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## Testimony in Support of SB 895: An Act Concerning Temporary Family Assistance

Good morning Senator Moore, Representative Abercrombie and members of the Human Services Committee. My name is Roger Senserrich, and I am the Policy Director at the Connecticut Association for Human Services (CAHS). CAHS is a statewide non profit agency that works to reduce poverty and promote economic success through both policy and program work.

I am here to express our support to SB.895, a bill that would introduce some significant and necessary changes to the Temporary Family Assistance program (TFA) in Connecticut.

As you know, TFA is the state program that provides cash assistance to very low-income families, Connecticut's implementation of the federal Temporary Assistance for Needy Families (TANF) program. TFA benefits are usually time-limited to 21 months, with some limited exemptions. There are approximately 34,000 households currently receiving TFA in Connecticut; to remain in the program, participants must comply with work requirements or be actively looking for a job.

States have considerable leeway when implementing TANF. Federal rules allow them to determine a wide range of eligibility and enrollment rules, from lifetime time limit policies to asset limits and recovery provisions. Connecticut's version of the program is, in many ways, fairly restrictive compared to other states<sup>1</sup>. Our state, for instance, has the shortest lifetime time limit of any state; the vast majority of states allow the federal maximum of 60 months, while Connecticut limits recipients to 21. Connecticut's income guidelines to apply for the program (families below the federal poverty level) are below those of other states like Massachusetts, Mississippi or Florida (185 per cent of federal poverty). Contrary to other states like Colorado, Louisiana or Maryland, Connecticut imposes a \$3,000 asset limit on recipients, preventing them to save money to become self-sufficient.

SB. 895 seeks to introduce several relevant changes to the operation of the TFA program in the state, greatly improving the program. The most relevant changes are the following:

- **Exempt recipients pursuing education from time limits:** one of the main barriers that low-income families face when trying to become self-sufficient is low education level. In order to have access to good paying jobs many TFA recipients might need to complete their GED, technical training or an associate's degree. SB. 895 amends current statues to allow the Department of Social Services (DSS) to

<sup>1</sup> <http://www.urban.org/publications/412973.html>

“stop the clock” on the time limit on benefits for recipients seeking to complete their education, a welcome change.

- **Additional extensions reducing benefit cliffs:** TFA recipients often face a considerable loss of income when they reach the end of their benefits, as the sudden loss of cash assistance can leave them in a precarious position. SB.895 adds to valuable changes to current law allowing DSS to disregard the cost of child care to determine applicable family income for extensions, and creating additional rules that allow a slow benefit phase out over an extended period of time.
- **Include education as eligible employment activities:** under current statutes TFA recipients pursuing education are not considered to be working or looking for work, and might lose their benefits unless they are simultaneously pursuing one of these activities. SB. 895 would add education to the list of eligible employment activities and ensure access to high school or high school equivalency program to recipients, improving their long-term employability.
- **Access to childcare services:** SB.895 includes childcare as part of the employment services offered to TFA recipients. Childcare is often a considerable barrier for low-income families to work, due to its high cost. This provision will improve their access to jobs considerably.
- **Move federal TANF funds from the General Fund to DSS:** this would allow DSS to better target federal dollars to TFA recipients.

All these are welcome changes, and would greatly improve the TFA program in Connecticut. In addition to these changes, however, we would like the committee to consider some additional reforms in the current TFA program to improve its effectiveness.

- **Expanded education provisions:** we recommend adding remedial education transitional programs to the list of eligible employment activities, to ensure that access to post secondary education remains a priority.
- **Asset limits:** the current asset limit provisions act as barriers for families to become financially secure, as they are not able to save money to prepare for emergencies or investments. Eliminating asset limits for TFA recipients would make the program more effective, and eliminate burdensome paperwork requirements that slow down the application process.
- **Recovery provisions:** any change in the asset limit provision should be accompanied with changes on the recovery provisions. Current statutes include very broad language allowing DSS to recover money from any public assistance recipient that acquires any property or has an unexpected windfall (inheritance, lawsuit, sale, lottery earnings). The language in this provision is very broad, and potentially limits asset building from both current and former TFA recipients. In order to eliminate asset tests for TFA recipients, the recovery provisions<sup>2</sup> should be amended.

In closing, we believe that SB 895 introduces many welcome reforms to Connecticut’s public assistance program. CAHS supports these changes, and encourages the committee to include additional provisions to further improve this bill. Thank you again for your consideration.

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<sup>2</sup> Title 17b Social Services, Chapter 319s Financial Assistance Sec. 17b-93.