

Dear State Representatives,

I am a 30 year old insurance consultant living in Redmond Oregon. I was born and raised in Oregon, a graduate of Redmond High School and earned my B.A. from Linfield College in McMinnville Oregon.

I'm writing this email because I am greatly concerned about the impacts of Senate Bill 1532 and increasing the minimum wage in Oregon. I currently work with businesses large and small to help them manage their risk and provide insurance solutions. During my consultations we discuss all forms of risk to a business and currently Senate Bill 1532 is one of the most concerning to my clients. A majority of small to mid-size businesses have already stopped providing health insurance benefits because it is more cost effective to get rid of that benefit than to try to comply with the new ACA requirements. Now, with a potential wage increase they are looking at their balance sheets and trying to figure out where they can absorb this impact. Some of the measures they are considering are: downsizing workforce, increasing cost to suppliers which will fall to the consumer and lastly I have some companies that are considering moving their companies to other states where they can afford to maintain operations.

I'm a young professional and have many minimum wage jobs throughout my life. I was born and raised in Central Oregon and when I graduated from College I knew that I could not afford to live there. The cost of living was too expensive at that time and I made a calculated decision to get a job and live in a different area in Oregon that I could afford. This was a simple, calculated decision that was based off of the current job market and cost of living. After a few years, I was able to save money and move back to Central Oregon where I wanted to live. I never thought along this journey that the minimum wage was too low or I was owed more money. It was a simple process of making smart personal decisions that allowed me to make a living and live where I wanted, eventually.

I'm taking the time to write this email because I care about the State of Oregon. I love living here, I love working with businesses and I want to see our Oregon businesses grow and prosper. I do not think that this bill will help that vision. Our government should be supporting our businesses and allowing them to prosper. This will create better places to work and higher wages naturally. This bill hinders our Oregon businesses and creates inflation for everyone in our State.

Thank you for your time,

Matt J. McGowan, AAI