

Minnesota House State & Local Government Finance & Policy Committee
Rep. Ginny Klevorn
100 State Office Building
75 Rv. Dr. Martin Luther King Jr. Boulevard
St. Paul, MN 55155

Dear Members of the Committee:

My name is Mathew Graske, and I'm a co-owner of Caydence Records & Coffee, an exciting and eclectic Eastside small business located at 900 Payne Avenue in St. Paul. I have lived in St. Paul for eight years and am currently a resident of Saint Paul's Lowertown neighborhood. I'm writing to urge you to **pass the Minnesota Secure Choice Plan (HF 782-Rep. Becker-Finn)**, which would help small businesses like mine.

In 2016, three inspired 26-year-old artist-entrepreneurs set out on an adventure to create the Caydence Records & Coffee shop. We dreamed about making coffee, socializing, hosting art exhibits and live music, creating a memorable atmosphere, gathering, stocking and selling all sorts of music items to music heads like us. I blinked my eyes and almost seven years later we find ourselves here!

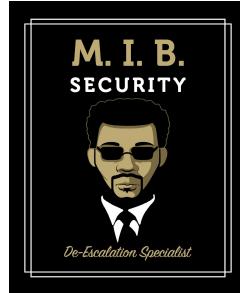
Our small business is more than just a coffee shop and record store. Our business serves as a communal arts and social hub for the Twin Cities - a conduit for the arts. We're constantly exploring artistic opportunities, promoting and selling the creations and wares of local makers, providing space for the neighborhood to gather and enjoy each other's company, spotlighting local music and supporting creative endeavors.

In seven years, we have grown. Caydence now has ten employees who perform a myriad of tasks, from making delicious drinks, serving cafe foods, engineering live sound for bands, booking events, and much more. We have sincerely enjoyed our creative staff team and admire their devotion, perseverance, kindness, their spirit of hospitality and how they represent our small business!

They deserve to retire comfortably. I would love for them to be able to continue working for our small business and to grow individually, sharing their skills to help grow the business collectively. My wish is that they can live with a lesser burden of wondering if they should find employment elsewhere because larger companies have the financial capability to offer benefits, whereas small businesses, us included, often could never afford to provide these programs to their staff.

Providing small businesses like Caydence with a no-cost program to access retirement benefits for their employees is a common-sense solution that will help small businesses attract and retain quality talent. The Secure Choice Plan could equally give entrepreneurs the confidence to strive to start their dream business, knowing that retirement and savings **WOULD** indeed be a possibility for them.

I urge you to pass the Secure Choice Plan. Minnesota's small businesses and workers are counting on you.



Minnesota House of Representatives Committee on State and Local Government Finance and Policy

Chair Ginny Klevorn,
State Office Building, Room 100
100 Rev. Dr. Martin Luther King Jr. Blvd.
St. Paul, MN 55155

Dear Members of the Minnesota House of Representatives Committee on State and Local Government Finance and Policy -

My name is Lyneal Carothers and I am the owner and founder of Men In Black Security Company in Brooklyn Park, Minnesota. I started my company in June 2016. Since its founding we have built a level of trust within the community specializing in de-escalation practices to ensure our clients feel secure and are being taken care of by the best. We currently employ 60 people, 30 which are full time, that serve all of Minnesota.

As a business owner I know how important it is to have a strong employee base to help my business achieve success; Men In Black Security Company has a 94% success rate in our de-escalation practices. However with growing constraints on the economy it is becoming harder and harder to find the right people.

A program like Minnesota Secure Choice would provide me the opportunity to not only retain my current employees and provide them much needed benefits but also continue to grow my business by incentivizing new hires to join my company. This program is good for business.

I urge the state legislature to pass H.F. 782, establishing the Minnesota Secure Choice retirement program to help small businesses like mine grow and scale, with access to the right benefits.

Sincerely,

Lyneal Carothers
Men In Black Security Company

March 9, 2023

Dear Members of the State and Local Government Finance and Policy Committee,

The Minnesota Council of Nonprofits (MCN) is the largest statewide association of nonprofits in the country, representing over 2,300 member organizations across the state. MCN's membership organizations provide services to millions of Minnesotans, including low-income seniors with little retirement savings.

Nonprofit employees were the last employees included in the Social Security system and it was not until 1983 that nonprofit employers were required to contribute to their employees' Social Security accounts. Since that time there has been a broad effort to encourage nonprofit employers to contribute to employee retirement.

Minnesota nonprofits employ 14% of the state's workforce, over 390,000 people.

Like many other sectors, larger nonprofits are the most likely to provide a retirement savings plan. Regrettably, about half of small nonprofits with budgets under \$500,000 do not offer retirement saving plans, according to our 2022 Salary and Benefits survey. Most nonprofits are small – about 60% of MCN's member nonprofits have a budget under \$700,000. (Every two years, MCN publishes the Minnesota Nonprofit Salary and Benefits Survey, which reports on the extent to which organizations provide a retirement savings plan for their employees.)

Such small nonprofits do not have dedicated HR staff, so the technical aspects of creating retirement plans are beyond their management capacity. Secure Choice would provide nonprofit employees access to a retirement plan, with extremely small work on the part of the employer.

For MCN, our support for the Minnesota Secure Choice Retirement Program Act is twofold:

- First, there is strong interest within the nonprofit sector to make sure that nonprofit employees have adequate retirement, and
- Second, broad support to make sure all Minnesotans have access to effective means to save for retirement, whether or not it is provided by their employer.

The Minnesota Secure Choice Retirement Program Act would help address a serious need of nonprofit employers and employees by minimizing the barriers and increasing access to retirement plans at work. If you have any questions, please contact Ileana Mejia at 651-757-3072 or imejia@minnesotanonprofits.org. Thank you for your continuing partnership as we work together to serve the communities of Minnesota.

Sincerely,

Ileana Mejia
Public Policy Advocate

Marie Ellis
Public Policy Director



March 8, 2023

Chair Ginny Klevorn
State Office Building
100 Rev Dr Martin Luther King Jr Boulevard
Saint Paul, MN 55155

Dear Chair Klevorn and members of the Committee,

The Minnesota Council on Latino Affairs (MCLA) strongly supports H.F 782 which seeks to establish the Minnesota Secure Choice Retirement Program Act, a state-sponsored program allowing private sector employees to save for retirement.

As a state agency, our Council advises elected officials on matters affecting the Latino community, and we have found that preparing for retirement is particularly challenging for Latino Minnesotans. Despite having one of the state's highest labor force participation rates, Latinos are at a high risk of not having retirement savings. In fact, 46% of Latino workers lack access to an employer-provided retirement plan.

During our community engagement last year, we heard stories from many individuals who have worked for years but have been unable to save for retirement. I would like to share one such story - the story of Isabel. She moved to Minnesota in 2005 and has been employed at a small family-owned restaurant for over 18 years. She started as a dishwasher and cook's assistant before working her way up to become the main cook. Despite having worked for 18 years, Isabel does not have a retirement savings plan because her employer does not offer one. As a result, she is worried about her financial security in the future.

Isabel's story is just one example of the challenges that many Latino workers face when trying to save for retirement. Without payroll deduction plans, it can be difficult for them to save enough to support themselves during retirement. Furthermore, many individuals in our communities also support family members in their home countries, which makes it even more challenging for them to save.

We also heard from young participants about their parents' struggles. Many of them told us that their parents do not know what a 401(k) or an IRA is or how they work, because they never had the opportunity to learn about them, and their employers do not offer them.

We all want financial security in our later years, but people of color often face significant barriers to accessing retirement savings, resulting in increased inequality and financial insecurity during retirement. Making retirement security available to everyone starts with making it easier for workers to save. This bill aims to do just that by bridging the gap for workers who lack access to retirement plans through their employers.

For these reasons, MCLA strongly supports the adoption of HF 782 and urges this committee to support this important legislation. It will help ensure that all Minnesotans can secure their financial future.

Sincerely,

A handwritten signature in black ink, appearing to read 'NHC'.

Nicauris Heredia Rosario, Legislative and Policy Director
Minnesota Council on Latino Affairs



March 9, 2023

Representative Ginny Klevorn, Chair
State and Local Government Finance and Policy Committee
Room 10 State Office Building
St. Paul, MN 55155

Chair Klevorn,

On behalf of the Minneapolis Regional Chamber, I write to express my support for HF782. Social security alone does not provide enough financial stability for retirees. According to the National Institute on Retirement Security, the typical working-age household has only \$2,500 in retirement assets, and near-retirement households have just \$14,500 in savings. The nation faces a vast retirement savings deficit, estimated to be as much as \$6.8 trillion, or about \$57,000 per household. Nearly half, 57 million, of American workers do not have an employer-sponsored retirement plan. Communities of color face an even greater potential hardship. In Minnesota, 32% percent of workers lack access to retirement savings options on the job, with workers of color being least likely to be covered by an employer-sponsored plan.

Secure Choice accounts would make it easier for workers to grow additional savings needed for a secure and independent future. These accounts would benefit both employees and employers, giving employees the option to enroll and take their accounts with them when they switch jobs. This creates greater job flexibility and freedom for workers without the fear of losing out on already accrued earnings. Secure Choice accounts will give employees a simple way to plan and prepare for retirement, meaning fewer will need to rely on government safety nets in the future, saving taxpayer dollars.

Employers can provide better employment benefits to attract and retain talent in the competitive workplace by giving an accessible benefit that can be deducted from a regular paycheck, with no ongoing costs or risks to the employer. Small businesses such as restaurants, retailers, and construction companies are always looking for better benefits they can use to attract talent. Secure Choice accounts would allow these small businesses the opportunity to provide benefits they would otherwise not be able to afford.

The Minneapolis Regional Chamber recognizes the new opportunities these bills would provide to small and large businesses and workers in the region and across the state. We hope you will recognize the significant benefits Secure Choice accounts would have on employers and employees.

Sincerely,

A handwritten signature in black ink, appearing to read "J. Weinhagen".

Jonathan Weinhagen
President & CEO
Minneapolis Regional Chamber



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April 24, 2023

TO: Chair Olson and Members of the House Ways and Means Committee

FROM: Cathy McLeer, AARP State Director

Re: HF0002 Paid Family and Medical Leave Act

HF0782 The Minnesota Secure Choice Program

HF2680 Prescription Drug Affordability Board & RX Price Gouging

On behalf of AARP's 620,000 members and all older Minnesotans, we are writing in strong support of several bills before your committee. These include **House File 2, the Paid Family Medical Leave Act, HF 782, the Minnesota Secure Choice Program, and provisions in Article 2 of HF2680**, the Omnibus Commerce Bill prohibiting price gouging of prescription drugs and the creation of the Prescription Drug Affordability Board.

Together these bills can work to provide much-needed support and financial security for family caregivers, address the retirement savings crisis for workers who lack access to a retirement plan on the job, and help lower the costs of prescription drugs for all Minnesotans.

PAID FAMILY MEDICAL LEAVE

Paid leave benefits would help thousands of Minnesotans support their loved ones while also protecting their financial security. AARP has repeatedly called for state lawmakers to support working family caregivers and urge you to seize the opportunity to pass a paid leave program this year. Without the option to take paid leave, caregivers have to cut back on their work hours or drop out of the workforce entirely.

Minnesota's family caregivers are the backbone of our long-term care system and play an essential role in caring for their loved ones and delaying expensive nursing home care. A Paid Family Medical Leave Bill will:

- Allow older Minnesotans to age in the comfort of their homes and communities
- Retains women's participation in the workforce
- Reduces reliance on nursing homes which are often paid for by taxpayers
- Benefits businesses by reducing turnover, boosting productivity, and enhancing morale

SECURE CHOICE

Minnesota faces a significant retirement savings gap, with far too many workers needing to save more for their future. At this rate, an unacceptable number of middle-class retirees will be unable to afford their basic needs in retirement for things such as medicine, utilities, and rent.

Yet, Minnesota can get ahead of the crisis by passing the secure choice program, which allows workers to set aside wages on the job through an easily accessible state-facilitated auto-IRA plan.

AARP survey data shows that small business owners want to offer retirement savings options, and employees want to save, but the problem is a need for more access. Rebuilding the promise of financial security in retirement must include modern, expanded options, which is what the Secure Choice plan aims to do.

PRESCRIPTION DRUG AFFORDABILITY BOARD

AARP supports the provisions in HF 2680, which establish a **drug affordability review board and prohibits price gouging by drug manufacturers** (Art 2 Sec 23-39). The high drug costs hurt everyone, not only those who rely on prescription drugs for their health but all of us who are paying higher premiums and out-of-pocket costs, as well as the taxpayers who help fund our public programs. Americans have seen their prescription drug prices skyrocket. And they are sick and tired of paying the highest drug prices in the world for critically needed medication.

Under this bill, the Board can review drug prices that pose an affordability challenge and set upper payment limits that apply throughout the healthcare system to protect consumers, state and local governments, providers, and all stakeholders. Prohibiting price gouging will protect consumers from sudden and unreasonable spikes in generic drug prices.

Thank you for your support of these bills. If you have questions or wish to discuss this matter further, please contact AARP Advocacy's Director, Mary Jo George, at mgeorge@aarp.org or 651-271-6586.





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Working for America's Retirement

April 24, 2023

Minnesota House Ways and Means Committee
Representative Liz Olson – Chair
100 Rev. Dr. Martin Luther King Jr. Blvd, Room 200
Saint Paul, Minnesota 55155

Re: ARA Supports House File 782 – the Minnesota Secure Choice Retirement Program

Dear Chair Olson:

The American Retirement Association (ARA) writes in support of HF 782, legislation that creates the Minnesota Secure Choice Retirement Program to help close the current retirement plan coverage gap in the private-sector workforce in Minnesota.

The ARA is the coordinating entity for its five underlying affiliate organizations representing the full spectrum of America's private retirement system – the American Society of Enrolled Actuaries (ASEA), the American Society of Pension Professionals and Actuaries (ASPPA), the National Association of Plan Advisors (NAPA), the National Tax-Deferred Savings Association (NTSA), and the Plan Sponsor Council of America (PSCA). Combined the ARA represents over 35,000 retirement plan professionals nationwide, including 882 members in the State of Minnesota. The ARA's members and the organizations they are affiliated with support 95 percent of all the defined contribution plans, such as 401(k) plans, in the United States. The ARA and its underlying affiliate organizations are diverse in the roles they play but are united in their dedication to the success of America's retirement system.

The ARA's mission is to help American workers bolster their retirement security by facilitating well-designed workplace retirement savings plans. We do that by both educating retirement benefits professionals, and by advocating for sound policies to give every working American the opportunity to achieve a comfortable retirement.

Workplace retirement saving plans are successful for those that have access to them. These plans provide long term economic growth and build financial security for the middle class. The critical factor that determines whether moderate-income workers save for their retirement is whether they have access to a retirement savings plan at work. Data shows that more than 70 percent of workers earning \$30,000 to \$50,000 will save in a plan when given the opportunity at work, but fewer than 7 percent save on their own through an IRA.¹ In other words, moderate-income workers are 12 times more likely to save for retirement if they have access to a retirement savings plan at work.

The ARA recognizes that, despite our best efforts, there are far too many Americans without access to a retirement plan at work. This retirement plan coverage gap, and the corresponding lack of retirement savings, particularly impacts communities of color. Expanding retirement plan coverage with automatic enrollment is the key to addressing racial inequities in retirement savings. Data shows that when moderate income workers are automatically enrolled in a workplace retirement plan there is no racial disparity in retirement savings participation.

¹IRS tabulations and Vanguard, *How America Saves*, 2018

In recent years, state governments have taken steps to close the retirement plan coverage gap in their jurisdictions with the enactment of laws such as HF 782. A key policy feature of most of these automatic IRA programs is a requirement that businesses over a certain size provide access to some type of retirement plan to their employees. If employers do not already offer a workplace retirement plan, or do not want to adopt one available to them in the private marketplace, they can enroll their employees in the state program. To date, 12 states have enacted such programs.

The policy problem is not that there is a lack of retirement products available to small businesses. There are plenty of retirement plans available at a reasonable cost and generous federal retirement plan startup tax credits for small businesses. The problem is that many small business owners are too busy running their own businesses to focus on offering a retirement plan to their employees, so a nudge is needed to get them to act. However, we believe that any requirements placed on employers should be designed to minimize the burden on the employer while achieving the desired policy outcome of increasing the availability of workplace savings arrangements.

The ARA believes that HF 782 strikes the proper balance to close the retirement plan coverage gap in the private sector workforce to the greatest extent possible while imposing the minimum possible burden on Minnesota's employers. HF 782 requires all private sector employers in the State of Minnesota to offer a retirement plan to their employees and ensures that any type of retirement plan, such as a 401(k) plan, satisfies the requirement. Further, HF 782 creates a state-facilitated IRA-based retirement program designed to be exempt from the Employee Retirement Income Security Act (ERISA). This approach will not force the state to compete with the many existing retirement plan products in the marketplace.

The ARA appreciates the opportunity to share its views on this important issue with the House Ways and Means Committee. The ARA strongly supports HF 782 and urges its prompt enactment into law.

Sincerely,



Brian H. Graff, Esq., APM
Chief Executive Officer
American Retirement Association

cc. Representative Jamie Becker-Finn

Fact Sheet: Minnesota

Payroll Deduction Retirement Programs Build Economic Security

David John, Gary Koenig, and Marissa Malta
AARP Public Policy Institute

Access to an employer-based retirement plan is critical for building financial security later in life. Yet, about 32 percent of Minnesota's private sector employees—roughly 718,000¹—work for an employer that does not offer either a traditional pension or a retirement savings plan. That 32 percent includes workers at all levels of earnings, education, and backgrounds. All of them would benefit from the ability to use payroll deduction to save for retirement.

Minnesota's Situation by the Numbers

About 32 percent of Minnesota private sector workers ages 18 to 64 in 2020 were employed by businesses that do not offer any type of retirement plan.

- **Small business employees are less likely to have a plan.** The smaller the employer, the less likely its workers are to have access to a retirement plan. Over 63 percent of workers at Minnesota firms with under 10 employees, and about 49 percent at companies with between 10 and 24 employees lack a plan. In businesses with under 100 employees, 403,000 workers do not have access to a retirement plan, compared with about 315,000 workers in businesses with 100 or more employees.
- **Workers at all education levels lack a plan.** About 58 percent of Minnesota workers who do not have a high school degree do not have access to an employer-provided retirement plan—compared with 37 percent of Minnesota workers with some college and 18 percent with a bachelor's degree or higher. Looking at the actual numbers of workers without access to an employer plan, those with at least some college exceeded those workers without a high school degree (434,000 versus 77,000).
- **Employees at all earnings levels do not have access to a plan.** Nearly 581,000 Minnesota workers with annual earnings of \$50,000 or less (81 percent of the 718,000 total) do not have access to an employer-provided retirement plan. In addition, almost 137,000 employees earning more than \$50,000 do not have access to a workplace plan.
- **Access to a plan differs substantially by race, ethnicity, and gender.** About 46 percent of Hispanic workers, 43 percent of Black workers, and 35 percent of Asian American workers in Minnesota lack access to an employer-provided retirement plan. Together, they accounted for about 23 percent (167,000) of the roughly 718,000 employees without a workplace retirement plan. In addition, 30 percent of all men and 34 percent of all women do not have access to an employer-provided plan.

State-facilitated retirement savings programs are providing a growing number of workers with a way to build financial security at work using payroll deduction. As of August 2022, six states had “Work & Save” programs open to savers and ten additional states are implementing programs. Soon millions more workers will be able to start saving through them. For more information, see AARP’s State Retirement Resource Center at: <https://www.aarp.org/ppi/state-retirement-plans/>.

Access to Payroll Deduction Retirement Savings Plans Is Important

- Makes saving easier:** About 96 percent of American voters over the age of 25 say that having a workplace retirement savings plan is important in helping them save for retirement.² Saving at work appears to be critical: Few households eligible to contribute to an individual retirement account outside of their job regularly do so.³
- Helps increase retirement income:** Social Security is essential to retirement security, but its average retirement benefit is only about \$1,600 a month. Most retirees will need additional resources. Providing workers with a convenient way to save is an important step toward increasing the amount of assets a person will have at retirement: A 2021 Employee Benefit Research Institute study found that about 82 percent of employees with access to a retirement plan had more than \$25,000 in total savings and investments, and 63 percent had \$100,000 or more. However, only 28 percent of those without access to such a plan had over \$25,000 saved, and only 9 percent had \$100,000 or more.⁴
- Allows individuals to build their own economic security:** Retirement savings plans help workers build their own economic security. Greater access could also improve economic mobility and reduce wealth disparity.

- For the methodology see: Sabelhaus, John, "The Current State of U.S. Retirement Plan Coverage," Wharton Pension Research Council Working Paper WP2022-07, March 2022. https://repository.upenn.edu/prc_papers/726/.
- AARP Research, "Saving for Retirement at Work: Views of Voters Ages 25+," October 2021, https://www.aarp.org/content/dam/aarp/research/surveys_statistics/econ/2021/retirement-savings-work.doi.10.26419/res.00500.001.pdf.
- For workers earning between \$30,000 and \$50,000, about 72 percent participated in an employer-provided retirement savings plan when one was available, compared with less than 5 percent without an employer plan who contributed to an Individual Retirement Account. Unpublished estimates from the Employee Benefit Research Institute (EBRI) of the 2004 Survey of Income and Program Participation Wave 7 Topical Module (2006 data).
- EBRI, "2021 RCS Fact Sheet #6," https://www.ebri.org/docs/default-source/rcs/2021-rcs/rcs_21-fs-6_wsp.pdf?sfvrsn=7ad83a2f_4.

MINNESOTA: WHO IS NOT COVERED BY A WORKPLACE RETIREMENT PLAN?

Item	Group	%	Number
ALL	ALL	32.0%	718,125
Age	18–34 years	38.3%	340,237
	35–44 years	28.9%	145,338
	45–54 years	25.0%	118,682
	55–64 years	30.1%	113,867
Race & Ethnicity	Hispanic	45.7%	52,887
	Asian (Non-Hispanic)	34.9%	53,723
	Black (Non-Hispanic)	43.0%	60,510
	White (Non-Hispanic)	29.8%	534,554
Education	Less than High School	57.7%	76,932
	High School	42.7%	207,319
	Some College	36.9%	273,411
	Bachelor's or Higher	18.1%	160,462
Gender	Male	29.8%	356,058
	Female	34.4%	362,066
Employer Size	Under 10	63.1%	147,092
	10–24	49.0%	201,863
	25–99	35.2%	53,710
	100–499	25.4%	93,007
	500–999	22.2%	25,511
	1,000 +	20.4%	196,942
Earnings Quintile	\$18,000 or less	69.3%	252,990
	\$18,001 to \$31,000	50.9%	174,202
	\$31,001 to \$50,000	27.5%	153,802
	\$50,001 to \$78,000	17.1%	77,691
	Over \$78,000	11.4%	59,439

Fact Sheet 1414703, August 2022

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<https://doi.org/10.26419/ppi.00164.025>



Testimony In Support of HF 782, Secure Choice Program

State Government Operations

March 9, 2023

Good morning Chair Klevorn,

My name is Karin Swenson and I am the Executive Director of Meadow Park Preschool and Child Care center in Rochester. I have been in my current roll for 30 years and have been in this business far longer.

I'm excited to testify in favor of HF 782 (Rep. Becker-Finn) which establishes the Minnesota Secure Choice retirement program.

Running a childcare business is a really difficult practice. While I'm passionate about the kids we teach, the families we serve, and the teachers I hire....the margins are so thin and the public investment so low that we are in a prolonged and deeply troubling staffing crisis. Offering quality care is expensive, and families with young children can only afford to pay so much. That is why it's difficult for me to offer competitive wages and benefits to employees.

Unfortunately– right now – I can only offer an average wage of \$15.00 and no benefits except for paid time off. This is especially tough because childcare teachers are really the workforce behind the workforce.

For years I've wanted to be able to offer my employees more benefits – especially some type of retirement package. Nearing retirement age myself, I know how important it is to start saving early in one's career, that those years of savings and compounding interest can really add up; but they can also fly by fast if one is not planning. For my young teachers, I often encourage them to try to save for the future, but there has never been an affordable way to put money away for the future.

Secure choice would be a great new tool that my staff could use to start their retirement planning now. This program is a starting point, and I would love to see it eventually evolve to offer more options including provider match. Ideally, we will one day have a childcare system that will allow independent child care centers like ours the ability to participate in such a match as we work towards a system where early childhood educators are treated more like their peers in the K-12 system.

Thank you for letting me testify and I urge you to pass this important tool to help our childcare workforce. Maybe this system was a little too late for my generation, but hopefully it can help the next generation of workers.

**Thank you... Karin J. Swenson – Executive Director
Meadow Park Preschool and Child Care Center
971 16th St. SE, Rochester MN 55904 Cell – 507-951-2010**