



February 7, 2024

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

Fr: Wally Walls, Member of SEIU Local 49

Re: Support for Senate Bill 1595

My name is Wally Walls. I am a Type 1 diabetic. I was diagnosed at age 14.

I work with many low income workers in our state's largest health systems as a leader in my union. I have also gotten to know wonderful people in other jobs like janitors, security officers and home care workers throughout SEIU. We work hard to get ahead, but there are many roadblocks, including what happens when we have a bill that we can't afford and how the laws about debt collection can impact our lives.

I am sure that you are familiar with the surveys of Oregonians who would struggle to be able to pay an emergency expense. The reality for lower-wage workers is even worse. In one SEIU Local 49 survey of lower-wage hospital workers, 80% said that if they were faced with an emergency expense that cost \$400 they would either be unable to pay it or paying it would be a challenge.

That is what happened to me. After my 19th birthday, I went to pick up insulin at Safeway, and the pharmacist told me it would be \$750 for a one-month supply of just my insulin... Not including other supplies. Being young and not having a great deal of knowledge about how to access assistance, I was stuck with an impossible situation.

I was working full-time, living with roommates, and earning around \$250 a week. There was no way I could afford to fill the prescription, so I didn't.

I tried not eating carbohydrates, hoping that maybe my blood sugar would not change. I eventually went into Diabetic KetoAcidosis and went into the ER vomiting bile uncontrollably; I was in the hospital for nearly a week. 3 of those days in the ICU.



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I was eventually able to get insurance through my employer, but every day I got a different bill from when I was uninsured. I ended up falling behind on my regular bills because I was trying to pay off my medical debt.

I was sent to collections. I made payments, but it was never enough. Once I mailed in as much as I could afford – but they sent the partial payment back and told me, “You have to pay in full or we will start garnishing you.” And so they did.

To survive the garnishment, I had to get a second job at Burger King, closing shift from 6pm to 1am, on top of my already full-time job 9am to 6pm. Luckily I was young. Somehow, I did that for a full year – I wouldn’t wish that upon anyone.

At that point, money started getting taken out of my checks. They took all my money. I don’t remember hearing anything about a court hearing, even if I had been able to go or know my rights. To even hope to have enough money to get by I got a second job at Burger King, closing shift from 6pm to 1am, on top of my full-time job at a dog kennel from 9am to 6pm. I was young, so I could do it. Honestly, I could never do that now at 34. Somehow, I did that for a full year – I wouldn’t wish that upon anyone.

While I was eventually able to pay off a lot of my debt, I still had unpaid medical bills looming over me. I needed a fresh start and decided to file for bankruptcy. I got my first car a year ago, and I am finally building my life and credit score up so I can get a home.

I understand garnishment is a necessary evil, but I think my life would’ve been totally different if they just had taken a little at a time. I also know that low-income workers aren’t always able to defend themselves in these cases, the deck is just stacked against us. I hope that you will stand up for those who are struggling to do the right thing and make sure that we are protected.

Thank you for listening, and I hope you’ll support this bill.