PARTNERSHIP FOR STRONG COMMUNITIES

Partnership for Strong Communities promotes equitable change in Connecticut housing policy by coordinating advocacy, advancing research, and uniting diverse partners.

TESTIMONY BEFORE THE FINANCE, REVENUE & BONDING COMMITTEE

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PARTNERSHIP FOR STRONG COMMUNITIES
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H.B. 7272: AN ACT CONCERNING THE INDEXING OF PERSONAL INCOME TAX THRESHOLDS AND PERSONAL EXEMPTION AMOUNTS, THE ESTABLISHMENT OF A CHILD TAX CREDIT AND THE DEDUCTION AND WITHHOLDING OF PERSONAL INCOME TAX FROM CERTAIN PAYMENTS AND DISTRIBUTIONS.

Senator Fonfara, Representative Horn, Senator Fazio, Representative Polletta, and distinguished members of the Finance, Revenue and Bonding Committee, thank you for the opportunity to **submit testimony in support of S.B. 36: An Act Establishing a Refundable Child Tax Credit and H.B. 7272: An Act Concerning The Indexing Of Personal Income Tax Thresholds And Personal Exemption Amounts, The Establishment Of A Child Tax Credit And The Deduction And Withholding Of Personal Income Tax From Certain Payments And Distributions.** I am Sean Ghio, Policy Director at the Partnership for Strong Communities. We are a statewide nonprofit research, policy, and advocacy organization dedicated to ensuring everyone in Connecticut has a safe, stable home that is affordable to them in an equitable community of their choice.

Connecticut's families urgently require a state-level Child Tax Credit to help alleviate the growing financial strain of raising children and support their housing security. Housing and childcare are basic needs. Establishing a permanent CT Child Tax Credit would stabilize Connecticut's child poverty rate in the short term and enable a long-term reduction in child poverty.

Connecticut is one of the most expensive states to live in and it is the only one that taxes personal income without adjusting for family size. That's why Partnership for Strong Communities, a member of the CT Child Tax Credit Coalition, supports a fully refundable $600 per child state-level Child Tax Credit.

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The cost of raising a child in Connecticut is exorbitant, averaging $29,000 annually according to a just released study from Lending Tree.[i] To afford an average 3-bedroom apartment in Connecticut, a family needs to earn an hourly wage of at least $42.68 an hour, or $88,771 annually, while the average renter hourly wage is $22.30.[ii] Currently, more than 119,000 renter households in Connecticut face severe housing cost burdens, meaning these families spend more than half of their income on their housing expenses. A majority of severely cost burdened households in our state are Black and Latino renters.[iii] Nearly all severely cost burdened renters earn less than $50,000, leaving very little income remaining for life's other necessities.

These costs underscore the pressing need for a comprehensive solution to alleviate financial strain on families. From 2023 to 2024, the number of people experiencing homelessness in Connecticut increased 13%.[iv] We are experiencing the highest reported unsheltered crisis in recent history. We are moving in the wrong direction.

I urge you to support H.B. 7272 and give Connecticut's children, families, and communities the support they deserve. Thank you for the opportunity to present this testimony.

Sean Ghio
Policy Director
Partnership for Strong Communities

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[i] https://www.ctinsider.com/news/article/childcare-costs-lending-tree-connecticut-20257064.php?utm_content=hed&sid=&ss=P&st_rid=null&utm_source=newsletter&utm_medium=email&utm_campaign=CTINS_breakingnews

[ii] https://nlihc.org/oor/state/ct

[iii] National Equity Atlas, 2022. https://nationalequityatlas.org/indicators/Housing_burden

[iv] https://cceh.org/wp-content/uploads/2025/01/2025-Legislative-Agenda.pdf