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**Permanent Commission on the Status of Women**

*The State's leading force for women's equality*

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**Testimony of  
Carolyn Treiss, Executive Director  
The Permanent Commission on the Status of Women  
Submitted to the  
Human Services Committee  
March 3, 2016**

**Re: H.B. No. 5436 AN ACT IMPLEMENTING RECOMMENDATIONS OF THE TASK FORCE TO STUDY METHODS FOR IMPROVING THE COLLECTION OF CHILD SUPPORT**

**H.B. No. 5439 AN ACT CONCERNING THE ELIMINATION OF ASSET LIMITS IN CERTAIN PUBLIC ASSISTANCE PROGRAMS**

**S.B. No. 275 AN ACT CONCERNING WORK INCENTIVES FOR PERSONS WHO RECEIVE TEMPORARY FAMILY ASSISTANCE**

Senators Moore and Markley, Representatives Abercrombie and Wood, and distinguished members of the Human Services Committee, thank you for this opportunity to provide testimony on behalf of the Permanent Commission on the Status of Women (PCSW) on three bills on your agenda today.

**H.B. No. 5436 AN ACT IMPLEMENTING RECOMMENDATIONS OF THE TASK FORCE TO STUDY METHODS FOR IMPROVING THE COLLECTION OF CHILD SUPPORT**

Child support payments from non-custodial parents are an important and valuable piece of a family's budget. The average child support payment received by families participating in Connecticut's child support enforcement program is \$198. The Self-Sufficiency Standard for Connecticut 2015 cites child support as an essential piece in meeting a single-parent family's basic needs (where that support is available).<sup>i</sup>

Half of employed women in Connecticut work in sales and service occupations, which are among the lowest paid occupations for women. Furthermore, employed women are more likely to work part-time than employed men (33% and 17.3%, respectively) and the unemployment rate for single mothers (11%) is nearly twice as high as for married women (5.8%).<sup>ii</sup> Consequently, female-headed households tend to earn lower wages and have more difficulty meeting self-sufficiency without the assistance of child support and other work supports.

According to the Task Force to Study Methods for Improving the Collection of Past Due Child Support,

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Connecticut has approximately \$1.5 billion in uncollected child support. The federal government tracks states' performance on collection of current support. On this measure, in Fiscal Year 2012, Connecticut collected a little over half (57.8%) of all current support due. Connecticut fares poorly in comparison to other states – we are last in New England and 38<sup>th</sup> in the nation on this performance measure. All of these uncollected funds represent money that is not making it to the children who need it and money that is not being invested back in Connecticut's economy in the form of food, clothing and other necessities.

HB 5436 proposes several changes to the administrative processes of the child support program that were identified and recommended by the Task Force to Study Methods for Improving the Collection of Past Due Child Support. In addition, the bill recommends further study of technological enhancements that are needed to improve the program's efficiency (the Task Force found that the technology currently utilized is a 30-year-old legacy system). These changes are intended to streamline and create efficiencies to improve the program's collection of past due child support payments. The PCSW supports efforts to improve and streamline the collection of child support as a way to ensure those funds get into the hands of the families to whom it is owed and who need it for their economic security and well-being, which is the aim of HB 5436.

### **H.B. No. 5439 AN ACT CONCERNING THE ELIMINATION OF ASSET LIMITS IN CERTAIN PUBLIC ASSISTANCE PROGRAMS**

PCSW supports H.B. 5439, which eliminates the asset limits for three programs – TANF, SAGA cash and State Supplement – that provide cash assistance for Connecticut's lowest income families. Asset limits are counterproductive as they do not allow program beneficiaries to accumulate savings, which is one essential component of successfully moving off, and staying off, public assistance programs. Punishing families and individuals for making responsible financial decisions does not promote self-reliance or move families out of poverty.

### **S.B. No. 275 AN ACT CONCERNING WORK INCENTIVES FOR PERSONS WHO RECEIVE TEMPORARY FAMILY ASSISTANCE**

The Temporary Family Assistance (TFA) program is Connecticut's cash assistance program for families with children, administered by the Department of Social Services. The program was implemented in 1996 as a result of federal "welfare reform" and has changed little in the past 20 years despite decades of experience and the drastically different economic reality of today's world.

PCSW supports the intent behind Section 1 of the bill which would allow a family receiving TFA to continue to receive assistance, during the twenty-one month eligibility period, after a family member becomes employed, if the total amount of their wages and assistance does not exceed 150% of the federal poverty level (FPL). The effect of such a change would be to encourage employed individuals who receive cash assistance to take on more work hours, for instance, or otherwise seek advancement in their employment without the fear of losing all essential cash assistance.

The Self-Sufficiency Standard measures the actual costs to live for families of different sizes and make-ups in 23 geographic regions across Connecticut and calculates the wage needed – the self-sufficiency wage – to meet basic needs. The PCSW commissioned to have the Self-Sufficiency Standard updated in 2015, and found that across Connecticut, most low income occupations, even those with median wages above the minimum wage, such as retail salespeople, janitors and nursing assistants, earn far less than is needed to achieve self-sufficiency, especially in households with one income earner and two small children. The

report found that public assistance benefits, to the extent they are available, are essential in closing the gap between actual wages and how much it takes to meet a family's basic needs.<sup>iii</sup> Thus, any changes to TFA that can encourage beneficiaries to grow in their employment without being punished through a loss of benefits for increasing their earnings, will go a long way toward assisting families in achieving self-sufficiency.

However, the change proposed in this bill does not address the significant problem known as the benefit "cliff," which is the abrupt loss of all cash assistance occurring when a beneficiary becomes employed and the earnings exceed the current limit of 100% FPL. PCSW would recommend a graduated approach where benefits would be stepped down in order to facilitate a transition off of benefits and successfully move toward economic self-sufficiency.

We thank you for your thoughtful consideration of these issues that impact so many of Connecticut's most vulnerable women.

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<sup>i</sup> Pearce, Diana, PhD. The Self-Sufficiency Standard for Connecticut 2015, September 2015. Prepared for the Permanent Commission on the Status of Women.

<sup>ii</sup> Institute for Women's Policy Research and the Permanent Commission on the Status of Women. The Status of Women in Connecticut's Workforce, November 2014.

<sup>iii</sup> Pearce, 2015.