

## **Testimony of Sarah Curry**

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### **U.S. House of Representatives Ways and Means Committee**

Field Hearing: The Success of Pro-Growth,  
Pro-Worker Tax Policy in the American Midwest

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**Des Moines, Iowa**

Thank you to the members of the Ways and Means Committee for the opportunity to comment today on the effect the Tax Cuts and Jobs Act (TCJA) has had on my family. My name is Sarah Curry. I am a wife and mother to my three boys: Philip, who is six years old; Isaac, who is four; and Benjamin, who is two. My testimony, today, may be a little unusual, because I'm not the rare person who can provide it. Most of what I want to say you could hear from millions of other people, too, across Iowa and America.

My family lives in rural southwest Iowa on approximately 10 acres, and you'll drive about 3 miles on a gravel road to reach my home. We love the outdoors and small-town life, but it does mean we have to be sure we're well supplied and maintain the transportation and technology to reach help and safety. My husband works as a radiation oncology nurse for a nearby hospital, and I am research director for a nonprofit headquartered in Des Moines. With three boys and two working parents, our family benefitted immediately from many of the policies included in the Tax Cuts and Jobs Act (TCJA).

At the top of the list is the expansion of the child tax credit (CTC), doubling the maximum and increasing the refundable amount. For all of my sons, born in 2017, 2019, and 2022, keeping more of our earnings helped us with the needs that all parents of babies and toddlers have. However, the tax credit was especially significant for my family when Isaac arrived, because he was diagnosed with autism spectrum disorder (ASD). This has meant many hospital and doctors' visits, and my husband and I have had to change our work schedules to accommodate his needs.

Isaac receives occupational and speech therapy, and we are on a waiting list for behavioral therapy. The cost of all these medical appointments and therapists is a large financial burden on my family, so we redirect every dollar that otherwise would have gone to taxes to his therapies, instead. The behavioral therapy, in particular, is going to be expensive, but in our view, Isaac's treatments are non-negotiable expenses. He needs them, and we are going to find a way to provide him the skills to go to school and one day have a job and live

on his own, independent life. The TCJA tax credit lets us use our own resources as his parents for services that will help him be a happy and productive American.

Another benefit of the TCJA my family has appreciated is the increased standard deduction. Expanding the standard deduction and limiting major itemized deductions simplifies our tax filing process and helps us make decisions based on our lives rather than tax rules. For example, over the last 20 years I have been a soccer referee, officiating at the youth, amateur, and semi-pro levels. The job requires me to itemize many small deductions over the course of the year, which takes a lot of time and increases the complexity of my tax filing. I actually started working fewer games so I wouldn't have such a huge tax compliance burden.

As a tax policy analyst, I can tell you that's exactly what the government should not want. Unlocking people's potential for the benefit of the country means encouraging them to make decisions based on their circumstances, not because the tax law is complicated.

A third provision of TCJA that has helped my family is the change in marginal tax rates. My husband and I have worked hard, earning degrees, certifications, and promotions, to grow in our careers, so our taxable income has increased. With the TCJA, we saw immediate savings. If these reduced marginal rates were to sunset, our family would face a tax increase harming our budget.

That is the personal side of my testimony before you today. Given my background in public finance and role as research director for Iowans for Tax Relief Foundation, a Des Moines non-profit that works on behalf of taxpayers, I also want to give you my professional perspective on the effect of the TCJA on all Iowa families.

Iowa has its own unique combination of tax types, rates, and rules and exemptions. Nonetheless, our tax structure draws upon the federal tax code as a starting point for calculating state income taxes, and the TCJA has ramifications for us.

Iowans for Tax Relief successfully guided the state of Iowa toward a lower top marginal tax rate and elimination of our multiple brackets, reducing the overall burden on Iowans. Our state once had nine income tax brackets and a top rate of 8.98% but, starting next year, will apply a flat tax and a rate of 3.8%. State-level policymakers have worked to reduce the tax burden on Iowans, but the sunset of the TCJA could erode some of the tax savings they've won for our communities.

As I mentioned earlier, if the TCJA goes away, taxes will become more burdensome and complicated for individuals and families across Iowa, but the change will also complicate the efforts of state policymakers as they evaluate our state tax code. In 2018, state lawmakers conformed our policy to many of the TCJA's provisions, so a sunset of these federal tax policies will present a problem. Iowa will have to figure out how to maintain a less complex tax system for Iowans that doesn't result in a tax increase while still

conforming with federal policy. Only if the TCJA becomes permanent will this worry about a future policy conundrum be relieved.

As a policy expert and as a mom, I can testify that the increased tax liability would harm my family if the marginal tax rates increase or if the CTC and standard deduction are cut in half. My family's tax burden directly affects the amount of income my husband and I can spend on our three young children and the pressure on us to spend time away from them working. Having a child with special needs makes us especially sensitive to grocery bills' continued increase due to inflation and the climbing costs of education and healthcare.

We want to provide for our family, and tax increases take our earned income away from us, along with our ability to help and support our sons. As Iowans, we feel like lawmakers in our state have worked for us to keep more of our income by lowering the top rates and simplifying our state tax structure. As an American, I ask you to look to Iowa and the other states that have enacted similar reforms in response to the request of families across America for lower taxes. Keeping the TCJA and making its provisions permanent is the best way to help American families and mine.

Thank you for your time and consideration of my testimony today.

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