

**Testimony Submitted by
Angela Donley, Policy Analyst
Oregon Consumer Justice
To the House Committee on Commerce and Consumer Protections**

February 6, 2025

Regarding: Support for HB 2330

Chair Sosa, Vice-Chair Chaichi, Vice-Chair Osborne, and Members of the Committee,

For the record, my name is Angela Donley. I am writing in support of HB 2330 on behalf of Oregon Consumer Justice.

Oregon Consumer Justice (OCJ) envisions a vibrant future where all Oregonians live with dignity and abundance and experience health, joy, and economic opportunity. We work collaboratively across policy and advocacy, community engagement, and the law, to realize a more just and equitable Oregon where people come first. For too long, flawed systems and policies have stood in the way of this reality, with communities of color most often experiencing significant harm. Informed by consumer insights, OCJ works to make financial and business transactions reliably safe and supports Oregonians in knowing and exercising their consumer rights.

All individuals have an inherent right to safety and security in their financial well-being. Older Americans, in particular, deserve protection from targeted deceptive schemes that seek to exploit their lifestyles and interests.

HB 2330 creates a much-needed task force to protect Oregonians aged 50 and over from fraudulent schemes. We support the task force's focus on financial scams on the elderly and support AARP's request to expand the task force, or at least change the bill language to transition the positions named to represent elderly interest groups and instead identify those positions for those who advocate for consumers 50 and over.

According to the Federal Bureau of Investigation, scams targeting the older adult population increased 14% nationwide from 2022 to 2023, with Oregon ranking number 19th for reported complaints¹. Older adults represent the largest group of fraud victims in the United States, yet only approximately half of these incidents are reported. To address this, further protections and education about current and emerging scams are important. A dedicated task force would provide significant value in protecting our older Oregonians.

OCJ believes HB 2330 is a step in the right direction to protect Oregonians as they age.

Thank you for your consideration and your service in building the future that Oregonians deserve.

¹ Federal Bureau of Investigation, *Elder Fraud Report, 2023*.