



February 9, 2022

Senate Committee on the Judiciary
Chair Prozanski, Vice-Chair Thatcher and Members of the Committee

Thank you for the opportunity to testify in support of SB 1543. My name is Loren Naldoza, and I am the Legislative & Communications Manager for Neighborhood Partnerships. Today I have the privilege of speaking on behalf of the Stop the Debt Trap Alliance.

The Stop the Debt Trap Alliance (SDTA) is a coalition of organizations standing for diverse constituents across Oregon to promote laws and business practices that equitably serve the interests of all consumers, particularly communities of color and those with the lowest incomes. The Alliance stands with Oregonians challenged by economic injustices and provides a voice for consumers in Salem and in local governments where policy decisions are made.

In Oregon, thousands of children have family members currently in deportation proceedings, and a significant share of Oregonians have family members who are undocumented and are at risk of future deportation or deportation proceedings.

A stunning statistic coming out of research from the legal profession finds that representation in a deportation proceeding increases the chances of favorable outcomes for the individual by 457%.¹ Despite the clear benefits associated with private legal representation, these services are cost prohibitive, and can range from thousands to tens of thousands of dollars. For families with low incomes, the prospect of an individual hiring an attorney to represent them as a client in a deportation proceeding is completely out of the question. Some may prefer to take the risk of trying to borrow money or taking out payday loans with exorbitant interest rates to secure that representation, only to face a similarly insurmountable financial burden of paying off unsustainable debt.

The Stop the Debt Trap Alliance recognizes these tough decisions and risks that individuals in deportation proceedings have to consider. SB 1543 is an excellent solution, which allows income-qualified individuals who cannot afford private representation to alternatively receive representation from nonprofit legal aid service providers, which would be funded by the Universal Representation Fund.

Nobody should have to choose between either going into unsustainable debt to remain in their community here in Oregon or facing deportation proceedings alone. The Stop the Debt Trap Alliance urges your support of SB 1543.

Loren Naldoza
Legislative & Communications Manager
Neighborhood Partnerships
On behalf of the Stop the Debt Trap Alliance

¹ Ingrid V. Eagly & Steven Shafer. *A National Study of Access to Counsel in Immigration Court*, 164 U. PA. L. REV. 1 (2015).

SDTA

STOP THE DEBT TRAP ALLIANCE

About the Stop the Debt Trap Alliance

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Credit Builders
ALLIANCE

Neighborhood Partnerships

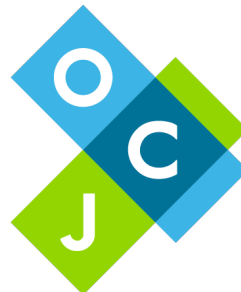

PCRi
Meeting the Affordable Housing Needs of the Community


CRL
Center for Responsible Lending


BIENESTAR

DevNW


HACIENDA
COMMUNITY DEVELOPMENT CORP.



**Oregon
Consumer
Justice**