

The Hidden State Surplus:

Why are we sitting on billions while Connecticut Struggles?

Our public service infrastructure remains utterly underfunded and understaffed while we face unprecedented cuts from the federal government - yet we continue to treat budgeting like it's business as usual. There is more than enough money to meet this moment. The real question isn't whether we can afford to invest in our communities, but why aren't we?

Over the first half of 2025 alone, Connecticut identified over \$760 million in additional funds through updated revenue projections and interest earnings—on top of the \$1.75 billion already set aside due to existing fiscal guardrails like the spending cap, volatility cap, and revenue cap. That's \$2.5 billion in available resources that are not being used to address urgent needs across our state.

Here's a look at just some of the newly identified funds in 2025:

- January 15th: \$340 million in interest from American Rescue Plan funds
- June 20th: \$190 million in revised revenue estimates, identified just 16 days after the legislative session ended
- July 23rd: Another \$230 million from updated forecasts

Para Negotiations Heat Up

New Fairfield & Danbury Chapters Share Updates

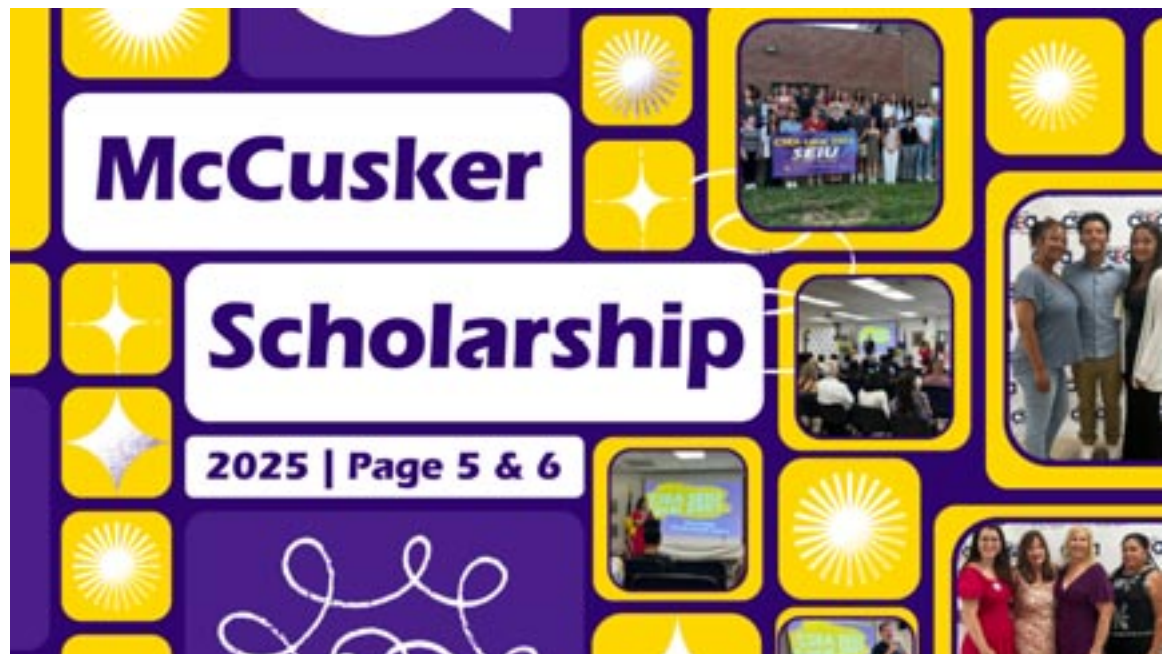
On Sunday, July 14, over 20 paraeducators from New Fairfield stood outside their district's Central Office, united in a call for dignity, equity, and a livable wage. Their message was clear: despite years of service to students and the community, they are being left behind by a school district that refuses to offer a fair contract.

Paraeducators across Connecticut are the backbone of public education — providing academic support, one-on-one care for students with disabilities, classroom stability,

and safety for students with behavioral and emotional needs. But in New Fairfield, like in most districts, these essential professionals are being paid wages so low that they fall below the poverty line — even for full-time work.

Many of our paras are full-time employees, local residents, and committed professionals who remain in their roles out of dedication to the students and community, often at personal financial hardship. The consequences of

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This is not an isolated phenomenon. Over the past seven years, the state has averaged \$304 million in post-session revenue adjustments—more than three times what we saw under previous administrations.

And real people are hurting because of it:

- Childcare providers could have gained access to affordable healthcare, but \$20M was too much
- Paraeducators could have made much needed improvements to their poverty wages and barely existing retirement benefits, but \$200M was too much
- State employees could have a fair and honorable contract, but \$200M is too much
- Students could have finally stopped paying more for less services and crumbling

infrastructure at our state colleges and universities, but \$500M was too much

- Medicaid patients and the professionals that care for them could be benefiting from a reformed payment system, but \$100M was too much

The list goes on and on. And let's be clear: these decisions aren't happening in a vacuum. They are taking place within a system that continues to shield billionaires from paying their fair share while placing the burden of austerity on working families. This is not fiscal responsibility—it's fiscal avoidance.

We don't have a revenue problem—we have a distribution problem. Connecticut is one of the wealthiest states in the nation, and yet we're allowing outdated caps and restrictive

continue onto page 4



LEFT: Danbury Para Chapter Leaders Vicky Ceylan, Vice President (left), Missy Cole, President (right), Jackie Trofa (not pictured) and Duane Ruffino (not pictured) led their unit in a new victory.

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Meetings And News

The September Delegates Meeting will be held as a hybrid meeting on Thursday September 18th at 10am at the CSEA Union Hall and via Zoom

Chapter 401 (Hartford area)
September 4th at 1pm
CSEA Union Hall & Zoom
Zoom Mtg ID: 895 3209 6902
Patrice Peterson 860 416-0306

Chapter 402 (Danbury area)
Wed., September 10th - 10am
United Methodist Church
5 Clapboard Ridge Road
Danbury, CT
Linda Albanese:860 354-6965

Chapter 403 (Norwich area)
Tues., September 9th - 1:30pm
Rose City Senior Center
8 Mahan Drive, Norwich
Carol Burgess:860 303-7267

Chapter 404 (Waterbury area)
Tues. September 9th - 10am
Trinity Orthodox Church
937 Chase Pkwy, Waterbury

Chapter 405 (New Haven)
Thurs. Sept. 11th - 10:30am
Hamden Government
Center Building, 3rd Floor
2750 Dixwell Ave., Hamden
Sue Pierson (203) 376-7207

Chapter 406 (Middletown)
Tues. September 9 - 12:30pm
American Legion Post 75
58 Bernie O'Rourke Dr.
Middletown, CT

Chapter 407 (Bridgeport area)
Wed., September 17 - 1pm
St. Josephs of Stratford
National Catholic Church
1300 Stratford Rd., Stratford
Zoom ID: 872 4952 3823
Passcode: 000891
Liz Anderson (203) 676-0659

Chapter 408 (Windham Area)
Wednesday, Sept. 10th, 1pm
Mansfield Senior Center
303 Maple Rd., Storrs
Doug Racicot (860) 234-2537

Chapter 409 (Retired
State University Professors)
Friday, Sept., 19th - 10am
CSEA Union Hall & Zoom
760 Capitol Ave., Hartford
Zoom ID: 868 8922 7158
Dave Walsh (860) 684-4773
Chapter 410 (Windsor area)
Monday, September 8 - 1pm
Kent Memorial Library
50 N Main St, Suffield
Amelia Smith 860 687-1848

Chapter 411 (Rocky Hill area)
Thurs., September 18th - 1pm
CSEA Union Hall & Zoom
Zoom Mtg ID: 876 7278 2961
Subby Puglisi (860) 529-8336
Chapter 412 (Putnam area)
Tues., Sept. 16th - 1:30pm
Putnam Town Hall
200 School Street, Putnam
Don Gladding (860) 933-9998

Chapter 414 (Torrington area)
Monday, Sept. 15th at 10am
Five Point Extension Bldg
852 University Dr., Torrington
Kathryn Doan 860 324-8300

Chapter 415 (Manchester)
Monday, Sept. 22nd - 1pm
Elks Lodge in Manchester
30 Bissell Street
Stu Clark: (860) 205-0657

Chapter 416 (New London)
Tuesday, Sept 9th at 12pm
Waterford Public Library
49 Rope Ferry Rd, Waterford
John Knaff: 860-857-4244
Chapter 417 (Plainville area)
Wed., Sept 10th - 1pm
Plainville Public Library
56 East Main St., Plainville
Mark Kirschner
(860) 882-2717

Chapter 418
(Community College Retirees)
Tues., Sept 16th - 10am
4C's Union Hall in Hartford
907 Wethersfield Ave
Zoom ID: 7421833716
Passcode: 6KUURC
Colleen Richard
(860) 202-4128

Pick Your Battles

By: Michael O'Brien, Council 400 President

If you are retired, every day is a day off but for me summer seems a bit more relaxed. The longer daylight hours and pleasant temperatures lend themselves to sitting on my covered, wraparound front porch in the late afternoon or early evening with my German Shepherd nearby. A glass of your favorite beverage goes well with watching the sugar water feeder and other flowers planted to attract the hummingbirds. It's also a good time to think about what I want to write in this column.

Although our Delegates and chapters don't meet in the summer, that doesn't mean Council 400 completely shuts down. We have been working on our Retirement Security program. When I say we, I mean our Council 400 Legislative Action Committee (LAC) co-chairs Dave Walsh and Win Heimer, VP Patrice Peterson, regional VP Bob Rinker, Staff Rep Kevin Sullivan and myself. The main areas of focus are our state pensions and retiree health insurance, Social Security, Medicare and Medicaid.

We recognize that Council 400 can't be the lead on all these issues and we will likely be working with coalition partners on the federal retirement security issues. There is a lot going on in our country that affects us as retirees and quite frankly, as citizens in our democracy. We can't spread ourselves too thin. Remember back a few years to those of you who raised children. Their adolescent and teenage years could be challenging as they started to test their limits and boundaries sometimes leading to confrontations. What was the advice we often got from those older and wiser? Pick your battles! You can't drop the gloves or go to the mat over every disagreement.

That's kind of the situation we are in here. We have to prioritize our Council 400 efforts in the years to come where they will have the most direct impact on our lives here in Connecticut. I haven't mentioned it yet but the focus of our efforts should be pretty obvious – the Pension and HealthCare negotiations in 2027.

We are going to have a planning meeting with CT Chapter presidents and LAC members from their chapters to begin to design a long-term plan. Even though the planning committee has been meeting and strategizing on this for a while, we don't have all the answers. We want input and buy in from our member leaders. We hope to have in attendance experts in the areas I have described, state and national, who can give us the lay of the land.

The Council 400 Delegates already voted to allocate up to \$,1000 to videotape and edit the session so we can get the presentations/information out to all members via the website, a link in an email or text message or at chapter meetings.

Stay tuned, we will report back in September. This has to be a multi-year project. Remember, pensions and healthcare are up for renegotiation in 2027. Our kickoff event will be at the Council 400 summer picnic on August 13th when we will celebrate Social Security's 90th birthday and

Medicare's 60th birthday. I urge all of you to attend.

The other big effort that we continue to push and I am very proud of our success in recent years is retiree new member organizing that has grown our membership numbers and keeps our union strong. That strength will have an impact on all of our efforts going forward. Many thanks to our Membership Committee Co-chairs Tom Welch and Doug Racicot who also receive plenty of support from Retiree Organizer Kevin Sullivan.

I also urge all of you to get involved outside of Council 400 this summer and even after if you can. Not all the issues we face are related to retirement security. If there is a peaceful civil protest in a town near you, try to attend. There is strength in numbers. Have some fun. As John Lewis would recommend, make some 'good trouble'. The noise we make has to be loud enough to be heard in Connecticut and beyond!



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Dividend Rates - Second Quarter 2025 Rates

	Dividend Rate	Percentage Yield
REGULAR SHARES	2.50%	2.53%
SHARE DRAFTS (Checking)	1.25%	1.26%
CLUB ACCOUNTS	2.00%	2.02%

Minimum opening balance \$25.00. The annual percentage yield is accurate as of the last dividend declaration date. Rate may change after the account is opened. Fees or other conditions may reduce the earnings on the account.

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(860) 522-7147 (Loans)

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Woodbridge, CT 06525
(203) 397-2949

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15 Ward Street
Middletown, CT 06457
(860) 347-0479

STORRS

1244 Storrs Rd.
Storrs, CT 06268
(860) 429-9306

SOUTHBURY

Southbury Training School
P.O. Box 644
Southbury, CT 06488
(203) 267-7610

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Newington, CT 06111
(860) 667-7668

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Drive-Up Teller (Hartford & Middletown): Mon-Fri, 8:30am-4pm; Paydays Open Until 5pm

Gone too Soon:
CSEA Members Who Have Passed On

The Office of the State Comptroller has provided CSEA with the following members that have recently passed away. Our condolences are with their family, friends and loved ones.

Alvin, Gillette, Correctional Officers

Aronne, William, Service And Maintenance

Atherlay, Patricia, Administrative Clerical

Baker, Frederick, Comm College Faculty

Balzar, David, Department Of Transportation

Belenky, Felix, Service And Maintenance

Blair, Alison, Judicial

Campbell, Robert, Service And Maintenance

Carlone, Dominic, Engineer, Scien, Tech

Carpenter, Linda, Administrative Clerical

Davis, Shirley, Uchc Univ Hlth Professionals

Donahue, David, Service And Maintenance

Dorn, Jo-Ann, Social Work & Human Services

Durante, Joseph, Managerial

Flynn, James, Managerial

Ford, John, Exempt/Elected/ Appointed

Fusaro, James, Admin And Residual

Galick, Patricia, Social Work & Human Services

Gallagher, Dawn, Healthcare

Goldberg, Kenneth, Department Of Transportation

Goldfarb, Linda, Healthcare

Goulart, Lawrence, Admin And Residual

Hartmann, Paul, Admin And Residual

Hughes, Ralph, Judicial

Jones, Jean, Administrative Clerical

Koval, Barbara, Healthcare

Kuchera, Nelly, Healthcare

Levine, George, Judicial

Lowe, Cheryl, Uconn

Luddy, Lillian, Administrative Clerical

Lynch, Maureen, Social Work & Human Services

Marin, Luis, Service And Maintenance

Markons, Lilly, Uconn

Matheson, David, Service And Maintenance

Michalak, James, Service And Maintenance

Migliaro, Gerald, Admin And Residual

Neal, Marcia, Healthcare

Obara, Anne, Administrative Clerical

Obrien, Thomas, Conn Assoc Prosecutors

Pakenham, Richard, Admin And Residual

Plourde, Robert, Service And Maintenance

Pogmore, Richard, Protective Services

Poitras, Arline, Healthcare

Poulos, Peter, Comm College Faculty

Rabens, Deborah, Healthcare

Roncaioli, Nellie, Judicial

Rubino, Richard, St Vocation Federation Teacher

Rudaitis, Stella, Service And Maintenance

Samson, Patricia, Healthcare

Simmers, Marie, Managerial

Statchen, Mark, Correctional Supervisor

Tiffany, Elizabeth, Healthcare

Trull, David, Healthcare

Varanai, Barbara, Healthcare

White, Raymond, Judicial

CSEA NEWS

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Para Chapters in Negotiations: New Fairfield & Danbury

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this neglect are felt every day: staffing shortages, overworked educators, burnout, and disruptions to student learning. Many paras take on second or third jobs just to get by. Others leave the profession altogether — not because they want to, but because they can’t afford to stay.

New Fairfield paras have made repeated good-faith efforts to reach an agreement with the Board of Education. But even after two consecutive years of increased education spending, the district continues to offer substandard wages and limited benefits. The result? High turnover, staffing shortages, and a system that shortchanges students as much as staff.

The demonstration in New Fairfield followed positive news coming out of nearby Danbury where after months of organizing, CSEA paras made major progress on starting wages, moving from \$16/hour to \$20/hour. As with all of our work, this victory represents a

step towards a better future for the students we serve and our families we provide for. This was a great win while the Danbury Negotiation Team continues to negotiate a new contract with the Board of Education. And it once again proves that when paraprofessionals are united, organized, and backed by a strong union, they can achieve real, transformative change.

Danbury’s win isn’t just a victory for local paras — it’s a blueprint for surrounding towns. It proves that when paraprofessionals are united, organized, and backed by a strong union, they can achieve real, transformative change.

The CSEA Para Council includes chapters from districts across Connecticut, from Fairfield County to the Quiet Corner. Across these communities, a pattern is emerging: districts that respect their paraprofessionals see greater staff retention, improved student support, and stronger school communities. Those that ignore their paras face constant turnover, understaffing, and growing tensions between workers and administrators.

So the fight to confront the longstanding injustice of underpaid, undervalued care paraeducator work continues. Because we know - when we

fight, we win.

*I want to take a moment to **acknowledge a mistake and clarify any confusion** that may have resulted from our report. The article incorrectly suggested that Danbury Paraeducators had reached a three-year contract agreement with wages reaching \$23.50/hour by the final year. That information was inaccurate. The Danbury Paraeducators are currently in negotiations and do not have a finalized three-year agreement at this time.*

- Drew Stoner, CSEA SEIU Local 2001 Communications Director



CSEA Paraeducators in New Fairfield protested in front of Central Office on July 14th to demand a fair and honorable contract following repeated good faith efforts to reach an agreement.



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The Secret Fiscal Guardrail: Lamont’s “Found” Fund

continued from page 1
budgeting practices to override the voices of our elected lawmakers and stall investments in things we all rely on: schools, healthcare, public safety, and infrastructure.

Let’s not pretend that doing nothing is a neutral act. When we stockpile billions while essential workers go without health insurance and students attend under-resourced schools, we are making an active choice. And it’s a choice that favors the few at the expense of the many.

At a time when we need a

government that is responsive to the needs of all residents, we cannot pretend like we don’t have the money.

What we need now is not just a budget that balances on paper, but a budget that balances values - one that meets this moment and recognizes our chance to turn abundance into action.

Por Favor ¡REGÍSTRATE AQUÍ!

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2025 McCusker Scholarship Night

62 scholarships awarded to the children and grandchildren of CSEA members

On the evening of July 17, CSEA hosted its annual Bernard McCusker Memorial Scholarship Awards Ceremony, honoring 62 students with \$1,000 scholarships to support their pursuit of higher education. The event, widely regarded as one of the most meaningful nights of the

year for the union, brought together families, members, retirees, elected officials, and staff in celebration of the next generation of scholars.

Stepping in as emcee for the night was Meghan Cahill, a Trustee of the McCusker Scholarship Board and an analytical chemist at the Connecticut Agricultural Experiment Station with the P-4 Council.

In addition to scholarship awards, the evening featured remarks from CSEA President Travis Woodward—himself a former McCusker Scholarship recipient—as well as State Senator Matt Lesser, both of whom praised the dedication of CSEA members and congratulated the recipients on their hard work and promise.

This year we also awarded the Charlie R. White Memorial McCusker Scholarship, created in memory of retired educator and Chapter 43I President Charlie White. Following his passing, Chapter 43I was made aware of a posthumous donation to the McCusker Fund, which the chapter later decided to match. This scholarship was awarded to Logan Stout, the grandson of a Council 400 member.

The event also recognized the many staff, Trustees, judges, and donors who made the ceremony possible. Special thanks were extended to Valeria Lattarulo, CSEA’s Administrative Secretary and the logistical force behind the event. As Cahill noted with affection: “She just does everything, and it all comes out great.”

Once again, this year’s evening marked more than just the awarding of scholarships. It celebrated the enduring bond between generations of working families—and the union values that continue to shape Connecticut’s future.

Take a look at this year’s awardees on this page and the list of donors on Page 6.

Last Name	First Name	Member Name	Council	Chapter
Adams	Avah	Elizabeth Ashwell	400	412
Finnegan	Makenzie	Joseph Dubin	400	401
Hustus	Isabella	Laurie Lambert	400	406
Jackson	Christina	Renee Wilder	400	418
Manzione	Sasha	Vivian Manzione	400	416
Stout	Logan	Frederick Lowrey	400	431
Ferreira	Skyler	Thomas Ruggiero	400/parent	405
Justice	Michelle	Rosalie Landry	400/parent	426
Virgulto	Isabella	Robert Virgulto	400/parent	406
Woods	Alexis	Andrew Woods Jr.	400/parent	402
Goodall	Alexsya	Tara Page	Para	177 (ACES)
Goodall	Jaylen	Tara Page	Para	177 (ACES)
Webster	Ella	Jason Webster	CSEA staff	
Webster	Jillian	Jason Webster	CSEA staff	
Malone	Erinn	Kathleen Malone	Para	1124 (East Haven)
Ritter	Jasmine	Roxanne Ritter	Para	980 (Enfield)
Vezina	Alyssa	Louise Vezina	Para	119 (Fairfield)
Mucciacciaro	Isabella	Laurie Mucciacciaro	760	1114 (Farmington)
Pletscher	Morgan	Samantha Pletscher	760	1113 (Farmington)
McGuire	Timothy	Kathleen McGuire	760	127 (Manchester)
Alexandro	Kieran	David Alexandro	P3A	260
Alexandro	Peter	David Alexandro	P3A	260
Brown	Charlotte	Fionnuala Brown	P3A	260
Brown	Olivia	Fionnuala Brown	P3A	260
LaConti	Ada	Candice LaConti	P3A	260
Reed-Brown	Matthew	Cynthia Reed-Brown	P3A	260
Ricciardi	Izabella	Kaylan Ricciardi	P3A	260
Velasquez Maineri	Mateo	Terese Maineri	P3A	260
Armstrong	Megan	Brian Armstrong	P3B	191
Bannon	Matthew	Wendy Bannon	P3B	191
Bannon	Thomas	Wendy Bannon	P3B	191
Bundy	Nathaniel	Jennifer Bundy	P3B	191
Chagnon	Grace	Amy Chagnon	P3B	191
Hempel	David	David Hempel	P3B	191
Marks	Diego	Wendy Jackson-Marks	P3B	191
Sessa	Giuliana	Roseann Sessa	P3B	191
Ahmed	Aliya	Munir Ahmed	P4	88
Ahmed	Nasreen	Munir Ahmed	P4	88
Blasi	Kyana	Kevin Blasi	P4	9
Clayton	Elizabeth	Katie O'Brien-Clayton	P4	24
Dang	Jasmine	Hoang Dang	P4	33
Dinnald	Isabella	Kevin Dinnald	P4	33
Eveno	Nicolas	Louis Eveno	P4	88
Fuschi	Ava	Michael Fuschi	P4	96
Ganesh	Swathi	Geetha Natarajan	P4	33
Gates	Finian	Kelly Streich/Matthew Gates	P4	24
Haggerty	Kelli	John Haggerty	P4	9
Hochholzer	Leah	Will Hochholzer	P4	24
Li	Victor	Cindy Sek	P4	87
Mathur	Paarth	Piyush Mathur	P4	33
Newman	Jisela	Tiffany Maldonado	P4	9
Nichols	April	Sara Rossetti-Nichols	P4	87
Nigri	Cecelia	John Nigri III	P4	15
Phouthakoun	Sattah	Sengsawath Phouthakoun	P4	24
Quansah	Queenly	Isaac Quansah	P4	87
Ravenberg	Donovan	Loan Ravenberg	P4	55
Smith	Lindsey	Mandy Smith	P4	87
Westerberg II	Paul	Steven Westerberg	P4	96
Woodward	Laura	Travis Woodward	P4	88
Zappone	Ryan	Stephen Zappone	P4	15
Campbell	Ainslee	Kyle Campbell	SJM	302
McCabe	Avery	Jason McCabe	760	960 (West Hartford)



2025 McCusker Scholarship Night

62 scholarships awarded to the children and grandchildren of CSEA members

Thank you to all of our generous donors who make the McCusker Scholarship possible every year. This year we raised over \$62,000 from the chapters, councils and individuals below.

Soda Machine Donations 2025	
P4 Holiday Party "Pass the Hat"	
Go Fund Me Donations 2025	
Convention Pass the Hat 2024	
Council 400 50/50 raffle 2025	
CSEA Day 50/50 raffle 2025	
Para Council	
Council 400	
Council 760	
P4 Council	
P3B Council	
P3A Council	
Corrections	
Executive Council	
Executive Council	In memory of Barbara Venora
Executive Council	In memory of Nancy Driscoll
Executive Council	In memory of Elaine Colson
Chapter 401	Council 400
Chapter 401	Council 400 In memory of Al Marotta
Chapter 402	Council 400

Chapter 402	Council 400 In memory of Dawn Gallagher
Chapter 403	Council 400
Chapter 405	Council 400
Chapter 406	Council 400
Chapter 409	Council 400
Chapter 410	Council 400
Chapter 411	Council 400
Chapter 412	Council 400
Chapter 415	Council 400
Chapter 417	Council 400
Chapter 418-4C's	Council 400
Chapter 421	Council 400
Chapter 424	Council 400
Chapter 425	Council 400
Chapter 426	Council 400
Chapter 427	Council 400
Chapter 431	Council 400 In memory of Charles White
Chapter 9	P4 Council
Chapter 15	P4 Council
Chapter 24	P4 Council
Chapter 27	P4 Council
Chapter 33	P4 Council
Chapter 44	P4 Council
Chapter 56	P4 Council
Chapter 87	P4 Council
Chapter 88	P4 Council
Chapter 95	P4 Council

Chapter 96	P4 Council
Chapter 97	P4 Council
Chapter 148	P4 Council
CAES Chapter 238	P4 Council
Gerald Leibowitz	Council 400 Chapter 408 In memory of Anita Leibowitz
Linda Woodward	
Mary and Michael O'Brien	Council 400 Chapter 406
Arlene Mobarak	Council 400 Chapter 417 In memory of Simon Mobarak
Robert Rinker	Council 400 Chapter 410
Tina and David Glidden	CSEA Executive Director
William Searle Jr.	Council 400 Chapter 418-4C's
Phillip Young	Council 400 Chapter 412 In memory of Carol Young
Patricia and Donald Gladding	Council 400 Chapter 412
Patrice Peterson	Council 400 Chapter 401
Julia Rosa	Council 400 Chapter 418-4C's
William Morico	Council 400 Chapter 405
Dorothy and Joseph Eaton	Council 400 Chapter 408
Saroj Gulati	Council 400 Chapter 404
Meghan Cahill	P4 Council Chapter 238
Christopher DeCiantis	P4 Council Chapter 24
Donatella Forbes	P4 Council Chapter 148
Steven Jamele	P4 Council Chapter 056
Nancy Walton	Council 400 Chapter 407
Deborah and Dean Applefield	Council 400 Chapter 401

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Legal Memo Confirms Concerns with Fiscal Guardrails

Two released legal memos from Yale Law School's Worker and Immigrant Rights Advocacy Clinic (WIRAC) are making headlines—and for good reason. These memos don't just confirm what workers, union leaders, educators, and advocates have been saying for years about Connecticut's so-called "fiscal guardrails"—they prove that these policies are not only harmful but unconstitutional. If you've ever been told "there's just no money" to fund your contract, hire more staff, or fix unsafe buildings, this is for you.

What Are the Fiscal Guardrails?

In plain terms, "fiscal guardrails" refer to a set of state budget restrictions put in place starting in 2017 that limit how much Connecticut can spend, even when we have billions in surplus. They include:

- A Bond Lock that promises Wall Street
- we won't change our budget laws for five year
- A Statutory Spending Cap that goes beyond our state constitution and restricts spending growth, even when it's badly needed

These measures were passed with the stated goal of "fiscal responsibility," but in practice, they've blocked our ability to invest in public services, fund fair contracts, and respond to crises. What Do the Legal Memos Say? The two legal memos from Yale's clinic show:

The Bond Lock is unconstitutional. It violates the principle of legislative sovereignty—the idea that elected lawmakers should be free to make decisions based on today's needs, not locked into yesterday's deals with Wall Street.

The current Spending Cap isn't legally triggered. The memo shows that the statutory

rules lawmakers are following were never properly enacted under the state constitution. In other words, there's no legal reason the state needs to be cutting budgets or holding back funding.

Why This Matters for CSEA

These policies have led to years of underinvestment in public services and public workers. They've been used as an excuse not to:

- Raise wages for paraeducators and long-term care workers
- Fund affordable healthcare for child-care providers
- Negotiate fair contracts for state and municipal workers
- Invest in fully staffed schools, safe buildings, and quality public infrastructure

Now, legal experts are saying these rules were never even legitimate to begin with. Union members, educators, students, and allies have been organizing and speak-

ing out against these fiscal restrictions for years. Just this month, over 200 CSEA members rallied at the Capitol to demand that the legislature declare a fiscal emergency and repeal these roadblocks.

These memos give our movement the legal and moral high ground to keep pushing. It's time to:

- Repeal the unconstitutional Bond Lock
- Replace restrictive budget caps with policies that meet today's needs
- Invest in public workers and services—not surpluses and debt payments

The takeaway? We were right to fight back. Now we have the legal proof to win. Let's keep organizing, speaking out, and demanding a budget that works for the people—not for hedge funds and bondholders. Because when we fight together, we win.

How Does the Federal Budget Bill Impact Connecticut?

How do the cuts impact CSEA members?

On July 4, 2025, the federal government enacted the “One Big, Beautiful Bill Act”. The new law brings sweeping changes to the nation’s tax code, healthcare programs, education funding, and safety net systems. While some households and businesses in Connecticut may see short-term benefits, the overall impact on working families is expected to be challenging—and in many cases, deeply disruptive.

Connecticut’s Office of the State Comptroller recently released a detailed analysis of the law’s effects, and the findings paint a sobering picture. Here’s what working families in Connecticut need to know.

Rising Interest Rates Will Increase the Cost of Living

The bill adds more than \$3 trillion to the national debt, which economists warn could lead to higher long-term interest rates. That matters for working families in Connecticut, where costs are already high and affordable housing is scarce.

Higher interest rates make it more expensive to buy a home, take out student loans, refinance a mortgage, or invest in a small business. They also make it more costly for the state to borrow for things like school construction and infrastructure, squeezing public budgets and making it harder to invest in local services.

Even a modest rise in rates could mean thousands more in lifetime interest payments for families—and fewer resources for education, healthcare, and transportation.

Marketplace Health Insurance Will Get More Expensive—and Harder to Keep

For families who don’t qualify for Medicaid but still need affordable health insurance, Connecticut’s Access Health CT marketplace has long been a lifeline. But under OBBBA, coverage through the ACA marketplace will become more expensive and harder to maintain. Starting in 2026, enhanced subsidies for middle-income families will expire, driving up premiums for nearly 150,000 Connecticut enrollees. By 2028, new verification rules will eliminate the ability to automatically renew plans and could disqualify people from receiving financial help if their paperwork isn’t submitted correctly or on time.

According to Access Health CT’s own projections, as many as one-third of current enrollees could lose coverage over the next decade. These changes will hit middle-class families especially hard—those who earn too much for Medicaid but not enough to afford unsubsidized premiums.

Rising Costs of College and Student Loans

For families saving for college or helping their children pay for it, the bill makes higher education less accessible. While it includes some new options for short-term credential programs, many of the changes increase financial pressure on students and parents.

Caps on federal student loans will limit how much students can borrow, particularly at the graduate and professional level. New repayment plans stretch out the time it takes to earn forgiveness, and financial hardship deferments are being phased out. These changes could mean more reliance on high-interest private loans or choosing not to attend at all.

Cuts to Clean Energy Could Eliminate Good-Paying Jobs

Connecticut’s clean energy sector—responsible for 46,000 jobs across the state—is poised to take a hit. OBBBA ends or phases out most federal tax credits for solar installations, wind energy projects, electric vehicles, and home efficiency upgrades.

For working families, this means fewer job

opportunities in a growing sector, higher home energy costs, and a potential step backward on state climate goals.

Health Coverage Losses Could Hit Over 100,000 Residents

Connecticut’s HUSKY Health program—the state’s version of Medicaid—covers nearly one in four state residents. But under the new law, between 100,000 and 200,000 people in Connecticut are projected to lose their health insurance over the next decade. The reasons are bureaucratic and technical, but the result is the same: fewer families will be protected when illness or injury strikes.

New rules require adults to document 80 hours of work, education, or volunteer service each month to keep coverage. Most people on Medicaid are already working, but these new requirements introduce added red tape and risk. Even people meeting the rules could lose coverage if they miss a paperwork deadline or are delayed in proving eligibility. At the same time, Connecticut will now have to conduct twice-yearly eligibility checks for many enrollees and impose new co-pays on low-income families—barriers that may discourage people from seeking care.

The financial consequences are severe. The state could lose \$13 billion in federal Medicaid funds over ten years, and hospitals may absorb billions in uncompensated care. That could drive up insurance premiums for everyone else.

Fewer Families Will Get Help Affording Groceries

Roughly 400,000 Connecticut residents rely on SNAP (formerly known as food stamps) to help feed their families. The new law imposes stricter work requirements, narrows eligibility, and—for the first time ever—shifts part of the cost of the program onto state budgets.

Parents of children over 13, older adults up to age 64, and groups previously exempt—like veterans, young adults aging out of foster care, and people experiencing homelessness—will now have to meet rigid work requirements. Even those working may risk losing benefits if they can’t keep up with the new paperwork or job reporting systems.

State costs could soar. If current eligibility and benefit levels are maintained, Connecticut may owe between \$84 million and \$173 million annually in new costs for SNAP benefits alone. Administrative costs are also increasing, adding another \$39 million or more to the state budget. Without new state funding, the result could be narrower eligibility or smaller benefits—either of which would hurt struggling families.

In Connecticut, the burden of the bill is likely to fall hardest on those already living paycheck to paycheck. Low-income workers, immigrants, seniors, single parents, and families navigating health issues or job instability stand to lose the most. Meanwhile, many of the tax benefits flow to the top of the income scale, where they are least likely to be felt as a lifeline.

The **ONLY** solution to the federal cuts is raising **progressive revenue.**

Regional Meetings on Revenue

Join allies from your area to meet with local legislators to talk about the upcoming session and the need for stable and progressive revenue sources.

DATES & TIMES

ANSONIA: Friday 8/15 11:00AM
BRIDGEPORT: Thursday 8/14 11:00AM and 6:00PM
DANBURY: Wednesday 8/20 5:30PM
GROTON: Thursday 8/28 5:00PM
HARTFORD: Wednesday 8/20 11:00AM and 5:00PM
MADISON/SHORELINE: Tuesday 8/19 5:00PM
MANCHESTER/GLASTONBURY: Thursday 8/21 11:00AM
MERIDEN/WALLINGFORD: Tuesday 8/26 5:00PM
NEW BRITAIN: Thursday 8/28 10:00AM and 5:00PM
NEW HAVEN: Thursday 8/21 11:00AM and 5:00PM
NORWICH/NEW LONDON: Thursday 8/14 10:00AM
STAMFORD: Wednesday 8/20 4:00PM
TORRINGTON: Wednesday 8/13 3:00PM
WATERBURY: Tuesday 8/19 5:00PM
WINDHAM COUNTY: Thursday 8/21 4:00PM

Registration Form (By Location)



Social Security & Medicare: Why “Tax Relief” Without Fair Funding Puts Retirees at Risk

On July 3rd, the Social Security Administration announced that nearly 90% of Social Security recipients will no longer pay federal income taxes on their benefits. At first glance, this sounds like a well-deserved break for retirees living on fixed incomes. But many advocates and financial experts are warning that what’s being framed as “tax relief” could actually be a Trojan Horse—and that the real cost could fall on tomorrow’s retirees.

The reason? This change wasn’t paired with any reform to ensure the ultra-wealthy or high-income earners contribute more. The taxes that beneficiaries pay on Social Security income—typically for those earning over a certain amount—go directly back into the Social Security Trust Fund. Removing those taxes without a plan to replace the lost revenue means billions of dollars less going into the program each year.

In fact, some of the country’s highest earners still don’t pay Social Security taxes on the majority of their income at all. Social Security is primarily funded through payroll taxes, which are only collected on the first \$168,600 of a person’s earnings (as of 2024). That means someone making \$1 million a year pays the same amount into Social Security as someone making \$168,600. The rest

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of their income—whether in the form of salary, bonuses, stock options, or investment income—is untouched.

This outdated income cap is one of the biggest structural problems facing Social Security. And yet, instead of fixing it by asking the wealthiest Americans to pay a bit more, recent policy changes have removed funding from the other end—by eliminating taxes on benefits for middle-income retirees.

This new tax change will most likely accelerate the timeline for Social Security’s shortfall, which is currently projected to hit in 2033. Without additional funding, the program would only be able to pay about 77% of promised benefits after that date. And with this new policy, that cliff could arrive even sooner. That means current and future Social Security recipients will have an automatic 23% cut in benefits starting in 2033.

So is this really about relief for seniors—or is it a strategy to starve the system, then say it’s broken and cut it?

Once the Trust Fund gets closer to insolvency, some policymakers will claim they have “no choice” but to:

- Cut monthly benefits
- Raise the retirement age
- Limit eligibility

- Shift to private accounts

That would fundamentally change what Social Security is: a guaranteed benefit for all working Americans, based on lifetime contributions—not an investment scheme with personal risk.

There are ways to stabilize these programs and make them stronger for the long term—without cutting benefits or raising the retirement age. The most effective and popular solution? Make the ultra-wealthy pay their fair share. A few ideas with strong public support:

- Lift or eliminate the income cap on Social Security taxes, so people earning millions each year contribute proportionately

- Apply Social Security taxes to unearned income, such as stock dividends or capital gains, above a certain threshold

- Create a modest surtax on extremely high earners to protect Medicare and Social Security solvency

These solutions wouldn’t affect everyday workers or retirees. But they would rebalance a system that currently favors the wealthy—who often need these programs the least.

But make no mistake: these are not optional programs. They are earned benefits that workers have paid into over a lifetime. Weakening them by starving their funding—while protecting the wealth of those at the top—betrays that promise.



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