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## State Senator Kayse Jama

Senate District 24 (D-East Portland, Damascus, Boring)

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Chair Taylor, Vice Chair Bonham, and Members of the Senate Committee on Labor and Business,

I am proud to write in support of SB 1595, the Family Financial Protection Act. This bill establishes important protections for low-income Oregonians by improving our state's outdated consumer protection and debt statutes.

Oregon's debt protection limits have not increased to keep pace with inflation and the ever-rising cost of living in our state. Currently, the wage amount protected from debt collections—equivalent to \$6.35 an hour—is too low for families to meaningfully recover from an unexpected expense or change in employment status. Oregonians taken to collections simply cannot afford to pay for their basic needs. These poor consumer protections mean that more families face the risk of eviction, medical debt, and unemployment, destabilizing our communities and placing further strain on our state's limited emergency assistance programs.

The Family Financial Protection Act raises the amounts exempted from court seizure to keep pace with minimum wage. The Act also protects the first \$2,500 in someone's bank account, providing an important buffer against falling into further debt. These steps will ensure that Oregonians can afford their basic needs while they work to pay what they owe.

SB 1595 also contains several important changes to statute that empower low-income people to fight unfair debt proceedings. Predatory debt collection practices disproportionately harm BIPOC and rural Oregonians, and often target those who do not have the legal or financial resources to fight back. This bill establishes legal penalties for collectors who willfully pursue debt collections from the wrong person or for the wrong amount, and extends to 3 years the time someone has to file a complaint against a collector. It further updates Oregon statute to align with federal debt collection laws that do not hold consumers responsible for creditor attorney fees in legitimate cases.

For too long, our debt laws have trapped low-income Oregonians in an inescapable cycle of poverty and debt. I strongly urge you to vote yes on SB 1595 and correct statutory flaws that harm our state's most vulnerable residents.