



Oregon TANF Alliance

Strengthening Families, Protecting Children

APANO • Black Parent Initiative • Central City Concern • Children First for Oregon • Community Action Partnerships of Oregon • Ecumenical Ministries of Oregon • El Programa Hispano • IRCO: Africa House, Asian Family Center and Slavic Network of Oregon • Oregon Center for Public Policy • Oregon Food Bank • Oregon Housing Authorities • Oregon Hunger Task Force • Oregon Law Center • Oregon Women's Rights Coalition • NAYA • Partners for a Hunger-Free Oregon • Urban League of Portland

To: Early Childhood and Family Supports Committee
From: Oregon TANF Alliance
Date: February 7, 2018
Re: Support for HB 4079

Chair Lively and members of the committee:

The Oregon TANF Alliance is writing in support of HB 4079 regarding retirement savings accounts and Temporary Assistance for Needy Families eligibility.

The TANF Alliance is a coalition of service providers, policy experts and advocates committed to improving the lives of families across our state. We advocate for policy changes and sufficient resources to make the program work for these families to succeed.

TANF is Oregon's principal safety net for children in deep poverty. It helps families that have fallen on hard times, including women and children escaping abuse, avoid homelessness and get back on their feet. Currently, only very poor families that have exhausted all personal resources can get help. TANF provides cash assistance and services, such as child care, job training, and employment supports. Right now, the asset limit is \$2,500 and that includes any retirement savings a family may have.

We support the Treasurer's goals of creating a culture of saving in Oregon and believe the Oregon Saves program will benefit families across our state. Currently, too many Oregonians find themselves unable to financially prepare for the future while they struggle to get by in the present. While we do not currently believe there are many families who would otherwise qualify for TANF except for a retirement account, the future the Treasurer envisions is an admirable one.

This bill is preventative policy to ensure we don't punish people for participating in a program that will eventually be mandatory for all employers in the state. This small change will ensure the Oregon Saves program doesn't have the unintended consequence down the road of impacting a family's ability to get help when they need it. We need to ensure we don't create barriers at the same time that we create incentives and opportunities for Oregonians to save. This policy change for Oregon Saves will help achieve the long-term goal of Oregonians planning for their financial future.

The TANF program must be strengthened in a number of ways to better support families across our state. The Oregon TANF Alliance agrees that Oregonians should not be forced between poverty now or poverty later and therefore we support HB 4079.

Thank you for the opportunity to submit testimony.