

HAND UP OR DRAG DOWN?

THE TRUTH ABOUT WELFARE
ASSISTANCE: IT'S A LOAN -
NOT A HELPING HAND!



GHIAA

Greater Hartford
— Interfaith —
Action Alliance

The state places a lien on the recipient's assets, demanding repayment when

- the person sells or refinances a home
- Receives a legal settlement (for example, personal injury)
- receives any inheritance,
- or dies and attempts to leave any inheritance to their heirs.

This pushes welfare recipients back into poverty when they have a chance to climb out.

**What is
wrong with
a welfare
lien?**

- **TFA, Temporary Assistance for Needy Families:**
a federal program that temporarily provides cash assistance to families with children under 18.
- **State Supplement Cash Assistance:**
provides cash assistance to the aged, blind, or disabled.
- **State Administered General Assistance (SAGA) Cash Assistance:**
Provides cash assistance to individuals who are unable to work for medical or other prescribed reasons.

**Assistance
requiring
a lien**

As defined by The Department of Social Services, the goal of the financial assistance programs is to:

“

provide income support to individuals and families to meet their basic needs while encouraging their maximum degree of independence.

”

Yet, welfare liens lead to economic insecurity and dependency.

Source: <https://portal.ct.gov/DSS/Services/Financial-and-Employment/Financial-Assistance>

Cycles of Dependence

According to a study in New York, those most impacted by welfare liens are:

- **Divorced women** who received the home as the only asset in their divorce
- **Elderly individuals and their families** seeking to sell the family home
- **Homeowners** seeking to refinance to avoid foreclosure or obtain home equity loans

Source: Don't Lien on Me: How New York's Public Assistance Mortgages Undermine Homeownership and Financial Stability

**Those
most often
impacted**



“ All the while I'd thought I was building equity for my family by buying a home, I actually had none. ”

**Who does
this
impact?**

**Daniel
Oquendo**



**Who does this
impact?**

**Residents who
suffered in
slumlord
conditions and
win a personal
injury lawsuit
against the
owners**

Since 1973, over 30 states
repealed their welfare lien laws
because findings show that

**WELFARE LIENS
ARE
BAD POLICY
AND PRACTICE!**

**STOP
Welfare
Liens!**

Revenue

CT recovers \$30 million a year from former welfare recipients, adding another unnecessary barrier to breaking the cycle of poverty

What keeps CT one of only two states applying welfare liens?

Connecticut's Annual Budget:

\$17 billion

Welfare liens account for **less than 0.2%** of CT's budget

**How can CT
possibly
afford a 30
million
dollar
revenue
loss?**

CALL TO ACTION

HOW TO JOIN THE FIGHT TO PASS GHIAA'S WELFARE LIEN REPEAL BILL:

- PARTICIPATE IN LEGISLATIVE VISITS
- ORGANIZE A LETTER WRITING CAMPAIGN
AT YOUR CONGREGATION
- HOST A HOUSE MEETING WITH YOUR
LEGISLATORS
- EDUCATE YOUR CONGREGATION
- PARTICIPATE IN GHIAA ACTIONS IN THE
COMING MONTHS

CONTACT YOUR CORE TEAM LEADERS:
(CUSTOMIZE THIS PAGE FOR YOUR
CONGREGATION/INSTITUTION)



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