



Testimony Supporting:

H.B. 6659. An Act Concerning the Establishment of the Connecticut Baby Bonds Trust.

H.B. 6662. An Act Declaring Racism as a Public Health Crisis and Establishing the Commission on Racial Equity in Public Health

Wendy Waithe Simmons, Ph.D.

Appropriations Committee

March 23, 2021

Senator Osten, Representative Walker and the esteemed Members of the Appropriations Committee,

My name is Wendy Waithe Simmons, and I am the Executive Director of New Haven Children's Ideal Learning District (N.H. ChILD). Thank you for this opportunity to voice my support for HB 6659. NH ChILD is a non-profit organization dedicated to transforming the early landscape in New Haven with the goal of providing high-quality care and education to all 15,000 children aged birth to 8.

I support H.B. 6659 and 6662 because the time is right to make Connecticut an opportunity state for all children while strategically addressing the historical impact of structural racism. **Connecticut's children from traditionally marginalized communities urgently need interventions that disrupt the cycles of poverty. H.B. 6659 is such a disruption.** New Haven's significant poverty rate poses a challenge for families. The child poverty rate in New Haven is currently 27%. However, when examined along racial lines, significant disparities emerge. The poverty rate is 39% for African Americans, 38% for Hispanic or Latinx, and 20% for White families. I believe that the Baby Bond bill is an audacious opportunity to make a difference for New Haven's children. The bill will rectify government supported white supremacy practices that catapulted white families into the middle and upper-middle class while simultaneously depressing predominantly black neighborhoods and limiting opportunities for families of color. For example, most Americans hold their wealth in their homes. Leveraging home equity is how many American's have paid for their children's college experiences, which in turn expands opportunities for wealth building among the most privileged. However, historical federal government redlining, as well as current mortgage and real estate practices, shape racial homeownership rates in our state. The homeownership rate in the City of New Haven is only 28% of all housing units compared to 86% in the out ring suburbs. Consequently, children from White households are twice as likely to receive an inheritance as Black households, even when accounting for parent education. Even when Black families achieve higher levels of education and income, the racial wealth gap persists. For example, the typical Black household headed by someone with an advanced degree has less wealth than a white household with

only a high school diploma. Given this level of discrimination, we need an innovative approach to support children born into poverty and will face racial discrimination.

State Treasurer Shawn Wooden and his staff have approached this bill thoughtfully. Section 1 outlines eligible expenditures that ensure that young people make investments in themselves and their communities. Section 6 ensures that beneficiaries have access to funds that provide a solid financial foundation such that participation does not hurt future eligibility for short-term benefits.

Gandhi said that, “the true measure of any **society** can be found in how it **treats its most vulnerable** members.” Who is more vulnerable than our most vulnerable children? Too many of our children believe that the system is rigged against them. Please show New Haven’s children that you care about their future no matter their family’s income. While one bill cannot reverse 400 years of intentional and unintentional racist practices, this bill is a bold and innovative start. It promotes Connecticut as a state for opportunity for children across the income spectrum. It will narrow the wealth gaps: between children born into poverty and those born into affluence, and between White and non-White children. Please invest in our most vulnerable children today. NH ChILD promotes opportunities for all children to have a strong start in life. HB 6659 will ensure that the children we serve will have hope for a strong future in Connecticut for themselves and their families.

Thank you again for the opportunity to submit testimony. I am happy to answer any questions. You may contact me at wsimmons@nhchild.org or 203-824-2464(c).