

My name is Cody Harmon. I live in Portland, Oregon. Between trying to cover the most bare bones expenses of life, and having my wages garnished, I am struggling to keep my head above water.

I have always worked. I used to work as a training supervisor and was able to feed myself and pay monthly rent for a room. I was the main income earner, taking care of myself, and at times, others.

But a used car loan sent me to a hard place. The interest rate on the loan is 25%.

Before the garnishment started, the collections company was doing things like sending messages to my sister on Facebook asking where to find me. And when they did start to garnish me, it was for a huge amount that they wouldn't explain to me. Even though I had already paid off a good portion of the bill, from \$13,000 down to around \$7,000, the collections company says I owe \$17,000. I called them to ask how they arrived at that number. I know I owe money and will make payments, I just did not understand how it added up to that amount. They said they did not have to show me anything. That they had showed it to the judge and that is all they have to do. They told me that if I had a problem with that it was fine, they were going to take it out of my check either way.

I am being garnished for that used car loan. When my wages started to be taken, a big portion—25% of my income was suddenly gone. I couldn't even put food on my table in a consistent way, for me or anyone else.

It is hard to cover expenses while being garnished. All the bills make it hard to stay in housing, stay on top of all bills, and to do the things that I need to do.

For example, I couldn't take in my 11 year old brother and provide for him when my mom died a few years ago due to an overdose. I couldn't even keep myself in a room with stability. I can never have a family. Right now, I'm a financial liability to a partner.

And this will go on until I have either collapsed, or some equivalent to a miracle happens.

I need to look for somewhere else to live now. While I used to pay my rent early and in full each month, now I have to ask for grace periods, waiting for enough of my paychecks to come in.

I want to work on my credit to help make things better in the long term, but I don't see how. Each week only about \$250 of my wages are available for me to cover rent, groceries and basic expenses with, because a chunk goes to the debt collectors, and a chunk goes to pay my healthcare premium and I'm trying to set aside money each month in an FSA so I can pay my healthcare deductible. That doesn't leave much. I have to ask my employer for ways I can bridge the gap. This makes my employer toughen up on me for not being thankful for what I already have. And I am thankful. But I'm pretty good at seeing the long term in a lens usually reserved for hindsight, and what I see in my future is a Great Depression I cannot overcome.

I urge you to support HB 2008 to help keep Oregon families together physically and psychologically.

## **CODY HARMON- VERBAL**

Char Fahey, Vice Chairs and members of the committee:

My name is Cody Harmon. I live in Portland, Oregon. I have always worked. I used to work as a training supervisor and was able to feed myself and pay monthly rent for a room. I was the main income earner, taking care of myself, and at times, others.

But a used car loan with a 25% interest rate sent me to a hard place.

Before the garnishment started, the collections company was doing things like sending messages to my sister on Facebook asking where to find me. And when they did start to garnish me, it was for a huge amount that they wouldn't explain to me. Even though I had already paid off a good portion of the bill, from \$13,000 down to around \$7,000, the collections company says I owe \$17,000. I called them to ask how they arrived at that number. I know I owe money and will make payments, I just did not understand how it added up to that amount. They said they did not have to show me anything. That they had showed it to the judge and that is all they have to do. They told me that if I had a problem with that it was fine, they were going to take it out of my check either way.

I am currently being garnished for this loan. Each week only about \$250 of my wages are available for me to cover rent, groceries and basic expenses with, because a chunk goes to the debt collectors, and a chunk goes to pay my healthcare premium and I'm trying to set aside money each month in an FSA so I can pay my healthcare deductible. That doesn't leave much.

Because of this, I couldn't take in my 11 year old brother and provide for him when my mom died a few years ago due to an overdose. It's hard to keep myself in a room with stability.

And this will go on until I have either collapsed, or some equivalent to a miracle happens. I want to work on my credit to help make things better in the long term, but I don't see how.

I urge you to support HB 2008 to help keep Oregon families together physically and psychologically.