COMMUNITY FOUNDATION OF EASTERN Connecticut

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February 23, 2026

Finance, Revenue, and Bonding Committee
Public Hearing: Friday, February 27, 2026
S.B. 103: An Act Establishing a Refundable Child Tax Credit

Dear Co-Chair Senator Fonfara, Co-Chair Representative Horn, Ranking Member Senator Fazio, Ranking Member Representative Polletta, Vice Chairs, and members of the Finance, Revenue, and Bonding Committee:

My name is Maryam Elahi. I am the President & CEO of the Community Foundation of Eastern Connecticut. **I am testifying in strong support of S.B. 103 and urge the Committee to strengthen the bill by ensuring that the Child Tax Credit is fully refundable and set at $600 per child for up to three children.**

Since 2020, the Community Foundation has provided over $4.5 million in funding to child- and youth-serving organizations in Connecticut, along with hundreds of other nonprofits across Eastern Connecticut. This work gives us a regional and in-depth perspective on the financial strain facing families in our state. The Community Foundation also leads the **End Child Poverty Now campaign**, a collaborative of more than 110 organizations, foundations, institutions of higher education, and health care partners united around practical strategies to reduce child poverty in Connecticut.

We strongly support establishing a **permanent, fully refundable Connecticut Child Tax Credit set at $600 per child, for up to three children.**

The urgency of this matter cannot be overstated. In Connecticut, 17.7% of all households reported extreme difficulty paying usual expenses, increasing to 27.6% among low- and middle-income households with children. In the Northeast, it costs nearly $18,400 per year for a married, middle-income family to raise one child. For families requiring full-time childcare, costs range between approximately $12,600 and $19,200 annually, depending on the child's age and provider type. According to United For ALICE, in 2023 the basic Household Survival Budget in Connecticut was $116,208 for a family of four with an infant and a preschooler—far above what many working families earn.

The temporary expansion of the federal Child Tax Credit in 2021 demonstrated what is possible. Advance payments of $3,000 to $3,600 per child led to a significant reduction in child poverty nationally and in Connecticut. That measure expired, however, and child poverty in Connecticut more than doubled from 2021 to 2022. Meanwhile, the cost of living continues to rise.

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The current federal Child Tax Credit stands at $2,000 per child. Connecticut can and should complement that effort with meaningful state-level credit. A $600 fully refundable credit per child would provide substantial, direct relief to families struggling to keep up with housing, food, childcare, and transportation costs.

Refundability is essential. By ensuring the credit is fully refundable, families with little or no state income tax liability would still receive the full benefit. This design makes the credit accessible to those who need it most and ensures it functions as intended: as direct support for children.

A fully refundable Connecticut Child Tax Credit of $600 per child, for up to three children, would reach approximately 550,000 children across our state. DataHaven analysis shows that 91 percent of Latine households with children, 88 percent of Black households with children, 68 percent of White households with children, and 65 percent of Asian households with children would be eligible. This demonstrates the broad and equitable reach of the policy.

Establishing this credit is not only sound economic policy; it is a strategic investment in Connecticut's future. When families have stable resources, children are better positioned to thrive in school, parents are better able to remain in the workforce, and communities are stronger.

We urge you to pass S.B. 103 with a fully refundable Child Tax Credit set at $600 per child for up to three children. Doing so would meaningfully reduce child poverty, strengthen working families, and move Connecticut closer to a future where every child has the opportunity to succeed.

Thank you for your consideration and for your commitment to Connecticut's children and families.

Sincerely,

Maryam Elahi, J.D., M.A.L.D., L.H.D.
President & CEO
Community Foundation of Eastern Connecticut

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