistance as well as those who were being considered for aid but never completed the paperwork necessary for a final resolution of their case.

Program review committee staff reviewed the "closed" files and found 59 people who applied to the SSMF program in 2005 had not received any assistance as of September 1. The reasons why each applicant in the "closed" files did not receive assistance are summarized in Figure II-2.

In 38 percent of the cases, the applicant failed to submit required application documents or other paperwork needed by SSMF staff to finish processing the application. If the paperwork needed to complete one of these applications is subsequently received within allowable time frames, the application will be reactivated. Indeed, eight cases that were in the "closed" files in June had been removed by September (and thus were not included in Figure II-2).



Twenty percent of the applicants did not have war-time service, while 3 percent had served less than the required 90 days. One-quarter were turned down because their income and/or assets exceeded the guidelines used by the SSMF program. The 8 percent advised to contact other entities first (e.g., the federal veterans hospital in Newington) can reapply to the SSMF program, if the other entity does not provide all of the help they are seeking.

# Chapter Three

## Award Recipients

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 III-1 provides more detailed payment information for FY 00 through 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: LPR&IC staff analysis of SSMF quarterly reports for FY 00 through FY 05.

## Geographic Distribution

Based on the data from the quarterly reports for FY 05, the SSMF program processed transactions for people living in 114 towns in Connecticut.<sup>16</sup> The number of unique application numbers per town ranged from one to 124. One-quarter of the towns listed in the reports showed activity for only one or two unique identification numbers, and 64 percent reported activity for less than 10 unique identification numbers. The four towns listing transactions for more than 100 unique identification numbers -- Norwich (124), Waterbury (114), Bridgeport (113), and Hartford (112) -- all have regional SSMF offices located within them.

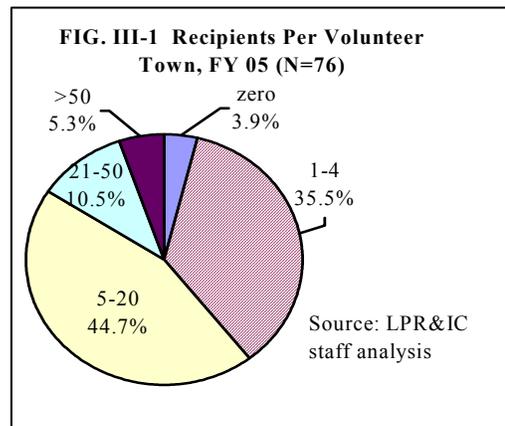
Appendix D presents information about the number of veterans (and families) per town who received SSMF aid each fiscal year from FY 00 through FY 05. The appendix also summarizes the total amount of assistance provided to residents of each town. (For reference purposes, the total population and the number of veterans in each town are also included.)

<sup>16</sup> The database actually contains 117 town names, but three (Taftville, Unionville, and Pawcatuck) are part of other towns (Norwich, Farmington, and Stonington respectively) that are also included in the database. For purposes of this analysis, program review combined information about each pair of locations under the name of the primary municipality, reducing the number of towns to 114.

A total of 1,938 veterans/families from 114 towns received \$1.74 million in assistance from the SSMF program during FY 05.<sup>17</sup> The number of aid recipients assisted by SSMF agency employees and by volunteers was almost equal.

**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 101 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 III-1, 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 45 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.<sup>18</sup>

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

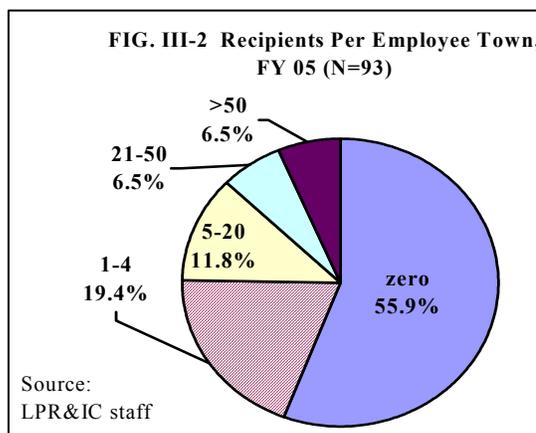
<sup>17</sup> Program review analysis of data in the SSMF quarterly reports found a total of 1,913 unique identification numbers (representing veterans and/or their families) received assistance from the SSMF program one or more times during FY 05. However, when the data are sorted and counted by town, 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. The committee 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.

<sup>18</sup> To determine the approximate caseload of each volunteer in FY 05, program review divided the total number of unique award recipients per town by the number of volunteers per town. Half of the 101 volunteers handled zero to four applicants that year, and one-quarter handled five to 10 applicants. Fourteen percent of the volunteers handled 11 to 20 cases in FY 05, while the remaining 9 percent handled 21 to 78 cases.

awards, but these individuals also absorb the cost of supplies such as stationery, 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 III-2 summarizes the distribution of veterans/families per town. Specifically, the data indicate:

- in 56 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.



To determine the work load of the SSMF regional employees, program review examined activity levels using congressional district boundaries. As shown in Table III-2, there is a noticeable difference in the number of towns assigned to each investigator, but 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.

<b>TABLE III-2 Award Recipients Processed by SSMF Regional Office Staff, FY 05</b>						
<i>Region</i>	<i>I</i>	<i>II</i>	<i>III</i>	<i>IV</i>	<i>V</i>	<i>Statewide</i>
SSMF Office Location	Hartford	Norwich	New Haven	Bridgeport	Waterbury	
<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
<b>No. of employee towns</b>	13	36	13	10	21	93
towns w/no activity	5	26	5	3	13	52
towns w/1-4 recipients	1	5	3	6	3	18
towns w/5-20 recipients	4	2	2	0	3	11
towns w/21-50 recipients	2	2	1	0	1	6
towns w/>50 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: LPR&IC staff analysis of SSMF quarterly reports and roster of volunteers						

Based on program review analysis of SSMF quarterly reports for FY 00 through FY 05, it appears less than one-third of the 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.

### War Service and Marital Status

The veterans aided by the SSMF program served during a variety of periods of war. In addition, 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 III-3 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.

<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	309	16.2%	89	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	54	2.8%	19	4	6	20	5	
<b>TOTAL</b>	<b>1,913</b>		<b>552</b>	<b>258</b>	<b>414</b>	<b>604</b>	<b>74</b>	<b>11</b>
<i>Percent of Total</i>			<i>28.9%</i>	<i>13.5%</i>	<i>21.6%</i>	<i>31.6%</i>	<i>3.9%</i>	<i>0.6%</i>
<p>* 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</p> <p>Source of Data: LPR&amp;IC staff analysis of SSMF electronic databases and individual case files</p>								

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 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 III-4 presents the data by period of war service, while Table III-5 presents the same information based on marital status.

<b>TABLE III-4 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: LPR&IC staff analysis of SSMF electronic databases and individual case files						

The most noticeable difference by period of war service is observed in the maximum total annual dollars per unique identification number. 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 III-5 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: LPR&IC 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.

## Chapter Four

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### Other Programs

When the SSMF program started, few resources were available to help United States veterans returning from war-time service for their country. 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.

### Government Programs

At least three Connecticut state agencies offer programs for which veterans may be eligible. Those programs and some services provided by the federal government are described briefly below.

**Department of Veterans' Affairs.** The Connecticut Department of Veterans' Affairs 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 14-person 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 work out of five district offices. They 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>19</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

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<sup>19</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.

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 agencies.** 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 for which they may be eligible.

## **Other States**

At least a dozen other states offer temporary financial assistance to veterans living within their borders. However, many of the programs are more limited than the SSMF program in terms of the types of aid provided and the maximum amount of assistance allowed. Most of the programs are located under the state agency responsible for veterans' services.

Only a few of the programs in other states are paid for with income from a trust fund. With respect to the use of volunteers, only a couple of states use them to take applications; most rely heavily on county veterans' services officers to help applicants learn about and apply to their programs. Appendix E contains brief descriptions of programs in 13 states.

## Chapter Five

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### 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 SSMF program is one of a number of programs that exist to support the men and women living within Connecticut's borders who served in the military during times of war and who subsequently need help obtaining the necessities of daily living. Yet, the SSMF program remains unique. The maximum allowable income and asset amounts under the SSMF program are higher than many other state assistance programs. As a result, the SSMF program can serve veterans (and their families) who have too many resources to meet the stricter 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.

### Organizational Structure

When the Soldiers, Sailors, and Marines 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 treasurer of the American Legion (Department of Connecticut) is statutorily responsible for disbursing the income of the fund. Consequently, 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 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 assistant administrator of the SSMF agency, who along with the administrator, serves as an ex officio member of the commission.

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 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 SSMF 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 possible that the cost of administering the program will be reduced, thereby increasing the money available for assistance awards in the future.

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.**

The staff of the Soldiers, Sailors, and Marines Fund will become employees of the American Legion rather than the state of Connecticut. Consequently 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.

**Contractual limitations.** Regarding what will 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.

**Potential efficiencies.** The program review committee believes there may be opportunities to reduce overall staffing levels in the future, 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 searches or collect their checks.)

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 SSMF program should consider providing on-line access to applications, if not to the public, then at least to program staff and the volunteers who handle a large volume of applications.

Currently, state statutes require preparation of a detailed quarterly report listing SSMF 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 under the proposed structural change. 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. Other individuals who currently serve as program volunteers (whether affiliated with the American Legion or not) are also likely to want to continue helping eligible war-time veterans in Connecticut obtain assistance from the SSMF program.

### **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 non-federal 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 transportation and placement of headstones.

In years when the SSMF trust fund income is less than the appropriated amount, other state revenues must be used to cover those particular DVA and Military Department expenses. After all elements 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 of Connecticut.

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



## **APPENDIX A**

### **Early History of the Soldiers, Sailors, and Marines Fund**

March 15-17, 1919 - organization that will become known as the American Legion is founded in Paris by members of the American Expeditionary Force<sup>1</sup>

May 9, 1919 - at meeting in St. Louis, "The American Legion" is adopted as the official name of the organization founded in Paris<sup>2</sup>

May 21, 1919 - Connecticut General Assembly adopts HB 782, "An Act Providing for Payment to Discharged Soldiers, Sailors, and Marines" (which becomes Chapter 336 of Public Acts of 1919) creating a "fund" of not more than \$2.5 million under the custody of a Board of Control (which serves as board of trustees for the fund); interest from the fund (or the portion needed to carry out the purposes of the act) to be paid to:

the treasurer of an organization of soldiers, sailors, and marines who entered any branch of said service of the United States during the period of said war [against Germany and the central powers] and who were accredited to the quota of this state and who were citizens or resident aliens of this state on the sixth day of April, 1917, and since said date have been engaged in any of said branches of service, and were honorably discharged therefrom ... [or were in the service of U.S. allies and honorably discharged] ... which organization, when organized and perfected to the approval of said board of control, shall distribute the same, provided not more than one such organization shall be approved by said board, and provided such organization shall be so completed within one year from the date of the passage of this act.<sup>3</sup>

September 16, 1919 - the U.S. Congress charters the American Legion as a "patriotic, mutual-help, war-time veterans organization"<sup>4</sup>

December 2, 1919 - the Board of Control (created by Chapter 336 of 1919 Public Acts) authorizes the American Legion Department of Connecticut to begin administering the Soldiers, Sailors, and Marines Fund<sup>5</sup>

December 2, 1919 - executive committee of the American Legion Department of Connecticut accepts trust fund with the understanding the legion "will be under no expense in the administration of the fund and that such expenses will be taken care of from the fund itself"<sup>6</sup>

December 15, 1919 - the American Legion Department of Connecticut communicates the terms of its vote to the Board of Control<sup>7</sup>

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<sup>1</sup> national American Legion website ([www.legion.org](http://www.legion.org))

<sup>2</sup> national American Legion website

<sup>3</sup> Chapter 337 of the Public Acts of 1919 (and related records at the State Library)

<sup>4</sup> national American Legion website

<sup>5</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

<sup>6</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

<sup>7</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

January 6, 1920 - the Board of Control approves the mandatory "by-laws" adopted by the American Legion Department of Connecticut to carry out its functions related to the Soldiers, Sailors, and Marines Fund; the bylaws establish a Special Committee (composed of the treasurer of the legion as chair and two other members of the legion) that in cooperation with the Board of Control will be responsible for management and disbursement of all moneys paid to the legion under the terms of the law creating the fund<sup>8</sup>

March 1921 - from December 1919 to then, the American Legion Department of Connecticut has awarded approximately \$191,000 in assistance to veterans and spent less than \$4,000 on administrative expenses<sup>9</sup>

June 24, 1921 - Chapter 391 of Public Acts of 1921 (sHB 924, "An Act Amending An Act Providing for Payment to Discharged Soldiers, Sailors, and Marines") specifies interest accumulations are to be paid upon order of the state comptroller, sets the ending date for eligible military service as November 11, 1918, changes the periodic reporting dates to three months apart, and authorizes the comptroller to carry out any needed investigations<sup>10</sup>

July 1, 1921 - Frank S. Butterworth becomes treasurer of the American Legion Department of Connecticut, and as such is the official designated to receive and disburse the interest accumulations of the Soldiers, Sailors, and Marines Fund<sup>11</sup>

October 21, 1921 - the American Legion Department of Connecticut authorizes Butterworth to withdraw \$300 per month from the funds received from the Soldiers, Sailors, and Marines Fund "for his personal services in the performance of his duties in disbursing said funds."<sup>12</sup>

December 31, 1921 - complaint (with temporary injunction issued by judge of the superior court) served -- claims the American Legion has not used all the money it received from the Soldiers, Sailors, and Marines Fund solely for aid, but instead authorized use of some money to pay the treasurer of the legion (i.e., Butterworth) for performance of his duties related to the fund<sup>13</sup>

January 24, 1922 - defendant makes motion that temporary injunction be dissolved, while Harvey P. Bissell asks to join the lawsuit as a party plaintiff on the ground he is comptroller of the state and ex officio member of the Board of Control<sup>14</sup>

February 1922 - judge decides original plaintiffs do not have sufficient standing, but comptroller would; temporary injunction continued to give comptroller opportunity to be made plaintiff<sup>15</sup>

February 24, 1922 - Bissell's motion to join lawsuit granted<sup>16</sup>

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<sup>8</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

<sup>9</sup> March 17, 1921, Appropriations Committee Public Hearing (p. 458)

<sup>10</sup> Chapter 391 of the Public Acts of 1921 (and related records at the State Library)

<sup>11</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

<sup>12</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

<sup>13</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

<sup>14</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

<sup>15</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

<sup>16</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

after February 24, 1922 - governor, state treasurer, and attorney general (the other members of the Board of Control), the American Legion Department of Connecticut, and the attorney general ex officio are joined as codefendants by order of the court<sup>17</sup>

[after February 24, 1922, but before June 13, 1922] - Bissell files amended complaint asserting all interest from the fund "is now and will for a long time be necessary for expenditures for food and other aid and for funeral expenses of the beneficiaries," that he has already contributed part of the money in the fund and is liable to be taxed for any deficit due to the withdrawal of money for the purpose complained about, and that he is "damaged by the acts and threats of the two defendants ... and has no adequate remedy at law"<sup>18</sup>

July 7, 1922 - on appeal by defendants in Bissell v. Butterworth et al, Supreme Court of Errors of Connecticut sets aside judgment for the plaintiff, saying pleadings and admitted facts indicate defendants were entitled to judgment; case is remanded for further proceedings based on the opinion, which notes:

In this case, therefore, it must be held that the General Assembly intended that its agents should be allowed out of the income of the fund all reasonable charges and expenses necessary to carry out its directions concerning the trust and to prevent its failure.<sup>19</sup>

June 8, 1927 - Chapter 294 of Public Acts of 1927 (HB 911, "An Act Amending An Act Providing for Payment to Discharged Soldiers, Sailors, and Marines") modifies slightly references to the "organization" designated to run the program and items that can be paid for with money from the fund (e.g., changes "clothing" to "wearing apparel"), indicates required bylaws are to be approved by the Board of Control for the fund, and provides that "Upon completion of the trust ... the principal fund" reverts to the state treasury<sup>20</sup>

June 3, 1929 - Chapter 182 of Public Acts of 1929 (HB 905, "An Act Amending An Act Providing for Payment to Discharged Soldiers, Sailors, and Marines") limits aid provided under the fund to \$12/week (or actual cost of supporting person at Fitch's Home for Soldiers) unless treasurer of organization administering fund determines "special care and treatment" required<sup>21</sup>

1930 - statutes related to Soldiers, Sailors, and Marines Fund renumbered and the organization whose treasurer disburses money from the fund is specified as the American Legion<sup>22</sup>

1937 - statutory references to "Board of Control" changed to "Board of Trustees," consisting of the state treasurer and the state Investment Committee<sup>23</sup>

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<sup>17</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

<sup>18</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

<sup>19</sup> text of 97 Conn. 605 Bissell v. Butterworth et al.

<sup>20</sup> Chapter 294 of the Public Acts of 1927

<sup>21</sup> Chapter 182 of the Public Acts of 1929

<sup>22</sup> General Statutes of Connecticut, Revision of 1930, Sections 1967 through 1970.

<sup>23</sup> Sec. 417d, 1937 Supp.

1943 - statutory definition of eligibility for assistance from Soldiers, Sailors, and Marines Fund extended to individuals who served in the military between December 7, 1941 and a date of cessation of hostilities to be fixed by U.S. government<sup>24</sup>

1945 - statutory goal for value of Soldiers, Sailors, and Marines Fund increased to \$15 million, with provision for fund to be augmented "from time to time" by proceeds from state cigarette tax until principal reaches \$15 million -- in case of deficiency in interest available annually from fund, proceeds from cigarette tax can be used to make up difference, with remaining funds deposited into principal of the fund; definition of "service" extended to Spanish-American War (April 21, 1898 to July 4, 1902, and July 15, 1903 for hostilities in Morro Province)<sup>25</sup>

1945-1947 - series of opinions from state Attorney General responding to queries from administrator of Soldiers, Sailors, and Marines Fund -- issues addressed include the definition of residency [Feb. 23, 1945 and July 9, 1946], payments to further a veteran's education [Dec. 6, 1945], eligibility of the husband of a female veteran for benefits [Dec. 12, 1945], assistance to workers on strike [Jan. 4, 1946], and payments to hospitals [March 12, 1947 and Dec. 5, 1947]<sup>26</sup>

1947 - statutory goal for value of Soldiers, Sailors, and Marines Fund increased to \$25 million; end date for "service" in World War II specified as December 31, 1946; and allowable payments for hospital care changed to \$5/day<sup>27</sup>

1949 - statutory sections related to Soldiers, Sailors, and Marines Fund renumbered<sup>28</sup>

1949 - language concerning allowable payments from Soldiers, Sailors, and Marines Fund for hospital care changed from specific amount to a cross-reference to another section of the statutes (which set the rate at \$10/day for FY 50 and FY 51, and "actual cost" thereafter)<sup>29</sup>

1955 - statutory goal for value of Soldiers, Sailors, and Marines Fund increased to \$35 million; definition of eligibility for assistance extended to individuals who served in the military and naval forces between June 27, 1950 and date to be fixed for termination<sup>30</sup>

1961 - statutory goal for value of Soldiers, Sailors, and Marines Fund repealed; amount of proceeds from state cigarette tax reduced and allocation to end when "market value of the property" in the trust fund equals \$30 million<sup>31</sup>

1965 - augmentation of Soldiers, Sailors, and Marines Fund with cigarette tax revenues ends<sup>32</sup>

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<sup>24</sup> Sec. 405g, 1943 Supp.

<sup>25</sup> Sections 453h, 454h, and 455h, 1945 Supp.

<sup>26</sup> Soldiers, Sailors, and Marines Fund, *Soldiers', Sailors', and Marines' Fund Manual For Fund Representatives*, Revised to February 1968, pp. 10-13, and Office of the Attorney General, *Twenty-Fourth Report of the Attorney General For the Two Years Ended January 8, 1947*, pp. 39, 171, 181, 201, 268, 280, 293, 327, and 438, and *Twenty-Fifth Report of the Attorney General For the Two Years Ended January 5, 1949*, pp. 36 and 176.

<sup>27</sup> Sections 472i and 473i, 1947 Supp.

<sup>28</sup> General Statutes of Connecticut, Revision of 1949, Sections 2957 through 2960

<sup>29</sup> Sec. 303a, 1949 Supp.

<sup>30</sup> Sec. 1649d and 1650d, 1955 Supp.

<sup>31</sup> P. A. No. 578 (Sections 12-16) and P. A. No. 604 (Sections 6 and 8), Public Acts of 1961.

<sup>32</sup> P. A. No. 574 (Section 33), Public Acts of 1965.

## APPENDIX B

### Procedures For Obtaining Assistance From the Soldiers, Sailors, and Marines Fund (SSMF)

Figure B	Initial Application Process	Page B-1
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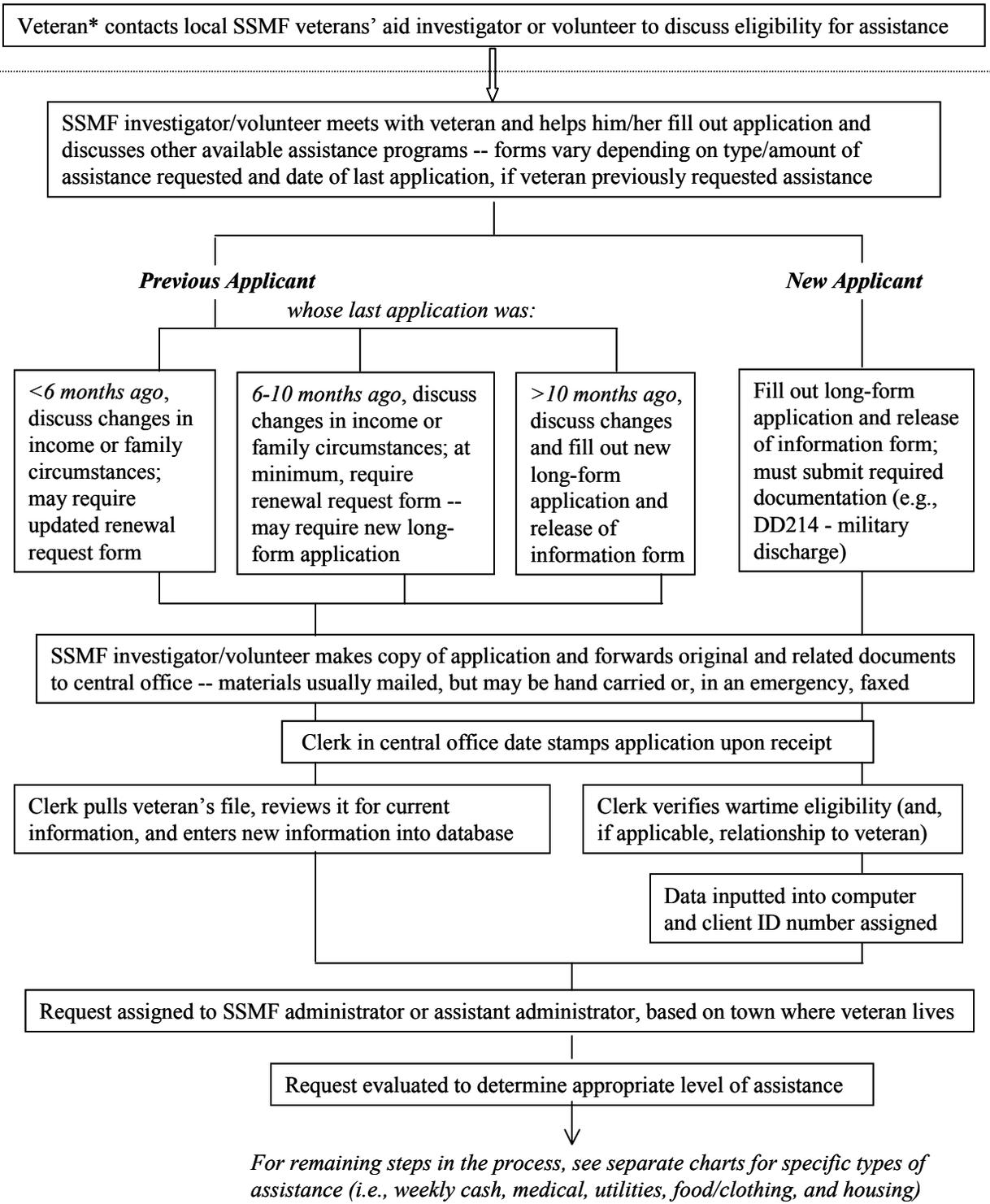
#### Additional Steps for Specific Types of Assistance:

Figure B1	Weekly Cash	B-2
Figure B2	Medical	B-5
Figure B3	Utilities	B-6
Figure B4	Food and Clothing	B-7
Figure B5	Housing	B-8
Figure B6	Prescription Medications	B-9
Figure B7	Eye Examinations and Eyeglasses	B-10
Figure B8	Durable Medical Equipment	B-11

Source of Data (for all figures): Documents prepared by Soldiers, Sailors, and Marines Fund agency and program review committee staff interviews with SSMF agency administrator

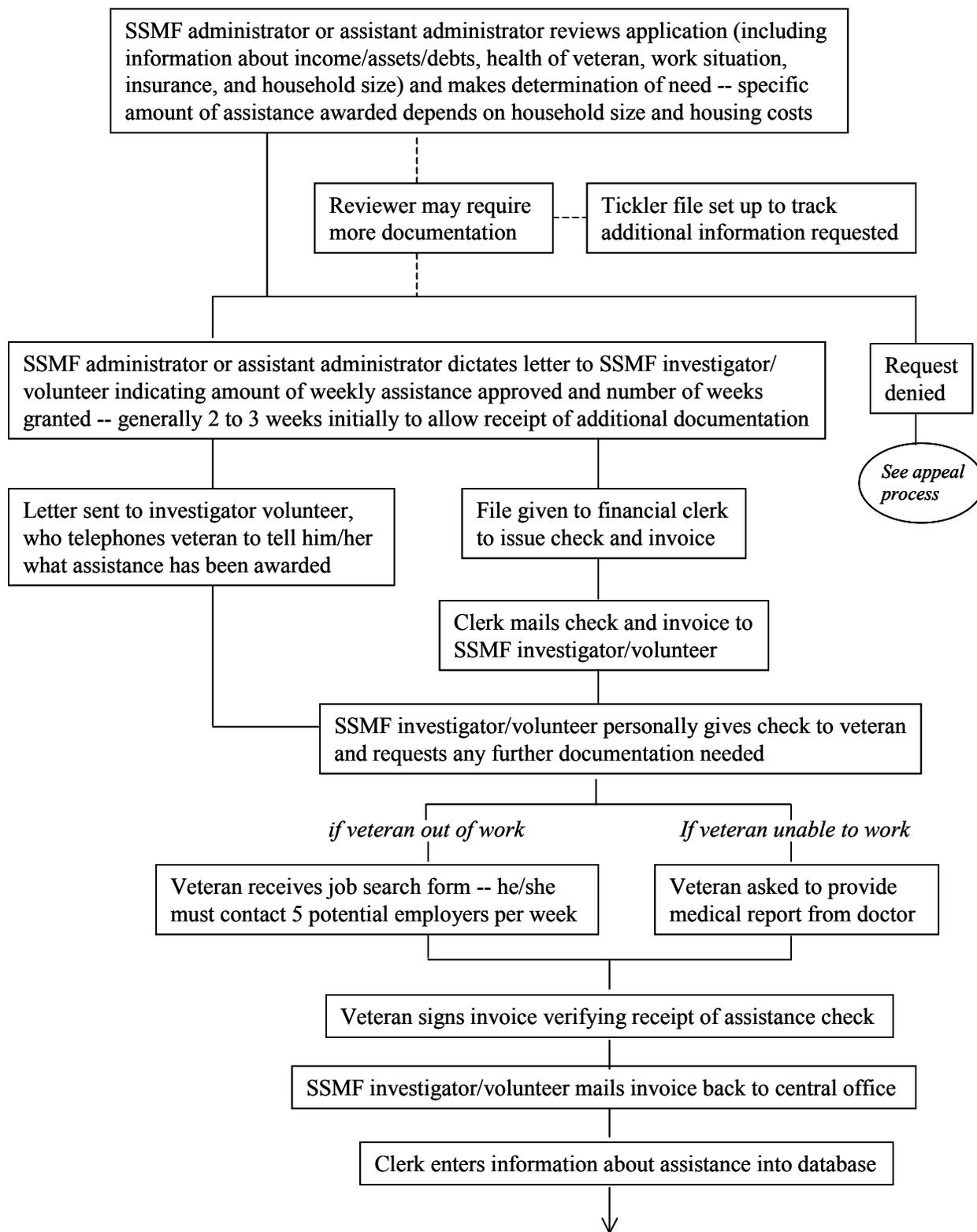


**FIG. B Initial Application Process For Soldiers, Sailors, and Marines Fund (SSMF)**

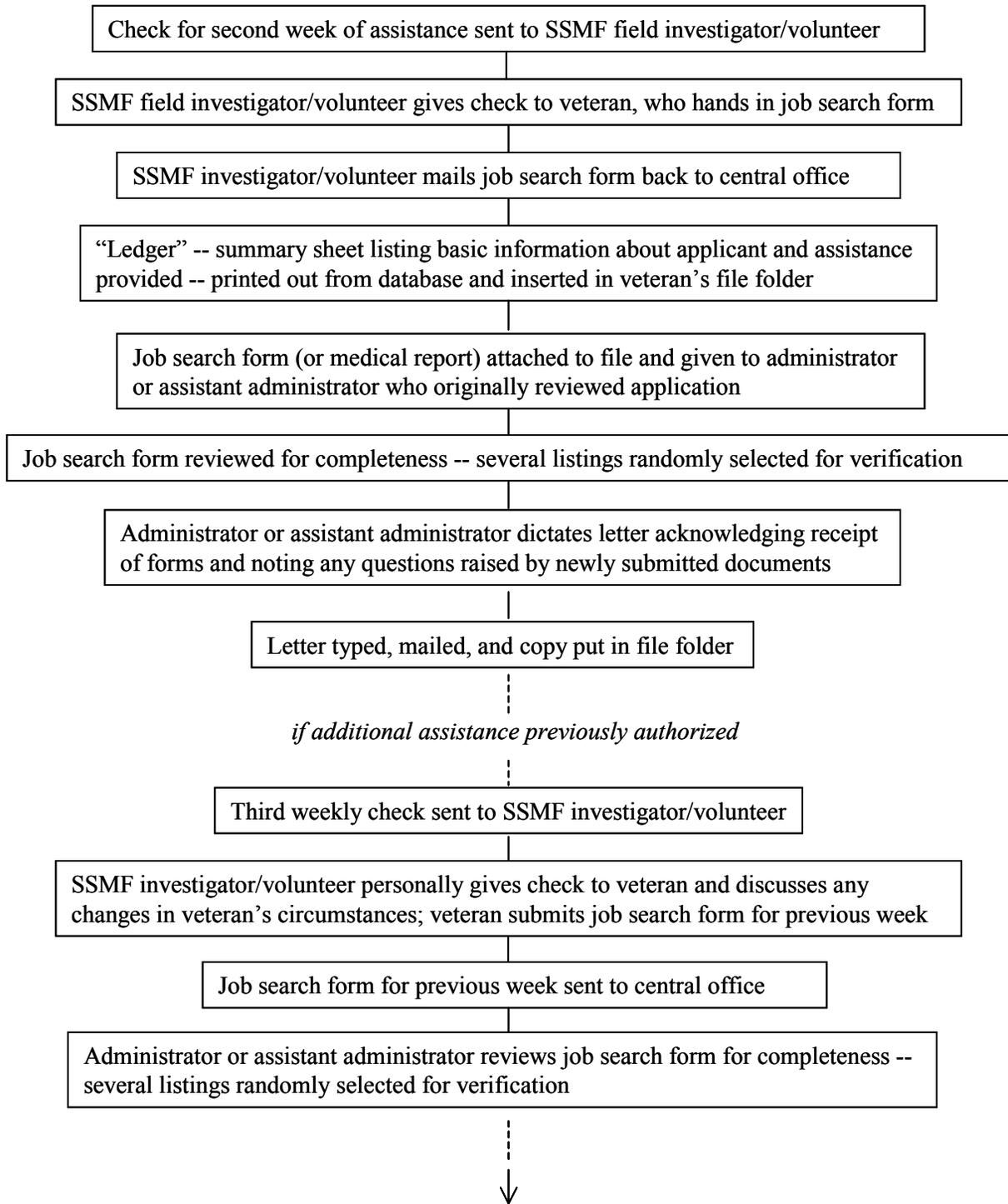


\* Spouses and widows/widowers of eligible veterans follow the same process outlined here

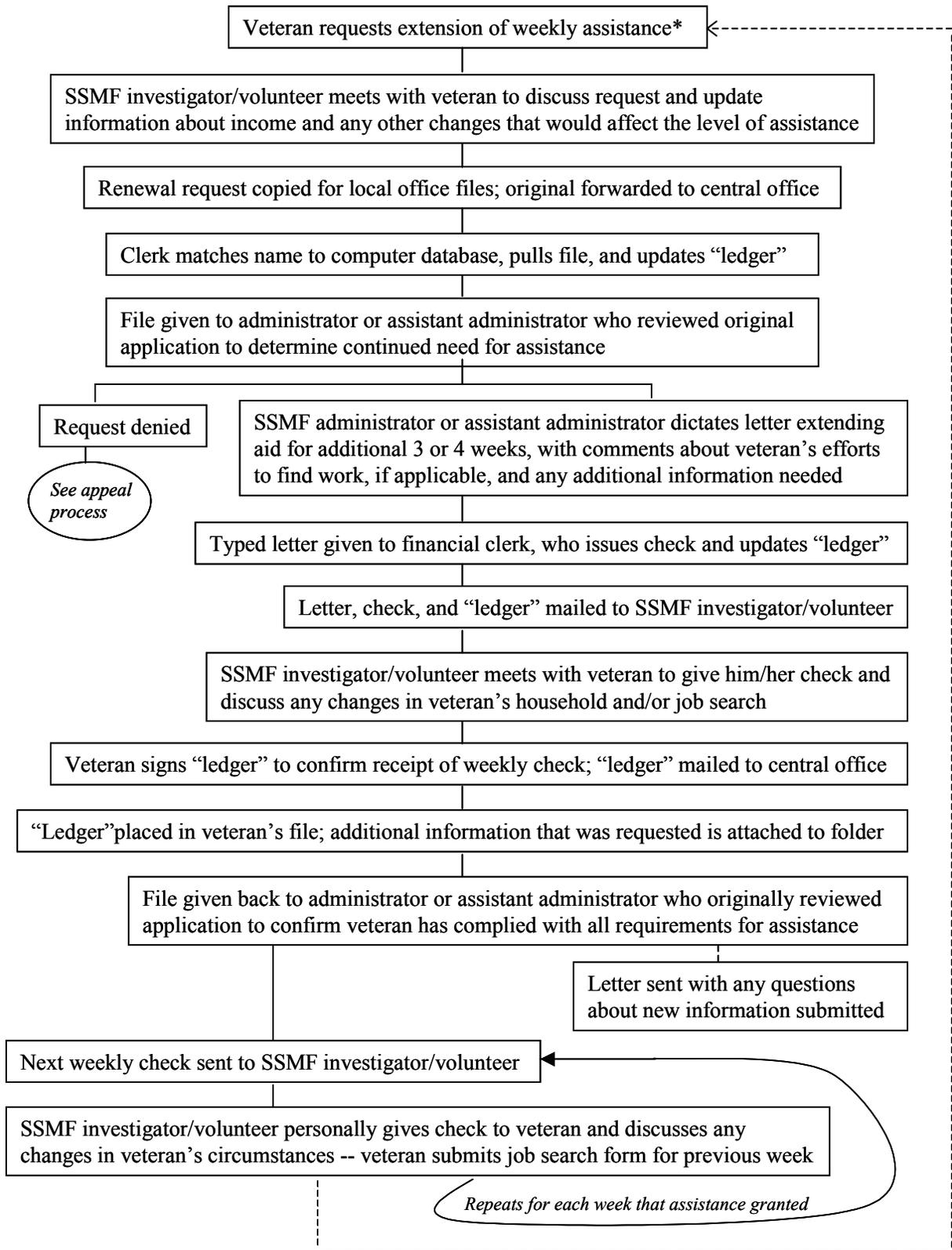
**FIG. B1 Weekly Cash Assistance**



**FIG. B1 (Continued)**

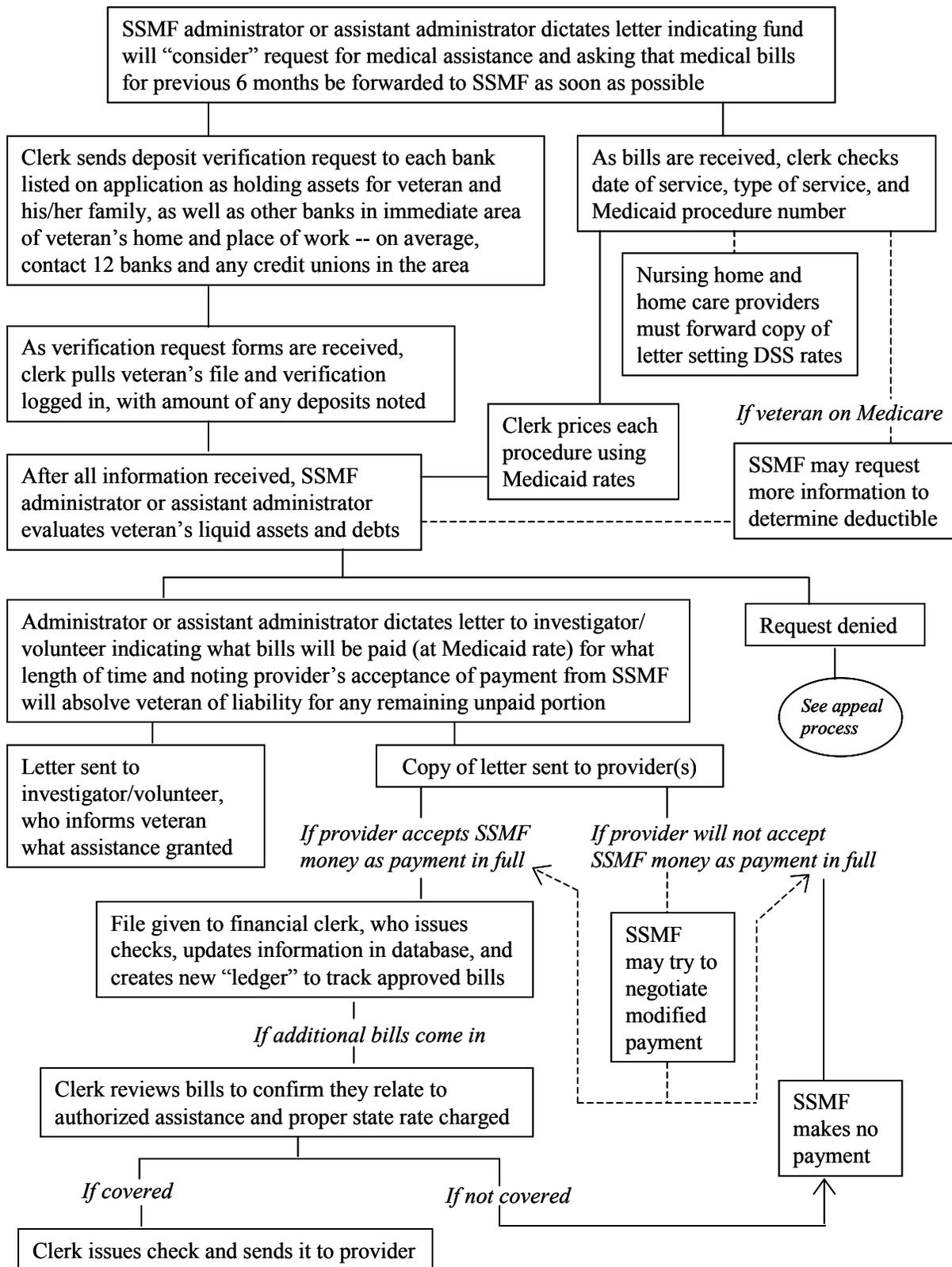


**FIG. B1 (Continued)**

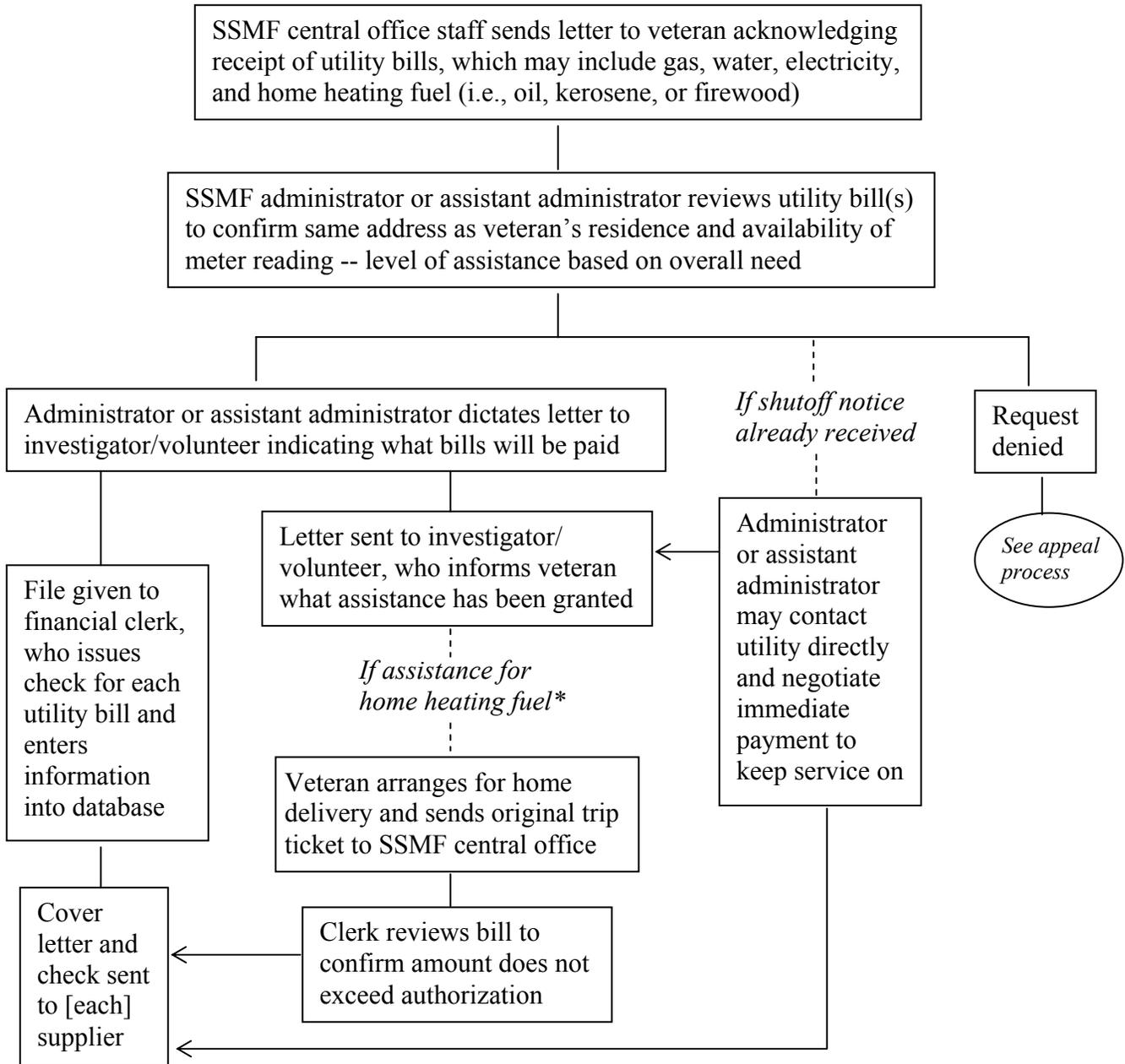


\* Total of 13 weeks allowed per year

**FIG. B2 Medical Assistance**

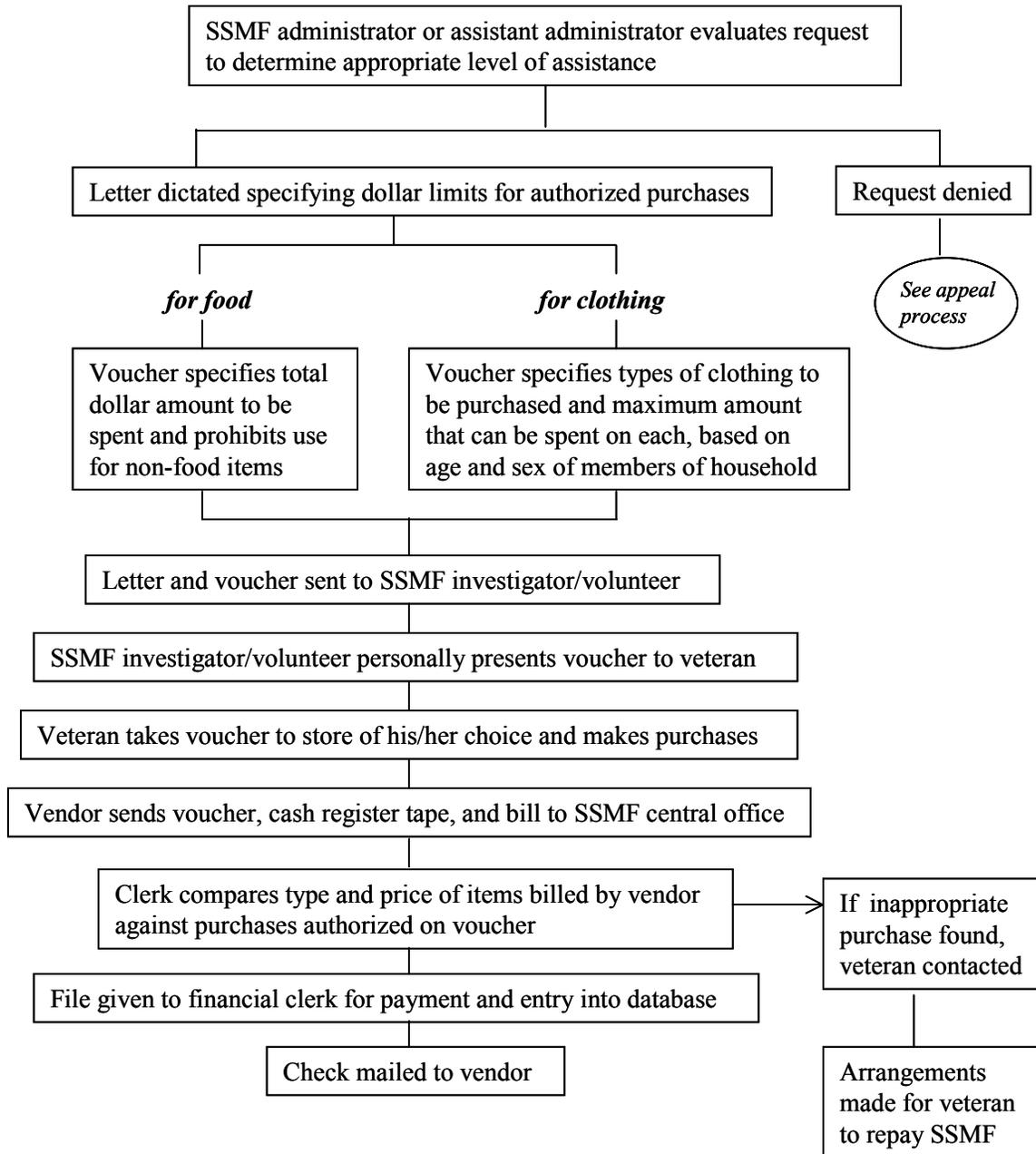


**FIG. B3 Utilities Assistance**

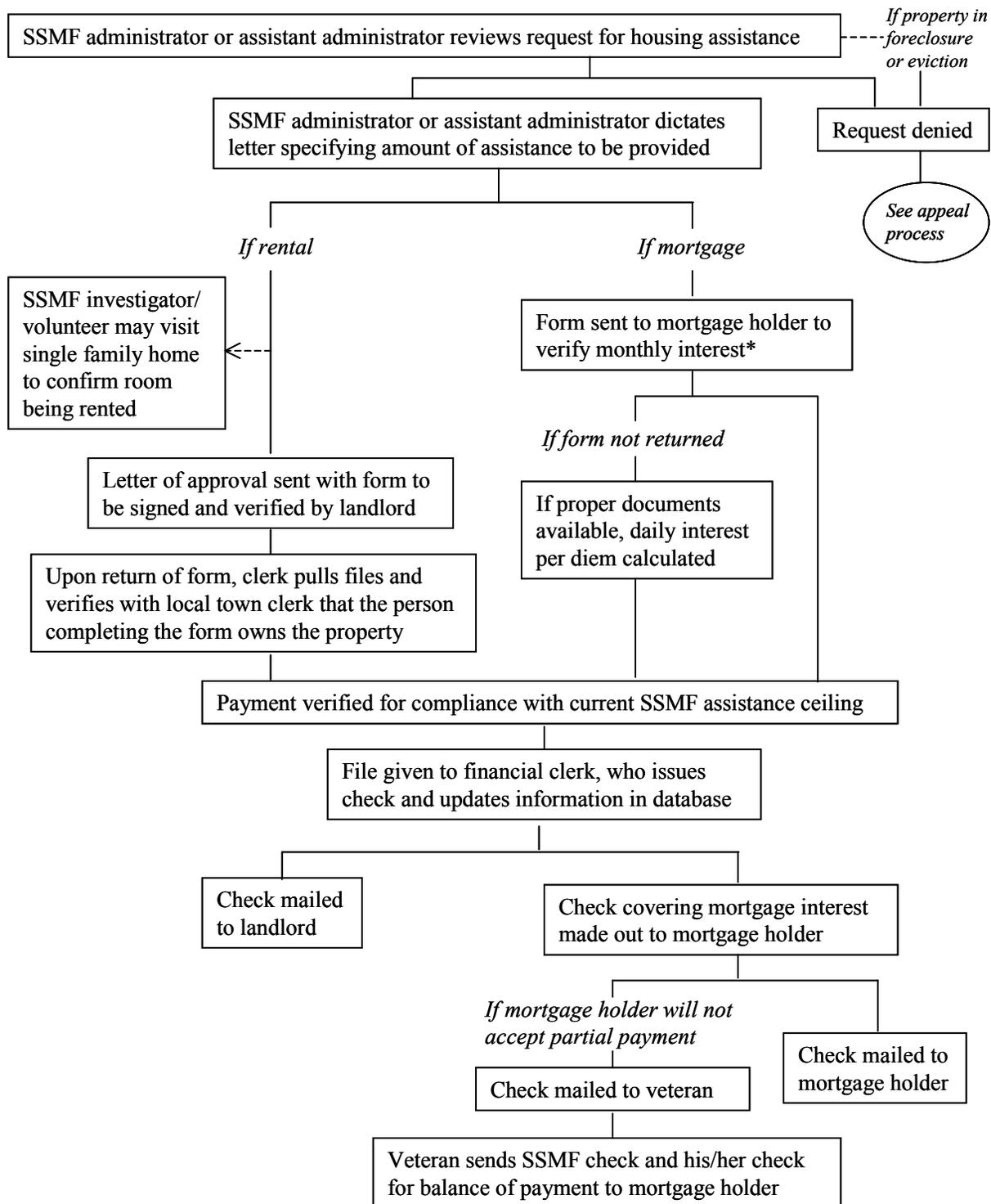


\* This segment of the process applies to oil, kerosene, and propane gas. If wood is used, the veteran must submit a delivery bill indicating the size of the load.

**FIG. B4 Food and Clothing Assistance**

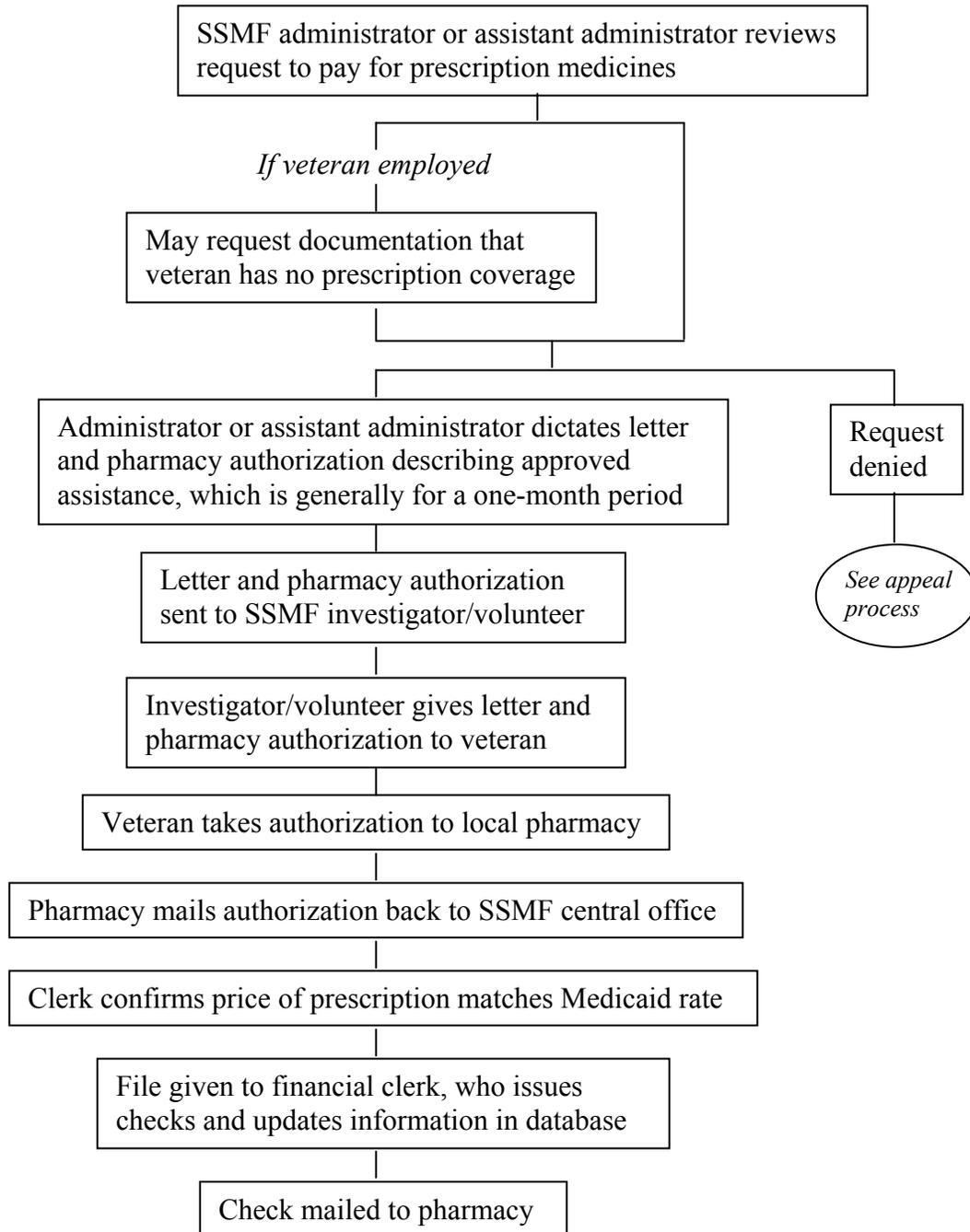


**FIG. B5 Housing Assistance**

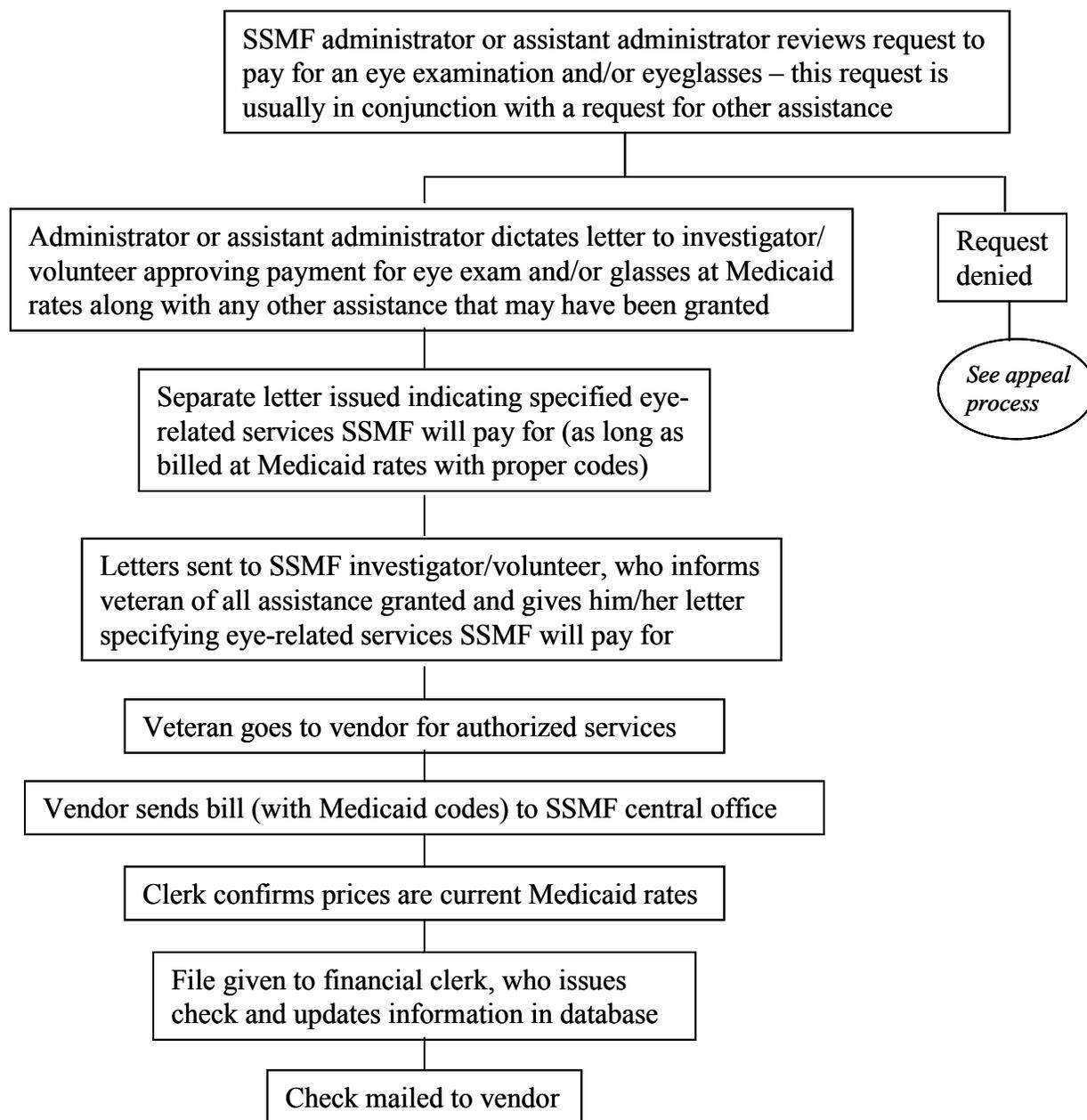


\* SSMF only pays mortgage interest -- it will not pay anything toward mortgage principal

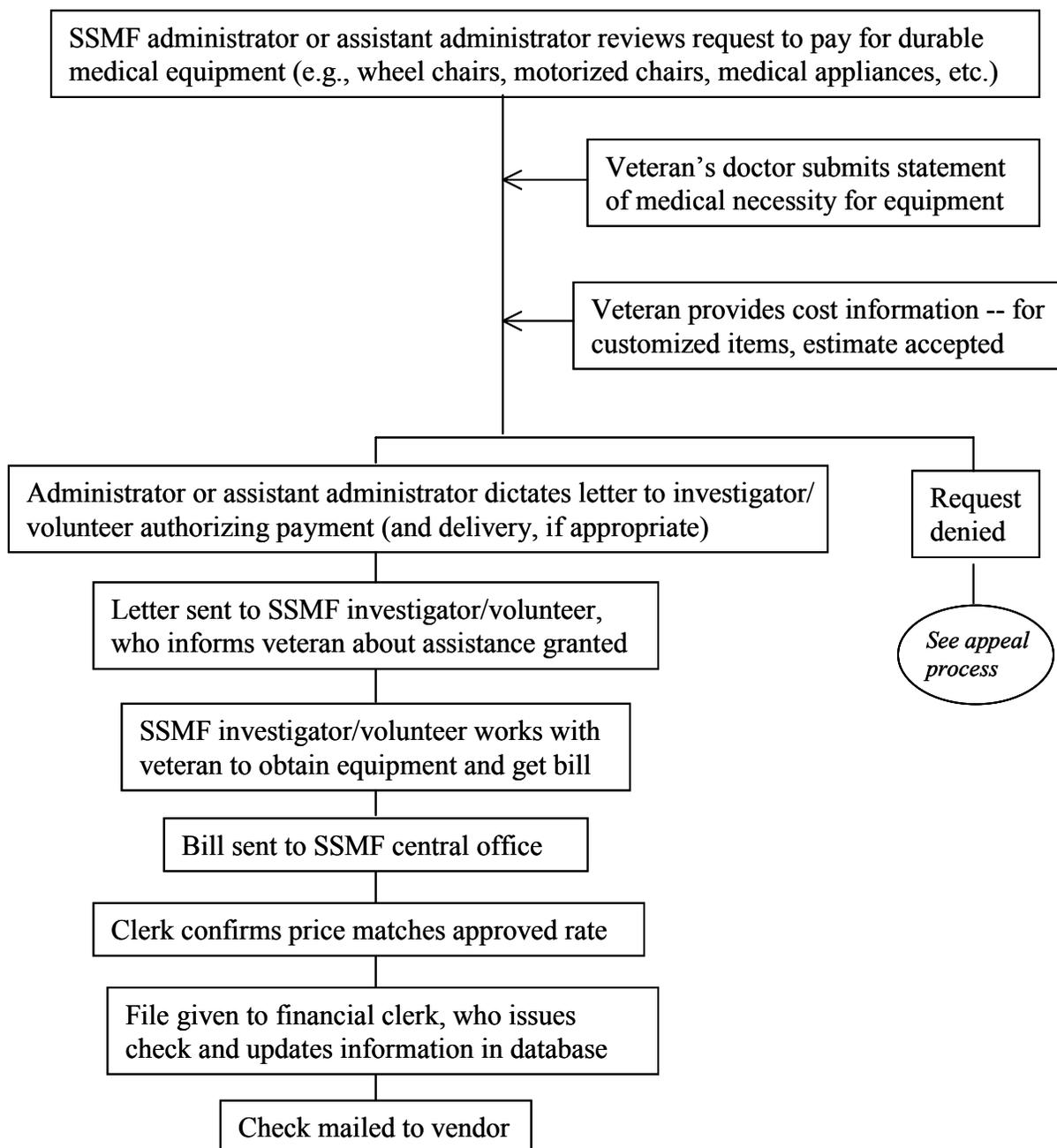
**FIG. B6 Prescription Medications Assistance**



**FIG. B7 Eye Examination and Eyeglass Assistance**



**FIG. B8 Durable Medical Equipment Assistance**



APPENDIX C SSMF Awards By Category

<i>Type of Assistance Award</i>	<i>FY 00</i>	<i>FY 01</i>	<i>FY 02</i>	<i>FY 03</i>	<i>FY 04</i>	<i>FY 05</i>
<b>WEEKLY BENEFIT ALLOWANCE</b>	\$348,982	\$343,254	\$360,647	\$433,933	\$412,472	\$294,017
<b>EMERGENT NONMEDICAL</b>						
EMERGENT AUTHORIZATION						\$200
RENTAL/MORTGAGE INTEREST	\$440,707	\$440,191	\$472,515	\$490,004	\$486,626	\$428,584
FUEL & WOOD	\$36,976	\$41,603	\$27,079	\$35,079	\$54,848	\$86,907
UTILITIES	\$88,663	\$89,830	\$81,386	\$90,162	\$107,422	\$103,437
CLOTHING AUTHORIZATION	\$45,069	\$51,914	\$61,656	\$77,354	\$115,495	\$97,723
EMERGENCY FOOD ORDERS	\$16,649	\$23,856	\$26,891	\$33,209	\$48,019	\$34,963
<b>SUBTOTAL EMERGENT NONMEDICAL</b>	<b>\$628,064</b>	<b>\$647,394</b>	<b>\$669,527</b>	<b>\$725,808</b>	<b>\$812,410</b>	<b>\$751,814</b>
<b>MEDICAL</b>						
UNSPECIFIED MEDICAL					\$386	\$75
IN PATIENT	\$214,435	\$213,151	\$253,609	\$150,087	\$113,267	\$183,178
OUT PATIENT & EMERGENCY ROOM	\$115,999	\$148,122	\$82,709	\$107,842	\$86,343	\$87,109
ANESTHESIA	\$7,270	\$5,778	\$5,192	\$3,671	\$4,698	\$3,021
PRESCRIPTION DRUGS/MEDICAL SURGICAL SUPPLIES	\$45,017	\$40,207	\$62,646	\$41,163	\$34,669	\$36,129
DENTAL TREATMENT - DENTURES	\$114,116	\$121,920	\$99,267	\$82,110	\$77,233	\$97,187
DOCTOR OFFICE VISITS/INDEP LAB/ X-RAY/ THERAPY	\$69,660	\$111,695	\$93,370	\$105,793	\$115,730	\$127,050
AMBULANCE SERVICE	\$15,669	\$11,395	\$12,394	\$15,330	\$11,856	\$9,564
HOSPITAL INSURANCE PREMIUMS	\$23,484	\$24,674	\$21,545	\$47,773	\$37,957	\$12,455
HOMEMAKER AND NURSING SERVICES	\$31,670	\$5,211	\$4,836	\$2,690	\$1,656	\$936
CONVALESCENT HOME CARE - ADULT DAY CARE	\$5,507		\$5,181	\$6,673		\$17,737
OXYGEN		\$120	\$2,079	\$211	\$244	\$525
CAT SCANS			\$147		\$127	\$1,152
<b>SUBTOTAL MEDICAL</b>	<b>\$642,827</b>	<b>\$682,273</b>	<b>\$642,975</b>	<b>\$563,343</b>	<b>\$484,166</b>	<b>\$576,118</b>
<b>BURIAL EXPENSES</b>	<b>\$80,026</b>	<b>\$91,669</b>	<b>\$95,890</b>	<b>\$88,472</b>	<b>\$66,512</b>	<b>\$76,694</b>
<b>DURABLE EQUIPMENT</b>						
PROSTHESIS			\$86		\$66	
ARTIFICIAL LIMBS	\$686		\$464			
WHEEL CHAIR	\$5,158	\$15,356	\$8,579	\$2,257	\$3,463	
HOSPITAL BEDS				\$32	\$553	
EYE GLASSES & EXAMS	\$11,721	\$13,241	\$11,420	\$10,023	\$13,518	\$10,407
HEARING AIDS & EXAMS - REPAIRS	\$30,044	\$28,517	\$35,399	\$18,981	\$28,135	\$24,161
SPECIAL SHOES		\$1,148				\$921
MISCELLANEOUS	\$157	\$67	\$4,419	\$50	\$210	\$911
<b>SUBTOTAL DURABLE EQUIPMENT</b>	<b>\$47,766</b>	<b>\$58,329</b>	<b>\$60,367</b>	<b>\$31,343</b>	<b>\$45,945</b>	<b>\$36,400</b>
<b>MISCELLANEOUS</b>	<b>\$678</b>		<b>\$530</b>	<b>\$627</b>		<b>\$3,583</b>
<b>GRAND TOTAL</b>	<b>\$1,748,343</b>	<b>\$1,822,919</b>	<b>\$1,829,936</b>	<b>\$1,843,526</b>	<b>\$1,821,505</b>	<b>\$1,738,626</b>
Source of Data: SSMF quarterly reports						

APPENDIX D

<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												

<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
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

<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
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

<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
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 three-quarters 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.

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 E. 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>	<i>Veterans Served Annually</i>	<i>Assistance Granted Annually</i>	<i>Est. Annual Admin. Expenses</i>	<i>Staff</i>	<i>Use Volunteers?</i>
ID	Idaho Veterans Services Emergency Relief Program	Division of Veterans Services	Assistance w/necessities of life (for food, fuel, shelter, and clothing) in time of temporary emergency; one grant per 6-month period; total maximum = \$1,000	Resident of state; war-time service; honorable discharge; 90 days of service (or less if disabled)	20	\$20,000  \$1,000 per applicant	\$1,000	multiple people at each stage of process help fill out or approve requests	No
MA	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	not available	not available	not available	not available	local veterans' agents take applications
MI	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)	3,000 - 5,000/year apply; 40-60% approved	\$600,000  no limit per person, but usually ~\$500-600	\$600,000 (but staff also handle federal DD-214s and a tuition grant program)	director, bookkeeper, secretary, person who handles appeals, + 1.5 people who handle DD-214s	Mostly use VSOs and authorized agents; a few volunteers
MN	Minnesota State Soldiers Assistance Program	Department of Veterans Affairs	Cash assistance in form of shelter payments (rent/mortgage), utilities, and personal needs; also dental/optical, if meet strict income/asset limits	Veteran unable to work as result of temporary disability	~2,000	\$1.4M	unavailable	currently 3 full time + part-time supervisor	No, but county VSOs take applications

**APPENDIX E. 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>	<i>Veterans Served Annually</i>	<i>Assistance Granted Annually</i>	<i>Est. Annual Admin. Expenses</i>	<i>Staff</i>	<i>Use Volunteers?</i>
NE	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	890 [+ 348 denied] (FY 05)	\$835,804 (FY 05)	~ \$92,000 for salaries/benefits + operating expenses	1 full-time admin. asst., 50% secy., + ~40% deputy director	No, but 83 county VSOs take applications
NH	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 state; war-time service; honorable discharge	varies by town	varies by town	not available	not available	not available
ND	North Dakota Hardship Grant Program	Department of Veterans' Affairs	Grants for emergency dental work, eyeglasses, hearing aids, transportation for medical treatment, or other special need	Veteran who has lived in state for at least one year	approx. 250	\$100,000 annually	~\$30,000	2 half-time equivalent	No
OK	Oklahoma Financial Assistance	War Veterans Commission, Department of Veterans' Affairs	Financial aid (for food, rent, and utilities) to veterans experiencing emergency; cannot be used for medical bills, car payments, old debts	War veteran; honorable discharge; 90 days of service (or discharge due to disability); one-year residency in state	556	\$160,000 ~\$750 per person	unavailable	1	Yes
PA	Penn. Veterans Emergency Assistance	Bureau for Veterans Affairs, Department of Military and Veterans Affairs	Financial aid (for food, dairy, shelter, fuel, and clothing) in emergency and on temporary basis; maximum of 3 months during 12-month period	Honorable discharge; resident of the state; war-time service (or specified peace time dates)	1,654 (FY 05)	\$1.13M (FY 05)	~\$50,000	1	No

**APPENDIX E. 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>	<i>Veterans Served Annually</i>	<i>Assistance Granted Annually</i>	<i>Est. Annual Admin. Expenses</i>	<i>Staff</i>	<i>Use Volunteers?</i>
SD	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	~300 applicants [with 60% approved]	~\$140,000	unavailable	~10% director	No, use 74 VSOs to take applications
VT	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 >1 year (unless discharged early for medical or service connected disability); honorable discharge; no other benefit program to address hardship	~200 [+44 denied] (FY 05)	\$29,000 (FY 05)	<\$10,000 (estimate)	1 part time	No
WA	Washington Veterans Assistance Fund	Each county must establish this type of fund	Varies by county, but generally pay for emergency needs such as shelter, utilities, medical needs, or food	Honorable discharge; resident of state for one year; in financial need	varies by county	varies by county	not available	not available	not available
WI	Wisconsin Assistance to Needy Veterans and Family Members	Department of Veterans Affairs	Financial assistance (for specified health care or subsistence needs) to those who've exhausted all other sources of aid; lifetime cumulative award of \$5,000	Active duty during specified time periods; honorable discharge; state resident	162 (FY 05)	\$122,585 (FY 05)	unavailable	portions of supervisor, program assistant, and 3 grant analysts	No, but county VSOs help with applications

VSO = Veterans Service Officer

M = million

Sources of Data: web sites of individual states (November 2005); electronic correspondence and telephone conversations between LPR&IC committee staff and representatives of programs listed in column two (December 19, 2005 - January 12, 2006).



## APPENDIX F

### Agency Responses





**STATE OF CONNECTICUT**  
**SOLDIERS SAILORS AND MARINES FUND**

101 SOUTH STREET  
WEST HARTFORD, CT 06110  
TEL 860.953.4345 FAX 860.953.4317  
www.ct.gov/ssmf

**February 6, 2006**

**Carrie E. Vibert, Director**  
**Legislative Program Review and Investigations Committee**  
**Connecticut General Assembly**  
**State Capitol**  
**Room 506**  
**Hartford, Connecticut 06106**

**Dear Director Vibert:**

**We have reviewed the Legislative Program Review and Investigations Committee draft report on the Soldiers', Sailors' and Marines' Fund of January 2006 and would like to offer the following observations:**

**While we generally agree with the statements contained in "Structure and Funding" we feel that a statement should be included stating that every effort is made by the agency to operate within the limits of the income generated by the corpus.**

**Reference is made to footnote 9 on page 11. The three most recent Assistant Fund Administrators were interviewed and selected. All were members in good standing of the American Legion possessing skills, education, and work experience suitable to the position, and were selected for personal interview from a list of candidates for the opening.**

**In the discussion of "Types of Assistance Available" it was stated that the agency would not assist with the installation of ramps for the disabled. While that is true, the reason is that the Veterans Administration funds programs providing monetary allowances for the purpose of adapting homes to the requirements of handicapped veterans. We routinely refer individuals directly to the VA for such assistance, and view the policy as a reasonable method of achieving both the required assistance to the handicapped veteran while maximizing resources which might be devoted to other critical needs.**

**On page 12 the duties of the Veterans Aid Investigators should include the duty of conducting field investigations to verify information provided in the application (i. e., living/work arrangements, family circumstances) with the goal of limiting possible fraud.**

**The recommendation that the agency be dissolved and be directly administered by the American Legion we believe will result in operational savings which might consequently make additional funds available to Connecticut's wartime veterans. If it is the desire of the State Legislature to implement the recommendation, as expressed through the passage of**

implementing legislation, we stand ready to implement a business plan that has been prepared to account for such an eventuality. We would, however, request that serious consideration be given to the inclusion of language in any such legislation authorizing settlement of medical assistance at Medicaid rates by the entity to be created.

We thank the committee for their efforts in examining the operations of the agency, for the opportunity of commenting on the draft report, and wish to express our appreciation for the professional and courteous conduct of the committee staff during the course of the study.

Sincerely,



Gerald F. Dierman  
Administrator

# The American Legion



For God and Country

## Department of Connecticut

Web-site [www.ct.legion.org](http://www.ct.legion.org)

### Headquarters

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Fax: (860) 667-3257

[lepobup@VB.va.gov](mailto:lepobup@VB.va.gov)

Ms Carrie E. Vibert  
Director  
Legislative Program, Review  
and Investigations Committee  
State Capitol Room 506  
Hartford, Connecticut 06106

February 7, 2006

Re: The American Legion's Formal Response  
to Final Report of Legislative Program,  
Review and Investigations Committee  
Report of January 2006

Dear Ms. Vibert:

The American Legion Department of Connecticut is pleased to offer our formal response as referred above. Since you have given us only five (5) business days to complete this task, we have done the best we can. This report was approved at the Department Executive Committee at a special session on February 6<sup>th</sup>.

Sincerely,

Edward J. Carney Jr.  
Department Commander,  
The American Legion

Enclosure



# The American Legion



*For God and Country*

## Department of Connecticut

Web-site [www.ct.legion.org](http://www.ct.legion.org)

<input checked="" type="checkbox"/> <b>Headquarters</b>	<input type="checkbox"/> <b>Finance</b>	<input type="checkbox"/> <b>Service Office</b>
PO Box 208 Rocky Hill, CT 06067 (860) 721-5942 Fax: (860) 721-5936 <a href="mailto:cberry@ctlegion.necoxmail.com">cberry@ctlegion.necoxmail.com</a>	101 South St., 2 <sup>nd</sup> fl. West Hartford, CT 06110 (860) 953-4345 Fax: (860) 953-4317 <a href="mailto:Gerald.Dierman@po.state.ct.us">Gerald.Dierman@po.state.ct.us</a>	PO Box 310909 Newington, CT 06131 (860) 594-6600 Fax: (860) 667-3257 <a href="mailto:lepobup@VB.va.gov">lepobup@VB.va.gov</a>

### The American Legion Department of Connecticut, Inc's. Formal Response to the Final Report of Legislative Program, Review and Investigations Committee's Report of January 2006

In 1919 we were thrilled to fulfill the legislative mandate that created the Soldiers', Sailors' and Marines' Fund. In 2006 we equally are thrilled to witness legislation that will make the Fund bullet proof. The American Legion undertook the administration of this Fund in 1919 solely because the General Assembly sought to have the Fund safeguarded. We gladly undertook this sacred task. Eighty-seven years later we again embrace this opportunity and pledge on our honor to discharge our duty and protect this Fund.

Our General Assembly in 2006 completes the vision of their historic forbearers. Our American Legion Family in 2006 comprising nearly 35,000 men and women citizens of Connecticut are once again committed to assure that this Fund will be available to every needy Connecticut veteran until God willing there be no war ever more.

The proposed legislation contemplates an operation entity. We will have that entity fully detailed and at the ready in forty-five (45) days. We are ready to call a special convention to adopt the necessary articles of ratification. When history recalls this moment, let it not be merely rhetorical for either the General Assembly or The American Legion.

The veteran's community in Connecticut in 1919 was split, when the legislature sought sanctuary for the Fund. So it is today. When we wore the uniform of our country we sought to protect, among other values, the right to disagree. Is there any community of conscience without some degree of disagreement? We hope and expect in due course to reach a consensus in our veteran's community. The opportunity to protect the Fund by legislative enactment as envisioned in the Program Review and Investigations Committee's proposed recommendation should be a galvanizing event for all Connecticut veterans. We look forward to testifying as such and expect our allied veterans to join us.

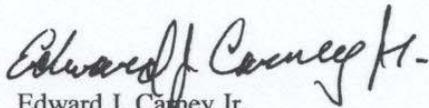
Below are certain factual errors and omissions from the committee's report that we would like to bring to your attention. Our list is not exhaustive.

1. Appendix A omits that The American Legion passed a special bylaw on December 2, 1919. It also omits Mr. Butterworth's presence at the Board of Control on December 6, 1919 where the motion was made and passed. On December 15, 1919 The American Legion accepted the administration of the Soldiers', Sailors' and Marines' Fund. The word "communicates" in that time line is not accurate. The venerable case of Bissell v. Butterwoth finally receives its just reward. The official "Records and Briefs" contain even more jewels.
2. Appendix A should be re-styled a history, not an "early" history. The all important Attorney General's opinion should be added as a December 15, 2004 time entry.
3. Page 37 the last sentence of the Paragraph beginning "Likewise..." is wrong.
4. Page 38 near the top of first paragraph beginning with the sentence "Specifically..." the phrase in that sentence "once again" is troublesome.

### Summation

At the December 13, 2005 meeting of the Legislative Program, Review and Investigations Committee, Co-Chair Brendan Sharkey made a bold and wise statement, somewhat paraphrased, that the Fund did not need any more legislative "fingers." Governor James C. Shannon said words of equal import to the Legion in 1954. He stated. " If the American Legion does nothing else in it's history, it has justified its existence by the administration of the Soldier's Sailor's and Marine's Fund."

Let it be said for the ages, The American Legion, Department of Connecticut, accepts the sacred trust of their co-citizens as bestowed by their elected representatives. The American Legion, Department of Connecticut, pledge on their honor to further discharge this sacred trust by the careful administration of the Soldier's, Sailor's and Marine's Fund for as long as our service and duty is needed.



Edward J. Carney Jr.  
Department Commander,  
The American Legion

SO APPROVED by the Department Executive Committee in special session on February 6, 2006 at Rocky Hill, Connecticut.