

Good afternoon madam chairwoman and committee members my name is Anita Banuelos, I am the Director of Community Organizing with Transform Education Now. We work with families across the state of Colorado to ensure that regardless of your ZIP Code your child has access to a world-class education. I am writing to you today to support HB24-1311.

My niece had her son last summer. Were so expected as he will be the first grandchild and great grandchild. Both my niece and her husband both work full time jobs but unfortunately sometimes it gets difficult to provide all of his needs. As we know, it takes a village to raise just one child. As you know, when raising a child, there are unexpected expenses that come up like medical bills when your child gets sick or a broken bone from a bike ride gone wrong. Foruntly for my niece and her husband they have a supportive family that will be there for them and their son. Many other families across that state are not so lucky.

The proposed Family Affordability Tax Credit is designed to help families who would otherwise not have the family support as well as cutting child poverty in Colorado by half by distributing a portion of the state's \$1.8 billion TABOR surplus directly to families who need it most. This will help cover the rising costs of housing, food, and child care and those unforeseen medical bills. The most important part of this tax is focusing on the children across Colorado who need it the most.

I encourage you to vote yes on HB24-1311 to ensure families and the more than 133,000 children to help cover the increasing basic needs in one of the fastest growing national economies in the United States. Every child deserves the best start of life.



**HB24-1311 Family Affordability Tax Credit**  
**House Finance Committee**  
**April 8, 2024**

Alison Friedman Phillips, Director of Programs, Policy & Advocacy, [alisonp@wfc.org](mailto:alisonp@wfc.org)

My name is Alison Friedman Phillips and I am the director of programs, policy, & advocacy at The Women's Foundation of Colorado. Thank you for this opportunity to share our perspective on this bill. I want to also thank the sponsors of this bill for their leadership on this important issue. We urge the committee to vote yes on 1311.

The Women's Foundation is the only statewide, community-funded foundation protecting the progress and advancing gender, racial, and economic equity for all Colorado women. One of our flagship grantmaking strategies is called WINcome. Through grant investments and partnerships, WINcome demonstrates that individuals can advance economically when they are trusted to make their own decisions about what they and their families need. WINcome provides grantee partners with funds for flexible cash assistance.

Like the Family Affordability Tax Credit, cash assistance is a proven and extremely effective anti-poverty strategy. Our grantee partners have shared that most the cash assistance funds for participants are used to address basic needs like averting emergencies and include rent, housing, transportation or car expenses, and home expenses. Participants share that the cash assistance is not only helping them but their entire families and communities. It has kept families in their homes and ensured they are able to get to work and school. This underscores what we've known all along – only good happens when women have more money.

You might ask why we would need this bill if there is a philanthropic strategy that is doing something similar. The answer is simple – even if all of philanthropy focused on providing cash assistance it wouldn't be able to provide the funds that the state can provide and also distribute them in an effective manner. You have an opportunity today to build on the success of WINcome and expand on a proven method that will significantly impact women and families in our state.

I thank you for your time and ask you to vote yes.

***The only statewide, community-funded foundation protecting the progress and advancing gender, racial, and economic equity for all Colorado women.***

Mr. Chair and Senate Finance Committee members, thank you for the chance to submit testimony in support of HB 1311, the Family Affordability Tax Credit.

My name is Ana Bustamante. I am the Colorado Manager at Save the Children Action Network. Save the Children Action Network (SCAN) was created in 2014 as the political advocacy arm of Save the Children to be the political voice for kids. We work across the United States to ensure that the issues critical to children's lives and futures are given top priority by our elected leaders, building bipartisan support to make sure every child has a strong start in life. In Colorado, we have more than 15,000 supporters statewide.

I am writing today in support of HB24-1311, the family affordability tax credit. While Colorado has one of the fastest-growing economies in the country, for many working families, the cost of living is unaffordable. Across our state, more than 133,000 children are living in poverty and 1 in 9 Colorado children are experiencing food insecurity. For children and families, something needs to change.

That's why we need HB1311. This bill prioritizes families with children five and under who make up to \$95,000 a year, cutting Colorado's child poverty rate in half. According to an analysis of US Census Bureau data by the Center on Budget and Policy Priorities, 91% of low-income families used the increased Child Tax Credit benefit during the pandemic on basic needs, like food, housing, and school supplies. The pandemic demonstrated that when parents receive additional resources, they use that money to support what their children need most.

It's clear that addressing poverty is not only crucial for the well-being of our children but also for strengthening Colorado's economy. By investing in Colorado families, we can foster child brain development and achieve both short-term and long-term academic, health, and developmental outcomes.

House Bill 1311 is a true game changer for kids and families in Colorado. With its numerous benefits, we urge to vote 'yes' and support Colorado's children's future.

Thank you,  
Ana Bustamante  
Colorado State Manager  
Save the Children Action Network



Members of the Senate Finance Committee,

My name is Lex Loutzenhiser, and I'm a Policy Manager with Illuminate Colorado, a statewide nonprofit working to strengthen families, organizations, and communities to prevent child maltreatment. I am submitting testimony in support of **HB24-1311 Family Affordability Tax Credit**.

I want to highlight two particular reasons Illuminate supports this bill:

1. **Research shows that tax credits are powerful tools to reduce instances of child abuse and neglect.** Chronic stress spurring from financial hardship can result in toxic stress, increasing risk of child maltreatment. Investing in concrete economic supports in times of need, a research-informed protective factor in preventing child maltreatment, enhances financial wellbeing and minimizes stress. States that have increased other tax credits, like the EITC and CTC, have seen a reduction in substantiated reports of child neglect and hospital admissions for abusive head trauma.<sup>1</sup> By creating the Family Affordability Tax Credit, House Bill 1311 will ensure that tax credits reach families who need them the most, building a foundation for Colorado families to thrive by decreasing maltreatment, neglect, and abusive head trauma.
2. **Tax credits for low income families promote economic wellbeing, providing families with a tool to maintain a healthy environment.** When parents have access to economic support, they can build and maintain environments that promote healthy parent and child development. Tax credits serve as flexible income, which families can use for everyday necessities, such as rent, mortgage, groceries, and to pay off debt. The Family Affordability Tax Credit is projected to cut child poverty in half in Colorado.<sup>2</sup> House Bill 1311 promotes healthy parent and child development by providing families with a financial tool to build and maintain a healthy environment.

In closing, when families have access to meet basic needs, we strengthen the foundations of families and communities to thrive. **We urge you to support the Family Affordability Tax Credit for families who need it the most by voting 'yes' on HB24-1311.**

Sincerely,

Lex Loutzenhiser, Policy Manager

[lloutzenhiser@illuminatecolorado.org](mailto:lloutzenhiser@illuminatecolorado.org)

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<sup>1</sup> Chapin Hill (2022). Child and Family Well-being System: Economic & Concrete Supports as a Core Component. Retrieved From: <https://www.chapinhill.org/wp-content/uploads/Economic-Supports-deck.pdf>

<sup>2</sup> Institute on Taxation and Economic Policy (2022). State Child Tax Credits and Child Poverty: A 50-State Analysis. Retrieved From: [https://itep.org/state-child-tax-credits-and-child-poverty-50-state-analysis/#\\_edn1](https://itep.org/state-child-tax-credits-and-child-poverty-50-state-analysis/#_edn1)

Mr. Chair and members of the committee, thank you for the opportunity to submit written testimony in support of HB24-1311, Family Affordability Tax Credit.

My name is Lucy Carroll and I am the Public Policy Specialist at WellPower, the community mental health center of Denver. Our organization provides behavioral health safety net services and substance use disorder services for individuals across the city.

WellPower strongly supports HB24-1311. This bill is rooted in evidence-based practices that have been shown to lift families out of poverty and support health outcomes for youth. The federal and state Child Tax Credit (CTC) programs evidence the effectiveness of these tax credits. When the federal CTC was expanded in 2021, the share of families reporting that their children didn't have enough to eat dropped by 2 million in less than two months.

In the last five years, 90% of WellPower's population served was largely uninsured or insured by Medicaid or Medicare. A majority of the families we serve would be eligible for this tax credit and would benefit greatly from its implementation. At our Dahlia Campus in Park Hill alone, we serve thousands of families and children at our intensive day-treatment facility for students in 1<sup>st</sup> through 8<sup>th</sup> grade, as well as at our on-site dental clinic and community center. The Family Affordability Tax Credit would directly impact parents in these families, allowing them to better provide for their basic needs and in turn supporting better physical, behavioral, and emotional health outcomes for themselves and their children.

As a provider of behavioral health safety net services, our organization is deeply familiar with the impacts of financial instability on the wellbeing of people and families we serve. Financial instability contributes to higher rates of absenteeism, food insecurity, and health problems. A combination of these factors have devastating impacts on behavioral health, especially in relation to early childhood development – another key issue that will be addressed by this legislation's focus on children ages 0-5.

The Medicaid unwind is also having serious consequences for thousands of families who have been left without healthcare, many of whom have already spent months attempting to navigate the bureaucracy required to begin receiving benefits they are eligible for again. This tax credit will be instrumental in keeping families afloat, and in mitigating future financial difficulties that will result from the unwind.

HB24-1311 is crucial legislation that will improve economic, physical, and behavioral health outcomes, including for many of the 20,000 individuals WellPower serves each year. On behalf of the organization and the families we serve, I respectfully ask for your yes vote on this important bill.

Thank you for your time.

Greetings Mr Chairman and Committee members

My name is Mary Martinez and I am a mother, grandmother, and long time employee of the United States postal Service and I am writing to you in support of HB1311. While I have been blessed with the opportunity to have a well paying, union backed, reliable job it still has not always been easy for my family given the rising cost of living in Denver and Colorado.

Unfortunately, even before the massive influx of transplants my family was priced out of Denver and was forced to move to a more affordable suburban area. And as my son grew, it remained challenging to keep pace with the cost of living here. For some of my neighbors who do not have a job like mine, they are forced to work 70 hours+ just to make ends meet. That leaves no time to spend with their children, enjoy our state's outdoors, nor does that often cover the cost of high quality child care. Despite Denver often talked about as a shining example of economic stability and growth, it is actually a world of the haves and have nots, so many of our residents do not have the 6 figure plus salaries needed to survive, so many of our children are forced to go without support, food or knowing where they will sleep at night. HB1311 could help alleviate so much of that stress for families by taking our refunds and distributing them to those with the greatest need and helping to get resources to families and children directly. I urge each of you to vote yes on Hb1311

Greetings Mr Chairman and Committee members

My name is Mary Martinez and I am a mother, grandmother, and long time employee of the United States postal Service and I am writing to you in support of HB1311. While I have been blessed with the opportunity to have a well paying, union backed, reliable job it still has not always been easy for my family given the rising cost of living in Denver and Colorado.

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May 2, 2024



Dear Senate Finance Committee members,

My name is Liz Owens, and I am the Senior Director of Government Relations at Colorado Access. Thank you for the consideration of this testimony in strong support of House Bill 1311.

Colorado Access is the largest Medicaid health plan in the state, covering 500,000 members in Adams, Arapahoe, Douglas, Elbert, and Denver counties, and offering the Child Health Plan Plus in 45 counties. This bill would have a direct impact on our members' quality of life and health outcomes by putting more money in families' pockets so they can afford basic needs like housing, food, and child care.

I'm sure it is no surprise to this committee that Medicaid members are often financially insecure. But it is worth understanding how that financial insecurity leads directly to poor health outcomes for parents and children. From the Colorado Health Access Survey, we know that:

- Nearly 1 in 3 (32%) Medicaid members in Colorado Access' counties reported missing a health care appointment because they could not take off work.
- Of Medicaid members who did not get needed care in Denver, over 1 in 4 (27%) said they missed an appointment because they could not afford the cost of transportation to get there.
- Of Medicaid members with kids under 18 who did not get needed care in Douglas, Adams, and Arapahoe Counties, nearly 3 in 10 (29%) said they missed an appointment because they couldn't afford childcare to get to the appointment.
- In Denver, 35% of Medicaid members reported that they or their dependents ate less than they thought they should in the past year because they could not afford food.
- In Douglas, Adams, and Arapahoe Counties, 36% of Medicaid members worried that they may not have stable housing in the next two months and/or reported problems paying their rent or mortgage in the past year.

As this data illustrates, our members have health care coverage, but they cannot access health care services if they cannot meet their – and their children's - basic needs. This bill would help increase our members' income without affecting their Medicaid eligibility.

I urge you to vote yes on House Bill 1311. Thank you for your time.

Liz Owens  
Senior Director of Government Relations  
Colorado Access  
[Liz.owens@coaccess.com](mailto:Liz.owens@coaccess.com)

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11100 E. Bethany Dr., Aurora, CO 80014

Greetings Mr Chairman and Committee members

My name is [Karolina Villagrana](#) and I am writing in support of HB-1311 the Family Affordable Tax Credit. As a long time educator I have seen first hand the challenges facing families across our city and state as the cost of living in Colorado continues to rise. As the housing, food, and child care continue to rise working class families, particularly those living in poverty continue to dramatically feel those impacts it is critical that we take the steps to support our communities in need. HB1311 is a step in the right direction and helps our state live our values of equity by distributing our labor surplus directly to families that need it the most. As an educator i know that this would be a true game changer for so many families; having additional resources to help cover the exorbitant cost of child care, as well as additional dollars to support the needs of older kids as well makes all the difference.

While personally HB1311 would not benefit me or my family, this effort could make all the difference for families across our state. The cost of living continues to rise making it nearly impossible for working class families to sustain, let alone thrive. With so many of our families struggling to get by it has a drastic impact on our children. 1 in 9 kids in Colorado don't know where their next meal is coming from and 70% of households with kids are struggling financially, 1311 would provide a small step in helping families ease those burdens.

As an educator, I know that financial burdens affect our children as well, if you come to school hungry you are not prepared to learn. If you are worried about your parents paying bills, school can't be your top focus, and we see that play out in data. Students living in poverty across our school communities are often students who struggle the most.

Hb1311 could be a truly transformative step towards making Colorado a place where families have the ability to thrive. A place where our children have the opportunity to live up to their full potential and would make Colorado a national leader in caring for all our residents by cutting child poverty in half. I urge each of you to vote yes on HB1311, thank you.

May 3, 2024

Dear Chairman Mullica and Members of the Committee,

My name is Theresa Rinne-Meyers and I'm the Director of Impact at Rocky Mountain MicroFinance Institute (RMMFI). I am writing on behalf of RMMFI to testify in support of HB24-1311.

RMMFI is a Community Development Financial Institution and mission-driven lender. Lower income, high barrier entrepreneurs come to RMMFI to start businesses. In partnership with state agencies and community organizations, **RMMFI supports 500+ rural and urban Colorado business owners** with capital, capacity-building, education, and mentorship.

RMMFI entrepreneurs are caterers and restaurateurs, auto-mechanics and plumbers, artists and musicians, childcare providers and educators. They are job-creators and innovators establishing new products and services to serve local communities. The majority of the RMMFI network of 500+ business owners would benefit from the family affordability tax credit because roughly 60% of RMMFI business owners are parents who are trying to juggle launching their business, raising their families, and often working side hustles to make ends meet. Every little bit helps when trying to launch and grow a business alongside paying for childcare, healthcare, and housing. **If passed, thousands of lower to moderate income Colorado entrepreneurs could benefit from increased financial stability so that they don't have to put their dreams of business ownership on hold while they raise their family.**

This is important because research from the Association for Enterprise Opportunity (AEO) shows that the median net worth of business owners is nearly 2.5x higher than non-business owners; for Black and Latinx owners, the median net worth is 10x higher than peers proving that entrepreneurship can be a viable option for financial security. Plus - 66% of all net job growth is from new small businesses. Successful businesses are the foundation from which economic opportunity and the socioeconomic health of a community are built.

**With this bill, we can be a state that leads in supporting homegrown businesses and supporting families.** That's why we urge this committee to pass HB24-1311.

Thank you,

Theresa Rinne-Meyers  
Director of Impact  
[theresa@rmmfi.org](mailto:theresa@rmmfi.org)

To: Senate Finance Committee  
From: Khatira Amn, Senior Policy Advocate for Early Childhood  
Spring Institute for Intercultural Learning  
Date: May 3, 2024



Mister Chair and Members of the Committee,

My name is Khatira Amn, and I am the Senior Policy Advocate for Early Childhood at Spring Institute for Intercultural Learning. In this role, I advocate on behalf of linguistically and culturally diverse Coloradans who are striving to find early learning opportunities and build successful futures for their children in our beautiful state. Spring Institute's various programs support the needs of 1000+ diverse immigrants and refugees of all ages each year as they pursue education, employment, and civic engagement. Today, I am here to express my organization's strong support for HB24-1311.

The cost of living is a major concern for many Colorado families—this is a reality I know all too well from my work, especially in a place where [over a quarter of young children have at least one parent who speaks a non-English language at home](#), uplifting the often ignored perspectives of immigrant parents is gratifying. But it is also heartbreaking to hear about the immense daily challenges they face. Colorado has one of the fastest-growing economies in the U.S., yet [1 in 4 households](#) are unable to afford essentials like food, housing, clothing, and childcare.

Despite working hard and having journeyed across the world to find safety and secure livelihoods in this land of opportunity, the newcomer parents I meet often struggle. Fouzia, a refugee mother of four, told me that her sons would love to pursue sports to supplement their academics, but those dreams are simply cost-prohibitive. Another mom, Laila, is the sole earner in her family and regularly puts in overtime just to pay basic bills. Sabera, who continues to work long hours despite debilitating health issues, finds that her income can barely cover monthly rent, utilities, and food. Meanwhile, Zala's educational and career ambitions are on hold indefinitely while her family relies solely on her husband's income since the unaffordability of child care makes it impossible for her to go to school or get a job herself.

Colorado *can* be the best place in the world to raise a family, but not when a quarter of families here cannot meet their basic needs. With [HB-1311](#), we can put more money into the pockets of nearly 45% of working families and cut child poverty by half. By distributing a portion of the state's TABOR surplus directly to families, more Coloradans will have the resources they need to help cover the rising costs of housing, food, and childcare. Please vote Yes on HB24-1311.  
Thank you!



**Written testimony submitted in support of HB24-1311: Family Affordability Tax Credit by Sarah Barnes, Senior Policy Director of the Colorado Children's Campaign**

**Senate Finance Committee**

**May 3, 2024**

**Upon Adjournment**

Dear Chair and members of the Committee,

My name is Sarah Barnes, and I am the Senior Policy Director of the Colorado Children's Campaign. The Children's Campaign is a non-profit, non-partisan, policy, research and advocacy organization, committed to securing every chance for every child in Colorado since our founding in 1985.

We are thrilled to submit testimony in support of HB24-1311, and we thank Senators Coleman and Winter F. for their leadership on this critical policy.

Placing money in the hands of families, including through tax credits, is one of the best tools we have to lift children out of poverty and improve child well-being. HB 1311 will cut child poverty in our state in half when combined with other successful existing tax credits – the Child Tax Credit and the Earned Income Tax Credit.

There are more than 133,000 kids living in poverty in Colorado. For young children, experiencing poverty can inhibit early brain development and development of social-emotional skills. As children get older, experiencing poverty can impact brain development in areas critical to cognitive processes.

The good news is that research also shows additional income coming into low-income households when children are growing up has immediate and long-lasting positive impacts on child outcomes, like better math and reading scores and increased earnings in adulthood.

When the expanded federal Child Tax Credit was in place during the pandemic, Colorado families overwhelmingly spent the money on essentials, like food, rent and school supplies.

HB 24-311 will direct existing state resources to families who need it most through a refundable tax credit. It will make an immediate and lasting positive impact for children and families, including the more-than-133,000 Colorado children currently living in poverty.

Economic opportunity for Colorado kids and families is shaped by policy choices. We have an opportunity through HB1311 to cut the child poverty rate in our state, support the well-being of kids, and help put all kids and families on a path to economic sufficiency and prosperity.

Thank you,

Sarah Barnes  
Senior Director of Policy