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**Testimony of  
The Permanent Commission on the Status of Women  
Before the  
Aging Committee  
February 25, 2014**

**Re: S.B. 177, AAC a Community Spouse's Allowable Assets  
H.B 5001, AA Providing Rental Cost Relief to Eligible Seniors and Persons with Disabilities  
H.B 5224, AA Increasing Public Assistance to Grandparents and Other Relatives Raising Children  
H.B 5225, AA Increasing Eligibility for the Connecticut Home-Care Program for the Elderly**

Senators Ayala and Kelly, Representatives Serra and Adinolfi, 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) regarding the above referenced bills.

**S.B. 177, AAC a Community Spouse's Allowable Assets**

PCSW supports passage of S.B. 177, 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.

*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.<sup>1</sup> Because women have longer life expectancies than men, more than half (57%) of those covered by the Medicare program are women.<sup>2</sup> By the time women are 85 and older, they account for nearly three-quarters of all Medicare beneficiaries.<sup>3</sup>

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

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<sup>1</sup> U.S. Census Bureau. American Fact Finder, *2010 Profiles of General Population and Housing Characteristics*.

<sup>2</sup> National Women's Law Center. *Cuts to Medicaid Will Hurt Connecticut*, May 2005.

<sup>3</sup> *Ibid.*

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.<sup>4</sup>

According to the Connecticut Elder Economic Security Standard Index (ESSI),<sup>5</sup> 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. 177 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.

### **H.B. 5001, AA Providing Rental Cost Relief to Eligible Seniors and Persons with Disabilities**

H.B. 5001 restores the Renters' Rebate program that was closed in the FY '14-'15 Biennium budget to new applicants. The average rental rebate for a married couple is between \$400 and \$500 and the average rebate for an unmarried applicant is between \$600-\$700. Elderly women (who make up the majority of the elderly population in Connecticut) and disabled women would benefit from rental cost relief.

Housing costs (mortgage or rent, taxes, utilities and insurance) put a heavy burden on some elder households, representing as much as half of their total expenses. Additionally, many seniors struggle to make ends meet and 7% of CT's older adults live at or below the federal poverty line. As mentioned above, many seniors rely on Social Security as their only form of income which can be a challenge when paying for monthly expenses.<sup>6</sup>

Access to rental relief would help Connecticut's elderly and disabled populations who are struggling to achieve economic security.

### **H.B. 5224, AA Increasing Public Assistance to Grandparents and Other Relatives Raising Children**

H.B. 5224 would provide equal benefits to grandparents and caretaker relatives who are raising children regardless of whether the child is committed to the Department of Children and Families. Passage of this bill would potentially benefit 61,408 Connecticut children (7.5% of all children living in the state) are living in grandparent-headed or nonparent caretaker households.

#### ***CT Specific Data<sup>7</sup>***

##### *The Children*

- 45,922 children under age 18 live in grandparent-headed households (5.6% of all children in the state);
- 15,486 children under age 18 live in nonparent relative households (1.9% of all children in the state);
- Of the children above, 18,195 live in homes where grandparents are completely responsible for their welfare; with 7,161 having no parents present in the home.

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<sup>4</sup> U.S. Department of Labor: Women and Retirement Savings, 2008.

<sup>5</sup> 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.

<sup>6</sup> Ibid.

<sup>7</sup> AARP Foundation. *Connecticut GrandFacts*. Accessed February 1, 2013 at [www.grandfactsheets.org](http://www.grandfactsheets.org). Data based on U.S. Census Bureau 2005-2009 American Community Survey 5-Year Estimates, Detailed Table B09006 and Subject Tables S1001 and S1002.

### *The Grandparents*

- 19,153 grandparents are the householders responsible for grandchildren living with them.
- 50% are White, 26% are Black/African-American, 21% are Hispanic/Latino, and 3% are Asian.
- 36% have no parents of the children present in the home.
- 65% are under age 60.
- 16% live at 100% of the federal poverty level.

If H.B. 5224 is passed economically eligible grandparents and nonparent caretakers could receive on average, \$777.00 to \$1,469.09 for each child, depending on the child's age and needs from the Department of Children and Families' subsidized program versus the "child only" TFA payment averaging \$354 a month for one child.<sup>8</sup>

It would be beneficial to provide all the financial assistance that is available to assist these grandparents and nonparent caretakers in raising these children.

### **H.B. 5225, AA Increasing Eligibility for the Connecticut Home-Care Program for the Elderly**

H.B. 5225 would extend eligibility to the Connecticut Home-Care Program for the Elderly to those with assets of \$40,000 for single individuals and \$65,000 for married couples. This bill could benefit Connecticut seniors who represent 14% of the state population. It is also important to keep a careful eye on the funding for the CT Home Care Program for Elders, in recent years we have seen this program modified a number of times, including imposition of substantial co-pays. Prioritizing maintenance of current funding and reducing co-pays is a very wise investment.

### ***Impact on Connecticut Women:***<sup>9</sup>

- 14% of Connecticut's population are aged 65 and over – 285,405 women and 202,650 men.
- Within the senior population, 59% are female and 41% are male.
- 66% of Connecticut residents over the age of 85 are female.

Access to the Home-Care Program insures that elders and people with disabilities remain in their homes, rather than long-term care institutions. Passage of this bill would allow these individuals to remain independent through self-directed care in a community setting.

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

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<sup>8</sup> Office of Legislative Research Report. *Grandparents Raising Grandchildren*, August 30, 2012

<sup>9</sup> U.S. Census Bureau, American Fact Finder, 2009 Population Estimates.