

Joint Informational Forum on Benefits Cliffs  
Human Services, Children, and Labor Committees  
Written Statement of the Connecticut Women's Education and Legal Fund  
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The Connecticut Women's Education and Legal Fund (CWEALF) is a statewide, nonprofit organization that advocates for and empowers women and girls in Connecticut, especially those who are underserved or marginalized. For forty-six years, CWEALF has been a leading advocate of policy solutions that enhance women's economic security and combat discrimination at work.

CWEALF appreciates the opportunity to submit a written statement on the impact of benefits cliffs to the Human Services, Children, and Labor Committees. We applaud the Committees for examining the issue of benefits cliffs and taking necessary steps to identify solutions.

Benefits cliffs occur when a family's income increases above the income eligibility for financial supports. Benefits cliffs present a significant barrier to the economic security of low-income families, given that even a slight increase in hourly wages is often less than the amount the family will lose in benefits.

In 2019, Connecticut lawmakers approved legislation in 2019 to gradually raise the minimum wage to \$15 per hour by 2023. The 2019 Self Sufficiency Standard calculates one parent who cares for one preschool-aged child must earn \$26.18 per hour to be self-sufficient and afford basic household needs such as housing, childcare, food, transportation and health care without financial support.<sup>1</sup> For families with young children, the cost of housing and childcare combined typically comprise nearly half of a family's household.<sup>2</sup>

Work supports including Care 4 Kids, HUSKY, SNAP, WIC, housing vouchers and other tax credits reduce a family's household expenses and are critical in a family's journey to self-sufficiency. Without work supports, the 2019 Self Sufficiency Standard indicates a family with one adult, one preschooler and one school age child must earn \$28.96 per hour to afford monthly expenses. With work supports, the same family would need to earn \$14.04 per hour to meet monthly expenses.<sup>3</sup>

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<sup>1</sup> Pearce, Dianna. The Self-Sufficiency Standard for Connecticut 2019. Retrieved from: [https://portal.ct.gov/-/media/OHS/Affordability-Standard-Advisory/Self-Sufficiency-Standard/CT2019\\_SSS\\_Web\\_20191014.pdf?la=en](https://portal.ct.gov/-/media/OHS/Affordability-Standard-Advisory/Self-Sufficiency-Standard/CT2019_SSS_Web_20191014.pdf?la=en)

<sup>2</sup> See note 1.

<sup>3</sup> See note 1.

In order to study and resolve the impacts of benefits cliffs in Connecticut, it is critical to examine the demographics of families who live in poverty in our state. In Connecticut, 9.9% of women live in poverty, including 11.4% of Asian women, 13.9% of Black women, 22.8% of Latina women, and 17.8% of Native women.<sup>4</sup>

More than 170,000 family households in Connecticut are headed by women, and roughly 24% of those families, or 40,431 family households, have incomes that fall below the poverty level.<sup>5</sup> Sixty percent (60%) of the roughly 336,000 workers in Connecticut who currently earn less than \$15.00 per hour in our state are women.<sup>6</sup>

CWEALF served as the technical assistance partner to the Secure Jobs pilot, a multi-year program led by the Melville Charitable Trust and 21 philanthropic partners to increase the income of families transitioning out of homelessness by connecting them to the education, training, and supports they need to secure and maintain stable employment. CWEALF currently serves as an advocacy partner in Secure Jobs 2.0, the second phase of the project, to advance legislative and administrative policies that uplift the economic security of Secure Jobs families.

In the Secure Jobs pilot, 87% of participating households were headed by a female.<sup>7</sup> Housing stability is an essential key to the success of education and training for the family; however, without work supports families are often unable to afford rising costs to secure and maintain a safe place to live.

CWEALF encourages the Committees to identify and advance policy solutions this session to reduce benefits cliffs to support families' economic security and self-sufficiency.

Thank you for your consideration.

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<sup>4</sup> National Women's Law Center. *Women and Poverty, State by State*. 2018. Retrieved from: <https://nwlc.org/resources/women-and-poverty-state-state/>

<sup>5</sup> See note 3.

<sup>6</sup> Noonan, Ray, and Derek Thomas. *The State of Working Connecticut*. Connecticut Voices for the Children. 2016.

<sup>7</sup> Melville Charitable Trust. *Secure Jobs Connecticut: Program Impacts & Evaluation Findings*. 2019. Retrieved from: <https://mk0melville784tr57m.kinstacdn.com/wp-content/uploads/2019/04/SI-Final-Summary.pdf>