

FINANCIAL HARSHIP AMONG VETERANS: CONNECTICUT

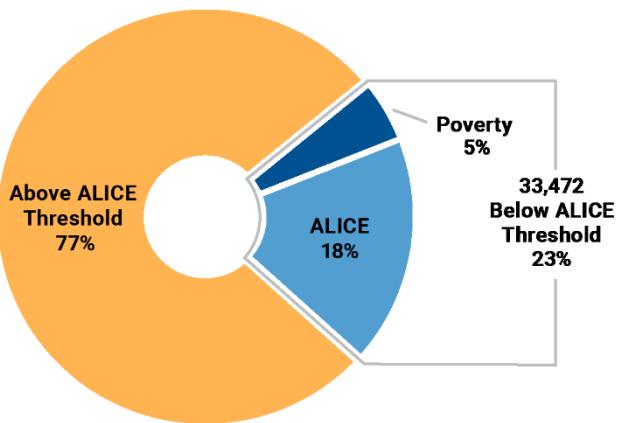
In 2019, there were 146,634 military veterans in Connecticut. Overall, a majority of them have fared better economically than nonveterans, in line with a belief that our nation must meet veterans' basic needs given their service and sacrifice.

Yet in 2019, a substantial 33,472 of those who served our country struggled to make ends meet in Connecticut. According to the Federal Poverty Level (FPL), 5% of veterans in Connecticut (7,245) lived in poverty in 2019. But [United For ALICE](#) data shows that another 18% (26,227) – more than three times as many – were also experiencing financial hardship, in households that earned above the FPL but not enough to afford the basics in the communities where they lived.

The reality is that nearly one-quarter (23%) of all veterans in Connecticut lived in a household with income below the [ALICE Threshold of Financial Survival](#) in 2019. This includes households in poverty as well as those who were **ALICE**: Asset Limited, Income Constrained, Employed. ALICE households don't earn enough to afford housing, child care, food, transportation, health care, a smartphone plan, and taxes – the basics needed to live and work in the modern economy (see Key Terms, pg. 2). This ALICE in Focus Research Brief shows that there are veterans below the ALICE Threshold of all ages, races/ethnicities, and educational levels, in a variety of living arrangements and employment situations, across Connecticut and in every state. The share of veterans below the ALICE Threshold in 2019 ranged from 21% in Wisconsin to 36% in Louisiana.

Veterans by Household Financial Status, CT, 2019

Number of Veterans in Connecticut = 146,634



Note: This research uses American Community Survey Public Use Microdata Samples (ACS PUMS) and focuses on veterans, whose ALICE status is determined by their household's income compared to local cost of living. The data does not include veterans who are unsheltered or living in group quarters. In this Brief, percentages are rounded to whole numbers for ease of reading, which may result in percentages totaling 99% or 101%. All numbers are presented in the [ALICE Veterans Data Dashboard](#).

Sources: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey, PUMS, 2019



KEY FINDINGS

- Of the 146,634 veterans in Connecticut in 2019, 5% were below the FPL, and an additional 18% – more than three times as many – were ALICE.
- While there are veterans from all racial/ethnic groups in Connecticut, economic inequities persist: 41% of Black, 29% of Asian, and 28% of Hispanic veterans lived in households below the ALICE Threshold in 2019, compared to 21% of White veterans.
- In 2019, more than half (56%) of veterans in Connecticut over the age of 25 had not completed post-secondary education. Of veterans who graduated high school but had not completed post-secondary education, 28% were below the ALICE Threshold.
- Veterans with disabilities faced higher rates of financial hardship in Connecticut: 31% lived in a household with income below the ALICE Threshold, compared to 20% of veterans without disabilities.
- In Connecticut, 59% of veterans below the ALICE Threshold and 56% of veterans with disabilities below the Threshold had high-speed internet access in 2019.

DEFINING VETERAN STATUS

In this Brief, veterans are defined as those who were “on active duty in the past, but not now” as reported in the 2019 [U.S. Census Bureau’s American Community Survey](#) (ACS). This ALICE research uses the ACS definition and dataset because it is the only public source that includes both veteran status and the information needed to determine a person’s ALICE household status – their household composition, income, and location. The ACS asks whether each member of a household has ever served on active duty in the U.S. Armed Forces, Reserves, or National Guard, as outlined in the table below.

Military Service, Connecticut, 2019	Total Number	Percent Below ALICE Threshold (Poverty + ALICE)
Veteran: On active duty in the past, but not now	146,634	23%
Only on active duty for training in Reserves/National Guard	37,183	22%
On active duty	5,959	30%

Note: Only one response allowed per person; categories are mutually exclusive.

This ALICE in Focus analysis does not include:

- Veterans living in Census-defined “group quarters”:** This includes 2,087 veterans in Connecticut living in non-institutional group quarters (such as college dormitories or group homes) and 2,611 in institutional group quarters (such as nursing homes or correctional facilities). Because the cost of living in these settings differs substantially from the cost of living in a household, the ALICE status of these veterans cannot be determined.
- Veterans experiencing homelessness:** The ACS does not fully capture veterans who are not living permanently in households. However, the U.S. Department of Housing and Urban Development’s [Point-In-Time Estimate of Homelessness](#) reported 199 homeless veterans in Connecticut in 2020.

Key Terms

- Veteran:** A person who is not on active duty with the U.S. military but was in the past. This does not include people who were only on active duty for training in the Reserves/National Guard.
- ALICE:** Asset Limited, Income Constrained, Employed – households that earn above the Federal Poverty Level (FPL) but cannot afford the basic cost of living in their county. While the FPL for a family of four in 2019 was \$25,750, the average bare-minimum cost of living for a family according to the ALICE Household Survival Budget was nearly \$91,000 in Connecticut. Despite struggling to make ends meet, ALICE households often do not qualify for public assistance.
- ALICE Threshold:** Derived from the Household Survival Budget, the average income that a household needs to afford housing, child care, food, transportation, health care, and a smartphone plan, plus taxes. Calculated for various household types for every U.S. state and county.
- Below ALICE Threshold:** Includes people in poverty-level and ALICE households combined.

ALICE Veterans Data Dashboard

Visit the ALICE Veterans Data Dashboard to explore more than 100 variables related to veterans in financial hardship by:

- State, regional, and local geographies
- Demographic categories including age, race/ethnicity, sex, and education
- Household characteristics like work status and living arrangements
- Access to key resources

Visit UnitedForALICE.org/Focus-Veterans

Throughout this Brief, the two primary groups being compared are veterans (on active duty in the past, but not now) and those who never served. This Brief does not include analysis of those currently on active duty or those only on active duty for training in the Reserves/National Guard; additional research may provide interesting findings about hardship in these groups.

DEMOGRAPHICS

Veterans span all categories of age, sex, race/ethnicity, national origin, disability status, educational level, living arrangements, and work status. Nationally, veterans are less likely to have income below the ALICE Threshold (27%) than those who never served in the military (35%); the same is true in Connecticut (23% of veterans vs. 29% of those who never served). However, veterans from certain demographic groups — including those that have faced a long history of [systemic racism](#) and [sexism](#) both within and outside the military — have higher rates of financial hardship. **Nationally, compared to veterans overall, there are increased rates of financial hardship for veterans who are female; are Black, Indigenous, and other people of color; have a disability; and/or were born outside of the U.S., as well as for other groups — like lesbian, gay, bisexual, transgender, and queer (LGBTQ+) individuals — who are not fully represented in the ACS data.** The [intersectionality](#) of these demographic groups further increases financial hardship for veterans with more than one of these identities.

Age

While there are veterans of all ages, older people are more likely to have served because the draft, which lasted from 1948 to 1973, required eligible males to serve. More than half (59%) of veterans in Connecticut in 2019 were seniors (age 65+), 38,534 were age 65–74, and 48,573 were 75 and older. Among veterans age 64 and under, 38,770 were age 45–64, 19,342 were age 25–44, and 1,415 were age 17–24.



By age, the youngest and oldest veterans faced the highest rates of financial hardship: In Connecticut in 2019, 46% of those under age 25 were below the ALICE Threshold, as were 28% of those age 75 and older. Veterans in all age groups, excluding those younger than 25 years old, were less likely to face financial hardship than their counterparts who never served. The opposite was true for the youngest veterans (age 17–24), among whom the rate of hardship was higher than among people who never served (46% vs. 36%, respectively).

Veterans by Age, Connecticut, 2019	Percent Veterans Below ALICE Threshold	Percent Never Served Below ALICE Threshold
17–24 Years	46%	36%
25–44 Years	20%	29%
45–64 Years	17%	23%
65–74 Years	22%	31%
75+ Years	28%	45%

Sex

In 2019, the ACS included one question on sex with only two options — “male” or “female” — and respondents were not able to report gender identity or sexual orientation. The ALICE data reflects these limited options.

Overall, in 2019, 93% of veterans in Connecticut were male (136,004) with only 10,630 female veterans. While the percentage of women in the military has grown steadily over the last few decades, they [continue to be under-represented, especially in positions of leadership](#). Efforts are underway to encourage the participation of women in the armed forces, including strengthening career paths, supporting continuity of service for women after having children, and amplifying women’s military experiences and successes in recruitment efforts.

In contrast to the national trend, the rate of financial hardship was higher among male veterans than female veterans in Connecticut in 2019: 23% of male and 18% of female veterans were below the ALICE Threshold. However, rates of financial hardship for both male and female veterans (23% and 18%, respectively) were still lower than rates for males and females who never served (26% and 32%, respectively).

Neither the ACS nor the military report data on LGBTQ+ service members or veterans. However, research by other organizations estimates that there are [approximately one million lesbian, gay, bisexual, and transgender veterans](#) in the U.S. The easing of [discriminatory policies](#) against LGBTQ+ service

personnel has contributed to a more diverse and inclusive military. However, many military policies related to LGBTQ+ service members are still in flux, and LGBTQ+ people both within and outside of the armed forces continue to face [systemic challenges](#), such as discrimination in employment, higher rates of mental health conditions, and limited access to LGBTQ+ inclusive health care and community services.

Race/Ethnicity and Nativity

People of all racial/ethnic groups serve in the military, and [those who have served since 9/11 are even more diverse than their predecessors](#). In 2019, veterans in Connecticut were 86% White, 6% Black, 5% Hispanic, 1% Asian, and 1% of those who are of two or more races. The largest number of veterans below the ALICE Threshold were found in the largest racial/ethnic populations: predominantly White (26,207), Black (3,752), and Hispanic (2,179).



Yet by percentage, Black veterans, Hispanic veterans, and those who are of two or more races faced higher rates of financial hardship as a result of [persistent racism, discrimination, and systemic barriers](#) that limit these veterans' access to resources and opportunities for financial stability. In Connecticut in 2019, 41% of both Black veterans and veterans who are of two or more races, and 28% of Hispanic veterans lived in households below the ALICE Threshold, compared to 29% of Asian and 21% of White veterans. These disparities in financial hardship were mirrored in the general population, but for veterans, they were a particular extension of [the unequal distribution of the housing, training, and employment protections promised in the post-WWII G.I. Bill](#). In 2019, however, Black and Hispanic veterans were still less likely to face financial hardship than their counterparts who never served.

Veterans by Race/Ethnicity, Connecticut, 2019	Percent Veterans Below ALICE Threshold	Percent Never Served Below ALICE Threshold
Asian	29%	27%
Black	41%	46%
Hispanic	28%	51%
Two or More Races	41%	35%
White	21%	22%

Note: All racial categories except Two or More Races are for one race alone. The Hispanic group may include veterans of any race.

Both English-speaking ability and whether an individual was born outside of the U.S. also have an impact on veteran hardship. Veterans born outside of the U.S. made up only 5% of all veterans in Connecticut in 2019 and were only slightly more likely to be below the ALICE Threshold (24%) than veterans born in the U.S. (23%). Rates of financial hardship were higher (33%) for the 905 veterans living in a household with limited English-speaking ability.

Disability Status

As a result of medical advances, military personnel are now more likely to survive a significant injury in combat, thereby [increasing the number of veterans living with service-related disabilities](#). In 2019, 16% of veterans in Connecticut reported service-related disabilities as defined by having a U.S. Department of Veterans Affairs (VA) disability rating. More generally, over one-quarter (28%) of veterans in Connecticut reported having a disability (whether service-related or not), defined by the ACS as a cognitive, hearing, vision, or ambulatory disability, or one that makes self-care or independent living difficult.

Veterans with disabilities were more likely to face financial hardship in 2019: 31% lived in a household with income below the ALICE Threshold, much lower than for people with disabilities in Connecticut who never served (49%). Veterans with a service-related disability were even less likely to be below the Threshold (21%), a rate comparable to veterans without disabilities (20%). This is in part due to additional services many veterans with disabilities receive – like [disability compensation for those with service-related disabilities](#), and other VA benefits – as well as public assistance programs like [Supplemental Security Income \(SSI\)](#), [Social Security Disability Insurance \(SSDI\)](#), and Medicaid.

In 2019, the number of veterans with disabilities in Connecticut increased steadily with age, from fewer than 2,150 veterans with disabilities under the age of 45 to more than 22,700 who were age 75 and older. However, the rate of financial hardship was highest for veterans with disabilities age 45-64, and lowest for veterans with disabilities age 25-44.

Among veterans with disabilities, there were also gaps in financial hardship by race/ethnicity, with rates ranging from 29% below the ALICE Threshold for White veterans with disabilities to 39% for Hispanic and 55% for Black veterans with disabilities.

Educational Attainment

In 2019, veterans in Connecticut were more likely than those who never served to have a high school diploma (95% vs. 91%). These findings are not surprising, as a high school diploma or equivalent is part of the [enlistment criteria](#) for the armed forces.

Yet because the majority of veterans enroll in the military soon after high school, it generally takes them [longer to attain post-secondary educational goals](#). In 2019, more than half (56%) of veterans in Connecticut age 25 and over) had not completed post-secondary education, despite [VA benefits that help veterans with educational needs](#) – like paying college tuition, finding the right school or training program, and getting career counseling. Just over half (51%) of veterans had only a high school diploma or equivalent in 2019, compared to 42% of those who never served. Among people who achieved a post-secondary degree, veterans were more likely than those who never served to attain an associate degree (21% vs. 15%) but less likely to earn a bachelor's degree (41% vs. 47%).

However, across all educational levels from high school on, veterans in Connecticut were less likely than those who never served to be below the ALICE Threshold. For example, 28% of veterans age 25 and older who graduated high school but didn't complete post-secondary education were below the ALICE Threshold in Connecticut in 2019, compared to 36% of their peers who never served.

Educational disparities by race/ethnicity persisted among veterans. In 2019, 25% of Black and 30% of Hispanic veterans in Connecticut had a bachelor's degree or above, compared to 36% of White veterans. And while rates of financial hardship decreased with higher levels of education, Black and Hispanic veterans were more likely to be below the ALICE Threshold than White or Asian veterans with a post-secondary degree.

There were also disparities by sex. Female veterans in Connecticut (age 25 and older) with a high school diploma or associate degree were less likely to be below the ALICE Threshold than male veterans age 25 and older. For example, all female veterans with an associate degree were above the ALICE Threshold, whereas 17% of males with an associate degree were below the Threshold. Yet, the rate of financial hardship was the same for both male and female veterans with a bachelor's degree, with 13% below the Threshold. Males who went on to achieve a master's, doctoral, or professional degree, fared better than females that pursued an advance degree, (10% vs. 15%, respectively), were below the Threshold.

Work Status

Employment: In Connecticut in 2019, there were 50,253 veterans age 17–64 in the labor force, accounting for 3% of the total labor force population. More than three-fourths (81%) of all Connecticuters age 17–64 were in the labor force, but veterans in this group were more likely to have the stability of full-time employment (87%) than those who never served (73%).



Whether working full or part time, veterans were less likely to be below the ALICE Threshold than people who never served: 11% of veterans working full time were below the Threshold, compared to 16% of full-time workers who never served. For veterans who worked part time, the rate of financial hardship was 19%, compared to 37% for part-time workers who never served.

Overall, veterans facing financial hardship were concentrated in occupations with low median hourly wages. For example, in Connecticut in 2019, 77% of veterans working as a stocker/order filler earning a median hourly wage of \$13.44 were below the ALICE Threshold. Even at a higher median wage (\$19.10), 28% of veterans working as a driver/sales worker were below the Threshold.

Military service can also impact employment and advancement opportunities for spouses and partners. For example, nationally, military spouses (nearly 90% of whom are female) are [more likely to be unemployed or underemployed](#) compared to their civilian peers. Even after their spouses' service has ended, challenges – like frequent relocation during prime earning years – can [limit career advancement and overall earnings](#).

Unemployment: Thanks to public and private efforts to prioritize hiring for veterans, there was a relatively low veteran unemployment rate in Connecticut in 2019 (3%), slightly lower than for people who never served (4%). Unemployment rates were considerably lower for veterans with disabilities than for people with disabilities who never served (2% vs. 6%). Nonetheless, many veterans with disabilities face [barriers to employment](#), including discrimination, accessibility issues, income and asset limits for public benefits programs, and transportation challenges.

Out of Labor Force: In Connecticut, 16% of veterans age 17–64 (9,274) were out of the labor force (not employed and not looking for work) in 2019, lower than the rate for those who never served (19%). Yet veterans out of the labor force were less likely to be below the ALICE Threshold than those who never served (49% vs. 51%).

In Connecticut in 2019, 51% of veterans with disabilities (age 17–64) were out of the labor force compared to 10% of veterans without disabilities. However, veterans with disabilities (age 17–64) were still more likely to be working than people with disabilities who never served (47% vs. 43%).

Seniors: Overall, seniors (age 65+) in Connecticut are [staying in the labor force longer](#). Yet in 2019, fewer senior veterans were in the labor force (19%) compared to 25% of seniors who never served. Of seniors in the labor force in Connecticut, 12% of veterans were below the ALICE Threshold compared to 15% of seniors who never served.

Support Workers for Veterans: Many veterans, especially older veterans and those with disabilities, rely on [direct care workers](#) or [direct support professionals](#), who provide support for daily living and other essential activities. For years, both fields have faced significant challenges hiring and retaining staff, a situation made even more difficult by the pandemic. For example, in the direct care field, made up of workers who are [primarily women and people of color, and often immigrants](#), staffing challenges were heightened during the pandemic as workers faced increased [levels of uncertainty and physical and mental stress](#). In Connecticut in 2019, home health aides and personal care aides earned \$12.77 per hour.

Living Arrangements

Veterans who are ALICE live in households of varying size and composition. Both of these factors impact financial stability, as do marital status and presence of children.

In 2019, nearly two-thirds (65%) of veterans in Connecticut (94,976) were married, 31% (45,435) were single, and 4% (6,223) were in an unmarried partnership. Rates of financial hardship differed across these groups: 17% of married veterans, 24% of veterans in unmarried partnerships, and 35% of single veterans were below the ALICE Threshold in 2019.



Having children slightly increased the likelihood of financial hardship for veterans. Of the 21,511 veterans living in households with children in Connecticut in 2019, 21% were below the ALICE Threshold, compared to 23% of all veterans.

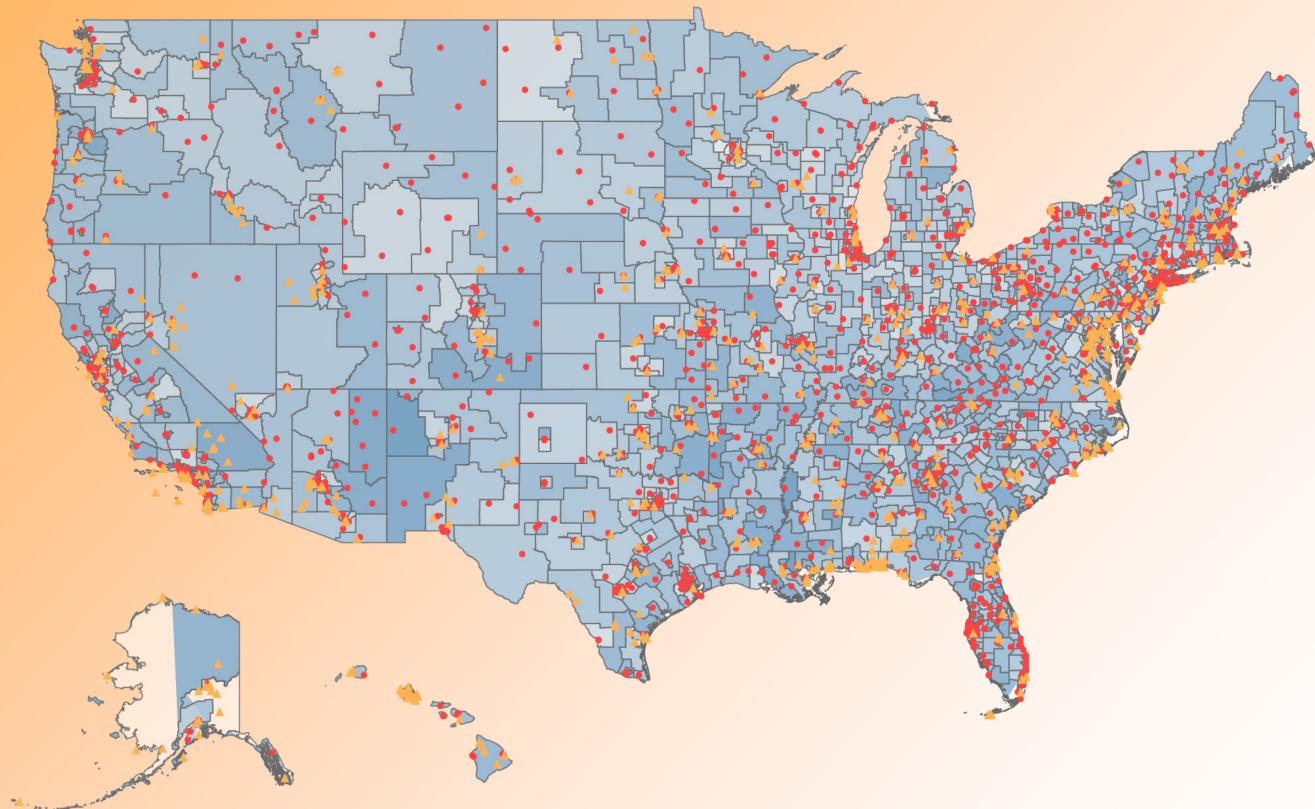
Veterans in Connecticut age 17–25 were less likely to live with their parents than their peers who never served (68% vs. 75%).

Overall, the most common household size for veterans in Connecticut was two people (the same as for people who never served). However, 30,561 veterans (21% of all veterans) lived alone in Connecticut in 2019. Veterans with disabilities in the state were more likely than veterans without disabilities to live alone: Nearly 11,500 veterans with disabilities lived alone in 2019. And veterans who lived alone were more than two times as likely to be below the ALICE Threshold (40%) than veterans who lived with one or more other people (18%).

Senior veterans (age 65+) in Connecticut lived alone at slightly higher rates than veterans age 17–64 (23% vs. 17%). And senior veterans who lived alone were more likely to be below the ALICE Threshold (41%) than those living with one or more people (21%).

ALICE VETERANS, MILITARY BASES, AND VHA FACILITIES

Nationwide, there are approximately [200 military bases](#) (and thousands of additional military facilities) covering more than 25 million acres. These bases and facilities are used for research, education, training and housing troops, and maintaining and testing weapons systems. They often provide employment for active-duty personnel as well as civilians, many of whom are veterans. In addition, [Veterans Health Administration](#) (VHA) facilities are important to the [well-being](#) of veterans. Visit the [Local Maps tab](#) of the *ALICE in Focus: Veterans* webpage to explore where veterans live, and how their financial hardship varies by location and proximity to military bases (gold triangles) and VHA facilities (red dots).



Across the country, there are on average 69 veterans per 1,000 people. Communities adjacent to the following large bases have rates over 100 veterans per 1,000 people:

- Eglin Air Force Base in Holt, FL
- Fort Bliss in El Paso, TX
- Fort Campbell in Clarksville, TN
- Fort Drum in Evans Mills, NY
- Fort Hood in Killeen, TX
- Fort Polk in Vernon Parish, LA
- Joint Base McGuire-Dix-Lakehurst in New Hanover, NJ

Service Era

Financial hardship among veterans in 2019 also differed according to the service era during which they served, including both periods of conflict and peacetime. The ACS groups veterans by their service era, as shown in the table below.

Veterans by Service Era, Connecticut, 2019	Total Number of Veterans	Percent Below ALICE Threshold (Poverty + ALICE)
Post-9/11 Era (September 2001 to December 2019)	15,732	21%
Persian Gulf War Era (August 1990 to August 2001)	12,631	16%
Between Gulf and Vietnam (May 1975 to July 1990)	21,336	20%
Vietnam Era (August 1964 to April 1975)	51,934	22%
Between Korea and Vietnam (February 1955 to July 1964)	15,702	27%
Korean War (July 1950 to January 1955)	14,062	33%
Between Korea and WWII (January 1947 to June 1950)	681	20%
World War II (December 1941 to December 1946)	4,791	37%
More than one era	9,695	16%

Note: This table shows how many veterans served only in the era listed; those serving in more than one period are grouped together in the last row. The number of veterans in each group and the percentage who were below the ALICE Threshold represent 2019 point-in-time data. They do not represent the total number of people who served in each period, nor the financial hardship experienced during service.

The largest number of veterans in Connecticut served during the Vietnam Era (51,934), followed by those who served between the Gulf and Vietnam Era (21,336) and those who served in the Post-9/11 Era (15,732).

Overall, veterans from the earliest service periods experienced higher rates of hardship in 2019 than

veterans from more recent time periods. For each service period from the Vietnam Era through the Post-9/11 Era, 22% of veterans or less were below the ALICE Threshold, compared to 33% of Korean War veterans and 37% of World War II veterans. The lowest rate of financial hardship was for those who served in the Persian Gulf War Era (16%), who were more likely to be in their prime working years in 2019.

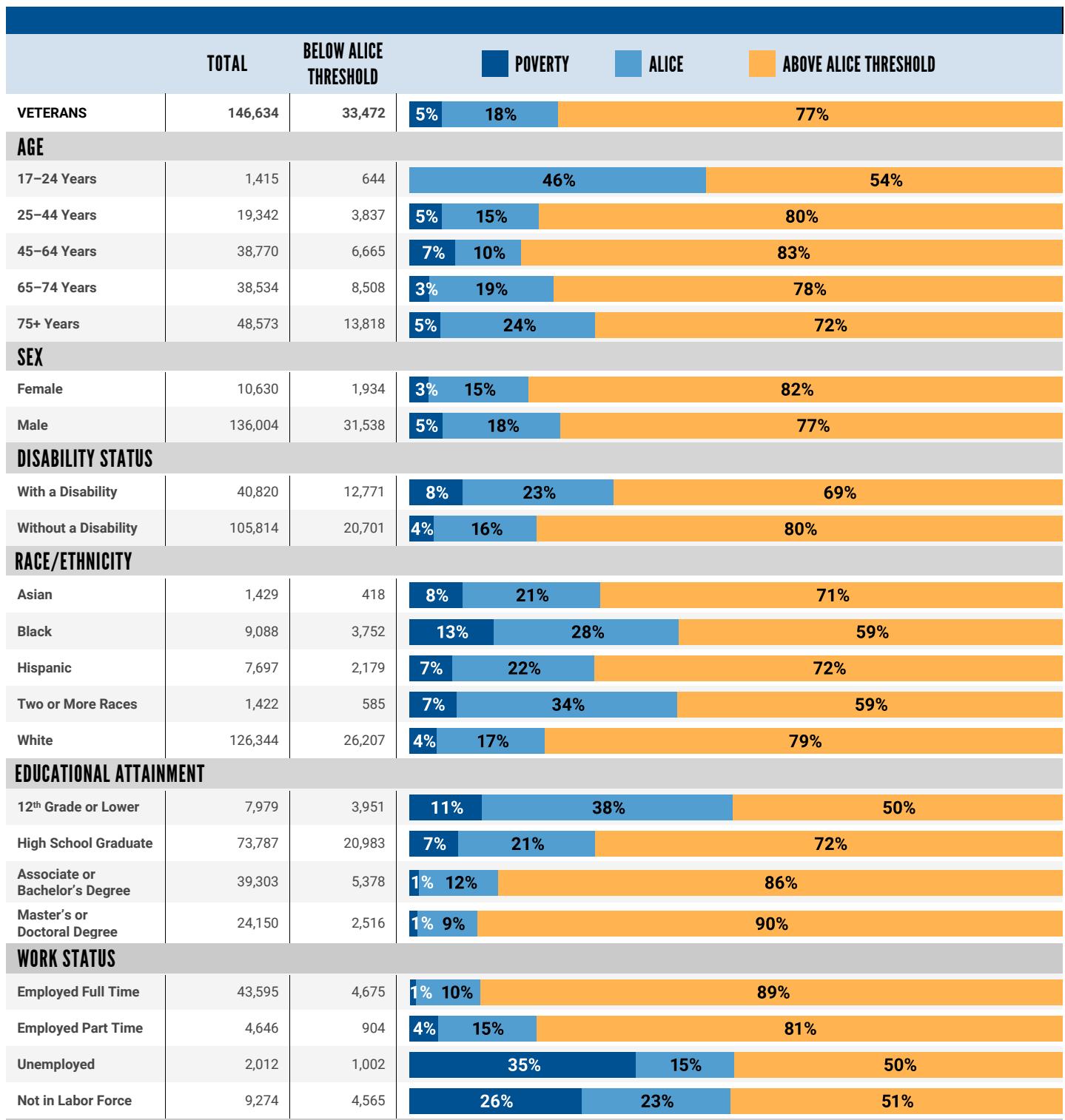
Age and the presence of a disability are both linked to higher rates of financial hardship. Because rates of disability increase with age, it is not surprising that the percentage of veterans with disabilities in Connecticut is highest among those who served in earlier periods: 74% of World War II veterans, 58% of Korean War veterans, and 26% of Vietnam veterans had disabilities in 2019, compared to 14% of those who served since 1990.

Longer-term military service is generally linked to greater likelihood of financial stability. In Connecticut, of the 9,695 veterans who served in more than one service era, only 16% were below the ALICE Threshold, the lowest rate along with those who served during the Persian Gulf War. This may in part be due to steady employment, as well as many [military financial benefits](#) (including housing subsidies, and free college for themselves or a spouse or child) that allow these veterans to save money so that they can take advantage of further cost savings, such as low-cost retirement-savings plans and no-money-down mortgages. In addition, those who have completed 20 years of active service are eligible for additional [retirement benefits](#).

While women have long volunteered to protect their country, their [integration into the armed services](#) only started after WWII and has advanced slowly. The first legislation allowing women into the military passed in 1948, but women were only permitted into the military service academies starting in the 1970s, and it wasn't until the 1990s that they could fly combat missions or serve on Navy combat ships. The largest number of female veterans in Connecticut served in the Post-9/11 Era (2,405), followed by the Persian Gulf War Era (2,067). Differences in financial hardship by sex varied by service era. For example, female Vietnam veterans fared better than male Vietnam veterans in Connecticut in 2019, with 7% of females below the ALICE Threshold compared to 23% of males. In contrast, female veterans who served during the Post-9/11 era were more likely to be below the Threshold than males who served during the same era, at 29% vs. 20%, respectively.

There were also gaps by race/ethnicity for veterans from each period of service. For example, among Vietnam veterans in Connecticut, 20% of White veterans were below the ALICE Threshold, compared to 33% of Black and 51% of Hispanic veterans.

Veterans by Household Financial Status and Key Demographics, Connecticut, 2019



Note: Percentages are rounded to whole numbers for ease of reading, which may result in percentages totaling 99% or 101%. The groups shown in this figure overlap across categories (Age, Sex, Disability Status, Race/Ethnicity, Educational Attainment, and Work Status). Sex includes the sex reported by the respondent for household members; the ACS only includes the options "male" or "female." All racial categories except Two or More Races are for one race alone. The Hispanic group may include veterans of any race. The Educational Attainment category includes veterans age 25+ and is based on highest level of educational attainment. The Work category includes only veterans age 17–64. View more on the [ALICE Veterans Data Dashboard](#).

Sources: ALICE Threshold, 2019; U.S. Census Bureau, American Community Survey, PUMS, 2019

ACCESS TO RESOURCES

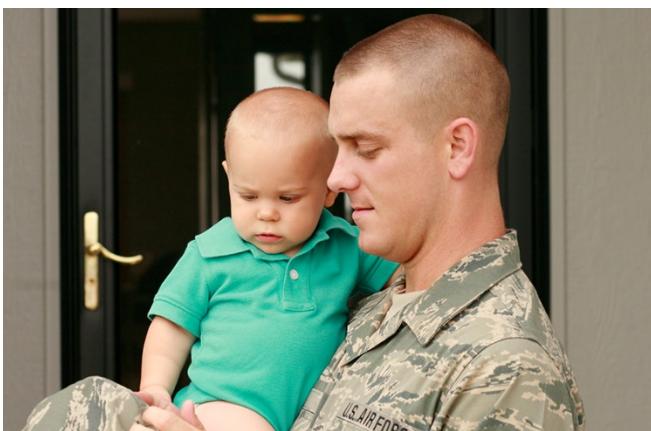
Despite public and private programs that support veterans in areas such as employment, housing, access to health services, education, and public transportation, some veterans still lack access to basic resources. This is especially true for veterans with disabilities or mental health issues who need accessible services. Veterans below the ALICE Threshold are more likely to lack access to stable housing, health insurance, and reliable technology. At the same time, many veterans who struggle to afford the basics are not eligible for public assistance programs. When these household necessities are at risk, there are both [short- and long-term cumulative consequences](#).

Stable Housing

Housing stability has a profound positive impact on overall well-being. People who live in owner-occupied housing are [less likely to move and more likely to build assets](#) over time.

Homeowners: In 2019, 80% of veterans (116,837) lived in owner-occupied housing units in Connecticut, a higher rate than for those who never served (69%). This may be in part due to [home loans available through the Veterans Benefits Administration](#), which make it easier for qualified veterans to purchase a home as they require no down payment and offer low interest rates and limited closing costs. In 2019 alone, there were 1,876 [VA purchase loans](#) in Connecticut. Yet homeownership alone does not ensure financial stability: 17% of veterans living in owner-occupied housing were below the ALICE Threshold.

There were also large differences in homeownership by income. Not surprisingly, veterans below the ALICE Threshold had a lower homeownership rate than veterans above the Threshold (58% vs. 86%).



In terms of race/ethnicity, overall, military service and veteran's assistance increased rates of homeownership for all racial/ethnic groups and [reduced gaps between them](#), compared to those who never served. But notably, there continued to be large gaps by race/ethnicity for veterans below the ALICE Threshold. For example, 64% of White veterans below the Threshold lived in owner-occupied housing, compared to 36% of Hispanic and 22% of Black veterans in Connecticut in 2019. However, within each group, except for Black veterans, those below the Threshold had a higher rate of homeownership than those who never served.

Homeownership by Veteran Status and Race/Ethnicity, Connecticut, 2019	Percent Veterans Below ALICE Threshold who are Homeowners	Percent Never Served Below ALICE Threshold who are Homeowners
Asian	72%	54%
Black	22%	35%
Hispanic	36%	23%
Two or More Races	82%	35%
White	64%	62%

Renters: In 2019, 20% of veterans (29,797) lived in rental housing in Connecticut. Veterans who rent had considerably higher rates of financial hardship (47% below the Threshold) than veterans who lived in owner-occupied housing (17%).

In 2019, veterans below the ALICE Threshold in Connecticut who were Hispanic or Black were more likely to be renters: 64% of Hispanic and 78% of Black veterans below the Threshold were renters. In comparison, 36% of White veterans below the Threshold were renters.

Cost Burden: Veterans who are housing cost burdened (paying more than 35% of income on rent or mortgage plus utilities, taxes, and insurance) are more likely to experience [housing insecurity](#) and are therefore also at [greater risk of becoming homeless](#).

Overall, 57% of veterans below the ALICE Threshold in rental housing and 50% of veterans below the Threshold in owner-occupied housing in Connecticut were cost burdened in 2019. Although these rates were lower compared to people below the Threshold who never served (59% for renters and 57% for owners), they were much higher than for veterans above the Threshold (16% for renters and 8% for owners).



Differences were also noted across race and ethnicity in the percentage of veterans below the Threshold who were housing cost burdened in Connecticut: 55% of White, 52% of Black, and 31% of Hispanic, veterans below the Threshold were housing cost burdened in 2019.

Within the tri-state area, the percentage of veterans below the ALICE Threshold who were rent burdened ranged from 56% in New York, to 57% in Connecticut, to 64% in New Jersey. Rates of housing cost burden among veteran homeowners below the Threshold also varied from 39% in New York, to 50% in Connecticut, to 51% in New Jersey.

Access to Technology

Access to the internet, digital devices, and [assistive technology](#) can be a lifeline for veterans, yet there are digital divides by [income](#), [race/ethnicity](#), [disability status](#), and [location](#). While internet access has become almost ubiquitous across the U.S., in Connecticut in 2019, veterans below the ALICE Threshold had some of the lowest access rates, even to the most common technological device, a smartphone. Only 63% of veterans below the Threshold in Connecticut had a smartphone, compared to 81% of people below the ALICE Threshold who never served. Other factors that may widen the digital divide include the fact that veterans are more likely to be people with disabilities, a population less likely to own a computer or to have internet access. Veterans are also [overrepresented](#) in [rural communities](#), where internet access is generally less available.

Nationwide in 2019, 89% of veterans had some type of internet access at home, with a similar rate in Connecticut at 88%. Rates were lower for veterans below the ALICE Threshold in Connecticut (73%), and lower still for veterans with disabilities below the Threshold (66%). And with the increase in remote work and education, a high-speed internet connection has become more important; yet only 76% of veterans in Connecticut had high-speed internet in 2019, and that percentage decreased to 59% for those below the Threshold. The rate was even lower for veterans with disabilities below the Threshold in Connecticut (56%) who would especially benefit from access to technology, from assistive devices to telemedicine.

Access to high-speed internet for veterans below the ALICE Threshold was similar across the tri-state area, ranging from 58% in New York, to 59% in Connecticut, and 60% in New Jersey.

Public Assistance

For a [variety of reasons](#), public assistance does not reach all people in households that are struggling. While most people in poverty are eligible, those in ALICE households often earn too much to qualify for assistance. In addition, income and asset limits for public assistance can create "[benefits cliffs](#)" that limit economic mobility.



For example, the income eligibility threshold for one of the most far-reaching public assistance programs in the U.S., the [Supplemental Nutrition Assistance Program](#) (SNAP, formerly food stamps), is generally [130%](#) of the FPL. Even though all veterans living in households with income below the FPL should be covered by SNAP, only 29% of veterans in poverty (2,115), and a mere 14% of veterans in ALICE households (3,680) participated in this program in Connecticut in 2019. This means that despite [efforts to increase veterans' utilization](#) – including reducing stigma, increasing awareness, and targeting groups at risk of food insufficiency – over 27,600 veterans whose families

were struggling to make ends meet in Connecticut did not participate in SNAP. And SNAP coverage of veterans below the ALICE Threshold varied within the tri-state area, from 22% participation in New York, to 17% in Connecticut, to 13% in New Jersey.

The VA provides disability compensation for an illness or injury that was caused by or became worse due to active military service. Benefits are based on the severity of the veteran's service-connected disabilities; the more severe the disability, the higher the VA [disability rating](#), up to a maximum of 100%. Yet even with a [50% rating](#), which covers disabilities such as PTSD, impaired memory, and panic attacks, in 2019, the amount of the [disability benefit](#) did not come close to covering the cost of the ALICE Household Survival Budget anywhere in Connecticut. For example, a veteran with a disability rating of 50% living with a spouse and a child received only \$12,316 in 2019. The actual cost of basic needs was more than four times that amount, with the Household Survival Budget for a family of three averaging from nearly \$51,500 in Windham County to just over \$72,000 in Fairfield County.



Veterans with disabilities may also be eligible for [Social Security Administration benefits](#) along with or as an alternative to their VA benefits. Unlike VA benefits, SSI and SSDI do not require a recipient's disability to be service-related. Yet to qualify, the disability must be expected to last for 12 months or longer and impact gainful employment. Veterans may also access Medicaid and Medicare health benefits when eligible for SSI and SSDI. Yet rules for participation are complex and impact payments and participation. For example, in 2019, only 5% of veterans below the ALICE Threshold in the U.S. received SSI payments.

Health Insurance

Access to health insurance is critical to both wellness and financial stability for veterans. Almost all veterans in Connecticut (98%) had some form of health insurance in 2019, and many had more than one type. Because of Medicare, 100% of senior veterans in Connecticut had health insurance. For veterans under age 65, 4% had no health insurance, half the rate for people who never served (8%). Of veterans without health insurance in Connecticut, 22% were below the ALICE Threshold.



Most veterans under age 65 in Connecticut had private health insurance (81%), a higher rate than among those who never served (74%). Of veterans with private insurance in this age group, 12% were below the ALICE Threshold.

At the same time, 8,877 veterans under age 65 in Connecticut relied on public health insurance (Medicaid and/or Medicare) or military health plans ([TRICARE](#) and/or [VA health care](#)) in 2019. Of those, more than half (56%) were below the ALICE Threshold. However, not all veterans struggling to make ends meet were covered by these health insurance programs: 32% of veterans age 17–64 and living below the ALICE Threshold in Connecticut (3,535) were not enrolled in Medicaid, Medicare, TRICARE, or VA health care.

Veterans with disabilities may have extra health care needs and constraints to their earning potential. Therefore, not surprisingly, veterans with disabilities living below the ALICE Threshold in Connecticut were more likely to be enrolled in a TRICARE/VA program than veterans without disabilities below the Threshold (48% vs. 43%).

There was variation across the tri-state area in the percentage of veterans age 17–64 below the ALICE Threshold not enrolled in a TRICARE/VA health care program, ranging from 56% in Connecticut, to 61% in New York, to 67% in New Jersey.

IMPACT OF THE PANDEMIC

The inequities and barriers to financial stability that many veterans face were exacerbated during the dual health and economic crises of the COVID-19 pandemic. For veterans below the ALICE Threshold, there were additional challenges related to limited income/savings and meeting basic needs – challenges that are hidden by national averages.



For many veterans with disabilities, the [challenges](#) were even more substantial, and included a higher susceptibility to severe illness and death, limited options for those in congregate settings to transition to community settings, an extensive shortage of direct care and support workers, and additional costs related to personal assistance, home accommodations, and transportation.

As shown in our 2021 report [The Pandemic Divide](#), households below the ALICE Threshold suffered disproportionately during the pandemic. Expanding on these findings, we report our analysis of the Federal Reserve Board's [Survey of Household Economics and Decisionmaking](#) (SHED) (October–November 2021), which reveals that veterans below the ALICE Threshold were more likely than veterans above the Threshold to be adversely impacted by the pandemic:

- **Difficulty getting by financially:** Overall, 17% of veterans in the U.S. reported that they were struggling financially (finding it difficult to get by or just getting by), compared to 23% of people who never served. Yet there was a large gap by income: Below the ALICE Threshold, 36% of veterans and 41% of people who never served were struggling, compared to 10% of veterans above the Threshold.

- **Change in financial status:** While many veterans in the U.S. (43%) reported that their household financial status did not change much over the last two years, the pandemic has been tough on veterans who were already struggling to afford the basics: 29% of veterans below the ALICE Threshold reported being worse off (much worse off or somewhat worse off) than 12 months ago, and 33% reported being worse off than 24 months ago. Rates were similar for those who never served.
- **Rainy day funds:** Across the U.S., 71% of veterans reported that they had set aside emergency or rainy day funds that would cover their expenses for three months in the event of sickness, job loss, economic downturn, or another emergency. Yet there was a considerable difference according to income: Only half (49%) of veterans living below the ALICE Threshold had an emergency fund, compared to 80% of veterans above the Threshold. Rates for those who never served were substantially lower: Only 58% reported having a rainy day fund, and even fewer below the ALICE Threshold (38%) had one.
- **Credit alternative financial services:** Military personnel have long been [targeted for alternative financial products](#) such as nonbank money order or check cashing, payday loans, pawn shop loans, auto title loans, and tax refund advances. Nationally, veterans overall were slightly less likely than those who never served to use credit alternative financial services (14% vs. 16%).



Yet even with [legislation limiting the marketing and abuses of these services](#), veterans below the ALICE Threshold were twice as likely as those above the Threshold to have used a credit alternative financial service in the last 12 months (22% vs. 11%). Rates were slightly higher for those below the Threshold who never served.

- **Unexpected medical expenses:** Veterans below the ALICE Threshold in the U.S. were more likely than those who never served to incur an unexpected major medical expense that they had to pay for out of pocket because it was not completely paid for by insurance (25% vs. 19%).
- **Food insufficiency:** Throughout the pandemic, many veterans struggled to afford food. Veterans below the ALICE Threshold in the U.S. were nearly five times as likely as veterans above the Threshold to have received free groceries or meals through a food pantry or religious or community organization (19% vs. 4%). Rates were similar for those who never served.



- **Mental health:** Across the U.S., veterans below the ALICE Threshold were twice as likely as those above the Threshold to have needed mental health care or counseling but gone without because they couldn't afford it (6% vs. 3%). But rates were even higher for people who never served, both below and above the Threshold (14% vs. 5%). [Mental health \(or "invisible wound"\) conditions that go untreated](#) can negatively impact personal and professional relationships, work productivity, quality of life, and overall well-being for both veterans and their families. Treating mental health issues early can also reduce additional adverse consequences and help contain costs of caregiving.

The [Military Times/Institute for Veterans and Military Families 2020 Survey \(March 26–March 31\)](#) also documented widespread concern and need for additional resources during the pandemic. Nationwide, veterans reported that they would like access to and availability of medical care (77%); resources related to day-to-day life in their community (59%); assistance with veteran education, disability, health, and loan programs (44%); money management, insurance, tax assistance, and living assistance (41%); veterans' court services, available and accessible legal aid (35%); and access to and availability of mental health services (32%).

There were some key differences in need by gender and race/ethnicity. By gender, the percentage of females reporting that they would like resources was greater than for males in almost all categories. The biggest gaps were in access to and availability of services and resources for education (56% of females vs. 31% of males); access to and availability of services and resources for children's education (41% vs. 28%); and access to and availability of mental health services (54% vs. 31%).

By race/ethnicity, Black, Hispanic, American Indian/Alaska Native, Asian, and Native Hawaiian/Pacific Islander veterans – grouped together in the report as “minority” veterans – were more likely than White veterans to report needing medical care (82% vs. 76%), community support (64% vs. 58%), and benefits and claims assistance (60% vs. 41%).

The Wounded Warrior Project’s (WWP) [Annual Warrior Survey](#) (June 2–August 30, 2021) provides additional national context about the needs of younger, more recent veterans (those who served post-9/11) who have a service-related mental or physical injury, illness, or wound. Overall, for these veterans, mental health problems were more than twice as common as physical problems.

For those who reported needing the aid or assistance of another due to an injury, health and/or mental health issue, their spouse was by far the most common caregiver (75%), followed by parents or siblings (8%) and children (3.5%). Hours of caregiving varied, with 43% needing less than 20 hours per week while 30% needed 40 hours per week or more.

LESSONS FROM ALICE VETERANS FOR ALL ALICE GROUPS

This first analysis of veterans living in financial hardship using the ALICE metrics finds that nationally in 2019, veterans were less likely to have income below the ALICE Threshold than those who never served in the military (27% vs. 35%). The same held true in Connecticut: In 2019, 23% of veterans were below the Threshold, compared to 29% of those who never served. This difference begs the question: Are there unique characteristics, experiences, or benefits associated with military service or veteran status that promote increased financial stability?

The ALICE data suggest three factors that help explain veterans' relatively better financial status: Veterans are more likely to be working full time, to own their own home, and to have private health insurance and access to VA health care benefits and disability compensation.



Employment: Of people in the labor force in Connecticut (age 17–64), veterans were more likely to have the stability of full-time employment (87%) than those who never served (73%).



Homeownership: Overall, most veterans in Connecticut (80%) lived in owner-occupied housing units in 2019, a considerably higher rate than for those who never served (69%). This gap may in part be explained by the fact that veterans as a group are older, and homeownership increases with age. But even for those in their prime working years (25–64), veterans fared better: 72% of veterans owned their own home, compared to 68% of those who never served.



Health coverage and benefits: Most veterans under age 65 in Connecticut had private health insurance (81%), a higher rate than among those who never served (74%). In addition, 36% of veterans were enrolled in TRICARE or VA health care – programs that can be combined with private insurance and Medicare or Medicaid for those who are eligible, to provide more comprehensive health coverage.

VA health care benefits, along with disability compensation, are critical resources for veterans with disabilities. Veterans are more likely to have disabilities than those who never served, and the presence of disabilities is one of the biggest drivers of financial hardship. Yet in Connecticut in 2019, veterans with disabilities were much less likely to face financial hardship: 31% of veterans with disabilities and 21% of veterans with service-related disabilities lived in a household with income below the ALICE Threshold, compared to 49% of those with disabilities who never served.

This *ALICE in Focus: Veterans* research also suggests that veteran status may contribute to reducing, but not eliminating, financial hardship in certain populations. For example, in Connecticut in 2019, while the rate of financial hardship was higher for male veterans than female veterans, rates of financial hardship for both male and female veterans (23% and 18%, respectively) were still lower than rates for males and females who never served (26% and 32%, respectively). The same was true for racial/ethnic gaps: Rates of financial hardship among White, Black, and particularly, Hispanic veterans were lower than White, Black, and Hispanic people who never served.

The transition from military to civilian life as a veteran is not free of challenges, and the benefits of service and veteran status are not experienced equally across all populations. Yet these findings suggest that more research would be worthwhile to better understand veterans' experience and the supports they receive, and to identify how these could be transferred to the general population in order to reduce financial hardship for all.

ALICE IN FOCUS: VETERANS – INCOME STATUS BY STATE, 2019

State	TOTAL		Household Income Status		
	% of Total Population who are Veterans	Number of Veterans	% Veterans, Poverty	% Veterans, ALICE	% Veterans, Below ALICE Threshold
United States	7%	17,036,153	6%	21%	27%
Alabama	8%	312,071	8%	21%	28%
Alaska	11%	56,571	7%	16%	23%
Arizona	8%	472,177	5%	20%	26%
Arkansas	8%	179,631	8%	26%	34%
California	5%	1,434,850	5%	25%	30%
Colorado	8%	361,567	5%	23%	28%
Connecticut	5%	146,634	5%	18%	23%
Delaware	9%	69,087	6%	19%	25%
D.C.	4%	24,154	4%	23%	27%
Florida	8%	1,373,676	6%	23%	29%
Georgia	8%	606,556	6%	28%	34%
Hawaii	8%	92,046	5%	22%	27%
Idaho	9%	120,631	5%	20%	25%
Illinois	5%	514,250	6%	17%	23%
Indiana	7%	360,040	6%	18%	24%
Iowa	7%	171,823	7%	16%	23%
Kansas	8%	165,361	6%	18%	24%
Kentucky	7%	244,901	9%	21%	30%
Louisiana	6%	224,516	9%	27%	36%
Maine	9%	97,405	5%	22%	28%
Maryland	7%	345,821	5%	19%	24%
Massachusetts	5%	269,657	5%	27%	32%
Michigan	7%	511,490	6%	20%	26%
Minnesota	6%	266,567	4%	19%	24%
Mississippi	7%	150,479	8%	23%	31%
Missouri	8%	377,212	6%	24%	30%
Montana	10%	83,444	6%	25%	31%
Nebraska	8%	113,541	5%	18%	23%
Nevada	9%	207,548	7%	19%	26%
New Hampshire	8%	90,517	5%	27%	32%
New Jersey	4%	294,717	4%	20%	24%
New Mexico	8%	132,596	7%	19%	26%
New York	4%	640,136	7%	23%	30%
North Carolina	8%	626,509	6%	21%	27%
North Dakota	8%	45,364	4%	18%	22%
Ohio	7%	645,258	6%	19%	24%
Oklahoma	9%	254,360	8%	18%	27%
Oregon	8%	257,227	6%	29%	34%
Pennsylvania	7%	699,207	6%	21%	27%
Rhode Island	6%	47,537	6%	26%	31%
South Carolina	9%	345,714	6%	22%	27%
South Dakota	9%	57,706	5%	18%	23%
Tennessee	8%	407,811	7%	24%	32%
Texas	6%	1,372,427	6%	19%	25%
Utah	5%	112,597	5%	17%	22%
Vermont	7%	32,307	4%	26%	30%
Virginia	10%	649,113	4%	20%	24%
Washington	9%	505,867	4%	18%	22%
West Virginia	9%	120,459	7%	22%	29%
Wisconsin	7%	303,536	5%	16%	21%
Wyoming	9%	41,482	9%	13%	22%

ALICE IN FOCUS: VETERANS – KEY INDICATORS BY STATE, 2019

	TOTAL	Rent Burden	Owner Cost Burden	Internet	SNAP
State	Number of Veterans Below ALICE Threshold	% Veterans Below ALICE Threshold Paying 35% or More on Rent	% Veterans Below ALICE Threshold Paying 35% or More on Mortgage, Utilities, Taxes, Insurance	% Veterans Below ALICE Threshold With High-Speed Internet Access	% Veterans Below ALICE Threshold Participating in SNAP
United States	4,652,047	55%	36%	58%	16%
Alabama	88,459	54%	30%	46%	15%
Alaska	12,841	24%	50%	49%	17%
Arizona	121,511	52%	35%	59%	15%
Arkansas	61,054	31%	25%	48%	10%
California	430,451	62%	44%	66%	12%
Colorado	101,945	63%	39%	64%	14%
Connecticut	33,472	57%	50%	59%	17%
Delaware	17,465	59%	35%	64%	17%
D.C.	6,583	63%	44%	45%	13%
Florida	400,837	59%	37%	63%	15%
Georgia	203,205	47%	31%	62%	15%
Hawaii	24,675	66%	42%	63%	19%
Idaho	30,019	58%	38%	47%	17%
Illinois	120,656	51%	44%	49%	23%
Indiana	87,904	54%	32%	51%	14%
Iowa	39,115	60%	33%	49%	19%
Kansas	39,560	50%	30%	54%	12%
Kentucky	74,304	49%	33%	52%	16%
Louisiana	80,928	50%	28%	52%	13%
Maine	26,908	41%	33%	57%	13%
Maryland	82,145	59%	40%	62%	16%
Massachusetts	85,328	57%	41%	64%	13%
Michigan	132,415	57%	33%	53%	16%
Minnesota	63,323	49%	35%	53%	9%
Mississippi	46,169	36%	26%	42%	17%
Missouri	112,929	46%	32%	51%	16%
Montana	25,595	45%	32%	52%	15%
Nebraska	26,083	43%	33%	56%	17%
Nevada	53,527	71%	41%	61%	17%
New Hampshire	28,723	46%	40%	65%	7%
New Jersey	71,732	64%	51%	60%	13%
New Mexico	34,973	41%	34%	49%	19%
New York	192,018	56%	39%	58%	22%
North Carolina	171,809	54%	35%	59%	16%
North Dakota	10,136	55%	41%	55%	8%
Ohio	156,518	55%	33%	56%	19%
Oklahoma	67,612	46%	32%	50%	18%
Oregon	88,649	62%	38%	64%	19%
Pennsylvania	188,874	54%	36%	54%	20%
Rhode Island	14,898	46%	45%	63%	16%
South Carolina	93,787	44%	30%	56%	13%
South Dakota	13,275	56%	18%	50%	20%
Tennessee	128,525	43%	27%	54%	15%
Texas	349,545	57%	35%	57%	17%
Utah	25,312	56%	38%	58%	9%
Vermont	9,679	15%	40%	62%	19%
Virginia	156,004	56%	38%	60%	11%
Washington	113,085	59%	46%	66%	18%
West Virginia	34,977	38%	21%	46%	19%
Wisconsin	63,303	58%	37%	46%	17%
Wyoming	9,207	58%	41%	46%	8%

NEXT STEPS

Capturing the true extent of financial hardship among veterans is critical for the appropriate allocation of funds for programs in areas such as education, health care, food access, housing, and employment. There's a lot more to be done to change the trajectory for veterans who are struggling to make ends meet. Visit UnitedForALICE.org to learn more, then share this data with stakeholders in your community.

Learn more with:

- The [ALICE Veterans Data Dashboard](#), to dig deeper into demographics and local geographies
- [Resources related to veterans and financial hardship](#), including the references linked in this Research Brief, as well as additional resources that offer important context and even deeper analysis
- [The Pandemic Divide: An ALICE Analysis of National COVID Surveys](#) (2021) and other resources on the [COVID-19 and ALICE](#) webpage, to see the impacts of the pandemic on ALICE
- The [ALICE Wage Tool](#), to explore wage levels by geography and occupation

Connect with stakeholders:

- [Contact your local United Way](#) for support and volunteer opportunities.
- [Connect with members of the committees that support this work](#), including the ALICE in Focus National Research Advisory Committee for Veterans, and the ALICE in Focus National Leadership Committee for Veterans.
- Find your state and federal representatives and see ALICE household data by legislative district with our [ALICE Legislative District Tool](#).

Be an ally and advocate for better data:

- Advocate for more accurate data collection by the [U.S. Census Bureau](#) for veterans who have been [historically undercounted](#), including (but not limited to) people experiencing homelessness, people of color, individuals who identify as LGBTQ+, and people in low-income and hard-to-count geographic areas.
- Support improved [veteran demographic data collection](#), analysis, and data sharing by the VA to enhance understanding of the veteran population and their specific needs.

United For ALICE is a driver of innovative research and action around financial hardship, with a commitment to [racial and economic justice](#) for ALICE. The ALICE data and analysis are shared with United Ways, corporations, foundations, government, and nonprofits, to inform policy and promote positive change. The **ALICE in Focus Series** utilizes ALICE measures to analyze the U.S. Census Bureau's American Community Survey (ACS) Public Use Microdata Samples (PUMS). For more details about the methodology for the ALICE in Focus Series, go to UnitedForALICE.org/Methodology.

United For ALICE partners with [Connecticut United Ways](#) to bring the ALICE research to Connecticut, and this work is sponsored by Liberty Bank.



Connecticut United Ways



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