

**Sixty-fourth Legislative Assembly of North Dakota  
In Regular Session Commencing Tuesday, January 6, 2015**

HOUSE CONCURRENT RESOLUTION NO. 3056  
(Representatives Boschee, Guggisberg, Haak, M. Johnson, Kasper, Seibel)  
(Senators Oban, Wanzek)

A concurrent resolution directing the Legislative Management to study projections on the number of low-income individuals in the state over the next 10 years and the desirability and feasibility of developing and expanding asset-building opportunities for those individuals.

**WHEREAS**, North Dakota ranks first in job creation and has the lowest unemployment rate in the nation for the sixth consecutive year while also having a 12 percent average annual economic growth rate; and

**WHEREAS**, the average adjusted gross income for individuals for 2013 rose to \$71,538, but poverty rates were 11.6 percent for individuals and 7 percent for families; and

**WHEREAS**, nearly 9 percent of North Dakota households were food insecure at some time during 2013, with 3.1 percent of households having very low food security; and

**WHEREAS**, North Dakota's population has grown to an all time high of 739,482 residents over the past decade, and although the average age has declined, the over age 65 population is estimated to grow an additional 18 percent in the next decade; and

**WHEREAS**, 10.6 percent of North Dakotans have a disability, which 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;

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

That the Legislative Management study projections on the number of low-income individuals in the state over the next 10 years, the desirability and feasibility of developing and expanding asset-building opportunities for those individuals, ways to encourage and improve financial literacy among the people of this state, and ways in which the private sector can assist people in improving their financial stability; 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-fifth 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 \_\_\_\_\_, 2015,  
at \_\_\_\_\_ o'clock \_\_\_\_\_ M.

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Secretary of State