



Service Employees International Union – Oregon State Council

February 7, 2024

To: Chair Kathleen Taylor, Vice-Chair Daniel Bonham, Senator Bill Hansell, Senator Kayse Jama, Senator Deb Patterson

Fr: John Salazar, Care Provider and Member of SEIU local 503

Re: Support for Senate Bill 1595

For the last 5 years I've been a full-time caregiver for my disabled brother who is bedridden. We lost our mother unexpectedly on Christmas of 2022. It was a huge blow emotionally and financially, but I managed to keep things afloat with support from friends and family. I've been working hard to keep us housed, pay our bills on time while building my credit. Financially I was in good standing as of April of 2023 but out of nowhere I was blindsided when I opened my banking app one day to find my account wiped clean and frozen. I had nothing showing on my credit reports, hadn't received one piece of mail regarding collections at my address for seven years. I later found out I was being collected on medical debt that had ballooned to almost \$15,000 with interest and fees from fifteen years ago. I had no recollection of the debt, and the collection agency had no information beyond generic account numbers and the original debt was amount of \$4,000.

I was left with nothing but my credit cards and a small amount of cash on hand to survive. The bank garnishment came with no warning and left us in the most difficult financial situation. If I couldn't somehow keep us afloat, we would lose our home, my job, and my brother would end up in a nursing home. My paychecks were direct deposits and stopping them took eight weeks. My brother's care couldn't be paused for two months, and neither could my monthly bills and expenses. I couldn't afford to hire an attorney to fight the garnishment and the best advice I could get was to file bankruptcy. It all felt unfair and the amount of stress it caused kept me up at night worried sick. There was no one I could turn to, and the only option was to try and fight it on my own or file bankruptcy.

This wasn't just a case of unpaid debt, it was a case of injustice. For two months, I worked full time taking care of my brother and paid my bills and lived off high interest credit cards to survive with no income. Like many Oregonians I had worked hard to build my credit and pay my bills but that wasn't enough. I was put into an impossible situation and like many other Oregonian's in similar situation I was alone with no safety net.

When I finally got my day in court, I had found out that the collection agency had incorrectly garnished my bank account and it was not within their legal right to collect any money regarding the matter. I was fortunate to have a judge who investigated the details of my case and found in my favor based on their error. My money was ordered to be returned immediately and just as quickly as it happened it was over. Had I not made the effort it would have ended much differently and probably cost me my home, my job and my brother if I didn't file bankruptcy. Even with the case being dismissed, and money returned, the



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amount of stress I experienced over that two-month period left me with high blood pressure anxiety that I had never experienced before.

Our legislature should strengthen laws that protect everyday Oregonians like me from this sort of thing ever happening in the first place. No one should ever have to go months without pay because a debt collector doesn't follow the law. That's why I hope you will join me in supporting this bill. I hope that you will vote to pass the Family Financial Protection Act, Senate Bill 1595.

Thank you for hearing our stories.