Testimony Before the Human Services Committee in Support of S.B. 163, An Act Concerning A State Earned Income Credit
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I am a professional in the field of Asset Development and have been instrumental in developing and administrating Volunteer Income Tax Assistance (VITA) sites and Individual Development Accounts (IDA) since 2002. As it happens I am also a beneficiary of the EITC.

I grew up in Northeastern Connecticut, in a middle-class family, in a beautiful home, with highly educated parents, vacations, and all my needs were met, without question. It was wonderful. Life changed for me and sitting down to write my testimony for today forced me to revisit that time. In 2002 I was newly divorced, a parent of a young child, burdened by credit card debt, and seeking full-time employment that would allow me to earn enough income to support my then 4-year-old daughter and myself.

At times I thought I would never get out from under the pile of debt, or survive without support from social services. Then I discovered I qualified for the Earned Income Tax Credit and everything changed.

- 2003, I used my EITC to afford housing, and for basic necessities, such as food, clothing, and medical expenses for my child
- 2004, I used my EITC to pay down credit card debt and for child care expenses, and auto repairs
- 2005, I used half of my EITC to boost my IDA and to be free of credit card debt.
- 2006, I used the EITC funds on child care and I bought my first home!

As a grateful beneficiary of the EITC, I can tell you that I spent all of the funds I received locally, and no longer needed to utilize social services. Because of my professional role, I am able to see from both sides how creation of a State EITC would boost families even further, and would empower them to become stakeholders in the community. Everyone benefits from this transformation.

Please support passage of a 20% refundable State EITC this 2008 session.