



Every Family and Every Child in Connecticut Will Thrive and Share in Prosperity.

March 25, 2021

**CAHS Testimony Before the Human Services Committee,
Testimony in Support of H.B. No. 6635
An Act Concerning Temporary Family Assistance**

Good Morning Senator Moore, Representative Abercrombie and Members of the Human Services Committee,

My name is Elizabeth Fraser and I am the Policy Director for The Connecticut Association for Human Services. CAHS advances multi-generational policy and program solutions which promote family economic well-being, and foster equitably resourced communities.

CAHS is in full support of HB 6635 which provides long overdue policy updates to the Temporary Family Assistance statute, commonly known as “cash assistance”, which is funded through the federal *Temporary Assistance for Needy Families* program.

Letter to the Editor, 1999

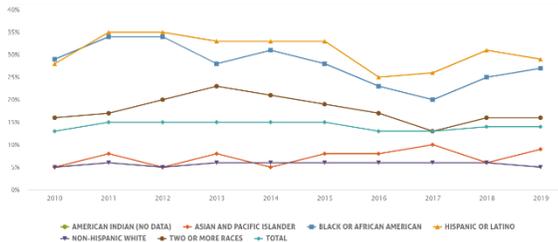
“Governor John G Rowland and the state legislators agreed to a bill stating that a person can only receive AFDC for 21 months and at that time a person’s eligibility will be discontinued and she or he will be forced to find a job. I am a full- time college student living on my own with a 2-year-old daughter and I receive AFDC. If my AFDC benefits are discontinued, I will be forced to withdraw from college. What kind of job can I get with one year of college experience that will support me and my child and pay my rent? I do not want to be on state assistance forever, but I will need the benefits longer than 21 months.... to qualify me for a good job with good pay.”

This letter to the Editor over 20 years ago by a young mom, with a small child, struggling to complete her education. Today, a generation later, the restrictive construct of the Connecticut TAF program remains the same, limiting the ability of very low resourced families to have the time and resources to gain economic stability, the very purpose of TANF and the TFA program.

The TAF program provides monetary support to families under 100% of the federal poverty level. The idea behind TAF is a good one. It was designed to allow parents the time to get back on their feet, participate in training, find a job, and support their family. However, the current Connecticut statute does not provide the time necessary for families to become self-sufficient, and includes several other structural barriers that leaves the Connecticut program lagging behind most others in the country.

In 2019, Connecticut spent roughly 8% of all TANF funds on basic assistance, as compared to the national average of 21%. Connecticut, one of the wealthiest states in the nation, is ranked 42nd of all

states in the percentage of TANF used to support some of our lowest income families. [CBPP CT TANF Spending](#). Meanwhile, Connecticut is spending 20% of our TANF funds on administration costs, compared to the national average of 10%. While the cost to administer programs is certainly necessary to include in a budget, using such a large portion of TANF funding for administration is done on the backs of families in need.



Children In Poverty By Race And Ethnicity (Percent) - 2010-2019

National KIDS COUNT
KIDS COUNT Data Center, datacenter.kidscount.org
A project of the Annie E. Casey Foundation

Who are the families in need?

In Connecticut, poverty disproportionately impacts families and children of color. The trend lines have been similar for many years. TAF reform is an equity issue.

[children-in-poverty-by-race-and-ethnicity](#)

The proposed updates are excellent steps towards giving families added opportunity towards economic stability, and giving children a better chance to break the cycle of poverty. HB 6635 includes language to increase the eligibility time limits from 21 months to the federal maximum of 60 months, remove the family cap, and increases monthly payments to families by funding the Cost of Living Adjustment.

Increasing the time limits on TAF eligibility: Research shows that reliable and stable support for a longer term (6 years) results in greater self-sufficiency and long-term benefitⁱ. However, Connecticut’s 21-month time limit, even with the two possible extensions, is one of the most prohibitive eligibility periods in the country, second only to Arizona. Twenty-one months may seem like a long time, but for families in crisis, this time period, even with possible extensions, does not provide enough time for parents to address the multiple barriers that can prohibit supportable employment.

Crucial to being economically self-sufficient, parents need enough time to address lingering challenging issues and gain the confidence, and supports, to actually plan for the future. Additionally, time is needed to acquire the skills, and education needed to secure a job with supportable wages. Instead, the current time limit requires that parents receive short term job training, and find a job. This often leaves families with short term relief, but long-term economic instability.

A report by the *Center on Budget and Policies* documents that parents leaving TANF cash assistance programs were working, but not in jobs that could actually support a family. The study describes how TAF recipients are often trained as quickly as possible, and often end up in jobs not much better than the ones they came from. [CBPP Report](#). Once working, it is difficult for a mom to find the time, and supports, to participate in the long-term training and education needed to qualify for supportable employment. This seems counter-intuitive, this paradigm needs to change.

Money would be better spent on extending eligibility, and providing stronger supports, including allowing extended **education and training, with necessary child care**, so that recipients could participate in a career pathway program leading to supportable employment. While the upfront cost will be more, the outcomes for both parents, children, and our economy, will provide a meaningful return on investment for families and for Connecticut.

The Department of Labor has begun to employ two generation approaches with their JFES families. JFES program is in the process of moving toward a Family Centered Coaching model in which the clients would benefit significantly from increased interaction with the JFES clients in order to address their barriers, as 87% of JFES clients have multiple barriers to employment. This dovetails perfectly with longer eligibility periods.

Of note, through this pandemic, the eligibility period was already temporarily suspended by executive order. The realization that families were in crisis, and would need longer support led to this action. Yet, many of the TAF participants are living in crisis *continually*. *Temporary* respite is not enough. Parents need the time and supports to gain the skills and education to start a new family trajectory. The suspension should be made permanent.

Funding the Required TFA COLA: For 9 of the last 12 years, the legislature has opted not to fund the required COLA for the TFA program. This has led to an erosion of the cash benefit, and making it harder for a family to scrape by.

In 1996, the maximum TFA benefit for a family of three was \$636, which was about 60 % of the Federal Poverty Level (FPL). Today, 24 years later, that same family structure receives \$698, or 32% of the current FPL. This represents a current buying power 33% lower than in 1996. The estimated cost to the state would be \$647,000. which is not cost prohibitive to the state, yet can mean a great deal to families.

Other programs such as AABD and SAGA are suffering the same fate. COLA's should be included in this year's budget.

Eliminating the Family Cap: The Family Cap law penalizes TAF mothers who have additional children while they are receiving cash assistance. The current language reduces by half, the TAF benefit for the new baby, and disqualifies the mom for the 12-month work exemption for parents with infants.

This statute was originally put in place to discourage out of wedlock babies. However, there is no evidence to support this, and many states have since abandoned this provision. Connecticut is one of only 12 states that includes a family cap in statute, and the only state in the northeast.

As mentioned previously, the maximum benefit for a family of three is \$698, only 32% of the FPL. An increase with a new baby would add \$58 dollars a month to the family assistance, for a family of four or 29% of the FPL. The additional cost of *fully* funding that child would only be \$116. a month, hardly a reason to have a new baby.

The penalty for having a baby, causes further hardships for the family, and can lead to further food and housing insecurity, and increased health and social issues. [Berkeley Law Family Caps](#)

These proposed reforms are long overdue. We urge this committee to pass this bill, and give families a better chance at opportunity and financial stability.

ⁱ <https://www.nber.org/papers/w24670> <https://epod.cid.harvard.edu/article/dispelling-myth-welfare-dependency>