

Michelle Souder

Thank you for being here today. I've traveled here to ask you to provide much needed oversight to the private homecare industry. I have been a homecare worker for over five years and currently work for a private homecare agency in Eugene. I could do many other jobs, but I choose to be a homecare worker because I am passionate about providing essential care to people in need. I make \$12 an hour.

I recently found myself in a financial bind and asked for an advance or "draw" on my wages - the pay I had already earned. Payday was 8 days away. I wasn't presented with any paperwork to sign but was told that I could get half of what I'd already earned, which was \$468 (gross). When I got home, I looked at the attached stub and was surprised to read the message: "Loan to be paid back, plus 10% and \$5 on December 12", which was payday. This "loan servicing fee" totaled \$51.80. My employer took over 4 hours of my wages to "loan" me money I'd already earned. If this was calculated as a typical loan, it would represent an APR in excess of 400 percent.

I am never again going to make the mistake of looking to my employer for assistance during hard times, but many of my coworkers with families to support have no choice but to take part in this abusive arrangement. For this employer to gouge myself and my coworkers on money we have already earned is one more indication of unscrupulous practices in this industry that require greater oversight.

I encourage you to support SB 669 to make sure that caregivers like me and the consumers who count on us have the protection and support we need in this growing sector of Oregon's economy.