

Testimony Submitted by
Chris Coughlin, Policy Director
Oregon Consumer Justice
To the Senate Committee on Judiciary

April 14, 2025

Regarding: Support for HB 2463

Chair Prozanski, Vice-Chair Thatcher, and Members of the Committee,

For the record, my name is Chris Coughlin. I appreciate the opportunity to testify on behalf of Oregon Consumer Justice today **in support of HB 2463 and an amendment, that is not yet back, to extend the answer period in small claims court from 14 days to 30 days.**

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.

Our civil legal system can feel overwhelming to individuals who aren't used to engaging with the courts and find themselves served with a summons. Currently, the answer period in small claims court is 14 days. This amendment would extend this period to 30 days to align with the answer period allowed in circuit court. OCJ is supporting this change to address access to justice in debt collection cases. Right now, the answer rate in Oregon small claims debt collection cases is only 4.4%. Too many cases end up with default judgments. Extending the answer period for small claims is one way to help lower barriers to participation.

Fourteen days is not much time to respond, especially when someone who has been served may not recognize the plaintiff's name as often the original creditor's name is

not on the summons. It is understandable for someone to put the summons in a pile of papers until their next day off when they have time to take care of it, and by then, it may be hard to figure out what they need to do before the 14 days to respond are up. Extending the answer period to 30 days gives people a greater opportunity to engage in the process.

The stakeholders we have talked to are either in support or neutral on the concept of the amendment, but none of us have yet seen the amendment and are waiting to review it. Our understanding is that the amendment should include changes in the following statutes, and perhaps others identified by Legislative Counsel, to reflect an extension from 14 days to 30 days:

- ORS 46.455
- ORS 55.045
- ORS 55.065

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