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**Testimony of
 Natasha M. Pierre, JD, MSW
 Policy & Legislative Director
 The Permanent Commission on the Status of Women
 Before the
 Human Services Committee
 February 14, 2013**

**RE: S.B. 27, AA Promoting the Pursuit of Education by Recipients of Assistance
 S.B. 93, AAC the Community Spouse of an Institutionalized Person
 S.B. 851, AA Protecting the Assets of the Spouse of an Institutionalized Medicaid Recipient**

Senators Slossberg and Markley, Representatives Abercrombie and Wood, and members of the committee, thank you for this opportunity to provide testimony on behalf of the Permanent Commission on the Status of Women (PCSW) on the above referenced bills.

S.B. 27, AA Promoting the Pursuit of Education by Recipients of Assistance

S.B. 27 would allow TANF recipients to obtain an education beyond a high school diploma or certificate program. Since women make up the majority of TANF recipients and Jobs First Employment Services (JFES) clients, which is the program that manages the educational and work activities for TANF recipients, PCSW supports this proposal to allow opportunities that would lead to higher-paying jobs and economic self-sufficiency for these women.

*Impact on CT Women*Jobs First Employment Services Program Statistics:¹

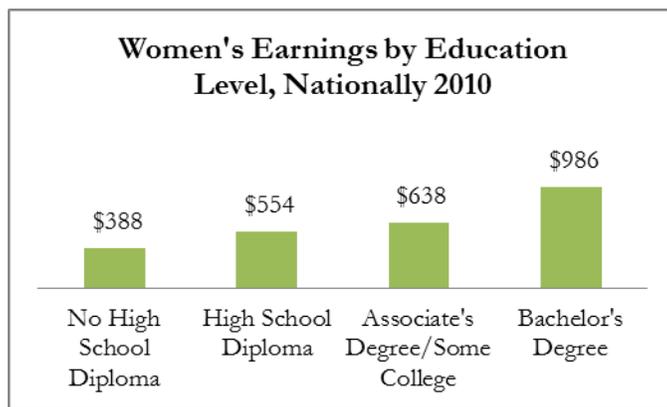
- 8,048 people participate in JFES.
- 6,598 or 82% are female.
- 5,151 or 64% are engaged in job search activities.
- 1,943 (29.1%) are employed, with an average wage of \$9.54/hour.

The JFES program focuses heavily on job search activities; however attention must also focus on the educational or skill deficiencies that many TANF recipients in the program present. Statewide, nearly half (46%) of individuals with less than a high school education have incomes below the family economic self-sufficiency

¹ CT Department of Labor. Jobs First Employment Services *At-A-Squint*, December 2012.

standard. The rate drops quickly as education increases, falling to just 8% for those with a college degree or more.²

Earnings increase significantly for both men and women as educational levels increase. According to the U.S. Department of Labor, in 2010 the median weekly earnings of women workers without a high school diploma was \$388; those with a high school diploma was \$554; those with some college or an associate's degree was \$638 and; those with a bachelor's degree and higher was \$986.³ Sixty-six percent of Connecticut jobs created by 2018 will require at least some post-secondary education. Positions which do not require post-secondary education rarely pay economic security wages.⁴



By granting significant educational opportunities, S.B. 27 will assist TANF recipients to become economically self-sufficient, maintain employment, and no longer need state assistance. Investments in education and job training are recouped not only by the students, but also in social service savings. It is estimated that the Connecticut community college system saves the State \$24 million each year in social welfare costs.⁵ Additionally, employers report increased profits and other bottom line benefits when their employees gained basic skills which enable them to work more effectively.⁶ Finally, with high unemployment rates and limited job availability, it is an opportune time to build Connecticut's educated workforce, to prepare Connecticut for the economic upturn.

S.B. 93, AAC the Community Spouse of an Institutionalized Person

S.B. 851, AA Protecting the Assets of the Spouse of an Institutionalized Medicaid Recipient

PCSW also supports passage of S.B. 93 and S.B. 851 which will increase the amount of marital assets that a community spouse – the spouse who is not in a nursing home – can retain; rather than the existing law that requires that the community spouse to spend-down assets, including retirement funds, in order for the institutionalized spouse to receive Medicaid Services.

² Diana M. Pearce, Ph.D. *Overlooked and Undercounted: Where Connecticut Stands*. Prepared for the Permanent Commission on the Status of Women, June 2007.

³ U.S. Department of Labor and U.S. Bureau of Labor Statistics. *Highlights of Women's Earnings in 2010, 2011* <<http://www.bls.gov/cps/cpswom2010.pdf>>.

⁴ Wider Opportunities for Women. *The Basic Economic Security Tables™ Index (BEST) for Connecticut, 2012*. Prepared for the Permanent Commission on the Status of Women.

⁵ The Workforce Alliance. 2008. Accessed December 5, 2008 <<http://www.workforcealliance.biz>>.

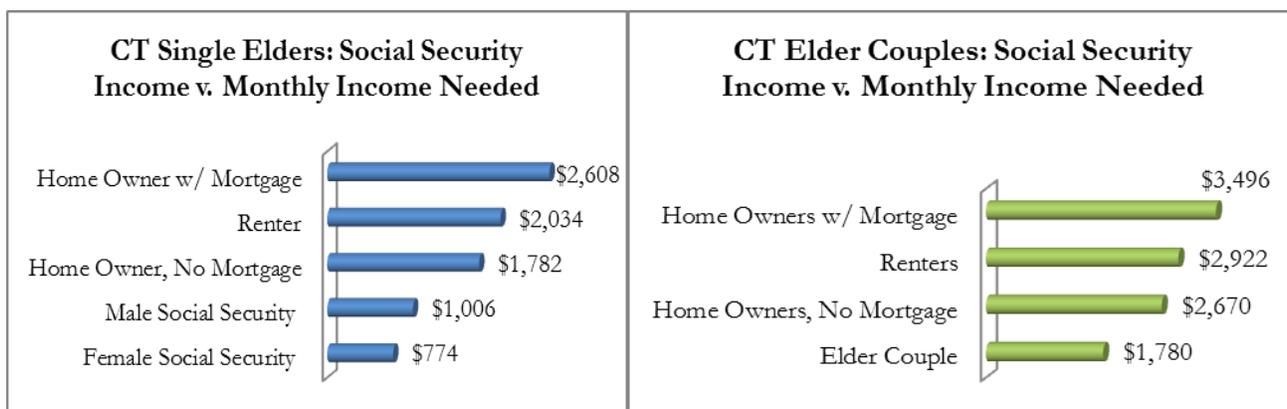
⁶ The Conference Board. *Turning Skills into Profit: Economic Benefits of Workplace Education Programs*, 1999.

Impact on CT Women

Elderly women represent 58% of the Connecticut’s elderly population and 68% of the elderly population over the age of 85.⁷ Because women have longer life expectancies than men, more than half (57%) of those covered by the Medicare program are women.⁸ By the time women are 85 and older, they account for nearly three-quarters of all Medicare beneficiaries.⁹

Social Security is the *only* source of income for one out of five older adults in Connecticut and virtually the only source of income for 40% of older women in Connecticut. According to the Social Security Administration, the average monthly Social Security check received by women is \$774 per month versus \$1,006 for men; an elderly couple receives an average monthly Social Security income of \$1780.¹⁰

According to the Connecticut Elder Economic Security Standard Index (ESSI),¹¹ Social Security income falls short of what is needed for seniors to meet basic expenses (housing, healthcare, transportation and food), which is \$1,700 to \$2,600 a month for a single elder, and \$2,600 to \$3,500 for an elderly couple.



If couples have managed to build and retain assets, they should be allowed to utilize those assets to maintain their own households and live independently. S.B. 93 and S.B. 851 would make this possible by allowing the community spouse to keep a larger portion of the couple’s assets to take care of themselves and pay for uncovered medical expenses.

We look forward to working with you to address these important issues. Thank you for your consideration.

⁷ U.S. Census Bureau. American Fact Finder, 2010 Profiles of General Population and Housing Characteristics.

⁸ National Women's Law Center. *Cuts to Medicaid Will Hurt Connecticut*, May 2005.

⁹ Ibid.

¹⁰ U.S. Department of Labor: Women and Retirement Savings, 2008.

¹¹ The Gerontology Institute, University of Massachusetts Boston, and Wider Opportunities for Women. *The Elder Security Initiative Program: The Elder Economic Security Standard Index for Connecticut, 2009*. Prepared for the Permanent Commission on the Status of Women and the Connecticut Commission on Aging.