

GENESIS CENTER

WHERE THE WILL TO ACHIEVE
MEETS THE SKILL TO SUCCEED

To: Senate Finance Committee

Re: Support for Article 5, Section 5 – Refundable State Child Tax Credit (\$325 per child)

Dear Chair and Members of the Senate Finance Committee,

My name is Jody SW Bernard, and I am the Director and Education Coordinator at the Genesis Child Development and Learning Center.

I am writing in strong support of Article 5, Section 5 of Governor McKee's FY27 budget, which would establish a refundable State Child Tax Credit of \$325 per child under age 19.

In my role, I have the privilege of working closely with a diverse community of children and families. Every day, I see firsthand the challenges many of our families face in meeting basic needs such as rent, groceries, transportation, and childcare. Despite working hard, many families continue to experience significant financial strain.

A refundable Child Tax Credit would provide meaningful, direct support to families during a critical period in their children's development. Research and lived experience alike show that economic stress in early childhood can negatively impact brain development, school readiness, long-term educational attainment, and overall health outcomes.

Young children, in particular, benefit immensely from stable, supportive environments. However, families with young children often have lower incomes, and many women experience a decline in earnings following childbirth. Policies like this help stabilize families during these vulnerable years.

By implementing this credit, Rhode Island would be making a thoughtful investment in children's well-being and future success. Supporting families financially helps ensure that children arrive at school healthy, secure, and ready to learn.

Thank you for your time and consideration, and for your commitment to Rhode Island's children and families.

Respectfully,

Jody SW Bernard

Director/Education Coordinator

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