



CSEA NEWS

The Voice of Connecticut's
Public Service Employees & Retirees

Three CSEA-Endorsed Candidates Win Competitive Primary

Two long-time champions for CSEA members lose their Primary races

The August 11 primary election brought mixed results for CSEA-endorsed candidates, with three winning their races and two longtime CSEA allies falling short. CSEA members endorsed five candidates in contested primaries this year. Angie Parkinson won the Democratic primary in the 10th House District, Moise Carelus won in the 31st House District and State Representative Maryam Khan won the Democratic primary for the 2nd State Senate District. Khan defeated incumbent Senator Doug McCrory and Windsor Board of Education Chair Ayana

Paraeducators Celebrate Healthcare Subsidy

After fighting at the State Capitol year after year, this program is finally permanent



For the last several years, Connecticut paraeducators have had to fight to keep one of the few state programs created specifically to make their jobs more affordable. That fight finally changed this year. On September 3, Comptroller Sean Scanlon and Governor Ned Lamont announced another \$10 million for the Paraeducator Healthcare Subsidy Program. Since the program began in the 2023-24 state budget, \$25 million has gone to school districts to help reduce healthcare costs for paraeducators. More than 7,300 paraeducators received assistance just last year.

Taylor. Two incumbents endorsed by CSEA members lost their primaries. State Representative Pat Dillon was defeated in the 92nd House District by Eli Sabin, and Congressman John Larson lost the Democratic primary for the 1st Congressional District to former Hartford Mayor Luke Bronin. Primary endorsements can be especially difficult. Party affiliation alone does not tell members how someone will vote when a contract is before the General Assembly, whether they will defend collective bargaining when it is under attack or where they will stand on pensions, healthcare, privatization, staffing and the state budget. Which is

CSEA Paraeducator Council President Cynthia Ross-Zweig and Tiffany Velardi of CSEA's Cheshire Paraeducator Chapter joined the announcement, representing roughly 2,500 CSEA paraeducators working in school districts across Connecticut. For CSEA members, our biggest victory on this issue came out of the legislative session earlier this year. The law governing the subsidy was rewritten to require the Comptroller to operate the program beginning in the fiscal year ending June 30, 2027 and in each fiscal year after that, using

why CSEA has an endorsement process. Candidates seeking CSEA's support are asked to complete a questionnaire covering issues that directly affect our members. They sit for interviews with union members and leaders who can ask follow-up questions and dig into their record. Those interviews and questionnaires are reviewed before an endorsement is brought forward and gives our union a record we can return to after the election. CSEA's General Election endorsement process is now underway. Look for the full list of CSEA-endorsed candidates in the October CSEA News.

**CSEA PRIMARY
ENDORSEMENT RESULTS**

Angie Parkinson
House District 10 — **WON**

Moise Carelus
House District 31 — **WON**

Maryam Khan
Senate District 2 — **WON**

Patricia Dillon
House District 92 — **LOST**

John Larson
U.S. House District 1 — **LOST**

funds appropriated for the program. In previous years, paraeducators had to keep returning to the Capitol simply to make sure the program continued, adding even more anxiety to the already stressful lives of paraeducators trying to make ends meet. Paraeducators testified before legislative committees, made calls, sent emails, talked with elected officials in their districts and

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Meetings & News

The September Delegates Meeting will be held as a hybrid meeting on Thursday September 17th at 10am at the CSEA Union Hall and via Zoom

Chapter 401 (Hartford area)
Thursday, Sept. 3rd - 1pm
Speaker: Paul Bedard - Probate Judge
CSEA Union Hall & Zoom
760 Capitol Ave., Hartford
Zoom Mtg ID: 89532096902
Patrice Peterson:860 416-0306

Chapter 402 (Danbury area)
Wed., September 9th - 10am
Speaker:Aetna Representative
United Methodist Church
5 Clapboard Ridge Road
Danbury, CT
Andrew Woods 203 417-8952

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

Chapter 404 (Waterbury area)
Tues. September 8th - 10am
Speaker: Ron Napoli, 73rd District Representative
Trinity Orthodox Church
937 Chase Pkwy, Waterbury
Tina Franco:(203) 721-4382

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

Chapter 406 (Middletown)
Tues. Sept. 8th - 12:30pm
Speaker: Bob Rinker
CSEA C400 Regional VP
American Legion Post 75
58 Bernie O'Rourke Dr.
Middletown, CT
Donna Maronde
(860) 305-1700

Chapter 407 (Bridgeport area)
Wed., September 16th 1pm
Speaker: Kevin Sullivan;
CSEA Council 400 Organizer
St. Josephs of Stratford
National Catholic Church
1300 Stratford Rd., Stratford
Zoom ID: 872 4952 3823
Passcode: 000891
President Joan Matzonkai
(346) 522-6098

Chapter 408 (Willimantic)
Wed., September 9, 12:30pm
Speaker: Cecile Serazo
Eastern Highlands Health
Mansfield Senior Center
303 Maple Rd., Storrs
Doug Racicot (860) 234-2537

Chapter 409 (Retired State University Professors)
Friday, Sept. 18th - 10am
CSEA Union Hall & Zoom
760 Capitol Ave., Hartford
Zoom ID: 868 8922 7158
Dave Walsh (860) 684-4773

Chapter 410 (Windsor area)
Monday, Sept 14th - 1pm
Speaker: Representative Jane Garibay - CT 60th Dist.
Kent Memorial Library
50 N Main St, Suffield
Amelia Smith 860 687-1848

Chapter 411 (Rocky Hill area)
Thursday, Sept 17th at 1pm
Speaker:Cigna Dental Rep.
CSEA Union Hall
760 Capitol Ave., Hartford
And online via Zoom.com
Meeting ID: 848 1334 1668
Passcode: 507358
Subby Puglisi 860 529-8336

Chapter 411 (Rocky Hill area)
2026 Holiday Banquet
Thursday, Dec. 17th at 12pm
Elaine's Restaurant
1541 Berlin Turnpike
Wethersfield, CT
Buffet includes: Cheese & Crudités, Fresh Bread, Pasta, Sliced Sirloin Burgandy, Chicken Parmigiana, Baked Boston Scrod, Vegetables, Potatoes, Dessert, Coffee & Tea, Cash Bar Available!
\$25 per Chapter 411 Member
\$50 for each guest
RSVP by December 1st
Make checks payable to: "CSEA Chapter 411"
Mail check to: Joy Gutis
34 Fairview Rd
Brookfield, CT 06804
No Walk-ins Please!
Questions or Dietary Restrictions? Call Joy at (860) 966-3340

Chapter 412 (Putnam area)
Tues., September 8 - 1:30pm
Speaker: Kevin Sullivan
CSEA Retiree Organizer
New Putnam Town Hall
200 School Street, Putnam
Chuck Morrell 860 861-2099

Chapter 414 (Torrington area)
Monday, Sept 21 at 10am
Five Point Extension Bldg
852 University Dr., Torrington
Kathryn Doan 860 324-8300

Chapter 415 (Manchester)
Mon., September 28th - 1pm
Elks Lodge in Manchester
30 Bissell Street
David Olandt (860) 268-4614

Chapter 416 (New London)
Tues. September 8th at 12pm
Speaker: Ed Lowe, ElderLaw Attorney
Waterford Public Library
49 Rope Ferry Rd, Waterford
Beverly Washington
(860) 445-7328

Chapter 417 (Plainville area)
Wed., September 16th - 1pm
Plainville Public Library
56 East Main St., Plainville
Mark Kirschner
(860) 882-2717

Chapter 418 (Community College Retirees)
Tues., September 8th - 10am
Speaker: Dr. Kathleen Barrett
Retired English Professor and Environmental Activist
4C's Union Hall in Hartford
907 Wethersfield Ave
President Colleen Richard
(860) 202-4128

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Local Meeting & Luncheon Info



New/Used Auto

4.80%

APR*

Personal Loan

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APR*

Our celebration of CSE Credit Union’s 80th anniversary is still going strong. Join us as we celebrate this incredible milestone by offering special loan rates to our members! Visit www.CSECreditUnion.com or call/visit any of our offices for a loan application.

*Annual Percentage Rate. Certain restrictions apply. Cannot be applied toward existing CSE auto loans or personal loans. Cannot be combined with any other offer. Rate is subject to change at any time.

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Find all the essential information about the products and services we have to offer. You can even print a loan application online! Best of all, it’s accessible from your personal computer 24 hours a day, 7 days a week.

www.CSECreditUnion.com

Happy Fall!

Dividend Rates - Second Quarter 2026 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.

7 Full Service Offices To Serve You

NORWICH Uncas on Thames 401 West Thames St. Norwich, CT 06360 (860) 889-7378	HARTFORD 84 Wadsworth St. Hartford, CT 06106 (860) 522-5388 (Savings) (860) 522-7147 (Loans)	NEW HAVEN 1666 Litchfield Turnpike Woodbridge, CT 06525 (203) 397-2949	
MIDDLETOWN 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	NEWINGTON O'Neil Plaza 2434 Berlin Turnpike Newington, CT 06111 (860) 667-7668

Hours: Main Office: Mon-Fri, 9am-4pm Branches: Mon-Fri, 9:30am-4pm
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.

Alderucci, Marc, Correctional Supervisor	Maintenance
Anderson, Thomas, Managerial	Gonzalez, Ines, Social And Human Services
Bachand, Marjorie, State Healthcare	Hall, Gerald, Service & Maintenance
Barrett, Barbara, Uconn	Hanlon, Joseph, St Vocation Federation Teacher
Basinger, John, Comm College Faculty	Hogarty, Thomas, Managerial
Bender, Lisa, State Healthcare	Lafountain, Eileen, Admin And Residual
Berger, Andrea, Administrative Clerical	Leary, Nicholas, State Police
Bissonette, Bruce, Judicial Marshal	Leonard, Raymond, Service & Maintenance
Blackmon, Linda, Managerial	Lewis-Walker, Gloria, State Healthcare
Bleir, Samuel, St Vocation Federation Teacher	Manley, John, Service & Maintenance
Bowers, Jay, St Vocation Federation Teacher	Marafino, Raymond, Comm College Faculty
Bradshaw, Karen, Admin And Residual	Marinelli, George, No Designated Unit
Bruzik, Robert, St Vocation Federation Teacher	Marinelli, Sally, Administrative Clerical
Butler, Edward, Judicial	Martin, Lorraine, Administrative Clerical
Butler, James, Managerial	Mccarthy, Lorna, Social And Human Services
Capen, Carl, Judicial	Mccasland, William, State Police
Carson, Lois, Engineer, Scien, Tech	Mcenerney, James, Dept Of Consumer Protection
Casanova, James, Connecticut State Colleges	Mickiewicz, Mark, Engineer, Scien, Tech
Cooke, John, Uconn	Miller, Arthur, Other Non-Bargaining
Cote-Perreault, Rachel, Administrative Clerical	Mitchell, Joanne, Social And Human Services
Cotter, John, Protective Services	Olins, Malcolm, Other Non-Bargaining
Dean, Frederick, State Healthcare	Olson, Elizabeth, State University Faculty
Derota, Frederick, Correctional Officers	Quarello, Sandra, Administrative Clerical
Desimone, Jean, Administrative Clerical	Roe, Audrey, Administrative Clerical
Diaz, Sallie, Uconn Health	Salafia, Joseph, Engineer, Scien, Tech
Dienst, Daniel, Admin And Residual	Seader, Ellen, Managerial
Docknevich, Dorothy, Judicial	Spellmon, Peter, Uconn
Dube, Anna, Service & Maintenance	Stone, A Harris, State University Faculty
Endaya, Alvaro, Admin And Residual	Tarbell, Carolyn, Admin And Residual
Feldman, Louise, Social And Human Services	Ukah, Cyprian, Comm College Faculty
Field, Theresa, Service & Maintenance	Viola, Margaret, Administrative Clerical
Firby, Christopher, No Designated Unit	Whittingstall, Charles, Judicial
Gaskill, Richard, Uconn	Wilcox, Nadia, State Healthcare
Gay, Walter, State University Faculty	
Gerstein, David, State University Faculty	
Gonzalez, Baltazar, Service &	

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Travis Woodward	President
Diane Murphy	Secretary/Treasurer
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Drew E. Stoner	Communication Director
Jason P. Webster	Graphic/ Technical Assistance

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MAILING ADDRESS: CSEA/SEIU Local 2001, 760 Capitol Avenue, Hartford, CT 06106;
PHONES: (860) 951-6614, toll-free: (800) 894-9479, FAX: (860) 951-3526; INTERNET:
www.csea-ct.com.

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Paraeducators Celebrate Permanent Health Subsidy

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showed up at the Capitol. They explained how much of an already-low paycheck could disappear into healthcare premiums and deductibles. They kept the issue alive year after year until the state created the program, and then kept fighting to make sure it stayed.

The program still has to be funded through the state budget, but its authorization no longer comes with the same expiration date hanging over it.

And with schools opening across Connecticut this month, the next problem is impossible to miss.

Making the healthcare subsidy an ongoing program solves one problem that paraeducators have been fighting over for years. It does not solve the bigger problem facing the profession.

Connecticut still has no statewide \$45,000 minimum salary for paraeducators.

As students return to school this month, paraeducators are going back to jobs that require enormous responsibility, patience and skill. Depending on the student and the assignment, they may be providing one-on-one support, helping with feeding or toileting, assisting students with mobility, responding to behavioral crises or working with children whose educational plan requires constant support throughout the school day.

Too many are still doing that work for wages that make it difficult to stay in the job.

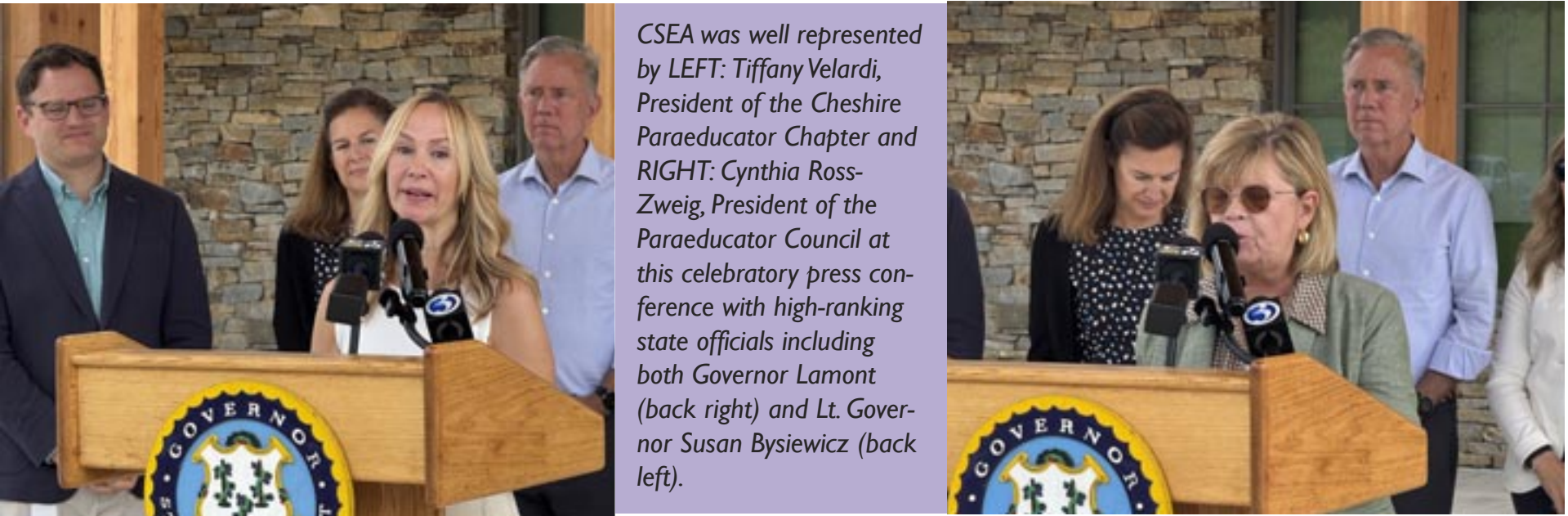
Our members see the consequences every year. Experienced paraeducators leave school districts for Home Depot, Target and other retail employers because they can make as much or more doing work that carries far less responsibility and is often less physically and emotionally demanding. Schools then have to replace people who

have spent years learning how to work with particular students, classrooms and teachers. Sometimes they cannot replace them at all. And the people who feel that turnover first are the students.

CSEA paraeducators spent the last several legislative sessions pushing for higher wages, better healthcare, retirement security and access to unemployment benefits during the summer. A proposal establishing a statewide paraeducator minimum salary was introduced again during the 2026 legislative session, but Connecticut entered another school year without the \$45,000 floor members have been calling for.

The healthcare subsidy shows what can happen when paraeducators stay organized around an issue long enough to move it from an idea to an actual state program.

Now members are preparing to do the same thing on wages this upcoming legislative session.



CSEA was well represented by LEFT: Tiffany Velardi, President of the Cheshire Paraeducator Chapter and RIGHT: Cynthia Ross-Zweig, President of the Paraeducator Council at this celebratory press conference with high-ranking state officials including both Governor Lamont (back right) and Lt. Governor Susan Bysiewicz (back left).

Council 400 Retirees Gather for Annual Picnic

Retirees from across Connecticut gathered at the Farmington Polo Club on August 19 for the 2026 Council 400 Picnic. Members spent the afternoon eating, catching up with old coworkers and meeting retirees from other chapters. There was swimming, bocce, horseshoes, fishing,

trivia, bingo and tons of food. Some members came from right down the road. Others made a much longer trip. Every year, the picnic brings back some of our “snowbirds” from Council 400 chapters in Florida and North and South Carolina, along with retirees who

have moved to Massachusetts and elsewhere after leaving state service. People may scatter after retirement, but plenty still make the trip back when Council 400 gets together. Members also heard from elected officials and union leaders about issues affecting retirees and

what is coming next on pensions, healthcare and legislation. Mostly, though, it was a good day to see people. Thank you to the Council 400 Social Activities Committee who once again organized a memorable annual picnic.



LEFT: Even our Membership Co-Chairs Tom Welch (left) and Doug Raicot took a break from calling fellow State Retirees to enjoy the picnic! MIDDLE: Lt. Gov Susan Bysiewicz and Council 400 President Mike O'Brien addressed the crowd. RIGHT: Retirees were excited to hear from Senator Richard Blumenthal.

CSEA Mourns the Passing of Former Lt. Governor Nancy Wyman

CSEA joins working people across Connecticut in mourning the passing of former Lieutenant Governor Nancy Wyman, who died Wednesday, August 12, at the age of 80. For four decades, Wyman dedicated her life to public service and earned a reputation as a steadfast friend of working people, public employees and the services they provide.

Wyman began her public service on the Tolland Board of Education before serving eight years in the Connecticut House of Representatives, 16 years as State Comptroller and eight years as Lieutenant Governor alongside Governor Dannel Malloy. In 1994, she became the first woman elected State Comptroller in Connecticut history. In that role, she had direct responsibility for health and retirement benefits covering approximately 200,000 state employees, re-

tirees and their families.

But Nancy Wyman will be remembered for more than the offices she held or the votes she cast. She brought warmth, humor and humanity to public life. She believed deeply in public service and in using government to make people's lives better, particularly through her lifelong advocacy for accessible, affordable healthcare. And Nancy was always a constant presence at union events, even well after her time as Lt. Governor.

CSEA extends our deepest condolences to Nancy's husband, Michael, her daughters and grandchildren, her friends, and all those who loved her. Connecticut has lost a dedicated public servant and working people have lost a true friend.



Good Works Committee *Thanks for Giving Drive*

As most of you know, CSEA SEIU Local 2001 provides gift certificates to members in need at Thanksgiving time. These gift cards have been a life saver for many of our members who are families in need, and they appreciate receiving that gift at the holidays.

Part of providing this very important service through our Good Works Committee is replenishing the Good Works Fund, so we can continue to do this important work.

Although it is not Thanksgiving time yet, we are asking for a donation from all chapters and councils so we can continue to provide this important service to our members.

Please consider bringing up a donation at your next chapter or council meeting. Many of our councils and chapters have even adopted a line item in their budgets to have the contribution sent on an annual basis. The checks would be made out to CSEA and they can be sent to:

CSEA
760 Capitol Ave.
Hartford, CT 06106
Attention: Good Works Committee

We will be reaching out again in the fall for nominations for members to send gift certificates to, but it is never too early to make a donation to this very good and important cause! I

Thank you,
The CSEA Good Works Committee



Update on SEBAC 2027 Negotiations *No Changes Until June 30, 2028*

The SEBAC agreement is set to expire on June 30, 2027 and negotiations are underway between the State and the State Employee Bargaining Agent Coalition (SEBAC) for a successor agreement. From opposite sides of the bargaining table, it is already clear the parties share an understanding of how important these benefits are to maintaining a strong, experienced public workforce. And that it is essential that employees looking towards their future continue to provide the services upon which the public depends

From public education,

safe roads and bridges, public safety, healthcare and everything in between, our state workforce is what shapes the public services they provide. Pension, healthcare and the other employment benefits negotiated through the SEBAC Agreement are a critical part of Connecticut's ability to recruit and retain the workforce that delivers the public services our communities rely on every day.

While the full negotiations continue, the parties have reached an agreement that no changes in pension or

healthcare will occur before June 30, 2028 unless mutually agreed upon by both the State and SEBAC, adding more certainty for members. That should give plenty of time for employees to have all the information they need to make the best decisions about their future.

While our intent is to reach an agreement or an arbitrated award that will give all employees an incentive to stay in state service for many years beyond the June 30, 2027 expiration date, we know that uncertainty can lead to decisions

being made out of fear rather than information, and this way no employee needs to be anxious about staying in state service beyond the June 30th date.

As bargaining moves forward, please reach out to your union stewards, staff and leaders with any questions or concerns. Together we can make progress towards making our state a better, fairer place to work, and towards recruiting and retaining the public sector workforce our communities need to thrive.

Freedom Foundation Continues to Harvest Public Employees Personal Data

If you have received mail or email from the Freedom Foundation, you are far from the only CSEA member getting it.

The Freedom Foundation has made Connecticut a target of its effort to persuade public employees to resign from their unions and stop paying dues. The organization openly describes the mail and email campaigns it has run here.

Getting those messages raises another question: where did they get your information?

Public-records laws are one route groups have used to obtain information about government employees. Connecticut unions have been fighting for years to stop the release of public employees' residential addresses through Freedom of Information requests. CSEA pushed legislation again this year that would have protected the home addresses of state, municipal and Board of Education employees from release. The bill advanced out of committee but did not receive a final vote.

Other Connecticut public employee unions have reported Freedom Foundation

requests for member home addresses and warned members about mail being sent directly to their houses.

This is familiar territory for CSEA members. CSEA News has reported on Freedom Foundation campaigns before, including opt-out mailers and mail designed to look like checks.

Members should know what they are looking at when something arrives.

The Freedom Foundation does not bargain CSEA contracts. It does not process grievances or represent members when there is a problem at work. Its out-of-state, billionaire-funded campaign is aimed at getting public employees to leave their unions.

If you receive a mailer, email or form involving your union membership and are unsure what it is, bring it to your steward or staff representative.

And if you are uncomfortable with outside organizations being able to obtain public employees' home addresses, join fellow CSEA members who will be back at the Capitol next year working to change the law.

THE FREEDOM FOUNDATION IS HARVESTING YOUR PERSONAL INFORMATION

They've reached out to your bosses to get your personal & work email, phone number - even your home address. They don't respect your right to privacy.

Why? Because they'll stop at nothing to take your pension, healthcare & pay.

So when they come knocking, tell them you're sticking with your union!

Your Fellow
Union Member

It's a Great Year to be a Billionaire

Elon Musk had a pretty good August. According to *Forbes*, Musk's net worth jumped by about **\$202 billion in a single month**, bringing his estimated fortune to \$892 billion as of September 1. Most of that increase came from rising valuations of Tesla and SpaceX. *Forbes* estimates that Musk is now worth more than three times as much as the second-richest person in the world.

That kind of number is almost impossible to put in perspective. It is also part of a much bigger trend.

Forbes counted a record **3,428 billionaires worldwide in 2026**, with a combined \$20.1 trillion in wealth. That is \$4 trillion more than they had just one year earlier. The United States alone now has 989 billionaires worth a combined \$8.4 trillion.

Workers are having a very different year.

The Bureau of Labor Statistics

reported that, after adjusting for inflation, average hourly earnings actually **fell 0.2% between July 2025 and July 2026**. For production and nonsupervisory workers, real hourly earnings fell 0.1%. In other words, even as paychecks got somewhat bigger on paper, prices ate up the increase.

That has consequences for normal working people beyond whether they can afford a nicer house or a bigger boat. Wealth brings security. It allows people to absorb an unexpected medical bill, a bad inflation year or a period without work. It can be invested and passed down to children. At the scale of hundreds of millions or billions of dollars, it can also bring enormous influence over businesses, media, public policy and politics.

Meanwhile, plenty of working families are measuring financial security in much smaller increments: whether they can put a little more into retirement this month,

replace a broken appliance without using a credit card or make it to the next paycheck without dipping into savings.

There is nothing wrong with a company doing well or someone becoming wealthy because a business succeeds. The problem is an economy where enormous amounts of new wealth routinely flow to the people who already own the most while millions of people doing the work struggle to make any real progress.

Billionaire wealth keeps reaching new records while wage gains for workers struggle to keep ahead of the cost of living is not a new phenomenon, but the scale of the gap that has formed is unprecedented.

It's time we turn our economy around and level the playing field so that our policies work for everyone, not just those at the very top.

Council 400 Retirees Begin 5 Pillar Campaign: First Focus on Social Security

If you are a Council 400 member, you should have recently received a mailer from CSEA about Social Security. That mailer is part of a larger project being developed by the Council 400 Legislative Action Committee to give retirees better information about the programs that make up their retirement security and more ways to get involved when those programs are under threat.

Social Security is the first issue getting an extended treatment because Congress is running out of time to deal with a very real funding problem. The Social Security Trustees Report projects that the Old-Age and Survivors Insurance Trust Fund, which pays retirement and survivor benefits, can continue paying full scheduled benefits through the fourth quarter of 2032. After that, incoming revenue would be enough to cover about 76% of scheduled benefits if Congress made no changes.

Someone receiving \$2,000 a month would be short about \$480 every month, or \$5,760 over the course of a year. For retirees using Social Security to cover groceries, utilities, prescription costs, housing and other regular expenses, there is no easy place to find another \$480.

And for many Council 400 members, Social Security is not a small piece of their retirement income. It works alongside a state pension, retiree healthcare and personal savings to make retirement financially possible. A reduction in one part of that equation affects everything else. Social Security also provides more than retirement benefits.

The program includes survivor benefits for spouses and children, disability benefits for workers who can no longer work and annual cost-of-living adjustments intended to help benefits keep pace with inflation. Those protections are part of what members earned over a lifetime of work and payroll contributions.

There are already many different proposals for how to address the funding gap, and they would affect retirees and working people in very different ways. Some proposals would raise the payroll tax. Others would increase or remove the cap on wages subject to Social Security taxes. Some would raise the retirement age, alter the formula used to calculate benefits or reduce future cost-of-living adjustments. Others would require higher-income earners to contribute more into the system.

Details matter here. A proposal that extends the life of the trust fund by asking workers to wait longer for retirement is very different from one that raises additional revenue

from earnings above the current payroll tax cap. A change in the benefit formula may sound technical on paper, but for someone living on a fixed income it could mean hundreds or thousands of dollars less over the course of their lives.

Council 400's goal is to make sure members understand what is actually being proposed before Congress acts. Retirees should be asking questions like, who pays more? Who receives less? Does a proposal strengthen the program without reducing earned benefits? How long does it extend the life of the trust fund? What would the change mean for current retirees compared with workers who are still years away from retirement?

There are also concerns beyond the trust fund itself. Members rely on SSA employees when they apply for benefits, report a change, appeal a decision or simply need an answer about their monthly payment. Staffing cuts, office closures and long wait times can have a very real impact on people trying to access benefits they have already earned.

Over the coming months, Council 400 will be collecting personal stories about Social Security and the impact it has on our members. Those personal stories matter. What does Social Security pay for in your household? Does it cover groceries, utilities, a mortgage or rent? Does it help with transportation or supporting a spouse? What would losing several hundred dollars a month mean for your budget?

Council 400 also wants to hear from members who have had trouble dealing with the Social Security Administration. If you have faced long delays, difficulty reaching someone, problems correcting an error or other issues accessing your benefits, that experience can help show what changes to the system look like in the lives of actual retirees.

With more than 12,000 Council 400 members, retirees have a significant collective voice in this debate. The more members understand the issue and participate, the harder it is for decisions about Social Security to be made without hearing from the people who depend on it.



Five Pillars of Retirement Security

The LAC is organizing its retirement-security work around five pillars that affect members before and throughout retirement. It is the combination of pensions, healthcare, Social Security, Medicare and long-term care protections that allows retirees to live with some stability after leaving the workforce. A change to any one of them can have consequences for the others.

STATE EMPLOYEE PENSIONS

The pension members earned over a career in public service, including funding, cost-of-living adjustments and changes to the State Employees Retirement System. For many Council 400 members, the state pension is the foundation of their monthly budget.

STATE RETIREE HEALTH INSURANCE

Healthcare costs can quickly eat into retirement income, which is why protecting strong retiree coverage remains one of Council 400's most important priorities.

SOCIAL SECURITY

The federal retirement, survivor and disability program funded by workers and employers through payroll contributions. The immediate focus is the projected 2032 funding shortfall and the choices Congress will have to make to address it.

MEDICARE

The federal health insurance program that covers most Americans beginning at age 65 and plays a major role in state retiree healthcare. Changes to premiums, coverage, prescription drug benefits or eligibility can affect retirees directly.

MEDICAID & LONG-TERM CARE

Programs that become especially important when retirees or their spouses need nursing-home care, home care or other long-term supports. Long-term care is one of the largest financial risks many families face later in life, and Medicaid remains a major source of coverage for those services.

Council 400 will continue taking each of these issues one at a time, giving members a clearer picture of how the programs work, what changes are being discussed and what retirees can do when those benefits are at risk. Look for more from Council 400 on each pillar in your mailbox as this series continues.

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Labor Day Gas Prices Break Records

(Not in a good way)

Anyone who filled up over Labor Day weekend already knows where this story is going.

The national average for regular gasoline reached roughly \$4.14 a gallon over Labor Day weekend, breaking the previous Labor Day record set in 2012. Diesel climbed to about \$5.85 a gallon nationally, an all-time record.

Connecticut drivers have been paying even more. As of September 8, AAA put the statewide average at about \$4.34 for regular gas and \$5.93 for diesel. A year ago, those averages were \$3.21 and \$3.76.

And if you reading this and thanked yourself for buying an electric vehicle, you're still not immune to the trickle down effect of these surging costs. Diesel is especially important because its price reaches far beyond people who drive diesel vehicles.

It moves freight. It powers farm equipment and construction machinery. It is tied closely to heating oil. When the cost of moving a truckload of food or merchandise goes up, that cost eventually works its way into what people pay at the

store.

The Associated Press reported that the diesel spike is already raising transportation costs across a wide range of goods. Reuters has also reported historically low East Coast distillate inventories, which include diesel and heating oil, heading toward the colder months.

The biggest driver of the recent jump has been the ongoing conflict with Iran and the disruption surrounding the Strait of Hormuz, a critical route for global oil shipments. Problems at refineries, attacks on Russian refining infrastructure and tight global inventories have added more pressure.

Connecticut cannot control the Strait of Hormuz or set the worldwide price of oil. State government does control plenty of other things that determine how much room families have in their budgets: energy assistance, transportation, wages, healthcare costs, housing policy and the funding available for public services. That will matter even more if high fuel and heating costs continue into the fall and winter.

As Connecticut heads toward the general election, affordability will continue to be discussed in broad terms. Gas, groceries, heating and transportation are where families actually experience it. The state cannot prevent every price shock coming from Washington or overseas. What state leaders decide to do in response still matters.

Prices Soar at the Pump

National Regular Unleaded Average
\$4.14/ gallon

CT Regular Unleaded Average
\$4.34/ gallon

National Diesel Average
\$5.85/ gallon
CT Diesel Average
\$5.93/ gallon

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