



13 February 2026

Senate Committee on Early Childhood and Behavioral Health  
Oregon Legislature

Chair Reynolds, Vice Chair Anderson, and Members of the Committee:

**RE: Senate Bill 1535 - Support**

My name is Jimmy Jones, and I am the Executive Director of the Mid-Willamette Valley Community Action Agency (MWVCAA) in Salem. We serve low-income residents of Marion, Polk, and nine other counties across Oregon. Annually, MWVCAA administers more than \$80 million in services and direct assistance supporting housing stability, homelessness response, energy and weatherization, and early learning programs for tens of thousands of Oregonians. Through our early learning work, including Head Start and our Child Care Resource & Referral program, we partner closely with child care providers across the region and see firsthand the pressures they face.

I am writing to express support for Senate Bill 1535, which directs the Department of Early Learning and Care to convene a Liability Insurance Work Group to study insurance costs and availability for child care providers and report recommendations to the Legislature.

Across our region, liability insurance has become increasingly unstable and unpredictable. Providers are reporting substantial premium increases, abrupt policy cancellations, and difficulty securing replacement coverage. For small and community-based providers operating on narrow margins, these changes can threaten their ability to remain open. When providers close classrooms or reduce enrollment due to insurance challenges, families lose access to safe, stable care and employers lose dependable workforce support.

Senate Bill 1535 represents a critical first step. By bringing together stakeholders to examine trends, market conditions, and potential policy responses, the bill creates a structured process to better understand a rapidly changing insurance landscape before broader action is considered. Careful study and informed recommendations will be essential to protecting both providers and the families who rely on them.

Child care is foundational to family stability and economic participation. When providers are supported, children experience consistent, nurturing environments and parents are able to remain in the workforce. Addressing the growing challenges surrounding liability insurance will help protect access to care and sustain the providers who serve Oregon's families every day.

For these reasons, I respectfully urge your support for Senate Bill 1535. Thank you for your continued commitment to Oregon's children, families, and early learning system.

Respectfully,



Jimmy Jones  
Executive Director