

REINING IN THE COST OF LIVING

With Oregon families working hard to keep up with inflation, House and Senate Democrats spent the 2025 session fighting to bring down the cost of living and demanding fairness for workers and consumers.

Lawmakers took bold action, like banning medical debt from going on credit reports. Bouncing back from a serious illness is hard enough; leaders in the Senate and House stopped that experience from dimming the financial future of responsible borrowers.

That was just one step to help Oregonians keep more of the money they earn. Here's more:

To ease pressure on family budgets, Oregon Democrats:

- Pushed medical debt off credit reports (SB 605)
- Stopped massive energy users, like data centers, from shifting electrical costs to consumers like you (HB 3546)
- Widened access to consumer assistance services at utilities (HB 3156)
- Required utility companies to slow down their rate hikes (HB 3179), show good performance along with any rate increases (SB 688), and double the amount of assistance for people struggling to pay their bills (HB 3792)
- Outlawed surprise fees in prices online (SB 430)
- Invested in affordable summer learning programs (HB 2007)

"Medical debt should not stop you from qualifying for a small business loan or getting a good interest rate on a mortgage."

Winsvey Campos (D - Beaverton & Aloha),
sponsor of Senate Bill 605

To make housing more affordable, Oregon Democrats:

- Extended a tax benefit to help save for a home's down payment (HB 2087)
- Stabilized rent in mobile home parks at 6 percent a year (HB 3054)
- Strengthened protections for renters to get deposits back (HB 3521)
- Dedicated \$23.5 million to develop affordable senior housing (HB 3589)
- Made it easier for developers to increase the housing supply—the key to improving housing affordability for everyone (SB 974, HB 3144, HB 2138)

To help workers thrive, Oregon Democrats:

- Levelled the playing field for workers negotiating with management during a strike (SB 916)
- Demanded accountability when construction workers serve on a project but don't get paid (SB 426)
- Protected against age discrimination at work (HB 3187)



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