



# Social Return on Investment Analysis of Minnesota Assistance Council for Veterans

Estimating the Economic and Social Value of  
MACV's Housing and Supportive Services

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# Executive summary

The Minnesota Assistance Council for Veterans (MACV) provides housing, legal, employment, and financial assistance to Veterans across Minnesota who are experiencing or at risk of homelessness. This study estimates the social return on investment (SROI) of MACV's programs, drawing on multiple data sources and established research to quantify the economic value of the outcomes these programs help achieve.

Using a combination of MACV's administrative data (2019-2025) and published evidence on the costs and benefits of similar interventions, the analysis estimates the annual societal value generated by each of MACV's major service areas. Benefits are expressed primarily as per-Veteran annual impacts, representing the average value created for each participant in a typical year of program participation.

The findings highlight how MACV's efforts translate into tangible and measurable value through reduced public costs, improved stability, and better long-term outcomes for Veterans and their families. While many important benefits, such as improvements in health, well-being, and quality of life cannot be easily monetized, the results presented here capture a substantial portion of the measurable economic impact of MACV's work. Beyond the monetizable outcomes captured here, MACV's services strengthen well-being, safety, and stability in ways that cannot be reduced to dollars but are deeply felt by Veterans and their families.

The analysis shows that MACV's programs generate meaningful and measurable value for Veterans, taxpayers, and communities across Minnesota. Across service areas, the estimated benefits consistently meet or exceed program costs, demonstrating that MACV's work delivers strong returns in both economic and human terms.

- Overall value created: Across all program areas, MACV generates an estimated \$26.8 million in annual benefits, with total estimated benefits ranging from \$20.3 million to \$55.2 million depending on assumptions.
- Social return on investment: When compared to MACV's 2024 budget of \$21.3 million, the estimated \$26.8 million in annual benefits yields an estimated SROI of \$1.26 per dollar invested. With less conservative assumptions, the SROI could be as much as \$2.59 per dollar invested.
- Drivers of impact:
  - Direct financial assistance (especially rental assistance) accounts for the largest share of measurable benefits, preventing eviction and homelessness while reducing public-system costs.

- Permanent supportive and transitional housing programs yield substantial benefits by increasing housing stability and lowering public expenditures related to homelessness and incarceration.
  - From entry to exit, the rate of housing stability increased from 16% to 88% among permanent supportive housing tenants and from 4% to 80% among transitional housing tenants.
  - Employment services increase earnings and tax contributions for participating Veterans.
  - Legal assistance helps Veterans avoid eviction and increase their future wages through record expungement.
  - Case management for justice involved Veterans and health care navigation provide targeted support that reduces recidivism.
- MACV’s programs generate a clear positive return for Veterans and for society as a whole, with the measurable social and economic value of their work exceeding the cost of service delivery under realistic assumptions.

**Total annual benefits: \$26.8 million**

**Total social return per \$1 invested: \$1.26**

# CONTENTS

Introduction .....	1
About this study.....	2
MACV overview.....	3
MACV client demographics .....	4
Benefits of MACV’s programs .....	5
Housing programs .....	5
Direct financial assistance .....	9
Legal assistance and programs for justice involved Veterans.....	11
Employment services .....	14
Health care navigation.....	16
Emergency lodging – avoided COVID-19 mortality.....	17
Aggregate benefits of MACV programs .....	18
SROI of MACV services .....	20
Beyond the numbers .....	21
Human impact .....	21
Systemic effectiveness .....	21
Issues to consider .....	23
References.....	25
Appendix .....	28
Client counts .....	28
Assumptions and parameters used to estimate benefits of MACV programs.....	29
Benefits summary.....	44

## FIGURES

1. MACV client demographics (Clients served Jan 2019–Jun 2025) .....	4
2. MACV housing program participation and tenancy metrics .....	6
3. Living conditions of tenants at intake and exit (among tenants with available data who resided in MACV PSH or transitional housing between 1/1/19 and 6/30/25) .....	7
4. Per-Veteran benefits of housing programs .....	8
5. Per-Veteran benefits of direct financial assistance for housing/rent.....	10
6. Per-Veteran benefits of direct financial assistance for needs <i>other than</i> housing ...	11
7. Per-Veteran benefits of legal assistance – avoided evictions .....	12
8. Per-Veteran benefits of legal assistance – expungement of criminal record.....	12
9. Per-Veteran benefits of case management services for justice involved Veterans .	13
10. Per-Veteran benefits of job placement services .....	14
11. Per-Veteran benefits of reduced emergency department use due to health care navigation services .....	17
12. Per-Veteran benefits due to avoided COVID mortality .....	18
13. Aggregate benefits of MACV programs .....	19
14. Total benefits and social return per \$1 invested .....	20

# Introduction

Minnesota Assistance Council for Veterans (MACV) has served Minnesota's Veterans for decades, helping them overcome barriers to housing, employment, and stability. Like many service organizations, MACV's staff, partners, and supporters know firsthand the difference these services make in the lives of Veterans and their families. However, demonstrating the measurable value of this work to funders, policymakers, and the community requires a different approach.

This social return on investment (SROI) study was undertaken to quantify the benefits of MACV's work, comparing those benefits to the costs of providing services to assess the return on investment for the community. In other words, this study helps answer the question:

*How much social and economic value is generated for every dollar spent helping Veterans through MACV's programs?*

This report shares the results of this study, using MACV's own program and client data combined with research on the benefits of stable housing and supportive services for people experiencing homelessness. It highlights the benefits we can measure in monetary terms, such as reduced health care and shelter costs, and describes many additional benefits that are real but harder to quantify, like improved health, safety, and stability for Veterans and their families.

This report summarizes MACV's efforts, the reach and scale of its programs, and the economic value these programs generate for Minnesota's Veterans and the broader community. In addition to the outcomes captured in this analysis, MACV's work produces important forms of value that are not easily measured in economic terms. Stable housing, consistent income, and access to support services can lead to better physical and mental health, stronger family relationships, and a greater sense of security and self-determination for Veterans. These improvements in quality of life are difficult to quantify but represent a central part of the impact MACV has on the lives of those it serves.

# About this study

This SROI study measures the value created by MACV's work, compared to the costs of delivering its services. Unlike traditional financial analyses, SROI focuses on the broader social and community benefits of programs, such as improved health, increased housing stability, and reduced use of emergency services.

The analyses draw on MACV program and client data from January 2019 through June 2025. While the full multi-year dataset provides the foundation for understanding service reach and patterns of participation, most benefit estimates are presented as annual, per-Veteran values. In general, these estimates use 2024 as a representative year to reflect a typical level of program activity and participation that is expected to continue in future years.

In this analysis, we:

- Use MACV's client data to understand the reach and scale of services provided across programs.
- Apply findings from rigorous research to estimate the monetary value of benefits associated with housing stability and related services, including reductions in hospitalizations, emergency shelter use, and justice system involvement.
- Estimate the increased earnings associated with job placements facilitated by MACV's employment services, and account for the resulting tax contributions as a public benefit.
- Assess the societal and public benefits of MACV's case management for justice involved Veterans, based on evidence from comparable interventions.
- Compare these measurable benefits to the costs of providing services to understand the return on investment from a community perspective.
- Highlight additional benefits, such as improvements in well-being, family stability, and reduced stress, which are important but not easily quantified in monetary terms.

The report is structured to present findings in an accessible way, while maintaining transparency about the underlying methods and assumptions. For readers interested in the step-by-step calculations and data sources that support the findings, detailed technical information is provided in the appendix.

# MACV overview

MACV is dedicated to ending Veteran homelessness and supporting Veterans who are actively experiencing or at imminent risk of housing instability. MACV helps Veterans and their families across Minnesota secure and maintain stable housing, increase income, and connect with the services they need to thrive.

MACV's work is comprehensive, providing:

- Permanent supportive housing and transitional housing, directly operating housing units and providing rental assistance to Veterans.
- Financial and employment services to help Veterans gain stability and increase income.
- Health care navigation to ensure Veterans connect with medical and mental health care.
- Support for justice involved Veterans to assist with successful reintegration.
- Outreach to unsheltered Veterans, connecting with those living outside or in encampments to help them access housing and services.
- Landlord engagement to expand housing options and support Veterans in maintaining stable housing.

MACV serves thousands of Veterans each year, with a unique commitment to walking alongside each Veteran until stable housing and income are secured. Whether a Veteran needs direct housing, financial guidance, or help navigating complex systems, MACV's team offers individualized, persistent support tailored to each person's needs.

In 2024 alone, MACV worked with over 2,400 Veterans across its programs, with hundreds of Veterans living in MACV housing programs during the year.

Minnesota's substantial progress toward building a highly effective Veteran homelessness response system has resulted from a collaborative effort involving intensive coordination across dozens of partner organizations and government agencies throughout the state. MACV is the leading nonprofit at the center of this work. Minnesota's homeless Veteran registry is the backbone of this coordination, providing both the data of every Veteran in Minnesota known to be homeless and the framework for convening and coordinating services in support of their housing stability.

These collective efforts reflect MACV's ongoing commitment to effective, person-centered solutions and its central role in Minnesota's progress toward ending Veteran homelessness.

# MACV client demographics

Between January 2019 and June 2025, MACV served over 6,100 clients across Minnesota. Most clients identified as White (68%), male (87%), and at least 40 years old (80%; Figure 1). Over half of clients (54%) lived in the metro region, with one-third (34%) in northern Minnesota and 12% in the southern part of the state. Two-thirds (66%) of clients had at least one disability.

## 1. MACV client demographics (Clients served Jan 2019–Jun 2025)

	%	N
<b>Race/ethnicity (N=6,067)</b>		
White	68%	4,132
Black, African American, or African	24%	1,460
American Indian, Alaska Native, or Indigenous	5%	289
Hispanic/Latina/e/o	1%	80
Asian or Asian American	1%	56
Native Hawaiian or Pacific Islander	<1%	29
Multiracial/Other	1%	50
<b>Gender (N=6,051)</b>		
Male	87%	5,247
Female	13%	774
Non-binary or other identity	<1%	30
<b>Region (N=6,016)</b>		
Metro	54%	3,254
North	34%	2,046
South	12%	716
<b>Age (N=6,073)</b>		
18-24	1%	51
25-39	19%	1,124
40-54	24%	1,476
55-64	27%	1,614
65-74	23%	1,390
75+	7%	418
<b>Disability (N=5,762)</b>	66%	3,804

# Benefits of MACV's programs

This section presents estimates of the monetary benefits associated with several of MACV's key programs. The programs included here represent those for which available data and prior research allowed us to produce credible, defensible estimates. Due to the limitations of the available literature, the benefits presented here are not a comprehensive accounting of all that MACV's programs accomplish. The benefits measured here take several forms, including increased earnings, cost savings, and avoided public expenditures. For each program, we present a range of estimated benefits, from a conservative estimate to a high estimate, based on different assumptions or levels of impact observed in relevant research. Our primary focus is on the intermediate estimate, which reflects the set of assumptions we believe to be most realistic, while still providing context for how the benefits might vary under more or less favorable conditions.

## HOUSING PROGRAMS

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### In 2024

Veteran tenants in MACV permanent supportive housing: 157

Veteran tenants in MACV transitional housing: 135

### Since 2019

Veteran tenants in MACV permanent supportive housing: 225

Veteran tenants in MACV transitional housing: 501

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MACV's housing programs provide critical stability for Veterans who would otherwise face homelessness or precarious living situations. MACV currently owns and operates approximately 230 housing units across Minnesota, dedicated exclusively to Veterans and their families. These units represent more than shelter; they are a cornerstone of a coordinated, data-driven system that prioritizes equity, accessibility, and lasting impact for long-term housing stability.

Between January 1, 2019, and June 30, 2025, MACV housed 225 Veterans in permanent supportive housing (PSH) and 501 Veterans in transitional housing, totaling nearly 4,000 tenant-months in PSH and over 3,500 tenant-months in transitional housing during this period (Figure 2). In 2024 alone, MACV tenants spent 1,175 tenant-months in PSH and 576 tenant-months in transitional housing.

Among MACV tenants in PSH, the average length of stay was 30 months, while tenants in transitional housing averaged stays of 8 months.<sup>1</sup> As of June 30, 2025, MACV was actively housing 127 PSH tenants and 41 transitional tenants.

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<sup>1</sup> These numbers underestimate the full length of stay for MACV tenants because current tenancies at the time of the data pull (6/30/25) were assumed to end on that date. These average lengths of residency refer to tenants who moved in on or before 6/30/24.

## 2. MACV housing program participation and tenancy metrics

	PSH	Transitional
Number of tenants since 1/1/19 (through 6/30/25)	225	501
Aggregate tenant-months (1/1/19–6/30/25)	3,940	3,576
Aggregate tenant-months, 2024	1,175	576
Average months of tenancy per tenant (to 6/30/25)	30	8
Tenancies ongoing as of 6/30/25	127	41

Veterans enter MACV’s housing from a variety of unstable conditions. At intake, 31% of PSH tenants and 24% of transitional tenants were coming from emergency shelters, while 29% and 20%, respectively, were living in places not meant for habitation. Many others were exiting institutions such as hospitals, treatment centers, and nursing homes, including 23% of transitional housing tenants. (Figure 3.)

The impact of MACV’s housing programs on Veterans’ housing stability is very evident in the data: From entry to exit, the rate of housing stability increased from 16% to 88% among PSH tenants and from 4% to 80% among transitional tenants. Three out of four MACV tenants gained housing stability between intake and exit.

### MACV Housing Expansion and its Impact on Long-Term and Chronic Homelessness among Minnesota Veterans

More than 130 of MACV’s housing units were newly acquired or developed between July 2022 and December 2025, made possible through a combination of state, federal, and philanthropic investments. These units are purpose-built resources designed to serve Veterans who face significant barriers to traditional housing due to rental history, justice involvement, or complex service needs.

MACV’s housing portfolio plays a uniquely strategic role in Minnesota’s statewide response to Veteran homelessness. These units provide stable, supportive housing for individuals who would otherwise very likely remain unhoused, even with access to mainstream housing programs. By directly operating these properties, MACV ensures that housing is paired with individualized services (like case management, legal support, and employment assistance) to create a pathway to long-term stability.

The expansion of MACV-owned housing, alongside the growth of supportive programs, has been instrumental in Minnesota’s progress toward effectively eliminating long-term and chronic homelessness among Minnesota Veterans as of 2025.

**3. Living conditions of tenants at intake and exit (among tenants with available data who resided in MACV PSH or transitional housing between 1/1/19 and 6/30/25)**

	PSH	Transitional
<b>Living situation at intake</b>	<b>N=124</b>	<b>N=352</b>
Emergency shelter	31%	24%
Place not meant for habitation	29%	20%
Rental	15%	5%
Transitional housing or halfway house	9%	10%
Doubled up	5%	8%
Hospital, treatment, nursing home	4%	23%
Incarceration	4%	7%
Other temporary housing	4%	3%
Home owned by client	-	<1%
<b>Housing stability</b>	<b>N=100</b>	<b>N=166</b>
Stable housing at intake	16%	4%
Stable housing at exit	88%	80%
Gained housing stability between intake and exit	74%	75%

Note. For the purpose of this figure, remaining housed in MACV permanent supportive housing as of the date of the data pull (6/30/25) is considered stable housing at “exit.” Current transitional housing tenants are not included in the housing stability indicators in this figure.

To quantify the benefits of MACV’s housing programs, we drew on published research measuring the monetary impacts of PSH and transitional housing for individuals experiencing homelessness. These studies show that stable housing reduces costs associated with emergency services, hospitalizations, incarceration, and other public systems while improving housing stability and health.

For PSH, the estimated monthly benefit per client is assumed to be \$2,621 (intermediate estimate), which captures the societal gains due to avoided costs associated with crime, certain types of health care, and emergency shelter, in addition to modest gains in earnings for Veterans (Figure 4). Although this value is our best available intermediate estimate, it may err on the conservative side; other research has indicated that PSH may generate benefits that reach as high as \$6,148 per month. Given the average tenancy length of 30 months for MACV’s PSH clients since 2019, the total benefit per Veteran served is estimated at approximately \$79,000 (ranging from \$64,000 to \$185,000).

For transitional housing, a scaled-down benefit estimate is used to reflect shorter tenancy lengths and potentially lower system cost offsets while recognizing the stabilizing effect

transitional housing provides. Net monthly benefits of transitional housing are estimated to be \$2,097 (ranging from \$1,499 to \$5,533). Given the average MACV transitional housing tenancy length of almost 8 months, the per-Veteran benefits are approximately \$16,000, but may reach as high as \$43,000.

These benefits reflect gross system savings and value created through stabilization. They do not yet incorporate MACV’s costs for providing housing, which will be considered in the calculation of net social return on investment (SROI) later in this report.

#### 4. Per-Veteran benefits of housing programs

	Conservative estimate	Intermediate estimate	High estimate
<b>PSH</b>			
Estimated monthly benefit of PSH	\$2,142	\$2,621	\$6,148
Estimated benefit per year per Veteran served in PSH <sup>a</sup>	\$16,065	\$19,658	\$46,110
Full tenancy benefit per Veteran served in PSH	\$64,474	\$78,892	\$185,055
<b>Transitional housing</b>			
Estimated monthly benefit of transitional housing	\$1,499	\$2,097	\$5,533
Estimated benefit per year per Veteran served in transitional housing <sup>a</sup>	\$6,446	\$9,017	\$23,792
Full tenancy benefit per Veteran served in transitional housing	\$11,692	\$16,357	\$43,157

See appendix for methodological details and data sources.

<sup>a</sup> Due to entries and exits during the course of the year (and due to the inherently temporary nature of transitional housing), the average Veteran served in each of these programs in any given year spends only part of the year in MACV housing. The average tenant in MACV PSH during 2024 lived there for 7.5 months during the year. In MACV transitional housing, the average tenant lived there for 4.3 months in 2024.

# DIRECT FINANCIAL ASSISTANCE

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**In 2024**

Veteran recipients of direct financial assistance: 1,569

Average direct financial assistance payment total per Veteran recipient: \$3,798

Total direct financial assistance payments to Veterans: \$5.96M

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In 2024, MACV provided nearly \$6 million in direct financial assistance, assisting over 3,800 Veterans with various needs. These payments included help with rental payments and security deposits, emergency shelter hotel lodging for Veterans experiencing homelessness, home furnishings, utilities, transportation, food, and more. The largest categories by total spending were rental assistance (\$3.6 million), security deposit assistance (\$673,000), lodging assistance in hotels (\$499,000), and home furnishings and supplies (\$485,000).

MACV's rental assistance program provides short-term financial support to help Veterans avoid eviction and homelessness, often intervening at the point when housing loss is imminent. The estimated benefits presented here are based on evidence from a recent randomized evaluation of rental assistance by Phillips and Sullivan (2025), which found that modest payments to households facing housing instability significantly reduced the likelihood of eviction and subsequent homelessness. Building on those findings, our analysis models a range of potential impacts for MACV's clients.

In addition to preventing homelessness, rental assistance can reduce costs to public systems, including emergency shelter, health care, and the justice system, and help to avoid eviction-related costs experienced by tenants and landlords. Finally, rental assistance provides a direct financial benefit to Veterans by helping to cover rent or deposits that would otherwise be unaffordable.

For Veterans receiving rental assistance, the estimated intermediate benefit totals about \$13,000 per participant, reflecting a combination of avoided public costs and direct financial support (Figure 5). This includes roughly \$1,800 in reduced use of homeless services, \$300 in avoided criminal justice costs, and about \$5,000 in averted costs to would-be victims of crime, along with smaller gains from avoided eviction expenses and increased earnings linked to greater housing stability.

Veterans also receive an average of \$3,700 in direct housing-related payments, such as rent or security deposits. The total per-Veteran benefits sum to approximately \$11,600 under the intermediate assumptions, and may extend as high as \$26,000 per Veteran served per year.

## 5. Per-Veteran benefits of direct financial assistance for housing/rent

Description of benefit	Conservative estimate	Intermediate estimate	High estimate
Avoided costs to homeless system	\$323	\$1,796	\$12,984
Avoided costs to criminal justice system	\$297	\$297	\$297
Avoided costs to would-be victims of crime	\$5,052	\$5,052	\$5,052
Avoided eviction-related costs to landlords <sup>a</sup>	\$144	\$320	\$1,520
Earnings impact of lower eviction risk <sup>a</sup>	\$276	\$1,140	\$3,333
Avoided hospital costs due to lower eviction risk <sup>a</sup>	\$152	\$677	\$2,031
Total avoided eviction-related costs due to rental assistance	\$572	\$2,137	\$6,884
Direct financial benefit per participating Veteran <sup>b</sup>	\$3,692	\$3,692	\$3,692
Total benefit of rental assistance per participating Veteran	\$9,936	\$12,974	\$28,909

See appendix for methodological details and data sources.

<sup>a</sup> For 199 Veterans who received legal assistance to avoid an eviction, the eviction-related benefits are excluded from the impacts attributed to rental assistance, because the eviction-related benefits for those Veterans are included in the Legal Assistance section below.

<sup>b</sup> Direct financial benefit to Veterans represents average per-Veteran 2024 total assistance amount from the following housing-related categories of assistance: rental, security deposit, and mortgage.

In addition to rental assistance, MACV provides other forms of direct financial support that help Veterans meet other needs such as transportation, utilities, food, and basic household supplies. Although these types of assistance are smaller in dollar value, they can still prevent crises that contribute to housing instability or involvement with the justice system. Because the Phillips and Sullivan (2025) study examined the effects of a one-time cash payment, we assume that these smaller payments may work in similar ways, by reducing financial strain and lowering the likelihood of crime or victimization. To reflect the lower average amount of assistance provided (about \$1,200 per participating Veteran per year), the estimated impacts were scaled down proportionally, to 50% of the rental assistance effect for the conservative scenario, and 75% for the intermediate scenario. For the high scenario, the full benefit is included. Under these assumptions, the total per-Veteran benefits for non-housing financial assistance are estimated to be approximately \$5,200 (Figure 6).

## 6. Per-Veteran benefits of direct financial assistance for needs *other than* housing

	Conservative estimate	Intermediate estimate	High estimate
Avoided costs to criminal justice system	\$148	\$223	\$297
Avoided costs to would-be victims of crime	\$2,526	\$3,789	\$5,052
Direct financial benefits to participants	\$1,212	\$1,212	\$1,212
<b>Total benefits of assistance</b>	<b>\$3,886</b>	<b>\$5,224</b>	<b>\$6,561</b>

See appendix for methodological details and data sources.

# LEGAL ASSISTANCE AND PROGRAMS FOR JUSTICE INVOLVED VETERANS

## In 2024

Veterans who avoided eviction because of MACV legal assistance: 199

Veterans whose criminal records were expunged because of MACV legal assistance: 9

Justice involved Veterans receiving full-scope case management: 37

Justice involved Veterans receiving light-touch case management: 22

Through MACV's Vetlaw and Justice Involved Veterans (JIV) programs, MACV assists Veterans with eviction defense, criminal record expungement, navigation of court or supervision requirements, and case management. These services can be critical for Veterans facing complex barriers related to prior justice involvement or housing instability.

## LEGAL ASSISTANCE (VETLAW)

MACV's Vetlaw program helps Veterans overcome legal challenges that threaten housing stability. The team provides a continuum of legal support, from brief services and informed referrals to direct representation, focused on resolving issues such as eviction, criminal records, and other justice-related barriers. By increasing access to legal support and improving understanding of legal options, Vetlaw empowers Veterans to secure and maintain stable housing and avoid homelessness.

Each year, MACV helps roughly 200 Veterans avoid eviction and the associated financial and social costs. The avoided costs reflected in the estimates below include expenses that would otherwise be borne by landlords (repairs and lost rent), by public systems responding to homelessness and emergency needs, and by Veterans themselves through lost income. Under the intermediate scenario, these avoided costs total about \$12,700 per Veteran, but they may be as much as \$27,000 per Veteran (Figure 7).

## 7. Per-Veteran benefits of legal assistance – avoided evictions

Description of benefit	Conservative estimate	Intermediate estimate	High estimate
Avoided eviction-related costs to landlords	\$1,600	\$1,600	\$3,800
Earnings impact of lower eviction risk	\$3,068	\$5,700	\$8,333
Avoided ER costs due to lower eviction risk	\$1,692	\$3,385	\$5,077
Impact of avoided eviction on homeless system costs	\$1,975	\$1,975	\$9,522
<b>Total per-Veteran benefits due to avoided eviction</b>	<b>\$8,335</b>	<b>\$12,660</b>	<b>\$26,732</b>

See appendix for methodological details and data sources.

In addition to eviction prevention, MACV’s legal team helps Veterans pursue the expungement of eligible criminal records (that is, to seal the criminal record from public view). Expungement can remove a major barrier to employment and housing. For many Veterans, expungement can open doors to better jobs, higher earnings, and more stable housing.

Research by Prescott and Starr (2019) found that individuals who received an expungement experienced an average wage increase of about 22% within one year, reflecting improved access to employment and higher-quality jobs. Using this estimate, we calculate the average financial benefit of record expungement for Veterans served through MACV’s legal assistance to be approximately \$11,400. However, the wage impacts might last well beyond the 1-3 years that we’ve assumed in these estimates. If so, then even our high benefit estimate (almost \$25,000) could turn out to be conservatively low (Figure 8).

## 8. Per-Veteran benefits of legal assistance – expungement of criminal record

Description of benefit	Conservative estimate	Intermediate estimate	High estimate
Estimated impact of expungement on wages	\$3,126	\$11,447	\$24,736

See appendix for methodological details and data sources.

While the economic analysis in this report focuses exclusively on the measurable impacts of eviction prevention and record expungement, MACV’s legal team assists with many other matters whose benefits, though harder to quantify, are no less important to long-term stability.

## CASE MANAGEMENT

MACV’s Justice Involved Veterans (JIV) Program provides pre-release and post-release case management and advocacy for Veterans navigating reintegration after justice system involvement. The program supports Veterans in preventing parole violations and recidivism,

securing housing and employment, and resolving legal or supervision-related challenges. This work often involves coordination with parole officers; corrections staff; Veterans Treatment Courts; and MACV’s own housing, employment, and legal services teams, helping Veterans resolve legal barriers and stabilize their lives after incarceration.

Through a direct partnership with the Minnesota Department of Corrections, MACV identifies Veterans prior to their release from incarceration who are at risk of exiting into homelessness. This proactive approach allows MACV to coordinate housing and services in advance, ensuring that Veterans transition directly into stable housing upon reentry. By intervening before release, MACV helps Veterans avoid an episode of homelessness, a critical factor in reducing recidivism and supporting successful reintegration. The program also supports Veterans who have already been released but continue to face housing instability due to justice system involvement.

To quantify the benefits of this work, we use the Washington State Institute for Public Policy (WSIPP) benefit-cost estimates for case management targeting drug-involved persons. While not all JIV clients are confirmed to be drug-involved, research has shown that two-thirds of justice involved Veterans have alcohol or substance use disorders (Blodgett et al., 2015). We therefore feel confident in relying on these WSIPP results as a suitable proxy for the impacts of case management services for MACV’s JIV clients more broadly.

The per-Veteran benefit estimate used for the conservative and intermediate scenarios (\$2,802) assumes only the crime-reduction benefits associated with case management services (Figure 9). For the high scenario, the estimated per-Veteran benefit (\$6,104) also includes the impacts of reduced incidence of illicit drug use disorder, including the associated labor market and health gains.

## 9. Per-Veteran benefits of case management services for justice involved Veterans

	Conservative/ intermediate estimate	High estimate
Benefits per justice involved Veteran participating in case management	\$2,802	\$6,104

See appendix for methodological details and data sources.

# EMPLOYMENT SERVICES

## In 2024

Veterans placed in new jobs: 142

Average monthly earnings of Veterans in new jobs: \$2,686

## Since 2019

Veterans placed in new jobs: 1,008

Average monthly earnings of Veterans in new jobs: \$3,216

In addition to housing assistance, MACV provides individualized employment services to help Veterans increase income and achieve greater stability. These services are designed to reduce barriers to employment by offering direct job search support, résumé and interview preparation, and career counseling.

To estimate the value of MACV’s employment services, we focus on the increased earnings associated with successful job placements. Since 2019, MACV has helped over 1,000 Veterans obtain employment (an average of 168 Veterans per year). Based on reported wage and hours data, we estimate that the average monthly earnings among placed Veterans were \$3,216, adjusted to 2024 U.S. dollars.

To estimate the economic value of these placements, we compared this wage to a counterfactual income of \$1,184 per month, based on the reported total monthly income of homeless Veterans in Minnesota (Wilder Research, 2023, adjusted to 2024 U.S. dollars). Due to uncertainty about the duration of employment resulting from each job placement, we estimate the earnings impacts based on 3 scenarios (all of which are fairly conservative), assuming that jobs are retained for 3 months, 6 months, or 9 months.

Under the intermediate scenario, the average earnings gain per Veteran placed is approximately \$12,192 (6 months × \$2,032/month; Figure 10). An estimated \$723 per Veteran is returned to the public as federal and state income tax revenue, while the remaining \$11,469 is net income for the Veteran.

### 10. Per-Veteran benefits of job placement services

	Conservative estimate	Intermediate estimate	High estimate
Estimated average earnings increase due to job placement	\$6,096	\$12,192	\$18,288
Increase in federal & state income tax revenue per job placement	\$ 0	\$723	\$1,929
Increased take-home pay for average Veteran due to job placement	\$6,096	\$11,469	\$16,359

See appendix for methodological details and data sources.

These estimates reflect measurable economic gains from increased employment income for MACV clients. They do not capture other potential benefits, such as improved mental health, reduced use of public assistance, or increased family stability, impacts that are likely to occur but are not included in the monetary analysis.

# HEALTH CARE NAVIGATION

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**In 2024**

Veterans receiving health care navigation services: 39

**Since 2021**

Veterans receiving health care navigation services: 157  
(2021 was the first year of data availability for this program.)

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MACV's health care navigation services aim to help Veterans better access appropriate health care and improve their confidence in navigating a complex health care system. MACV's health care navigation staff specifically focus on increasing health care access by assisting Veterans with enrollment in Medical Assistance, Minnesota Care, or VA health care, supporting Veterans to address health care needs that act as barriers to housing stability.

Similar services have been shown to have significant monetary benefits, as they reduce unnecessary emergency department (ED) use. Although there may be numerous other benefits of health care navigation services (most notably, improved health outcomes for participating Veterans), these benefits are difficult to prove and even more difficult to capture in a monetary analysis. As a result, for this analysis, we quantify only one component of the potential benefits of health care navigation: the reduction in ED use.

Based on findings from published studies of care coordination programs, we estimate that Veterans participating in MACV's health care navigation services reduce their ED use by approximately 1.12 visits per year, resulting in an average cost savings of \$1,463 per participating Veteran (Figure 11). In practice, the benefit may be higher (up to \$5,317 per participant) if the program achieves reductions similar to those seen in more intensive care coordination models.

## **Not all Veterans are eligible for VA health care.**

Eligibility for VA health care depends on factors like length of service, income, and health conditions related to their military service. Approximately 60% of all former service members supported by MACV are eligible for VA health care benefits. Even for those who are eligible for VA health care, MACV provides Veterans with valuable support in navigating systems and understanding benefits available to them, making it possible to access the level of care they need so they can achieve stability.

For the remaining 40% who are not eligible for VA health care (and for others who are eligible but their specific needs are not met with VA benefits), MACV helps connect these Veterans to other health care resources. This reality underscores why MACV's support is so essential: not all Veterans can rely on VA health care, and MACV helps guide them toward resources that can help them regain stability and maintain their well-being.

## 11. Per-Veteran benefits of reduced emergency department use due to health care navigation services

	Conservative/ intermediate estimate	High estimate
Cost savings per Veteran participating in health care navigation	\$1,463	\$5,317

See appendix for methodological details and data sources.

## EMERGENCY LODGING – AVOIDED COVID-19 MORTALITY

The following analysis describes a unique and time-limited impact that is not included in the ongoing benefit estimates presented elsewhere in this report. MACV regularly uses hotel stays as short-term emergency housing when permanent or transitional options are unavailable. However, during the first years of the COVID-19 pandemic, this practice expanded into a large-scale public health intervention aimed at protecting medically vulnerable Veterans from infection and exposure.

Between 2020 and 2021, 433 Veterans received hotel lodging through this initiative, averaging 80 nights per participant. MACV staff managed all logistics, ensured access to food and supplies, and maintained regular contact to support health and safety. Notably, no COVID-related fatalities were reported among participants.

### A Note on the Value of a Statistical Life (VSL)

Economists and public health agencies often use a concept called the *Value of a Statistical Life* (VSL) to estimate the economic benefit of reducing the risk of death. The term can sound unsettling. After all, no one’s life can truly be reduced to a dollar figure. But the VSL is not about putting a price tag on an individual; it’s a way of summarizing how much people, in aggregate, are willing to pay to reduce small risks of dying. For example, if a large number of people are each willing to pay \$100 to reduce their own risk of death by 1 in 100,000, the total willingness to pay works out to \$10 million for one “statistical life” saved.

Using a VSL in our analysis helps ensure that we don’t simply ignore the value of lives saved, which would be equivalent to assigning a value of \$0 to those lives. While no single dollar figure can capture the true worth of a person, using a well-established VSL allows us to reflect, in economic terms, the very real benefits of life-saving interventions, and to avoid undercounting them compared to other program benefits.

To estimate potential lives saved, we compared MACV’s observed mortality rate to counterfactual rates from a large Los Angeles study of COVID-19 mortality (Porter et al., 2022). For the conservative scenario, we used the general-population mortality rate (214

deaths per 100,000 per year) and assumed a small residual mortality rate of 25 deaths per 100,000 for MACV clients. For the intermediate and high scenarios, we used the mortality rate observed among people experiencing homelessness (480 deaths per 100,000 per year), while assuming zero COVID-19 deaths among MACV participants. Based on the average length of stay, the estimated per-Veteran benefit is about \$5,400 under the intermediate scenario, with a range of \$4,800 to \$14,400 across scenarios (Figure 12). When aggregated across all Veterans who received hotel stays in 2020 and 2021, this represents an estimated total value of roughly \$2.3 million, ranging from \$2.1 million to \$6.2 million.

## 12. Per-Veteran benefits due to avoided COVID mortality

	Conservative estimate	Intermediate estimate	High estimate
Benefit per participant (80-day stay)	\$4,761	\$5,391	\$14,406

See appendix for methodological details and data sources.

Although the other MACV impacts captured in this report are based primarily on ongoing services and the benefits we can expect them to continue to generate into the future, it would be incomplete without recognizing MACV’s extraordinary response during the COVID-19 pandemic. MACV provided emergency hotel lodging and support to medically vulnerable Veterans, an effort that likely prevented deaths that would otherwise have occurred among this high-risk population. While these benefits are not ongoing and therefore not included in the overall benefit totals in this report, the magnitude of their value illustrates just how vital it is for our community to have organizations like MACV, with the capacity and resources to act decisively in times of crisis. The value of maintaining such capacity within Minnesota’s homeless response system cannot be overstated.

## AGGREGATE BENEFITS OF MACV PROGRAMS

Across all program areas, MACV’s services generate substantial social and economic value for Veterans and the broader community. When aggregated across housing, employment, legal, and other supports, the total estimated benefits reach about \$26.8 million under the intermediate scenario (Figure 13). Even under conservative assumptions, the value of these benefits (over \$20 million per year) comes close to matching MACV’s total annual budget, while the high estimate exceeds \$55 million. The largest sources of measurable benefit are MACV’s direct financial assistance programs, followed by permanent supportive housing, transitional housing, and employment services.

Taken together, these findings highlight how MACV’s programs translate direct assistance and services into measurable gains in housing stability, income, and reduced public costs.

### 13. Aggregate benefits of MACV programs

Description of benefit	Conservative estimate	Intermediate estimate	High estimate
Direct financial assistance for housing	\$11,471,000	\$14,703,000	\$32,338,000
Direct financial assistance, non-housing	\$1,500,000	\$2,016,000	\$2,533,000
Residual direct assistance	\$1,186,000	\$1,186,000	\$1,186,000
Permanent supportive housing	\$2,522,000	\$3,086,000	\$7,239,000
Transitional housing	\$870,000	\$1,217,000	\$3,212,000
Employment	\$866,000	\$1,731,000	\$2,597,000
Case management for justice involved Veterans	\$64,000	\$101,000	\$220,000
Legal assistance - avoided evictions	\$1,659,000	\$2,519,000	\$5,320,000
Legal assistance - expungement	\$28,000	\$103,000	\$223,000
Health care navigation	\$170,000	\$170,000.00	\$380,000
<b>Total benefits</b>	<b>\$20,336,000</b>	<b>\$26,832,000</b>	<b>\$55,248,000</b>

See appendix for methodological details and data sources.

A more detailed version of this table, including participation counts, per-Veteran benefit values, and aggregate benefits for each program, is available in the Appendix (Figure 25). The appendix also provides full methodological documentation, data sources, and parameter tables for all benefit estimates used in this analysis.

# SROI of MACV services

The final step of the analysis compares the total estimated benefits of MACV’s programs to the organization’s total annual budget, producing an overall social return on investment (SROI). In 2024, MACV’s budget was approximately \$21.3 million. When that cost is compared to the estimated annual benefits generated by all programs combined, the resulting SROI ranges from \$0.95 to \$2.59 in social value for every dollar invested (Figure 14). The intermediate estimated return of \$1.25 per dollar invested indicates that, even using cautious assumptions, the demonstrable value generated by MACV’s programs exceeds the cost of providing those programs. This ratio reflects only the benefits that can be reliably monetized; it does not include many of the important but harder-to-measure outcomes (such as improved health, stability, and well-being) that further extend MACV’s impact.

## 14. Total benefits and social return per \$1 invested

	Conservative estimate	Intermediate estimate	High estimate
Total annual benefits	\$20,337,000	\$26,831,000	\$55,248,000
Total social return per \$1 invested	\$0.95	\$1.26	\$2.59

# Beyond the numbers<sup>2</sup>

While this report focuses on the measurable economic benefits of MACV's programs, it is essential to recognize that much of MACV's human and systemic impact cannot be fully captured in dollars. The true value of helping Veterans secure stable housing, employment, and legal support extends far beyond cost savings and increased earnings.

## HUMAN IMPACT

MACV's services restore dignity, safety, and hope to Veterans who have faced housing instability, trauma, and systemic barriers. Stable housing and income are not just economic outcomes; they are foundations for:

- Improved mental and physical health
- Reconnection with family and community
- Reduced stress and increased self-determination
- Renewed sense of purpose and belonging

These outcomes are deeply meaningful to the individuals served and contribute to stronger, more resilient communities.

## SYSTEMIC EFFECTIVENESS

Minnesota's Veteran homelessness response system is widely recognized as one of the most effective in the nation. MACV plays a central role in this system, contributing to:

- **Real-time coordination through the Minnesota Homeless Veteran Registry**, which enables targeted outreach, efficient resource allocation, and bi-weekly regional coordination of services across multiple agencies for every Veteran actively experiencing homelessness.
- **Cross-sector partnerships** with the federal and state Veterans Affairs; local providers; justice system; dozens of nonprofits throughout the state; and local, state, and federal agencies that ensure Veterans receive comprehensive support.
- **Rapid response capacity** to quickly and effectively respond to individual and systemic needs.

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<sup>2</sup> The qualitative perspective in this section draws on input from MACV staff, whose daily work with Veterans helps illuminate dimensions of impact that fall outside the scope of our economic analysis.

The systemic progress in Minnesota is objectively meeting rigorous federal standards for a comprehensive response to Veteran homelessness. An effective end to Veteran homelessness is defined by specific benchmarks and criteria developed by the U.S. Interagency Council on Homelessness (USICH, 2019) in coordination with the Department of Housing and Urban Development (HUD) and the Department of Veterans Affairs (VA). These federal benchmarks and criteria include the following:

- **Long-Term and Chronic Homelessness Ended:** Chronic and long-term homelessness among Veterans is ended or rare.
- **Timeliness to Housing:** The average time from a Veteran being identified as experiencing homelessness to their entry into permanent housing is 90 days or less.
- **Sufficient Permanent Housing Capacity:** The number of Veterans exiting homelessness to permanent housing is greater than or equal to the number of Veterans entering homelessness within a given timeframe.
- **Returns to Homelessness are Rare:** Systems are in place to ensure Veterans remain housed and reduce the number of returns to homelessness.
- **By-Name List of Veterans Experiencing Homelessness:** The community must identify every Veteran experiencing homelessness, creating a real-time, by-name list through which community partners coordinate services and engagement with Veterans on a bi-weekly basis.

Achieving these benchmarks and criteria signifies that a community has built an effective, systematic response capable of ensuring that any future instance of Veteran homelessness is rare, brief, and non-recurring. **In every county of the state, Minnesota has achieved these federal standards that define an effective Veteran homelessness response system.**

These systemic strengths are difficult to quantify but are critical to Minnesota's success in reducing Veteran homelessness. They represent a model of collaboration, innovation, and compassion that other states seek to emulate.

The social return on investment presented in this report reflects only the benefits that can be reliably monetized. The full value of MACV's work includes the lives changed, the crises averted, and the systems strengthened. These impacts, though harder to measure, are no less real, and they underscore the importance of continued investment in MACV's mission.

## Issues to consider

While this analysis captures a substantial share of the measurable economic value generated by MACV's programs, it still represents only a partial view of their true impact on Veterans and communities. Because the scope of the current study did not involve direct measurement of MACV's impact on their clients' health, justice system involvement, income, public costs, or other outcomes, this study's results relied on published research that measured the impacts of services that resemble each of the individual components of MACV's programming. These published studies provide the best available evidence for estimating the benefits of specific supports, but they cannot capture the full impact of MACV's integrated model. The individualized, high-touch, and deeply relational nature of their model means that **the combined effect of MACV's services is very likely greater than the summed impacts of isolated interventions observed elsewhere**. As a result, the estimates presented in this report almost certainly fall short of the full benefit of the coordinated service model MACV has built.

Over many years, after refining their approach and expanding their reach to meet the needs of Veterans across Minnesota, MACV has built something rare: a comprehensive, statewide system that brings together housing, legal assistance, financial support, employment services, outreach, and case management into a coordinated model that is much more than a set of isolated programs. MACV has developed a holistic package of supports that can be adapted to each Veteran's unique circumstances, based on their own needs, strengths, and pace. MACV staff meet Veterans where they are, and they walk alongside them until they get where they need to go. This way of working is at the heart of MACV's model, and it is not something that can be fully understood by examining its components one at a time.

For organizations that provide highly tailored and layered supports, the methods applied in this study will yield overly conservative estimates of program impacts; to fully capture their impacts on clients requires more direct, comprehensive measurement of their outcomes (including administrative data on public costs of health care, housing, public assistance, and justice system involvement). A study that connects with MACV clients repeatedly over time and incorporates these data could document the combined and interacting effects of MACV's programs in a way that the present analysis could not. This type of longitudinal approach would allow us to:

- see how outcomes differ for Veterans who engage with different combinations of supports and for different lengths of time
- identify which elements of MACV's model are especially powerful or essential

- measure the cumulative, synergistic outcomes that emerge when Veterans receive the right mix of supports at the right moments
- incorporate Veterans' own perspectives on which supports were most meaningful to them, how MACV's individualized approach shaped their sense of stability and autonomy, and where additional support could strengthen outcomes

Although a study of that scope is beyond what was possible here, the findings in this report make clear that MACV's work is producing substantial and meaningful impacts. We were able to quantify many of the benefits for Veterans and for society overall, but the true impact of MACV's coordinated model is almost certainly larger than what can be captured through this component-based approach. **A future longitudinal study grounded in direct outcome measurement would allow a fuller and more precise accounting of what MACV has achieved.** Such evidence would not only strengthen Minnesota's response to Veteran homelessness, but could help inform and improve efforts to support Veterans and people experiencing homelessness across the country.

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# Appendix

## CLIENT COUNTS

Figure A1 provides annual counts of Veterans served in each MACV program from 2019 through June 2025. Because Veterans may participate in multiple programs, and may return to the same program in different years, individuals may appear in multiple rows and multiple years. However, each Veteran is counted no more than once per program in each year. The final column (“Ever (2019-June 2025)”) presents the unduplicated number of Veterans who received each type of service at any point between 1/1/19 and 6/30/25. The bottom row (“Any Program”) displays the unduplicated number of Veterans served across all MACV programs within each year and across the entire 2019-2025 period.

### A1. Client count by program and year

<b>Program</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025 (Jan-June)</b>	<b>Ever (2019- June 2025)</b>
Housing	943	1,163	1,049	1,345	1,725	1,943	1,505	5,164
Employment	393	599	482	435	326	363	177	1,720
Transitional housing	96	186	200	253	225	221	159	823
Veterans Affairs Supportive Housing	148	195	114	112	158	226	129	752
General case	173	252	126	152	267	154	99	793
Outreach	0	10	50	88	140	215	155	495
Financial Management Services	0	0	0	0	158	245	179	371
Justice Involved Veterans	0	33	69	64	81	108	86	252
Health Care Navigation	0	0	21	61	82	58	68	214
Permanent supportive housing	37	41	46	54	109	157	153	199
Landlord Services	0	0	6	6	6	7	6	8
<b>Any Program</b>	<b>1,327</b>	<b>1,715</b>	<b>1,414</b>	<b>1,755</b>	<b>2,183</b>	<b>2,429</b>	<b>1,927</b>	<b>6,121</b>

# ASSUMPTIONS AND PARAMETERS USED TO ESTIMATE BENEFITS OF MACV PROGRAMS

## HOUSING

Permanent supportive housing (PSH) and transitional housing can generate substantial public benefits by reducing emergency service use, health care utilization, shelter stays, and justice system involvement. Numerous studies have attempted to quantify these impacts, but the literature varies considerably in methodological rigor, population characteristics, and the scope of benefits included. Some studies rely on small samples or comparison groups whose housing status and other outcomes are difficult to track over time, making their impact estimates challenging to interpret with confidence. Jacob et al. (2022) note this variation in study quality and show that the results of higher-quality studies tend to show larger impacts on public costs than the studies that suffer from the aforementioned methodological challenges. Because our aim is to ground the analysis in the most reliable evidence available, the estimates here reflect the range of impacts observed within the higher-quality subset of the literature, rather than the full spectrum of findings reported across all studies.

For this analysis, we draw on three such studies (Basu et al., 2012, Gillespie et al., 2021, and Larimer et al., 2009) which provide relatively comprehensive and methodologically strong estimates of the avoided public costs associated with PSH. While none of these sources capture every possible benefit of stable housing, they each include multiple categories of publicly borne costs (e.g., emergency medical care, hospitalizations, detox services, shelter use, and justice system involvement) and offer credible estimates for this type of analysis. Together, they produce a useful range of benefit values that can be applied conservatively to MACV's programs. To maintain consistency and align all sources with MACV's program data, we converted each study's results to per-month and per-tenant annual values.

To these avoided public costs, we add two additional components:

- **Avoided victims' costs due to reduced criminal activity.** These values are drawn from the same victim cost parameter used in the rental assistance analysis (see Appendix: Direct Financial Assistance for details). Consistent with that approach, we treat the avoided-crime estimate as a one-year effect and divide the annual avoided-victim-cost figure by 12 to calculate a monthly value for use in the housing estimates.
- **Estimated impact of housing stability on earnings.** We adapt the earnings impact parameters used in the rental assistance analysis (see Appendix: Direct Financial Assistance for details) to apply a fraction of those earnings benefits to MACV tenants as well.

When a MACV tenant transitions from homelessness to stable housing, this change is arguably at least as consequential for employment as avoiding eviction. We therefore

assume that similar earnings impacts should apply to Veterans who become housed in MACV's housing programs. To err on the conservative side, we scale down the estimated earnings impact to 50 percent of the Collinson et al. (2024) estimates to represent the expected earnings gains associated with obtaining stable housing after experiencing homelessness.

The combination of avoided public costs, avoided victim costs, and estimated earnings impacts yields the total estimated monthly PSH benefit.

Our approach to estimating the benefits of transitional housing is guided by evidence from McGuire et al. (2011), who found that Veterans exiting transitional housing maintained housing at rates comparable to those exiting PSH. This suggests that, when paired with strong ongoing supports, transitional housing can produce benefit patterns similar to PSH. MACV's model aligns closely with this scenario: MACV transitional housing is not a stand-alone, time-limited intervention. Veterans continue receiving case management, housing navigation, and legal or financial supports for as long as those supports are needed, often until they transition into permanent housing. Because the mechanism generating public cost reductions is sustained housing stability, transitional housing under MACV's model is likely to generate similar types of benefits, albeit potentially smaller in magnitude. To reflect this, we apply scale-down factors of 70%, 80%, and 90% in the conservative, intermediate, and high scenarios, respectively.

Note: Although the "high" benefit estimates presented here incorporate a fairly broad selection of the benefits of supportive housing that have been captured in the literature to date, these estimates still vastly understate the full value that these housing programs contribute to society. Many of the most important outcomes (such as safety, long-term health improvements, and overall well-being/quality of life) cannot be readily monetized. The PSH and transitional housing benefit estimates (including the estimates labeled as "high") should therefore be interpreted as conservative representations of the value generated by MACV's housing programs.

## A2. Housing parameters

Parameter	Conservative estimate	Intermediate estimate	High estimate
<b>Permanent supportive housing (PSH)</b>			
Avoided public costs (monthly) due to PSH	\$1,657 <sup>a</sup>	\$2,082 <sup>b</sup>	\$5,553 <sup>c</sup>
Which avoided public costs are included in estimate above	Justice system, emergency department, detox, shelter	Justice system, emergency department, hospitalization, substance abuse treatment, nursing home care	Justice system, shelter, detox/ substance abuse treatment, emergency department, other Medicaid-funded health care services
Avoided victims' costs due to reduced crime <sup>d</sup>	\$421	\$421	\$421
Estimated impact of housing stability on Veteran earnings <sup>e</sup>	\$64	\$119	\$174
Total monthly benefit of PSH	\$2,142	\$2,621	\$6,148
Months of tenancy per PSH tenant in 2024 <sup>f</sup>	7.5	7.5	7.5
Estimated benefit per year per Veteran served in PSH	\$16,065	\$19,658	\$46,110
<b>Transitional housing</b>			
Assumed scale-down factor for benefits of transitional housing, relative to PSH	70%	80%	90%
Estimated monthly benefit of transitional housing	\$1,499	\$2,097	\$5,533
Months of tenancy per transitional housing tenant in 2024 <sup>f</sup>	4.3	4.3	4.3
Estimated benefit per year per Veteran served in transitional housing	\$6,446	\$9,017	\$23,792

<sup>a</sup> Gillespie et al. (2021). Authors' original estimates referred to the avoided costs from a tenancy of 158 or 198 days at one of their two sites. To convert to monthly avoided costs, we assumed a 178-day tenancy on average.

<sup>b</sup> Basu et al. (2012). Mean length of tenancy was not reported; to convert to monthly avoided costs, we assumed a 7.5-month tenancy.

<sup>c</sup> Larimer et al. (2009)

<sup>d</sup> See Appendix: Direct Financial Assistance for methodological details. The estimate of avoided victims' costs as shown in Figure A4 is interpreted as an annual value and divided by 12 to produce the monthly value shown here.

<sup>e</sup> The earnings impacts associated with avoiding eviction are based on Collinson et al.'s (2024) findings that eviction leads to an 8-percentage-point earnings loss in the first year after eviction and a 14-percentage-point earnings loss in the second year after eviction. These loss percentages are multiplied by the baseline wage estimates shown in Figure A6 (and in year 2, discounted at a 3% rate) to compute the values shown here.

<sup>f</sup> Due to entries and exits during the course of the year (and due to the inherently temporary nature of transitional housing), the average Veteran served in each of these programs in any given year spends only part of the year in MACV housing. The average tenant in MACV PSH during 2024 lived there for 7.5 months during the year. In MACV transitional housing, the average tenant lived there for 4.3 months in 2024.

## DIRECT FINANCIAL ASSISTANCE

MACV provides short-term financial assistance across a variety of housing-related needs. Figure A3 summarizes the types and amounts of direct financial assistance disbursed in 2024, including rental assistance, security deposits, emergency lodging, utilities, and related supports.

### A3. Direct financial assistance disbursed in 2024

Assistance category	N (Recipients)	Mean	Median	Total
Rental assistance	971	\$3,672	\$2,500	\$3,565,645
Security deposit assistance	581	\$1,158	\$1,048	\$672,680
Lodging assistance (hotel)	181	\$2,755	\$2,028	\$498,734
Home furnishings and supplies assistance	469	\$1,033	\$991	\$484,670
Moving and storage assistance	215	\$963	\$719	\$207,018
Utility assistance	308	\$449	\$254	\$138,156
Other assistance	390	\$315	\$90	\$122,780
Transportation assistance	331	\$319	\$107	\$105,552
Mortgage assistance	21	\$3,184	\$3,308	\$66,868
Food assistance	249	\$203	\$136	\$50,517
Client incentives assistance	41	\$584	\$574	\$23,926
Clothing assistance	68	\$180	\$110	\$12,244
Child care assistance	1	\$9,541	\$9,541	\$9,541
<b>Total</b>				<b>\$5,958,331</b>

The analytical framework used to estimate the impact of MACV’s direct financial assistance follows the conceptual model developed by Phillips and Sullivan (2025), which estimates several categories of avoided public and private costs attributable to emergency rental assistance. Figure A4 presents the parameters used in this analysis, and this section describes the methodological considerations and adjustments made to derive the necessary parameters. We have drawn nearly all parameters directly from the original sources cited by Phillips and Sullivan, tailoring each of the estimates to MACV’s context.<sup>3</sup> The remainder of this section discusses some of the required adjustments to adapt these parameters for the present study, and summarizes the parameters used for the analysis.

<sup>3</sup> While nearly all parameters were gathered from the original sources cited by Phillips and Sullivan (2025), the cost per arrest for individuals experiencing homelessness could not be verified in the source they cited. As a result, we use Phillips and Sullivan’s estimate for this parameter (a figure based in California), after adjusting it to reflect Minnesota’s lower level of publicly financed spending based on the ratio of the two states’ per-capita state and local government spending amounts (U.S. Census Bureau, 2023).

## Reduced crime

To estimate the number of arrests avoided due to rental assistance, Phillips and Sullivan (2025) link the reduction in shelter entry caused by financial assistance to the corresponding reduction in violent crime arrests, as estimated by Palmer et al. (2019). Palmer et al. showed that a 1.6-percentage-point reduction in shelter entry is associated with a 0.86-percentage-point reduction in the probability of committing a violent crime and being arrested for it. To estimate the impact of rental assistance on violent crime arrests, Phillips and Sullivan applied this proportional relationship ( $1.6/0.86$ ) to the 2.5-percentage-point decrease in likelihood of shelter entry that they observed among the group that was *assigned to* receive rental assistance (some of whom did not ultimately receive it). They concluded that being assigned to the rental assistance treatment group was associated with a 1.3-percentage-point reduction in the likelihood of being arrested for a violent crime.

Because the present analysis applies this framework to Veterans who actually *received* rental assistance, we instead substitute a 4.4-percentage-point reduction in the likelihood of shelter entry, which Phillips and Sullivan observed among their study's actual recipients of rental assistance in the six months following receipt of assistance. This adjustment yields an estimate of 0.024 avoided violent crime arrests per Veteran receiving rental assistance.

Note: Because many offenses go unreported or do not lead to an arrest, Palmer et al. emphasize that arrest counts understate the true number of crimes committed. They therefore use an adjustment factor that estimates how many total offenses correspond to each violent-crime arrest, allowing estimates of victims' costs to more fully reflect the underlying level of harm. As a result, the victims' cost per violent crime arrest (Figure A4) may seem unreasonably high, but this value represents the harm caused by several violent offenses.

## Reduced Risk of Eviction and Homelessness

Phillips and Sullivan (2025) found that financial assistance reduced the likelihood of eviction and subsequent homelessness by 9 percentage points among tenants who were at risk of eviction. MACV's rental assistance serves a similar population, including Veterans facing imminent eviction as well as Veterans who are already experiencing homelessness. MACV staff have stated that rental assistance is provided only in cases when homelessness would otherwise occur (or had already begun), implying a higher level of risk of eviction and homelessness than was found by Phillips and Sullivan. To reflect the higher baseline risk faced by MACV clients, our estimates reflect a range of potential impacts of financial assistance on the likelihood of eviction and homelessness. The conservative estimates match the 9-percentage-point reduction in risks found by Phillips and Sullivan (for the risks of both outcomes, eviction, and homelessness), while the other estimates assume much larger impacts of rental assistance on these risks. The intermediate

estimate assumes that rental assistance will reduce the risk of eviction by 20 percentage points and will reduce the risk of homelessness by 50 percentage points.<sup>4</sup>

Eviction has been linked to several other negative outcomes, including harmful impacts for the physical and mental health of the tenant, along with the finances of the tenant, the landlord, and the public overall. Fortunately, rental assistance helps many people, including hundreds of MACV clients, to keep their housing or shorten the duration of housing instability. It stands to reason that, by helping Veterans to avoid eviction, MACV’s rental assistance program should also help them to avoid many of these eviction-related costs. This analysis therefore includes the benefits of avoiding three categories of eviction-related impacts that have been documented in prior research: (1) the direct financial losses to landlords associated with repairs and unpaid rent, (2) the economic losses experienced by tenants whose earnings decline following an eviction, and (3) the additional medical costs associated with increased hospital use among people who have been evicted.

The parameters for these outcomes are shown in Figure A4. For example, based on recent work by Collinson et al. (2024), we estimate that a typical eviction for a MACV client would cost them roughly \$5,700 in lost earnings and \$3,400 in medical costs (intermediate estimates) over the two years after the eviction. After taking into account the assumed probability that MACV rental assistance will prevent eviction for a given recipient of rental assistance, we estimate that MACV’s rental assistance contributes approximately \$2,100 in benefits to society based on avoided eviction risk alone.

#### A4. Per-Veteran benefits of direct financial assistance for housing/rent and related parameters

Impact of rental assistance	Description of parameter	Conservative estimate	Intermediate estimate	High estimate
Lower likelihood of experiencing homelessness	Homeless system cost (all shelter/supportive housing models) per episode of homelessness <sup>a</sup>	\$3,591	\$3,591	\$17,312
	# episodes of homelessness avoided per recipient of rental assistance <sup>b</sup>	0.09	0.50	0.75
	Impact of rental assistance on homeless system cost	\$323	\$1,796	\$12,984

<sup>a</sup> Khadduri et al. (2010). Conservative and intermediate values reflect costs from individual sites in Des Moines, Iowa (selected for its relative similarity to Minnesota). High estimate averages costs across all family shelter sites in the Khadduri et al. study.

<sup>b</sup> Conservative value drawn from Phillips and Sullivan (2025). Intermediate and high values represent plausible estimates informed by MACV staff descriptions of typical client circumstances, calibrated to span the credible range of likely program impacts.

<sup>4</sup> The probability of homelessness can be impacted more than the probability of eviction because many recipients are not in lease-based housing when assistance is provided. Veterans who are doubled up, staying in shelter, or already unsheltered cannot be “evicted,” but rental assistance can still prevent their entry into homelessness or shorten an episode that has already begun.

#### A4. Per-Veteran benefits of direct financial assistance for housing/rent and related parameters (continued)

Impact of rental assistance	Description of parameter	Conservative estimate	Intermediate estimate	High estimate
Lower likelihood of arrest/committing a violent crime	Average justice system cost per arrest <sup>c</sup>	\$12,556	\$12,556	\$12,556
	Average cost to victims per violent crime arrest <sup>d</sup>	\$213,604	\$213,604	\$213,604
	# avoided violent crime arrests per recipient of rental assistance <sup>e</sup>	0.024	0.024	0.024
	Avoided arrest costs (criminal justice system) per recipient of rental assistance	\$297	\$297	\$297
	Avoided victims' costs per recipient of rental assistance	\$5,052	\$5,052	\$5,052

<sup>c</sup> Phillips and Sullivan (2025), adjusted to reflect lower level of publicly financed spending in MN (compared to CA, where the cited study took place). Parameter refers specifically to cost per arrest of a person experiencing homelessness.

<sup>d</sup> Palmer et al. (2019), citing Miller et al. (1993). As discussed by Palmer et al., for each violent crime arrest, several other violent crimes occur for which arrests are never made (sometimes because crimes are not reported, or because the perpetrator is never caught). This estimate of victims' costs per violent crime arrest takes into account the victims' costs for these other offenses for which arrests are never made.

<sup>e</sup> Adapted from Phillips and Sullivan (2025) and Palmer et al. (2019).

#### A4. Per-Veteran benefits of direct financial assistance for housing/rent and related parameters (continued)

Impact of rental assistance	Description of parameter	Conservative estimate	Intermediate estimate	High estimate
Lower likelihood of eviction <sup>b</sup>	Landlord costs per eviction (repairs and 1 month of rent) <sup>f</sup>	\$1,600	\$1,600	\$3,800
	# evictions avoided per person receiving rental assistance <sup>b</sup>	0.09	0.20	0.40
	Avoided landlord eviction costs per recipient of rental assistance	\$144	\$320	\$1,520
	Estimated earnings loss that would result from eviction <sup>g</sup>	\$3,068	\$5,700	\$8,333
	Avoided loss of earnings per recipient of rental assistance <sup>h</sup>	\$276	\$1,140	\$3,333
	Hospital costs associated with eviction <sup>i</sup>	\$1,692	\$3,385	\$5,077
	Avoided hospital costs per recipient of rental assistance	\$152	\$677	\$2,031
	Total avoided eviction-related costs per recipient of rental assistance	\$572	\$2,137	\$6,884
Direct financial benefit to Veterans	Total housing-related assistance payments in 2024 (average per Veteran receiving rental assistance, security deposit assistance, or mortgage assistance)	\$3,692	\$3,692	\$3,692
Total benefits of rental assistance		\$9,936	\$12,974	\$28,909

<sup>b</sup> Conservative value drawn from Phillips and Sullivan (2025). Intermediate and high values represent plausible estimates informed by MACV staff descriptions of typical client circumstances, calibrated to span the credible range of likely program impacts.

<sup>f</sup> Landlord costs of eviction are based on values reported by Garboden and Rosen (2019), who estimate typical repair costs of \$500-\$1500, in addition to at least one month of lost rent. We adjust the repair cost range upward by 20% to account for inflation, and assume \$600 in repair costs for the conservative and intermediate scenarios, and \$1800 in repair costs in the high scenario. Monthly rent is approximated at \$1,000 in the conservative and intermediate scenarios and \$2,000 in the high scenario.

<sup>g</sup> The earnings impacts associated with avoiding eviction are based on Collinson et al.'s (2024) findings that eviction leads to an 8-percentage-point earnings loss in the first year after eviction and a 14-percentage-point earnings loss in the second year after eviction. These loss percentages are multiplied by the baseline wage estimates shown in Figure A6 (and in year 2, discounted at a 3% rate) to compute the values shown here.

<sup>h</sup> For 199 Veterans who received legal assistance to avoid an eviction, the eviction-related benefits are excluded from the impacts attributed to rental assistance, because the eviction-related benefits for those Veterans are captured in the Vetlaw section.

<sup>i</sup> Collinson et al. (2024) found that evicted people had an average of 0.19 more hospital visits in the year following their eviction (compared to control group). The average hospital stay in MN lasts about 5 days (Definitive Healthcare, 2025). To account for the higher-than-average needs of MACV's client population, the intermediate scenario assumes a 6-day stay, with conservative and high estimates set at 3 days and 9 days, respectively. The cost per inpatient hospital day is \$2,969 (KFF, 2023, adjusted to 2024\$). Multiplying these parameters yields the hospital cost associated with eviction.

Whereas Figure A4 presents parameters related to the benefits of rental assistance, Figure A5 adapts the same conceptual model to other forms of financial assistance (e.g., utilities, furnishings, transportation). These supports may still help Veterans avoid crises that contribute to risk of arrest, but their average payment amounts are smaller and their impacts are presumably lower as well. To reflect this, the magnitude of benefits is scaled down to better align with the level of assistance provided.

#### A5. Per-Veteran benefits of direct financial assistance (for needs *other than housing*) and related parameters

Description of benefit	Conservative estimate	Intermediate estimate	High estimate
Average justice system cost per arrest <sup>a</sup>	\$12,556	\$12,556	\$12,556
Avoided victims' costs per avoided arrest <sup>b</sup>	\$213,604	\$213,604	\$213,604
# avoided arrests per person receiving rental assistance (aka reduction in probability of arrest due to rental assistance) <sup>c</sup>	0.024	0.024	0.024
Scale-down parameter, to account for lower size of these payments compared to rental assistance	50%	75%	100%
Impact of rental assistance on arrest costs (criminal justice system)	\$148	\$223	\$297
Avoided victims' costs per person receiving rental assistance	\$2,526	\$3,789	\$5,052
Direct financial benefits to participants	\$1,212	\$1,212	\$1,212
<b>Total benefits of assistance</b>	<b>\$3,886</b>	<b>\$5,224</b>	<b>\$6,561</b>

<sup>a</sup> Phillips and Sullivan (2025), adjusted to reflect lower level of publicly financed spending in MN (compared to CA, where the cited study took place). Parameter refers specifically to cost per arrest of a person experiencing homelessness.

<sup>b</sup> Palmer et al. (2019), citing Miller et al. (1993)

<sup>c</sup> Adapted from Phillips and Sullivan (2025) and Palmer et al. (2019)

## LEGAL ASSISTANCE AND PROGRAMS FOR JUSTICE INVOLVED VETERANS

### Legal Assistance (VetLaw)

For Veterans facing eviction, MACV's legal assistance can prevent displacement, protect housing stability, and avoid the associated public and private costs of eviction. Figure A6 lists the benefits generated for society for every eviction that MACV's legal team prevents.

For Veterans with eligible criminal records, expungement can reduce employment barriers and increase earnings. The parameters used to estimate these benefits of MACV’s legal assistance services are shown in Figure A6. They reflect conservative applications of published research on the economic impacts of eviction prevention and record expungement.

#### A6. Per-Veteran benefits of legal assistance and related parameters

Description of benefit	Conservative estimate	Intermediate estimate	High estimate
Avoided landlord costs per eviction (repairs and 1 month of rent) <sup>a</sup>	\$1,600	\$1,600	\$3,800
Earnings impact of avoided eviction <sup>b</sup>	\$3,068	\$5,700	\$8,333
Hospital costs associated with eviction <sup>c</sup>	\$1,692	\$3,385	\$5,077
Impact of avoided eviction on homeless system cost	\$1,975	\$1,975	\$9,522
<b>Total benefits due to avoided eviction</b>	<b>\$8,335</b>	<b>\$12,660</b>	<b>\$26,732</b>
Assumed baseline annual wage before expungement <sup>d</sup>	\$14,207	\$26,034	\$37,860
Assumed # years of expungement impact on wages	1	2	3
<b>Per-expungement impact on wages</b>	<b>\$3,126</b>	<b>\$11,447</b>	<b>\$24,736</b>

<sup>a</sup> Landlord costs of eviction are based on values reported by Garboden and Rosen (2019), who estimate typical repair costs of \$500-\$1500, in addition to at least one month of lost rent. We adjust the repair cost range upward by 20% to account for inflation, and assume \$600 in repair costs for the conservative and intermediate scenarios, and \$1800 in repair costs in the high scenario. Monthly rent is approximated at \$1,000 in the conservative and intermediate scenarios and \$2,000 in the high scenario.

<sup>b</sup> The earnings impacts associated with avoiding eviction are based on Collinson et al.’s (2024) findings that eviction leads to an 8-percentage-point earnings loss in the first year after eviction and a 14-percentage-point earnings loss in the second year after eviction. These loss percentages are multiplied by the pre-expungement baseline wage estimates (and in year 2, discounted at a 3% rate) to compute the values shown here.

<sup>c</sup> Collinson et al. (2024) found that evicted people had an average of 0.19 more hospital visits in the year following their eviction (compared to control group). The average hospital stay in MN lasts about 5 days (Definitive Healthcare, 2025). To account for the higher-than-average needs of MACV’s client population, the intermediate scenario assumes a 6-day stay, with conservative and high estimates set at 3 days and 9 days, respectively. The cost per inpatient hospital day is \$2,969 (KFF, 2023, adjusted to 2024\$). Multiplying these parameters yields the hospital cost associated with eviction.

<sup>d</sup> Conservative baseline wage is annualized mean income based on monthly value reported by homeless Veterans in Minnesota (Wilder Research, 2023). High baseline wage parameter is annualized mean earnings of Veterans who have received job placements with MACV’s help. Intermediate estimate is the midpoint between the conservative and high estimates.

## Case management

MACV’s case management services for justice involved Veterans generate measurable societal benefits, primarily through reductions in criminal activity. The estimates in Figure A7 summarize these benefits under three scenarios, with the high scenario also incorporating additional health and employment gains linked to reduced substance use.

### A7. Per-Veteran benefits of case management services for justice involved Veterans

	Conservative estimate	Intermediate estimate	High estimate
Group(s) included	Full-scope case management only	Full-scope and light-touch case management	Full-scope and light-touch case management
Societal benefits per justice involved Veteran participating in case management <sup>a</sup>	\$2,802	\$2,802	\$6,104
Benefits included	Reduced crime	Reduced crime	Reduced crime; improved health and labor market participation due to reduced illicit drug use disorder

Note. For the purpose of computing aggregated benefits across MACV clients and programs, the conservative estimate includes only Veterans receiving “Full-Scope JIV Case Management” (n ~ 23 per year), whereas intermediate and high estimates also include Veterans receiving “Light-Touch Case Management & Referral Services” (n ~ 36 per year).

<sup>a</sup> Washington State Institute for Public Policy (2024).

## EMPLOYMENT SERVICES

The economic value of MACV’s job placement services reflects increased earnings among Veterans who secured employment with MACV’s support. The wage estimate used in this analysis (\$3,159 per month) is based on the average monthly earnings across all MACV-supported job placements between 2019 and 2024 (adjusted to 2024 USD). To approximate what these Veterans might have earned without MACV’s assistance, we used the average total monthly income reported by homeless Veterans in Minnesota (\$1,184 per month in 2024 USD; Wilder Research, 2023). This counterfactual income figure includes wages as well as non-wage income sources such as disability benefits, creating a conservative comparison because the job placement wage estimate reflects employment earnings only. The resulting estimated monthly earnings gain is \$1,975.

This estimated monthly earnings gain is multiplied by the assumed length of employment using three duration scenarios (3, 6, and 9 months) to generate conservative, intermediate, and high

estimates. Data were unavailable to guide these duration scenarios. As a result, it is possible that all three duration scenarios may yield conservatively low estimates of job placement benefits.

Tax impacts were estimated using 2024 federal and Minnesota income tax rates and the standard deduction for a single filer. Because the counterfactual income level falls below the standard deduction, we assume zero income tax liability in the counterfactual scenario.

#### A8. Per-Veteran benefits of job placement services

	Conservative estimate	Intermediate estimate	High estimate
Assumed duration of job placement (months)	3	6	9
Estimated average earnings increase due to job placement	\$6,096	\$12,192	\$18,288
Increase in federal & state income tax revenue per job placement	\$ -	\$723	\$1,929
Increased take-home pay for average Veteran recipient of job placement	\$6,096	\$11,469	\$16,359

### HEALTH CARE NAVIGATION

The reduction in emergency department (ED) visits per participant is drawn from two peer-reviewed studies: Hoyer et al. (2025), which found a 1.12-visit annual reduction for a low-intensity care coordination program, and Capp et al. (2017), which found a 1.62-visit reduction for a higher-intensity program. These studies examine the impact of care coordination on ED use among frequent ED users. We assume that Veterans participating in MACV’s health care navigation services are typically identified by staff as needing support to navigate the health care system. These Veterans (especially those experiencing homelessness) would be expected to have higher rates of potentially avoidable ED use, aligning well with the populations included in the aforementioned studies.

The cost per ED visit is based on Minnesota-specific average payments from the Health Care Cost Institute (2021 data, adjusted to 2024 USD; Hargraves et al., 2023). Two cost figures are used:

- **\$1,306 (facility and professional services only):** This amount reflects payments for the “evaluation and management” (E&M) component of an ED visit, including the facility fee and the professional services fee, without additional charges for laboratory tests, imaging, procedures, or medications. This estimate best reflects less-complex visits where limited diagnostic or treatment services are provided.
- **\$3,276 (all billed services):** This amount reflects the average total payments for an ED visit, including all services provided during the visit. This includes E&M fees as well as the

costs of any additional services such as lab work, imaging, procedures, and medications administered in the ED.

The conservative/intermediate estimate uses the facility-and-professional-services-only cost, which is the better fit for estimating avoided visits that are likely to have been simpler and less resource-intensive. The high estimate uses the all-services cost to show the potential benefit if the avoided visits had costs closer to the average for all ED visits, which include both simple and highly complex cases.

### **A9. Per-Veteran benefits of reduced emergency department use due to health care navigation services**

	<b>Conservative/ intermediate estimate</b>	<b>High estimate</b>
Cost per emergency dept. visit <sup>a</sup>	\$1,306	\$3,276
Change in # emergency dept. visits due to health care navigation services	-1.12 <sup>b</sup>	-1.62 <sup>c</sup>
Cost savings per Veteran participating in health care navigation	\$1,463	\$5,317

<sup>a</sup> Hargraves (2023)

<sup>b</sup> Hoyer et al. (2025)

<sup>c</sup> Capp et al. (2017)

NOTE: For the purpose of computing aggregate annual benefits of MACV’s Health Care Navigation program, the assumed annual participation count (116) was computed based on 2025 data because program participation increased considerably in 2025 compared to prior years, and is expected to continue at this higher rate. As a result, the assumed participation count was computed by doubling the number of Health Care Navigation participants in January-June 2025 (the latest available data) to arrive at an annual participation estimate.

### **EMERGENCY LODGING – AVOIDED COVID-19 MORTALITY**

This section estimates the value of avoided COVID-19 deaths that were likely prevented by MACV’s emergency hotel lodging program during 2020-2021. During this period, 433 Veterans received hotel stays averaging 80 days in length, during which MACV provided private rooms, food, essential supplies, and wellness checks. MACV reported no known COVID-19 deaths among these participants.

Because the hotel stays substantially reduced exposure to COVID-19 during periods of heightened community transmission, the analysis estimates the mortality risk avoided by comparing the annual COVID-19 mortality rate that would likely have applied without the intervention, versus the mortality

rate observed by MACV.<sup>5</sup> The difference between these two rates yields the avoided annual mortality rate, expressed per 100,000 people per year.

To convert this into an annual avoided-mortality benefit per participant, the following steps were taken:

- Convert the avoided mortality rate to a per-person annual risk reduction by dividing the per-100,000 rate by 100,000.
- Multiply that per-person annual risk reduction by the value of a statistical life (VSL) for each scenario to obtain the benefit per participant-year.
- Convert the annual benefit to an 80-day benefit by multiplying by (80 / 365.25).
- Multiply the resulting per-participant benefit by the 433 Veterans who received hotel stays to obtain the aggregate benefit for each scenario.

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<sup>5</sup> See notes below Figure A10 for clarification on assumed mortality rate in the conservative scenario.

## A10. Parameters for estimated benefits due to avoided COVID-19 mortality

Parameter	Conservative estimate	Intermediate estimate	High estimate
Counterfactual mortality rate (per 100k per year) <sup>a</sup>	214	480	480
Mortality rate among MACV clients who received emergency hotel lodging (per 100k per year)	25 <sup>d</sup>	0	0
Mortality rate avoided (per 100k per year)	189	480	480
Value of a Statistical Life	\$11.5 M <sup>b</sup>	\$11.5 M <sup>b</sup>	\$13.7 M <sup>c</sup>
Annual benefit per participant-year	\$21,735	\$55,200	\$65,760
Average length of hotel stay in 2020-2021	80 days	80 days	80 days
Benefit per participant (80-day stay)	\$4,761	\$5,391	\$14,406
# Veterans provided with hotel rooms in 2020-2021	433	433	433
Aggregate benefit, all Veterans provided with hotel rooms in 2020-2021	\$2,062,000	\$2,334,000	\$6,238,000

<sup>a</sup> Porter et al. (2022). Conservative scenario assumes counterfactual is the mortality rate of the general population. Intermediate and high scenarios assume counterfactual is the mortality rate of the homeless population.

<sup>b</sup> United States Environmental Protection Agency (2014).

<sup>c</sup> United States Department of Transportation (2024).

<sup>d</sup> For the conservative scenario, we have assumed a small COVID-related death toll among MACV clients, to account for the remote possibility of undetected mortality among MACV clients. However, given the level of connectedness between MACV staff and clients during this period, MACV staff feel confident that there were zero COVID-19 deaths among the Veterans that MACV housed in hotels during this period.

# BENEFITS SUMMARY

Figure A11 consolidates the benefit estimates for all MACV programs. For each program category, the table shows the number of Veterans served, the estimated benefit per participating Veteran, and the resulting aggregate annual benefit under the conservative, intermediate, and high scenarios. These values reflect the parameter choices and calculation steps documented in the preceding appendix sections, and they provide the basis for the program-level totals discussed in the report.

## A11. Per-Veteran and aggregate benefit summary

MACV program	Participant group	Estimated annual participant count	Value per participating Veteran	Conservative estimate	Intermediate estimate		High estimate	
				Aggregate annual benefit	Value per participating Veteran	Aggregate annual benefit	Value per participating Veteran	Aggregate annual benefit
Direct financial assistance for housing	Veterans receiving rental assistance AND eviction-related legal aid (eviction avoidance benefits are included in legal aid section)	199	\$9,364	\$1,863,000	\$10,837	\$2,157,000	\$22,025	\$4,383,000
Direct financial assistance for housing	Veterans receiving housing-related assistance (without eviction-related legal aid)	967	\$9,936	\$9,608,000	\$12,974	\$12,546,000	\$28,909	\$27,955,000
Direct financial assistance, non-housing	Veterans receiving other direct financial assistance (who did not also receive direct financial assistance for housing)	386	\$3,886	\$1,500,000	\$5,224	\$2,016,000	\$6,561	\$2,533,000
Residual direct financial assistance	Veterans receiving direct financial assistance not captured above			\$1,186,000		\$1,186,000		\$1,186,000
Permanent supportive housing	Veterans in PSH	157	\$16,065	\$2,522,000	\$19,658	\$3,086,000	\$46,110	\$7,239,000

### A11. Per-Veteran and aggregate benefit summary (continued)

MACV program	Participant group	Estimated annual participant count	Value per participating Veteran	Conservative estimate	Intermediate estimate		High estimate	
				Aggregate annual benefit	Value per participating Veteran	Aggregate annual benefit	Value per participating Veteran	Aggregate annual benefit
Transitional housing	Veterans in TH	135	\$6,446	\$870,000	\$9,017	\$1,217,000	\$23,792	\$3,212,000
Employment	Job placements	142 <sup>a</sup>	\$6,096	\$866,000	\$12,192	\$1,731,000	\$18,288	\$2,597,000
Case management for justice involved Veterans	Justice involved Veterans receiving case management services	23-36 <sup>b</sup>	\$2,802	\$64,000	\$2,802	\$101,000	\$6,104	\$220,000
Legal assistance - avoided evictions	Veterans avoiding eviction due to legal aid	199	\$8,335	\$1,659,000	\$12,660	\$2,519,000	\$26,732	\$5,320,000
Legal assistance - expungement	Veterans whose criminal records were expunged	9	\$3,126	\$28,000	\$11,447	\$103,000	\$24,736	\$223,000
Health care navigation	Veterans participating in Health Care Navigation	116 <sup>c</sup>	\$1,463	\$170,000	\$1,463	\$170,000.00	\$3,276	\$380,000
<b>Total benefits</b>				<b>\$20,336,000</b>		<b>\$26,832,000</b>		<b>\$55,248,000</b>

<sup>a</sup> An additional 154 Veterans were placed in jobs during the 6-year period over which job placements were tracked for this study, but they were also MACV tenants. As a result, their job placement impacts are not counted here to avoid duplication of benefits.

<sup>b</sup> The conservative estimate includes only Veterans receiving “Full-Scope JIV Case Management” (n ~ 23 per year), whereas intermediate and high estimates also include Veterans receiving “Light-Touch Case Management & Referral Services” (n ~ 36 per year). The benefits of JIV services are not counted for MACV tenants because their case management benefits are integrated with their housing-related benefits.

<sup>c</sup> While most participation counts in this analysis are based on calendar year 2024, participation in MACV’s Health Care Navigation services increased considerably in 2025. To best reflect anticipated scale of services in the future, aggregate benefit estimates for Health Care Navigation are based on participation in January-June 2025, doubled to approximate annual participation.

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