## Joint Committee on Labor and Housing Public Hearing: May 7, 2021 Testimony in Support of LD 1559

Dear Senator Hickman, Representative Sylvester, and Members of the Committee:

Thank you for the opportunity to provide public comments in support of LD 1559, A Resolve To Create the Commission To Develop a Paid Family and Medical Leave Benefits Program.

My name is Emily Ingwersen and I'm a resident of Arundel. I am a small business owner - I own a design and build firm focused on sustainable construction with my husband, Rob. I am also a mom with two kids.

At some point, most people will need to take off from work - for happy times such as welcoming a new baby, or tough times such as recovering from surgery or caring for an ailing parent. These events are a part of life, but for some people, these events can put their financial security at risk.

Here in Maine, the overwhelming majority of employers are small businesses like mine, which is incredibly beneficial for our local economy. That also means there's an overwhelming number of working people who, at some point, may have to make a choice between losing income and not being able to take time off for parental or medical reasons.

For me, not having access to paid leave meant choosing between financial security and bringing our babies to work every day. My husband and I were running our own business when we had our second child and we had to return to work immediately so we were forced to shuttle a newborn to various construction sites while waiting for a daycare slot to open up. Without paid leave, we couldn't reduce the number of projects we accepted because we just couldn't afford to take the financial hit.

Most small businesses like mine would love to provide paid family and medical leave benefits for ourselves and our employees, but we can't afford it. And it's not for lack of trying, the reality is that small businesses have limited choices for private insurance options and the available options are very costly. These types of short term disability policies are more expensive for high risk fields like construction. Private insurers don't offer affordable policies to small businesses simply because we lack the capital and scale to make it affordable.

LD 1559 is our opportunity to go on a fact-finding mission - we can learn about different paid family and medical leave programs, and strategize a program that's specifically tailored to the needs of Maine and its people. I respectfully urge you to vote yes on this bill. Thank you.

Sincerely,

Emily Ingwersen, owner of Ginger Hill Design + Build, Arundel, ME

Emily Ingwersen Arundel

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