

# BULLETIN 19-7

**Nevada Task Force on Financial Security**  
**SB 118 (Chapter 220, *Statutes of Nevada* 2017)**



**Legislative Counsel Bureau**

**MARCH 2019**



# NEVADA TASK FORCE ON FINANCIAL SECURITY

Senate Bill 118  
(Chapter 220, *Statutes of Nevada 2017*)

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**Senate Bill 118**  
**(Chapter 220, Statutes of Nevada 2017)**

**Section 1.** 1. The Nevada Task Force on Financial Security is hereby created. The Task Force consists of the following voting members:

- (a) Two members of the Senate appointed by the Majority Leader of the Senate;
- (b) Two members of the Assembly appointed by the Speaker of the Assembly;
- (c) One member of the Senate appointed by the Minority Leader of the Senate;
- (d) One member of the Assembly appointed by the Minority Leader of the Assembly;
- (e) Two members appointed by the Majority Leader of the Senate as follows:
  - (1) A representative of a statewide organization that is currently engaged in activities concerning the financial security and financial education of individuals and families; and
  - (2) A representative of an organization which is exempt from taxation pursuant to 26 U.S.C. § 501(c)(3) who has expertise in policies for building financial assets; and
- (f) One member appointed by the Speaker of the Assembly who is a representative of a statewide organization approved by the United States Department of Housing and Urban Development as a housing counseling agency.

2. A vacancy occurring in the appointed voting membership of the Task Force must be filled in the same manner as the original appointment.

3. At its first meeting, the voting members of the Task Force shall elect a Chair and a Vice Chair from among the voting members who are Legislators.

4. A majority of the voting members of the Task Force may appoint nonvoting advisory members to the Task Force.

5. The members of the Task Force serve without compensation or per diem allowance. A member may receive reimbursement for travel expenses if sufficient money collected pursuant to subsection 8 or 9 for the Task Force to carry out its duties is available.

6. The Task Force shall hold its first meeting by not later than September 1, 2017, and shall meet at least four times.

7. The Task Force shall consult with and solicit input from persons and entities with expertise in matters relevant to the Task Force in carrying out its duties pursuant to this section.

8. The Task Force may apply for any available grants and accept any gifts, grants or donations, including, without limitation, administrative support, to assist the Task Force in carrying out its duties pursuant to this section.

9. The Task Force shall select an organization which is exempt from taxation pursuant to 26 U.S.C. § 501(c)(3) to serve as the fiscal agent of the Task Force. As fiscal agent, that organization may accept money from private persons and entities and expend such money for the expenses incurred by the Task Force in carrying out its duties pursuant to this section.

10. The Task Force shall conduct an examination of the financial security of the residents of this State, including, without limitation, the causes, extent and consequences of financial insecurity in this State, with the goal of identifying concrete strategies and recommendations for improving the financial condition of Nevadans. The study must include, without limitation:

- (a) An identification and review of programs that are currently available to further the economic advancement of residents of this State and the manner in which the impact of those programs is measured;

- (b) A review of best practices implemented around the United States to increase the financial education of individuals and families, their access to banking and other resources to assist in

building assets and strategies for reducing their debt and recommendations for implementation for such practices in this State;

(c) Recommendations of methods to increase the economic mobility of residents of this State to strengthen and support a resilient and growing middle class;

(d) Recommendations of concrete strategies and measurable goals to increase economic opportunities and reduce financial insecurity of residents of this State, particularly low-income families and communities of color; and

(e) Recommendations of concrete steps to develop a competitive workforce in this State that can meet the demands of the globally competitive market of the 21st century.

11. On or before September 1, 2018, the Task Force shall submit a report of its findings and recommendations to the Director of the Legislative Counsel Bureau for transmittal to the 80<sup>th</sup> Session of the Legislature.

12. The Task Force shall carry out the duties of this section only to the extent that money is available to do so from private persons and entities, including, without limitation, gifts, grants and donations.



## EXECUTIVE SUMMARY

The Nevada Task Force on Financial Security was created by the 2017 Legislature to examine the financial security of the residents of Nevada and the causes, extent, and consequences of financial insecurity in this state. The Task Force was charged with identifying concrete strategies and recommendations for improving the financial condition of Nevada.

The Task Force held six meetings during the 2017–2018 Interim and heard from representatives of local, state, and national organizations, businesses, agencies, and the public to gather information about Nevada’s financial landscape. The Task Force considered a number of topics relating to financial security and received presentations regarding asset limits in public benefit programs, child care affordability, community development financial institutions (CDFIs), financial education, the financial health of diverse households in Nevada, medical debt, retirement security programs, short-term lending and consumer protections, and the state of financial security in Nevada.

The Task Force identified key legislative and policy changes in three areas: (1) increasing the economic mobility of Nevada residents and strengthening and supporting a resilient and growing middle class; (2) increasing economic opportunities and reducing financial insecurity for Nevada’s residents; and (3) developing a competitive workforce.

At its work session on August 29, 2018, the Task Force approved 11 recommendations for legislation and another 8 proposals for issuing correspondence or including position statements in its final report. Recommendations for legislation relate to the following topics:

- Apprenticeship programs;
- Asset limits for Temporary Aid for Needy Families (TANF);
- CDFIs;
- Database of all deferred deposit loans, title loans, and high-interest loans;
- Document preparation services;
- Medical debt;
- Preschool Development Grants program; and
- Retirement security program.

More information about the Task Force’s activities, including minutes, recordings, and copies of presentations and other exhibits, may be accessed on the [Task Force’s website](#) for the 2017–2018 Interim.

## SUMMARY OF RECOMMENDATIONS

This summary presents the recommendations approved by the Nevada Task Force on Financial Security at its meeting on August 29, 2018. The Task Force was not allocated any bill draft requests (BDRs); therefore, recommendations for legislative action may be requested by a legislator for introduction during the 80<sup>th</sup> Legislative Session. Members of the Task Force noted that recommendations related to legislative action were approved as policy recommendations only. Support of those recommendations do not imply support or opposition of the language that may be contained in a BDR.

### **Recommendations Relating to Increasing the Economic Mobility of Nevada Residents and Strengthening and Supporting a Resilient and Growing Middle Class**

#### *Legislative Action*

1. Create a Nevada Employee Savings Trust. The Trust would provide a state-supported retirement program for private sector employees who do not have access to an employer-sponsored retirement program.
2. Establish a statewide database for all loans made pursuant to [Chapter 604A](#) of *Nevada Revised Statutes* (NRS).
3. Amend [Chapter 240A](#) of NRS, which relates to tax preparers, so that it no longer conflicts with federal law.

#### *Other Action*

4. Include a statement in the Task Force's final report necessitating the need for data at the state and national level in order to improve the financial security of high-risk populations in Nevada, which would include data on access to integrated day care, asset limits in determining eligibility for TANF, and employment for parents and caregivers of persons with disabilities.
5. Include a statement in the final report supporting existing financial coaching programs and encouraging the growth of such programs, which ensures that financially underserved individuals and communities have a voice in the policies that impact their lives.
6. Include a statement in the final report supporting funding for professional development to expand teaching financial literacy in schools.

## **Recommendations to Increase Economic Opportunities and Reduce Financial Insecurity for Nevada’s residents**

### *Legislative Action*

1. Change savings penalties for TANF.
2. Consider patient protections:
  - a. Uniformly apply the prudent layperson standard to all insurance products. [\*Nevada Revised Statute 695G.170\*](#) requires managed care organizations to pay for “medically necessary emergency services” if a prudent person would have considered his or her symptoms to be of such severity as to constitute a medical emergency. State law does not apply this requirement to other insurance products. It should be noted that federal law not state law would govern self-funded plans.
  - b. Apply the adequacy of network laws to all licensed insurance products and, at a minimum, how they address and deal with emergent services.
  - c. Require the Legislature to study the laws and other programs that may help all Nevadans, including undocumented immigrants, to access health insurance.
3. Provide funding for ongoing support of loans under [\*Senate Bill 126\*](#) (2017), which requires the Office of Economic Development, Office of the Governor, to develop and carry into effect a program which a business certified as a small business enterprise, minority-owned business enterprise, woman-owned business enterprise, or disadvantaged business enterprise may obtain a loan to finance the expansion of its business in this state. Note: SB 126 appropriated \$1 million to the Small Business Enterprise Loan Account.

### *Other Action*

4. Send a letter to the governor of the State of Nevada encouraging him to support the SaverLife Program in the State of Nevada. The SaverLife Program promotes positive financial behavior through an easy-to-use tool, backed by monetary incentives. Savers enroll in the program online or via their mobile phone, link their own savings account to SaverLife, set a personal savings goal, make deposits, and earn rewards. SaverLife links to more than 9,000 financial institutions.
5. Send a letter to the Office of Economic Development, Office of the Governor, to encourage state support for loan loss reserve and collateral support programs for community development financial institutions.

## Recommendations Relating to Developing a Competitive Work Force

### *Legislative Action*

1. Allow the Department of Employment, Training and Rehabilitation (DETR) or the Office of Workforce Innovation (OWINN), Office of the Governor, to provide incentive funding, if available, directly to an apprentice to cover his or her education and/or personal expenses. In order to be eligible for such funding, a person must meet certain criteria including income and county of residence.
2. Allocate approximately \$26 million to continue the Preschool Development Grants program once federal funding ends on December 31, 2018, if state funding is available. Nevada's Department of Education (NDE) has requested an extension to June 30, 2019. If the extension is approved, state funding will be needed beginning July 1, 2019.
3. Allocate \$13 million to serve an additional 1,500 students under the Preschool Development Grants program if the funding is not provided for in the 2019–2020 *Executive Budget* and money is available to fund the program.

### *Other Action*

4. Include a statement in the final report to ensure Nevadans are aware of apprenticeship opportunities, the wages they pay, and the qualifications for the program. In addition, all prospective apprentices should be aware of supportive services, such as child care, as they apply for or obtain an apprenticeship.
5. Send a letter to the governor of the State of Nevada to support the Steps to Stars rating system for child care centers and the need to provide funding for more system staff, which includes coaches and assessors.
6. Send a letter to the governor of the State of Nevada supporting an allocation in the *Executive Budget* to enhance veteran service programs, which may include collaborating with the Department of Corrections when incarcerated offenders are veterans.

## I. INTRODUCTION

The Nevada Task Force on Financial Security was established per the enactment of [SB 118](#) in 2017. The Task Force was comprised of six legislators, three from each house, and three voting members, one representing a statewide organization that is currently engaged in activities concerning the financial security and financial education of individuals and families, one representing a nonprofit organization with expertise in policies for building financial assets, and one representing a statewide organization approved by the United States Department of Housing and Urban Development as a housing counseling agency.

The Task Force was responsible for examining the financial security of the residents of Nevada including the causes, extent, and consequences of financial insecurity in this state, with the goal of identifying concrete strategies and recommendations for improving their financial condition. Each meeting focused primarily on specific areas as follows:

1. [December 14, 2017](#)—Organizational Meeting

Discussion by the members at the first meeting included a selection of Opportunity Alliance Nevada (OA-NV) to serve as the fiscal agent of the Task Force (pursuant to subsection 9, Section 1 of SB 118) and discussion of potential topics to be addressed by the Task Force.

2. [January 22, 2018](#)—Financial Health of Diverse Nevada Households

Presentations at the second meeting were intended to evaluate the financial health of some of the more vulnerable households in Nevada, including: (1) aging and elderly persons; (2) disabled persons; (3) women and minorities; (4) military members and veterans; and (5) recently released offenders. The presentations addressed many of the key issues the Task Force was tasked to study, including:

- a. An identification and review of programs that are currently available to further the economic advancement of Nevada residents and the manner in which the impact of those programs is measured; and
- b. Concrete strategies and measurable goals to increase economic opportunities and reduce financial insecurity of Nevada's residents, particularly low-income families and communities of color.

3. [March 21, 2018](#)—Review of the Education System Through Career Supports and Financial Coaching and Barriers to Health and Well-Being

Presentations at the third meeting were intended to evaluate financial education, including financial literacy and economics in public schools, the Nevada College Kick Start Program, and financial coaching. Members also received an overview of Nevada's debt collection laws and medical debt.

Specifically, SB 118 required the Task Force to review the best practices implemented across the United States to increase the financial education of individuals and families, their access to banking and other resources to assist in building assets, and strategies for reducing their debt.

4. [May 21, 2018](#)—Barriers to Short-Term Savings for Diverse Households

Presentations at the fourth meeting included a discussion on asset limits in public benefit programs, such as TANF, regulating tax return preparers, creating a retirement security program, and protecting consumers who use short-term lending services. Senate Bill 118 required an identification of programs that are currently available to further the economic advancement of residents and the manner in which the impact of those programs is measured.

5. [July 25, 2018](#)—Barriers to Financial Security for Families With Young Children and Capital Investment in Economically Distressed Communities

The majority of the fifth meeting focused on the affordability of child care and access to early childhood programs for low-income families. Additionally, Task Force members evaluated the CDFI program, which addresses the lack of access to capital investment by small businesses and community development projects in low-income and underserved communities. The Task Force was required to recommend methods to increase the economic mobility of Nevada residents and to strengthen and support a resilient and growing middle class.

6. [August 29, 2018](#)—Work Session

At the sixth and final meeting, Task Force members considered various suggestions related to: (1) Nevada Employees Savings Trust; (2) short-term lending; (3) improving data collection of high-risk populations in Nevada; (4) removing saving penalties for TANF; (5) financial coaching; (6) financial literacy education; (7) document preparation services; (8) patient protections; (9) SaverLife Program; (10) apprenticeship programs; (11) CDFIs; (12) Pre-K Development Block Grant Program; (13) Nevada College Kick Start Program; (14) photo identification cards for recently released offenders; and (15) veterans.

The Task Force voted on various recommendations to state agencies, the governor, and the Legislature with parameters established by the enabling legislation as follows:

- a. Methods to increase the economic mobility of residents of Nevada to strengthen and support a resilient and growing middle class;
- b. Concrete strategies and measurable goals to increase economic opportunities and reduce financial insecurity of Nevada’s residents, particularly low-income families and communities of color, and
- c. Concrete steps to develop a competitive workforce in Nevada that can meet the demands of the globally competitive market of the twenty-first century.

The Task Force voted to endorse nine recommendations for legislative action that may be requested by a legislator for introduction during the 80<sup>th</sup> Legislative Session. (The Task Force was not allocated any BDRs.) Members of the Task Force noted that recommendations related to legislative action were approved as policy recommendations only. Support of those recommendations do not imply support or opposition of the language that may be contained in a BDR. Members also recommended several letters expressing support for a specific issue or encouraging certain action and including several statements in the Task Force’s final report. Please see the [Summary of Recommendations](#) for the complete list of approved recommendations.

## II. BACKGROUND

On March 6, 2017, the Kenny Guinn Center for Policy Priorities testified before the Legislature that the Great Recession adversely impacted economic and financial security of households in Nevada. Poverty increased for families, unemployment rose, income fell, and housing foreclosure rates were the highest in the region. It was noted that Nevadans have low levels of financial literacy and also may not take advantage of existing financial instruments or may use instruments that undermine long-term strategies to build wealth.

Additionally, Prosperity Now noted that despite a low national unemployment rate, workers who are unemployed search for a job for an average of 24 weeks before acquiring one. Although the number of households with bank accounts is increasing, 37 percent of households nationally lack enough savings to withstand a three-month disruption of income due to a job loss or medical emergency and stay out of poverty. Moreover, over half of renters and 30 percent of homeowners spend more than one-third of their incomes on housing. For people living on the edge of financial security, the opportunity to build financial stability, wealth, and prosperity is difficult.

Senate Bill 118 was passed by the Legislature in 2017 and created the Nevada Task Force on Financial Security. The legislation directed the Task Force to conduct a comprehensive examination of the financial security of individuals and families in Nevada and to explore opportunities to build assets and reduce debt.

Many presentations throughout the study established the background for the Task Force’s focused study. On January 22, 2018, Solana Rice, Director of State and Local Policy, Prosperity Now, [noted](#) to the Task Force that Nevada ranks 48 for the prosperity of its residents when compared to all 50 states and the District of Columbia. For instance, only 43 percent of Nevada credit users have a credit score of prime credit; 55 percent of Nevada households kept emergency savings in the past year; and 50 percent of renters in Nevada are cost burdened.

Holden Weisman, Senior State and Local Policy Manager, Prosperity Now, noted in his presentation, “[Consumer Protection in Nevada](#),” that 27 percent of Nevada’s households are underbanked, which is the highest rate in the United States. Further, he reported that 44 percent of households are liquid asset poor.

### III. DISCUSSION OF TESTIMONY AND RECOMMENDATIONS

At its final meeting and work session on August 29, 2018, the Nevada Task Force on Financial Security considered a total of 15 proposed actions for legislation, letters, or statements to include in its final report. Additional information regarding all recommendations considered is available in the Task Force's [Work Session Document](#).

Members of the Task Force noted that recommendations related to legislative action were approved as policy recommendations only. Support of those recommendations do not imply support or opposition of the language that may be contained in a BDR. Additional information for the Task Force's work related to the recommendations for bill draft requests follow.

#### **A. Recommendations Relating to Increasing the Economic Mobility of Nevada Residents and Strengthening and Supporting a Resilient and Growing Middle Class**

##### *Recommendation 1*

The Pew Charitable Trusts has noted that economic opportunity and upward mobility have formed the foundation of the American dream for centuries and remain at the core of our nation's identity. However, economic mobility is influenced by a variety of factors including gender, income, neighborhoods, race, and savings. In order to increase the economic mobility of Nevada's citizens and strengthen and support a growing middle class, Task Force members were given information by a variety of presenters who provided a foundation on which to understand economic mobility.

According to Sarah Mysiewicz Gill, Senior Legislative Representative, AARP, the risk of financial insecurity in retirement is on the rise. In relation to other states, Nevada scored worse than average on potential economic pressures facing future retirees. Half of Nevada's private sector workers, 556,000 people, do not have a way to save for retirement out of their regular paycheck. During the May 2018 meeting, Kate Marshall, former State Treasurer, State of Nevada, informed the members of state-supported retirement programs for workers who do not have employer-sponsored savings plans. She noted the benefit to employees and savings to taxpayers, increased retirement security, and benefits to small businesses. Therefore, the Task Force recommended:

- Creating a Nevada Employee Savings Trust, which would provide a state-supported retirement program for private sector employees who do not have access to an employer-sponsored retirement program.

##### *Recommendation 2*

In May 2018, Bailey Bortolin, Representative, Legal Aid Center of Southern Nevada, explained to the members that all loans made pursuant to [Chapter 604A](#) of NRS are intended to be a short-term, one-time fix for an emergency situation; however, they are often used to cover ordinary, reoccurring expenses. In 2012, the Pew Charitable Trusts found a borrower takes out eight loans, on average. The same study found that 72 percent of borrowers of payday loans have a household income of less than \$40,000. Ms. Bortolin explained that current law prohibits a lender from making more than one loan to the same customer at one time, but there is no way to verify



whether the customer has other outstanding loans. She recommended creating a statewide database for all loans made pursuant to Chapter 604A of NRS so lenders are aware of whether the borrower can legally receive another loans. Therefore, the Task Force recommended:

- Establishing a statewide database for all loans made pursuant to Chapter 604A of NRS.

Gail J. Anderson, Deputy for Southern Nevada, Office of the Secretary of State (SOS), submitted [information](#) to the Task Force on tax preparers and how they relate to [Chapter 240A](#) of NRS. Ms. Anderson noted the state is enjoined by [court order](#) from taking any action to enforce Chapter 240A of NRS against any person who is an enrolled agent to practice before the Internal Revenue Service. Representatives of the SOS recommended the definition of document preparation service to eliminate any constitutional conflict. Therefore, the Task Force recommended:

- Amending Chapter 240A of NRS, which relates to tax preparers, so that it no longer conflicts with federal law.

#### *Recommendation 4*

Molly Walt, Director, Nevada Commission for Women, and Denise Tanata, J.D., Executive Director, Children's Advocacy Alliance, presented information to the Task Force on July 25, 2018, detailing the costs of child care and policy recommendations for addressing the lack of affordable child care in Nevada. Therefore, the Task Force recommended:

- Including a statement in the Task Force's final report necessitating the need for data at the state and national level in order to improve the financial security of high-risk populations in Nevada. This would include data on access to integrated day care, asset limits in determining eligibility for TANF, and employment for parents and caregivers of persons with disabilities.

#### *Recommendation 5*

On March 21, 2018, the Task Force received information from Lynne E. Keller, Executive Director, OA-NV, concerning Nevadans' financial security and financial coaching training provided by OA-NV. Ms. Keller noted it is OA-NV's mission to build financial stability for all Nevadans so they can confidently make positive, informed decisions about their money that leads to increased assets and community well-being. Therefore, the Task Force recommended:

- Including a statement in the final report supporting existing financial coaching programs and encouraging the growth of such programs, which ensures that financially underserved individuals and communities have a voice in the policies that impact their lives.

#### *Recommendation 6*

At the meeting on March 21, 2018, representatives of NDE and the Clark County School District discussed the requirement to provide instruction in financial literacy ([SB 249](#) [2017]) to students enrolled in public schools in grades 3 through 12. Statewide professional development and training

opportunities in financial literacy are available to all school districts; however, it is not required for teachers' certification or license renewal. Senator Woodhouse noted it would be necessary for the Legislature to provide funding in order to support teachers with such professional development opportunities. Therefore, the Task Force recommended:

- Including a statement in the final report supporting funding for professional development to expand teaching financial literacy in schools.

## **B. Recommendations to Increase Economic Opportunities and Reduce Financial Insecurity for Nevada's Residents**

### *Recommendation 1*

Individual and family financial insecurity has negative effects on individuals, families, and the communities in which they live. Although Nevada's economy continues to improve since the Great Recession, many people are still financially insecure. For example, people have irregular work schedules that may lead to falling behind on rent and utility bills or struggles with medical debt. Instability is not only a low-income problem; the [Urban Institute](#) notes that 25 percent of families experience a major negative income shock within a given year, but taking income and expense shocks together, it increases to 60 percent.

On May 21, 2018, Holden Weisman, Senior State and Local Policy Manager, Prosperity Now, provided an overview to the Task Force on eliminating asset limits to determine eligibility for public assistance programs, such as TANF. He noted asset limits discourage household savings and increase the likelihood of emergency savings. States have the authority to set their own limits above federal requirements. Currently, Nevada's TANF resource limit is \$6,000 per household. Mr. Weisman provided examples of states that have eliminated asset limits and have not had a significant increase in caseloads. Therefore, the Task Force recommended:

- Changing savings penalties for TANF.

### *Recommendation 2*

Paying for health care is increasingly difficult for families. More families are going into debt trying to pay for the health care they need. It was noted that financially insecure individuals may face high interest charges when they cannot afford to pay their medical bills immediately and may not be protected from aggressive debt collection practices. Therefore, the Task Force recommended:

- Considering patient protections by:
  - Uniformly applying the prudent layperson standard to all insurance products. [Nevada Revised Statutes 695G.170](#) requires managed care organizations to pay for "medically necessary emergency services" if a prudent person would have considered his or her symptoms to be of such severity as to constitute a medical emergency. State law does not apply this requirement to other insurance products. It should be noted that self-funded plans would be governed by federal law not state law;

- Applying the adequacy of network laws to all licensed insurance products and, at a minimum, how they address and deal with emergent services; and
- Requiring the Legislature to study laws and other programs that may help all Nevadans, including undocumented immigrants, to access health insurance.

### *Recommendation 3*

At the meeting on July 25, 2018, representatives of the CDFI industry explained that CDFIs are mission-driven, private-sector financial institutions that invest, lend, and deliver responsible, affordable financial products and services to disinvested communities through the United States. The U.S. Department of the Treasury CDFI Fund certifies a CDFI each year, such as community development banks and credit unions, loan funds, and venture capital funds. Sectors served include affordable housing; community facilities, such as education, health care, and homeless services; mortgage and consumer finance; and small businesses and microenterprises. A CDFI can assist a small business to grow, which benefits local economies. Therefore, the Task Force recommended:

- Providing funding for ongoing support of loans under [SB 126](#) (2017). This measure requires the Governor’s Office of Economic Development to develop and carry into effect a program under which a business certified as a small business enterprise, minority-owned business enterprise, woman-owned business enterprise, or disadvantaged business enterprise may obtain a loan to finance the expansion of its business in this state. Note: SB 126 appropriated \$1 million to the Small Business Enterprise Loan Account.

## **C. Recommendations Relating to Developing a Competitive Workforce**

### *Recommendation 1*

Nevada’s economy continues to rebound and reposition since the Great Recession. The Department of Employment, Training and Rehabilitation reports the foundation for economic prosperity must be anchored on an educated and skilled workforce to compete in a new economy. Further, Nevada must plan for long-term economic diversity and sustainability by investing in workforce preparedness.

Members of the Task Force received testimony throughout the interim noting the importance of developing a skilled Nevada workforce to ensure the state’s continued economic growth. Sixty-five percent of all jobs will require postsecondary education and training by 2020. There are more than 1,000 occupations offering apprenticeships designed to meet the needs of many high-growth, high-demand industries in Nevada. Registered apprenticeship provides a pathway to economic advancement and postsecondary education. Therefore, the Task Force recommended:

- Allowing DETR or the OWINN to provide incentive funding, if available, directly to an apprentice to cover his or her education and/or personal expenses. In order to be eligible for such funding, a person must meet certain criteria including income and county of residence; and

- Including a statement in the final report to ensure Nevadans are aware of apprenticeship opportunities, the wages they pay, and the qualifications for the program. Also, all prospective apprentices should be aware of supportive services, such as child care, as they apply for or obtain an apprenticeship.

### *Recommendation 2*

At the meeting on July 25, 2018, Denise Tanata cited a 2016 survey, “[What a Woman Needs to be Successful at Work and Take Care of Her Family?](#)” in which 52 percent of the survey participants said unavailable or unaffordable child care was a barrier to success in the workplace. She noted the Legislature should develop and expand pre-K programs offered in both public and private sectors through inclusion in the state education funding formula and/or enhancement of the State Preschool Program. Also, Nevada received funding for Fiscal Year 2013–2014 by the U.S. Department of Education Preschool Development Grant program. The grant supports Nevada expanding high-quality preschool to all four-year-olds from low- and moderate-income families. However, funding ends on December 31, 2018. Therefore, the Task Force recommended:

- Allocating approximately \$26 million to continue the Preschool Development Grants program once federal funding ends on December 31, 2018, if state funding is available. Nevada’s Department of Education has requested an extension to June 30, 2019. If the extension is approved, state funding will be needed beginning July 1, 2019; and
- Allocating \$13 million to serve an additional 1,500 students under the Preschool Development Grants program if the funding is not provided for in the 2019–2020 *Executive Budget* and money is available to fund the program.

## **IV. SUGGESTED LEGISLATION**

The Task Force was not allocated any bill draft requests for the 2019 Legislative Session.