



**Urban League**  
of Portland

Good morning Chair Holvey and members of the Committee:

My name is Alexandria Jones-Patten, and I work for the Urban League of Portland in Senior Services. I assist African American seniors in Multnomah County who are looking for services to meet their everyday living needs. From rent/utility payment assistance, to food, clothing, health insurance, and any other need a senior is experiencing that may prevent them from continuously living independently in their own home, it is my job to prevent these seniors from falling through the cracks and losing their home. When I conduct a home visit with a new client I ask for their income, as this can affect the services they may qualify for. What I most often find is that the senior is bringing in \$1,000 a month or less. That's \$1,000 a month to pay for rent, food, electricity, gas, bus fare, and any unexpected expenses.

So many of these same seniors did not have the opportunity to save for retirement, and are now living their elderly years in poverty. Nearly 20% of Black seniors (age 65 and older) and 19% of Latino seniors have incomes below the federal poverty line. Some of these seniors are fortunate enough to have children that can assist them financially, but those same children become trapped in the responsibility of taking care of their parents while continuing to raise their own children.

I recently met with a senior who is living on a fixed income and has been faced with a medical scare. When I went for a home visit, she explained to me she finally received her bill for the surgery and follow up visits she's had with the specialist who is treating her. She told me she had to figure out how to pay what her insurance didn't cover, and that she was praying for a miracle.

I am on the other end of the life and employment cycle. I am 26 years old, working part time and going to school part-time. As of yet I have not been able to save for retirement and that is the case for most of my peers. As we embark on our careers, we anticipate having multiple jobs and employers, and unfortunately times when we will be out of the workforce through unemployment or for family reasons. Some of us will have the opportunity to save through our employers, many will not.

The Urban League is hopeful that you will support HB 2960. It may be too late for clients we currently serve, but it may help those of us who want to avoid the same fate as previous generations. HB2960 would allow the state to develop a plan that would improve the retirement security of everyone in our state.