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**LatinoNetwork**

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To: Chair Taylor, Vice Chair Bonham, and Members of the Committee  
Re: Support SB 1595  
Date: 2/7/2024

Latino Network was founded in 1996 by advocates for the needs of the growing Latinx community in Multnomah County. Since then, these grassroots beginnings have evolved into a continuum of services that support Latinx individuals, families, and communities. Our programs currently focus on education, advocacy & leadership, health & wellness, economic justice, youth empowerment & violence prevention, and arts & culture, engaging nearly 11,000 community members throughout Multnomah, Clackamas, and Washington Counties in the last year. We are the leading culturally-specific provider for Latinx youth, parent, and family services in the Portland area with the goal of serving the nearly 19% of Oregon's population who identify as Latinx or Hispanic.

Latino Network currently provides direct services to youth and families in Senate Districts 13-15 and 19-25 and House Districts 25, 26, 28, 29, 37, 40 and 42-50.

We support Senate Bill 1595, the Family Financial Protection Act of Oregon. Improving Oregon's consumer protection and debt collection statutes through the modernization and expansion of existing laws, SB 1595 offers a practical route for families to recover from unforeseen financial challenges, avoiding the risk of being pushed deeper into a cycle of debt and poverty.

Here in Oregon, a recent survey found that 52% of BIPOC Oregonians would have difficulty paying for an emergency expense of \$400 compared with only 30% of white Oregonians. These pressures, along with rising costs, require the attention of lawmakers to ensure that those in poverty have protections against being pushed into a cycle of debt that they cannot recover from.

Latino Network, just like many nonprofit direct service organizations, have been granted millions of dollars from state and local governments to support people in getting employment and increasing their financial stability. Our work is deeply undermined by these old laws that have not been adequately updated, and seek to not just to collect debt owed but do it in a way that leaves people worse off and more unable to meet basic needs. We can have responsible debt collection laws that still encourage and protect family's ability to thrive and meet basic needs. The modest changes in SB 1595 is a good step in the right direction.

Please vote YES on SB 1595