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Child Development Coalition

Liz Adams
*Child Development &
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Representative Cliff Bentz

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*Community Action
Partnership of Oregon*

Senator Jackie Dingfelder
At large member

Joyce Dougherty
ODE - Child Nutrition Programs

Jonathan Enz
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Kevin Finney
Ecumenical Ministries of Oregon

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*Oregon Faith Roundtable
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Anne Hoisington
OSU - Extension Service

Lauren Mitchell
*DHS - Seniors and People with
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Senator David Nelson
Oregon State Senate

Steve Randolph
Oregon Food Bank

Senator Diane Rosenbaum

Representative Jefferson Smith

Belit Stockfleth
DHS - Children, Adults & Families

Jon Stubenvoll
OFB - Advocacy

Cliff Trow
Private Citizen

Sue Woodbury
*DHS - Women, Infants &
Children (WIC)*

To: Members of the House Revenue Committee
From: Robyn Johnson, Community Advocacy Coordinator
Re: H.B. 3640
Date: April 21, 2011

Position: Support

The Oregon Hunger Task Force supports H.B. 3640 and urges your "Yes" vote on this measure.

Hunger continues to be an issue for far too many Oregonians:

- Oregon is among the top five states in the nation for hunger according to the United States Department of Agriculture.
- Over 760,000 Oregonians need the Supplemental Nutrition Assistance Program (SNAP) to meet their monthly food needs.
- One of every two (50.3%) of all Oregon students qualifies for free or reduced price meals at school.
- Over 240,000 rely on emergency food boxes each month to feed themselves and their families.

The Oregon Hunger Task Force and Partners for a Hunger-Free Oregon view hunger as an income issue. Families are struggling to pay for their basic living expenses and feed their families, and high-cost tax services and products such as Refund Anticipation Loans make their financial situations worse.

Refund Anticipation Loans unfairly target low-income consumers with exorbitantly high interest rates of 50 – 500%, in addition to hidden fees. In 2008, more than 33,500 Oregon families who received the Earned Income Tax Credit also used Refund Anticipation Loans as a means to receive their tax refunds more quickly. These are the very same families in our state who struggle with hunger.

A primary goal of Oregon's 5-year plan to end hunger (*Ending Hunger Before it Begins: Oregon's Call to Action*) is to increase economic stability for people, communities and the state. One of the strategies identified to achieve this goal is to reduce unfair and predatory lending practices. Today, this committee has the opportunity to move us closer to achieving that goal by allowing families to keep more money in their pockets, to meet expenses and buy food.

Please vote "Yes" on H.B. 3640.