



**To:** House Finance Committee

**From:** Ditra Edwards, Executive Director, SISTA Fire

**Date:** May 22, 2025

**Re:** Testimony In support of House Bill 5992

My name is Ditra Edwards. I am submitting this testimony on behalf of SISTA Fire, a women-of-color-led organization committed to building and sustaining an intergenerational community of women and non-binary people of color in Rhode Island. We are united in our fight to advance collective power for social, economic, and political liberation.

We urge you to support House Bill 5992 and the Baby Bond Act. These two bold, interconnected policies offer powerful steps toward reducing wealth disparities, breaking cycles of generational poverty, and investing in the future of Rhode Island's children.

Through our work in the community—and through our Community Health Survey—we've seen the urgent need for economic transformation:

- 52% of respondents reported a lack of jobs paying a living wage or offering a path forward.
- 41% struggle to pay monthly bills.
- 34% have limited opportunities to build wealth.
- 43.8% live paycheck to paycheck.
- And 14.6% cannot even cover all their expenses.

These realities are not abstract data points—they are the lived experiences of the families we organize alongside every day. Families are juggling rent increases, stagnant wages, unstable housing, inaccessible childcare, and the toxic stress that comes from fighting to survive. Rhode Island's housing crisis is compounding this harm, especially for families with young children.

That's why strengthening Rhode Island Works is essential. House Bill 5992 proposes three common-sense changes:

1. Raising the monthly cash benefit to 50% of the federal poverty level, with a cost-of-living adjustment, helps families meet their basic needs.

2. Restoring access for immigrant families by ending the unnecessary 5-year waiting period for lawful permanent residents.
3. Increasing the child support pass-through, ensuring more support goes directly to children.

These updates will immediately improve the financial stability of families enrolled in RI Works—70% of whom are children, with 41% under the age of six.

But we cannot stop at short-term relief. We must also commit to long-term, generational solutions—and that's where the Baby Bond Act comes in.

This policy would establish a \$3,000 trust fund for every baby born into a family receiving RI Works. These funds could be used later in life for higher education, homeownership, or to start a business—tools that are critical to breaking the cycle of poverty and building intergenerational wealth. This is about more than money. It's about opportunity, dignity, and economic justice.

Connecticut has already recognized the power of Baby Bonds. Rhode Island has the chance to lead, too.

We believe that every child, regardless of the zip code they are born into, deserves a real chance at a thriving future. Passing HB 5992 and the Baby Bond Act would send a clear message that Rhode Island values its children and believes in building a future where all families can thrive, not just survive.

We urge you to pass these bills. Let us build a stronger, more just Rhode Island together.

Thank you for your time and leadership.

In community,



**Ditra Edwards**

Co-Founder & Executive Director, SISTA Fire