

Submitter: Lydia Giles
On Behalf Of:
Committee: Senate Committee On Labor and Business
Measure, Appointment or Topic: SB481

To the Senate Committee On Labor and Business,

My name is Lydia Giles, and I am writing to express my strong support for SB 481. As someone who has worked hard to build a better life for myself and my daughter, I know firsthand how access to financial flexibility can make all the difference for families like mine.

I grew up in a low-income household, and after having my daughter at a young age, I faced the difficult reality of being a single parent trying to make ends meet. There were times when I wasn't sure how I would afford diapers, let alone keep up with rent and other necessities. Even as I advanced in my career working at a healthcare nonprofit, the financial challenges didn't stop. I learned that as my income grew, so did my expenses, and unexpected costs could still throw everything off balance.

One of the biggest struggles I faced was avoiding overdraft fees. A single overdraft fee could set me back significantly, making it even harder to recover financially. For the past five years, having access to earned wage access services like EarnIn allowed me to bridge the gap when I needed it most, helped me avoid high-cost alternatives, and stay on top of my bills.

About three years ago, I was finally able to put down a payment on a camping trailer. This was a milestone that symbolized financial stability and my ability to say yes to something that brought joy to my family. But without the financial control I had gained from using earned wage access services, I wouldn't have been able to get to this point. I have seen firsthand how financial insecurity impacts our communities, and I know that SB 481 would provide crucial support to many hardworking Oregonians who are just trying to stay afloat.

I urge you to support SB 481 to ensure that families like mine can continue working toward financial independence without being trapped by predatory fees or unnecessary barriers. Thank you for your time and consideration.

Sincerely,

Lydia Giles
Portland, OR