

**Testimony of Sarah Blackburn  
Social Worker from Billings, MT  
Before the Committee on Finance  
United States Senate  
May 9, 2007**

Thank you Senator Baucus and members of the Senate Finance Committee for the opportunity to testify both personally and professionally on an issue that is very important to me, to a great many people of Montana, and to the rest of the country. For lack of a better term I refer to this issue as the “Middle Class Crunch.” As you know, wages in our country have remained stagnant while costs of living have increased exponentially.

When we start out, we consider building a life and shooting for the American dream as an adventure. We attend college, graduate, marry, find a job and begin our families. My husband and I married 24 years ago hoping to raise successful educated children much like ourselves. For brevity’s sake I will not take you through the years of diaper changes, skinned knees and broken hearts.

After high school graduation, college was the next step for our oldest who attended Montana State University of Bozeman for two years. The value of higher education is priceless but the cost of higher education is next to impossible.

In-state tuition makes no difference to those of us who have worked hard for so many years to provide the same opportunity to our children that our parents did. Prices have risen to the point that we can no longer even consider paying for everything involved in the starting of a new life for our children. The prices of housing, books, etc. are sky high; extracurricular activities are out of the question. We have had to more than just dip into our savings and our retirement, to pay the price of providing our daughter the education she has earned. We have since had to move her to a college in Wyoming that allows substantial discounts to surrounding states. Sadly, our son will pay the price as well. Education has become a luxury of the wealthy.

As a social worker for the Billings Clinic in Montana, I and my colleagues across the country have far too often seen the toll that a catastrophic illness takes on our families. No matter that many of them have excellent insurance; the cost of medications with co-pays can be counted in the thousands. One story I know of through a colleague is that of a 16 year old girl with cancer being treated in Missouri. Her family has insurance through the University of Missouri-Columbia but is unable to afford the medication to quell her nausea because the 20% co-pay for 20 tablets is \$1200. Another example of the problem is a 6-year old girl in Montana who was unable to take a medication for her cancer as the medication was experimental and the insurance would not pay for it. The cost of the medication was staggering and would have had to be paid out of pocket. Her parents who are hard working and self-employed could not afford the cost. Their daughter has since died.

Hundreds of families across the United States are required to travel outside their areas for treatment as resources are not available. Children in Montana diagnosed with cancer and other life-threatening diseases must travel to Denver, Seattle, Phoenix, Salt Lake City, or other large areas with the appropriate medical services. Insurance does not cover the cost of wear and tear to vehicles, gas, lodging, and meals. The majority of our families do not qualify for government programs as they make too much money. Yet once faced with the added expenses of such a situation they find themselves getting further and further behind. They must rely heavily on charitable organizations just to keep their heads above water. At our clinic we have a fund which we have tapped into in order to help our patients make car payments, house payments and to simply put food on their families' tables.

Those children diagnosed with such chronic illnesses as diabetes are also affected. Even with insurance, the necessary supplies, meters and often unexpected hospitalizations can become tremendous financial burdens. Many of our parents with healthy children have to forego routine medical care for them as the parents are self-employed, cannot afford the cost of insurance, yet do not qualify for Medicaid or SCHIP. These children are going without medications that would aid them in focusing better at school or that would clear up a bacterial infection far sooner than letting it run its course.

In summary, we as middle class citizens are no longer finding that to get a good education, work hard and pay our taxes is as much the American dream as it used to be. With the rising costs of education and health care, and wages staying the same, it is becoming more and more difficult to maintain a life style commensurate with our education and work ethic.

Thank you.