

To the Working Group on the Status of Libraries in Vermont:

We are grateful for the opportunity to raise an issue that is endemic to incorporated libraries in Vermont: How can we provide library employees with truly affordable health care, professional pay rates, and other benefits?

In Plainfield, the Cutler Memorial Library's unincorporated status poses continual challenges, some of which include raising 32% of our annual budget in a rural area with high poverty (15.7%) and a small tax base of 487 properties and 1,266 residents. We also must reiterate our value as a non-profit year after year to an ever-shifting Select Board for a town appropriation which is significantly less than the surrounding towns give their municipal libraries. (Our appropriation is 3.6% of the overall town budget as compared to 7% in surrounding towns.) Despite the work of the library that directly benefits the entire community and reduces the cost to maintain a public library for the municipality, the unincorporated library is not afforded the same benefits of a municipal library, such as health care and pensions for employees, building maintenance and upkeep, or access to municipal grant opportunities.

Given the smaller budgets of many incorporated libraries, many librarians of unincorporated libraries and many part-time librarians in the state make ends meet by availing themselves of state benefits (3 Squares, Heat subsidies, Medicaid). Often, when we consider raising pay, library boards have to take into consideration that doing so would make the employee lose their state benefits, putting the employee in a worse financial situation than they were before. As a board, it is incredibly challenging to offer a true benefit, one that isn't financially out of reach for the employee — particularly for a part-time librarian who would receive a pro-rated benefit.

The state health exchange does not provide a solution, as even very high deductible plans can be costly and using town plans may also be prohibitively expensive. Library boards themselves can usually not afford to pay the premiums for small nonprofits' employer-sponsored plans, even if the plans were affordable for an employee. If librarians have to use the state health care exchange, there are subsidies, and for many, these could be helpful, but once you make too much to receive Medicaid, essentially any pay raise gets eaten up by the lessening of your health care subsidy. Even the worst plans are so expensive that you must make a great deal to break out of that cycle. When a plan with a \$7000-\$8000 per person deductible (though it covers preventive care), a plan which also may have co-insurance for things like MRIs or inpatient/outpatient hospital visits, costs one person \$650/month or a family \$1800/month (without subsidies), that is a pretty profoundly broken option.

**We ask that the Working Group address this problem with innovative solutions. Could there be a state-wide library system, perhaps involving other VT nonprofits, to establish collective purchasing of insurance that would lower costs for all?**

Considering further the vital contribution libraries make to our state, it makes sense for the state to subsidize librarian employee benefits so that we can keep these essential workers healthy, both psychologically and physically. Without such subsidies, we are asking individuals to take on enormous workloads covering a broad range of skill sets for nominal pay and usually no benefits. That they do so is a credit to their devotion to the cause of literacy and information access, community building, food security, digital literacy, and public programming. Still, it is unconscionable of us to rely on their self-sacrifice any longer.

Thank you for addressing this urgent need.

The Cutler Memorial Board of Trustees

Grace Worcester, Chair

Erica DaCosta

Genese Grill

Karen Hatcher

Laura Williams McCaffrey

Mary Trerice