



Greater Hartford Legal Aid

Appropriations Committee, February 19, 2020

Testimony submitted by Alison Weir, Policy Advocate and Attorney
Greater Hartford Legal Aid

Restore Cost of Living Adjustments for TFA, SAGA and AABD.

My name is Alison Weir, and I am a policy advocate and staff attorney with Greater Hartford Legal Aid (GHLA). On behalf of GHLA, Connecticut Legal Services and New Haven Legal Assistance, I urge the legislature to fund the cost of living adjustments (COLA) for Temporary Family Assistance (TFA), State Administered General Assistance (SAGA), and for State Supplemental Assistance for the Aged, Blind, and Disabled (“State Supp.”, also known as “AABD”).

Connecticut General Statutes §17b-104 and §17b-106 require an adjustment to the maximum benefit levels for TFA and SAGA and State Supp. consistent with the Consumer Price Index for Urban Populations (CPI-U), which reflects the increase in the cost of goods over the year. Yet, in the last 13 years, the COLA has been funded only 4 times for TFA and SAGA, and only twice in 27 years for State Supp. Each year the COLA is not funded, the buying power of the benefits erodes. Today, the maximum TFA benefit for a family of three in Connecticut of \$698 per month, buys one third less than the maximum benefit in 1996 could buy.

In Connecticut, we have three different TFA levels to account for the different cost of living in the different towns in the state, but each is wholly inadequate. In Region A, which includes high cost of living towns like Greenwich and Darien, the maximum benefit for a family of three is \$698 per month, which equates to just 40% of the federal poverty level. In Hartford (Region B) it is \$597, or 34% of the poverty level. In Waterbury (Region C), it is \$589, or 32.5% of the poverty level. In 1996, when the federal Temporary Assistance for Needy Families program, which provides the federal funds for TFA, was established, in each region, the TFA allotment was at least 50% of the poverty level, ensuring that no family receiving assistance would be living in deep poverty. We cannot say the same thing now.

SAGA’s buying power has likewise eroded, failing to keep up with the rise in the cost of basic necessities it is supposed to help needy individuals secure. Of course, at a maximum benefit of only \$219 per month, the SAGA benefit is already woefully insufficient to cover basic living expenses.

For AABD, which supplements federal programs such as Social Security, Supplemental Security Income (SSI), Social Security Disability Insurance (SSDI) payments, or Veteran’s benefits, the failure to fund the COLA is a double whammy. Not only has the state not funded annual increases in the maximum benefit for AABD, it has

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also neglected to adjust the disregarded income to account for the federal cost of living adjustment for Social Security, SSI, SSDI, and Veterans' benefits. The effect of this failure is that each dollar of the COLA intended by Congress for recipients of these federal benefits is then fully taken away through the dollar-for-dollar reduction in the individual's AABD benefits.

Multiple studies have demonstrated that cash assistance is one of the most cost effective ways to help people secure their basic needs. However, when the buying power of that cash assistance does not keep up with the cost of living, it is much less effective. I urge the legislature to fund the COLA to stop the erosion of these benefits on which so many people rely.