

My name is Roger Cadogan and I live in Rochester, MN. I am speaking here today in support of the bill HF 106. I have been a resident of Minnesota for over 30 years. I am 67 years old. In 2019 I was forced out of my full time job just after I started receiving social security at age 66. I did not have any retirement savings so my sole source of income was social security. I immediately was able to find a part time position working as a retail marketing agent at Walmart and Sam's Club. The income from the part time job along with Social Security allowed me to maintain my standard of living. In April of 2020 it became apparent that the spread of Covid-19 was going to be a serious health risk for me. The CDC made it clear that men over the age of 65 with underlying medical conditions were at serious risk of contracting and dying from Covid-19. The company I worked for allowed those that were at risk to resign and still be approved for unemployment insurance. I applied for unemployment insurance and 2 weeks later was stunned when I received a letter stating that a portion of my Social Security would be deducted from the amount I was to receive for unemployment. The result was that I would receive nothing in unemployment insurance. The impact of receiving that letter was heartbreaking. I now had no additional income and no hope of getting another job due to the large numbers of unemployed. I now had to cut back expenses in several areas including health insurance and medicine. One of my medications I started taking at only half the dosage I was prescribed.

The law as it currently stands is unfair to those receiving Social Security. As you are aware many people on Social Security are working part time to supplement their income, not because they want to, but because they need the income to survive. If I had a million-dollar retirement account to draw from, that would not be used to determine whether I receive unemployment insurance. So why should social security income reduce my unemployment? The source of my

retirement income should not be considered in any way. In fact, the law as it currently stands negatively impacts those most in need of unemployment insurance.

I strongly urge you, for the sake of all those who have no other choice but to rely on social security during their retirement years, to change this law and pass HF 106.