

**Sixty-sixth Legislative Assembly of North Dakota  
In Regular Session Commencing Thursday, January 3, 2019**

HOUSE CONCURRENT RESOLUTION NO. 3044  
(Representatives Boschee, Guggisberg, Hoverson, M. Johnson, Kasper, Schneider)  
(Senators Hogan, Kannianen, Oban, Wanzek)

A concurrent resolution directing the Legislative Management to consider studying, in consultation with the Department of Commerce, Department of Human Services, and the private sector, the desirability and feasibility of developing and expanding asset-building opportunities, including a review of state and federal policies associated with government assistance which impede or improve low-income workers' ability to earn more income.

**WHEREAS**, North Dakota ranks high in job creation, has one of the lowest unemployment rates in the nation, and is showing a rebounding economic growth rate; and

**WHEREAS**, in 2017, the average adjusted gross income for individuals in North Dakota was nearly \$69,500, declining from a peak in 2013, but 10.3 percent of individuals and 11 percent of families live below the poverty level; and

**WHEREAS**, in 2017, 9 percent of households in North Dakota were food insecure at some time, with 3.5 percent of those households having very low food security; and

**WHEREAS**, North Dakota's population has grown to an all-time high of 760,077 residents, and although the average age has declined, the population of individuals over the age of 65 is estimated to grow to 18 percent of the population by 2025; and

**WHEREAS**, 10.5 percent of North Dakotans have a disability that may impact their level of employment, and Social Security comprises the sole source or majority of income for 61 percent of individuals over the age of 65 in North Dakota; and

**WHEREAS**, in 2017, 6.3 percent of the population used high-cost, high-risk forms of credit, including payday loans, rent-to-own, and pawning to make ends meet;

**NOW, THEREFORE, BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES OF NORTH DAKOTA, THE SENATE CONCURRING THEREIN:**

That the Legislative Management consider studying, in consultation with the Department of Commerce, Department of Human Services, and the private sector, the desirability and feasibility of developing and expanding asset-building opportunities, including a review of state and federal policies associated with government assistance which impede or improve low-income workers' ability to earn more income; and

**BE IT FURTHER RESOLVED**, that the Legislative Management and the Department of Human Services project the number of individuals who may be living with low incomes for the next 10 years and determine a self-sufficiency standard for North Dakota; and

**BE IT FURTHER RESOLVED**, that the Legislative Management report its findings and recommendations, together with any legislation required to implement the recommendations, to the Sixty-seventh Legislative Assembly.

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Speaker of the House

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President of the Senate

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Chief Clerk of the House

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Secretary of the Senate

Filed in this office this \_\_\_\_\_ day of \_\_\_\_\_, 2019,  
at \_\_\_\_\_ o'clock \_\_\_\_\_ M.

\_\_\_\_\_  
Secretary of State