

At the Kitchen Table Quote Sheet

CO State Representative Javier Mabrey:

“At a time when the wealthiest people are getting richer, too many of our neighbors are one accident away from being buried in medical debt and credit card debt. Our economy no longer rewards hard work. We have to ensure we are making life easier for our people.”

David Seligman, Towards Justice:

“It’s just astonishing that in one of the wealthiest states in the wealthiest country in the history of the world we have millions of Coloradans drowning in debt, punished by a legal system that is too often weaponized against them as opposed to a tool to protect them. For so many Americans, the “American Dream” is a sham, it often just means more and more debt and no meaningful opportunity for economic advancement.”

Sophia Hennessy, Colorado Consumer Health Initiative:

“Costs are rising in Colorado, leaving many families to make tough choices between rent and groceries. Medical debt should be the last thing a person has to worry about when accessing care. Colorado has come a long way in prioritizing affordability, but we can do more to address high costs and limit the long-term impact of medical debt on consumers. Nobody should fear losing their house or their wages over accessing care.”

Lois Lupica, Community Economic Defense Project:

“Colorado’s courts have become a powerful tool for debt collectors, while too many working families are left struggling with the consequences. Wage garnishment can take 20% of a worker’s paycheck, and debt-collection lawsuits and garnishment disproportionately burden lower-income communities and communities of color. For families already working hard to make ends meet, losing part of a paycheck can have devastating consequences. We need a system that gives people a fair chance to resolve their debts and move forward, rather than extracting wealth from communities that can least afford to lose it.”

Amy Czulada, Protect Borrowers:

“Coloradans are drowning in debt—from credit cards, student loans, auto loans, utilities, and medical debt—and the results are catastrophic. People are one or two missed payments from dire and cascading consequences. That’s why conversations like these and the work that groups in Colorado are doing around affordability and debt are absolutely crucial.”

Lorenzo Harris, Community Economic Defense Project:

“Debt and housing instability are not separate problems. For the communities we serve, a medical bill, missed paycheck, or growing credit-card balance can make it harder to afford rent and recover from a financial setback. At the Community Economic Defense Project, we work alongside people facing eviction, foreclosure, and other threats to housing stability. Colorado needs protections that support families while they regain their footing — not leave them paying



for a crisis long after it has passed. This event brings community members, advocates, and elected officials together to connect the financial pressures families face with the protections and policy changes needed to stay housed and build lasting economic stability.”