

Woman from Addison County who would like to remain anonymous for fear of retaliation from her employer

Thank you for the opportunity to have my testimony read tonight.

I have been a contributing taxpayer since reaching age 18 in 2012. While I was pursuing my undergraduate education, I worked part time for \$7.25/hour doing everything from staffing my school's dining halls to tutoring peers in my major courses of study. I even worked, at seven dollars and twenty five cents per hour, in my university's Writing Center, helping my peers to draft and edit their papers - work that private educational groups would charge upwards of \$30/hour to do. Since graduating, I have worked exclusively with non-profits and currently earn in the low teens. I struggle to make ends meet. I work three jobs, and volunteer with two other groups who barter for my services. It is only thanks to the community in Vermont that I have warm clothes this winter, food to eat each day, and transportation to and from my jobs. Although I have known medical conditions, I do not carry health insurance due to financial barriers.

I know that because I'm only 23, you might argue that all I have to do is continue to climb the ladder to reach a more sustainable income. After all, I have a bachelor's degree and I work full-time - according to the society we live in, I've done everything right. Yet many of my coworkers have master's degrees and have been in their roles for five or even ten years - and they make at or slightly above the hourly wage I do. The anecdotes shared tonight and numerous studies show - when given the choice, unregulated businesses will always choose to pay their employees less.

My situation may be different from the ones you've heard tonight - I've made the decision to jump over the "Benefits Cliff." This means that I make too much to qualify for Medicaid. The gross income/year cutoff is \$16,500 - I can't work full time, even at minimum wage, and afford to receive the medical care I need. I don't qualify for food stamps, heating assistance, or any of the other patchwork programs this legislature has put in place to help low-income people. It seems ridiculous that I've had to make the choice between working harder and staying healthy, fed, and warm. That's why it's crucial that when you do raise the minimum wage, you also raise the cutoff that sends people over the Benefits Cliff.

If I made a living wage, my life would be different. There would be small changes. I would sleep on a bed, not the floor. I would eat three meals a day, not one and a half. There would be big changes, too. I would carry health insurance and monitor the imbalances in my endocrine system that affect my mood, my weight, and even my fertility. I would feel comfortable buying a car, and would be able to transport myself to and from work safely.

It is impossible to pull yourself up by your bootstraps if you can't afford the boots. To support your existing constituents and attract young, educated, and employed people to this state, give them the tools to buy the boots. They will come. Thank you.