



YOUTH ALIVE!  
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ANNE MARKS

June 21, 2022

The Honorable Mark Stone  
 Chair, Assembly Judiciary Committee  
 1021 O Street, Room 5740  
 Sacramento, CA 95814

**RE: SB 1200 (Skinner) – SUPPORT**

Dear Chair Stone:

I write on behalf of Youth ALIVE! to express our support for SB 1200 (Skinner), which will reduce the statutory interest rate for personal debt collection, retire judgements after 10 years of collection opportunity, and increase time to allow property owners time to assert their rights in the event of a judgement lien.

Youth ALIVE! is a nationally recognized community-based organization known for initiating an international alliance to treat violence as a public health crisis and developing young leaders in the process. Tasked as Oakland’s anchor organization for violence prevention, intervention, and healing, Youth ALIVE! has maintained a successful track record of implementing evidence-based violence intervention and prevention services. Our decades of experience preventing violence is built on an understanding of how underlying conditions and root causes like poverty contribute to the cyclical violence we experience in communities like Oakland. This understanding informs our decision to support SB 1200.

It has been long held that debt buyers and debt collectors inundate our legal system with debt collect lawsuits. These players cast a wide net by mass filing generic complaints throughout the state, many times hundreds a day. The court has its own designation for these cases-- 3.470 cases. In a data pull of these cases, in limited civil court alone, from 2006 to present, 4,313,650 case were filed. In that same grouping, 1,831,176 resulted in default judgment. That is **42.5% resulted in default judgment.**

Under current law, a judgment is enforceable for 10 years and renewable for life at an interest rate of 10% per annum on the principal amount. While, a judgement may not be renewed before 5 years, it may be renewed between years 6 and 10, with interest for the preceding years being added to the principal creating a new principal amount. With the interest rate being higher than market rate for over 2 decades, and giving debt collectors a lifetime to collect, there is no incentive to act expeditiously. Instead, judgement holders are incentivized to let the interest grow and loom over the head of someone – in perpetuity.

Californians are already struggling under immense financial pressure. With



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unceasing student debt burdens, uncertain employment, lack of affordable childcare, and exploding housing costs, families are struggling to get ahead. These hardships have only been compounded by the last two years with a once-in-a-lifetime global pandemic which caused an inequitable economic recovery and a cascade of geopolitical and geo-economical disasters.

We know there are many barriers that can prevent someone from realizing financial stability. A decade is long enough to enforce a judgment. It's time to allow people to move forward with their lives and have the opportunity to start fresh without the costs and consequences of bankruptcy.

For these reasons, Youth ALIVE! respectfully requests an AYE vote on SB 1200 (Skinner).

Sincerely,

A handwritten signature in blue ink, appearing to read "Anne Marks".

Anne Marks  
Executive Director

cc: The Honorable Members of the Assembly Committee on Judiciary