

**AMERICAN FEDERATION OF GOVERNMENT EMPLOYEES,  
AFL-CIO**

**STATEMENT BY**

**JENNIFER-CARI GREEN  
AFGE LOCAL 1502  
MADIGAN ARMY MEDICAL CENTER  
TACOMA, WASHINGTON**

**BEFORE THE**

**SENATE BUDGET COMMITTEE**

**ON**

**THE IMPACT OF SEQUESTRATION ON NATIONAL SECURITY  
AND THE ECONOMY**

**JULY 23, 2013**

Madam Chairman and Members of the Committee, thank you for the opportunity to testify today. My name is Jennifer-Cari Green. I am 26 years old. I am a divorced mother of one. My son is six years old. I have worked at Madigan Army Medical since December 2007. I originally began at Madigan as a volunteer in the Surgical Services Center, starting in February 2007, and was hired as a medical support assistant to work in Orthopedics ten months later. After two years and a promotion to secretary, I moved to Neurosurgery, and that is where I have been working ever since. I am also a full time student at Pierce Community College, and alternate between night, evening and online classes. I hope to earn my associates degree by 2014.

My ex-husband does live in the area, but was terminated as an Army Air Force Exchange Service (AAFES) employee in 2010. Since then his employment has been intermittent and part-time. Likewise, his parental involvement and financial support are intermittent and frankly not very helpful.

My current budget is already stripped to bare bones, but we've been making it (barely). Before furloughs, my finances were already such that I have had to rent a small apartment in the not-so-great part of town. The car I drive and rely on to get to and from work, school and my son's school or daycare is financed through a loan at a relatively high interest rate; I pay almost \$360 a month for a 2011 Chevrolet Aveo. It's not a luxury vehicle by any means. It's the smallest and least expensive car that GM makes. It's what I could afford and what I bought because I needed a safe and reliable car to get me from "point A" to "point B". (I was in an accident in January, hit by an uninsured motorist and my current budget did not have room for me to pay the deductible to have my car repaired. So I am paying monthly for a damaged car.)

I live without luxuries. I don't have cable in my home. I don't go get my nails done, eat out frequently or do any of the things people generally think they will have to cut back on whenever times are tough. For my family, times have already been tough for quite a while. My salary has been subject to the three year federal pay freeze. Because of the hiring freeze at DoD, I have been expected to do the work of two positions for over a year. However, I have been able to provide a life for my son and myself without depending on others, or public assistance and that is something I have always been proud of.

I keep hearing twenty percent as the big number – the size of the pay cut that eleven furlough days creates – when people talk about Department of Defense furloughs. But that's really a misrepresentation of what being on furlough will mean for my household, and I'm sure I'm not the only one. Based on a furlough calculator that was distributed from hospital administration in order to help employees figure out and anticipate the furlough's impact, I will actually be losing 32 percent of my take home pay because

most of the deductions from my paycheck don't change just because my earnings go down. My take-home pay will go from \$1,477.58 per month to \$1,008.76 per month, a 32% reduction. This means I will be at least \$215 short for monthly budgeted expenses that I cannot control. I don't know where I will make up that cost at this time, let alone find room for anything extra. By extra, I am not even talking about entertainment costs, gifts or leisure funds. I mean money for car maintenance, medical prescriptions, household good, and school supplies. This furlough will likely cause me to slip below the line into poverty. It feels punitive and I worry that it will make a "beggar" out of me. I am afraid that I will be forced to seek handouts, government assistance, food bank donations, etc.

I have attached my furlough calculator to illustrate the impact that the furlough is having on my budget. My gross pay will go down by \$290.24 per pay period, or \$580.48 per month. That is the twenty percent that everybody talks about. But the only deductions that go down when my salary goes down are taxes and the FERS; everything else stays the same. So everything else becomes a bigger percentage of my pay, and that's how I get a bigger than twenty percent cut in my take-home pay.

I want you to see that even before the furlough, I have only been able to afford to save \$25 per pay period for the Thrift Savings Plan. That amount isn't enough for me to receive the maximum employer match, but it is all I can afford. So even before furlough I was not able to participate fully in the Federal Employee Retirement System (FERS).

I often hear people talk about "tightening your belt" but I have very few options available to me. I looked in to dropping my health insurance, but was told that I could not do that in the middle of a plan year. I cannot work without my car, and selling it and buying another less expensive one has other costs associated with it. I cannot find less expensive childcare, although I have tried. I earn too much for my son to be eligible for free or reduced lunch or Supplemental Nutrition Assistance Program (SNAP) or food stamps. I already decline to participate in the employee-pay-all "benefits" like vision and dental insurance. There is really very little that I can do to close the gap between what I earn and my expenses.

It is extremely difficult to come to work, and do justice to this job, to care for our patients with the level of compassion, patience, concern and courtesy they deserve when you know you don't even have enough money to buy the bare necessities as a working adult. To know that all your efforts at being a hardworking, self-reliant, and dependable woman and mother are for naught. To know that you had an implicit contract, a promise to receive a certain level of pay for your work, and that you accepted a job under those conditions, and then to spend all day away from your child, struggling against seemingly impossible odds to meet a mission and provide quality care in less time than seems fair.

To overextend yourself to try to be as helpful and understanding as possible, to make sure the patients aren't the ones who suffer when so much of what determines their fate lies far beyond your own control. And then at the end of the day, to have to still worry about whether or not your lights will be shut off, or if you even have enough gas to make it to go pick up your child and take him home for supper.

And the mission only gets harder. Providing the type of care we are expected to provide, and indeed owe to our service members and their families, becomes almost impossible, surely improbable. So much so, in fact, that even trying to pretend like it is possible is stressful.

I thank you for the opportunity to testify today. I ask that you end the austerity budgeting that led to sequesters, and ultimately, to these furloughs. I am just one example of hundreds of thousands of federal employees whose lives are being so drastically damaged by these policies. We and the service members who rely on us are the victims of these budget policies, and I ask you to remember us when you vote on policies that make it almost impossible for us to support ourselves and our families.

## FURLOUGH PAY ESTIMATOR IN THE EVENT SEQUESTRATION OCCURS

Complete the blue/green areas as reflected on your CURRENT Leave and Earnings Statement (LES). Estimated FURLOUGH amounts will automatically compute.  
Enter adjustments to deductions in the red/orange areas to show new FURLOUGH amount with different voluntary deductions.

**HOURLY PAY RATE**

\$18.14

|   | CURRENT |                 | FURLOUGH         |  | FURLOUGH w/ADJ |                 |
|---|---------|-----------------|------------------|--|----------------|-----------------|
|   | %       | \$ Amount       | (No Adjustments) |  | %              | \$ Amount       |
| <b>GROSS</b>  |         | \$1,451.20      | \$1,160.96       |  |                | \$1,160.96      |
| <b>NONTAXABLE INCOME</b>  |         | \$183.85        | \$183.85         |  |                | \$183.85        |
| <b>TAXABLE INCOME</b>   |         | \$1,242.35      | \$952.11         |  |                | \$977.11        |
| <b>TAX DEFERRED</b>   |         | \$25.00         | \$25.00          |  |                | \$0.00          |
| <b>DEDUCTIONS</b>   |         |                 |                  |  |                |                 |
| FEGLI   |         | \$6.00          | \$6.00           |  |                | \$6.00          |
| OASDI (FERS = 6.2%, CSRS = 0%)  | 6.2%    | \$78.58         | \$60.58          |  |                | \$60.58         |
| Tax, Federal  | 10.8%   | \$134.00        | \$102.69         |  |                | \$105.39        |
| Tax, State  | 0.0%    |                 | \$0.00           |  |                | \$0.00          |
| Medicare  | 1.45%   | \$18.38         | \$14.17          |  |                | \$14.17         |
| Retirement Plan (CSRS = 7%, 7.5% or 8%)<br>(FERS prior to 2013 = 0.8%, after 2013 = 3.1%) | 0.8%    | \$11.61         | \$9.29           |  |                | \$9.29          |
| FEHB  |         | \$183.85        | \$183.85         |  |                | \$183.85        |
| Dental  |         |                 | \$0.00           |  |                | \$0.00          |
| Vision  |         |                 | \$0.00           |  |                | \$0.00          |
| FSA   |         |                 | \$0.00           |  |                | \$0.00          |
| TSP (Traditional using percentage)  |         | \$0.00          | \$0.00           |  |                | \$0.00          |
| TSP (Roth using percentage)   |         | \$0.00          | \$0.00           |  |                | \$0.00          |
| TSP Catchup (using percentage)  |         | \$0.00          | \$0.00           |  |                | \$0.00          |
| TSP (Traditional using dollar amount)   |         | \$25.00         | \$25.00          |  |                | \$0.00          |
| TSP (Roth using dollar amount)  |         |                 | \$0.00           |  |                | \$0.00          |
| TSP Catchup (using dollar amount)   |         |                 | \$0.00           |  |                | \$0.00          |
| Allotment 1 (or other)  |         | \$240.00        | \$240.00         |  |                | \$0.00          |
| Allotment 2 (or other)  |         | \$15.00         | \$15.00          |  |                | \$0.00          |
| Allotment 3 (or other)  |         |                 | \$0.00           |  |                | \$0.00          |
| Allotment 4 (or other)  |         |                 | \$0.00           |  |                | \$0.00          |
| Allotment 5 (or other)  |         |                 | \$0.00           |  |                | \$0.00          |
| <b>TOTAL DEDUCTIONS</b>   |         | <b>\$712.41</b> | <b>\$656.58</b>  |  |                | <b>\$379.28</b> |
| <b>NET PAY</b>  |         | <b>\$738.79</b> | <b>\$504.38</b>  |  |                | <b>\$781.68</b> |
| <b>CURRENT NET - FURLOUGH NET</b>   |         |                 | <b>\$234.41</b>  |  |                | <b>-\$42.89</b> |
| <b>NET = % OF GROSS</b>   |         | 51%             | 43%              |  |                | 67%             |
| <b>% OF LOST GROSS</b>  |         |                 | -20%             |  |                | -20%            |
| <b>% OF LOST NET</b>  |         |                 | -32%             |  |                | 6%              |

## **Biography for Jennifer-Cari Green**

Jennifer-Cari Green has worked at Madigan Army Medical Center, which is located on Joint Base Lewis-McChord just outside Tacoma, Washington, since December 2007. She began at Madigan as a volunteer in the Surgical Services Center, starting in February 2007, and was hired as a medical support assistant to work in Orthopedics ten months later. After two years and a promotion to secretary, she now works for Neurosurgery. She also serves as a steward for AFGE Local 1502. A full-time student at Pierce Community College, alternating between night, evening and online classes, Jennifer hopes to earn an associates' degree by 2014. She is the single mother of a six-year-old boy.