

To All Whom it Concerns on the Corona Virus Response Committee,

As I watch business owners and my community in Portland respond to this crisis, I am practically paralyzed.

I am making the effort to write to you because I think there must be so many people in similar circumstances as mine and if you are on this committee, that situation is likely to be INVISIBLE to you. People in my situation will do a great job hiding their circumstance. I am ashamed.

I'm fairly certain that fewer than a handful of close friends have any idea how dire my financial instability has been for the past five years. If you saw my resume, you would never believe the difficulty I've had in getting my career to take off and stabilize.

I volunteer in my community and was the board chair of my neighborhood association. I live in Arbor Lodge in North Portland where almost 50% of residents are self-employed. We are talent and creative, models, graphic designers, writers, programmers, camera grips, music teachers, virtual assistants, musicians, sports instructors, massage therapists, airbnb hosts, caterers and caregivers.... people who support Portland's industries through the gig economy. We are largely viewed as replaceable and non-essential. Our services are the first things businesses will pull back on.

I spent five good years contracting with an Oregon city and county and working with small businesses. When eventually my contract wasn't renewed, it was a big, unexpected shock. I had just saved enough to buy a house and now had a mortgage. As a single mother of two ineligible for unemployment, I quickly applied to graduate school to keep us afloat. I thought with all I had accomplished already and a Master's degree, I'd be able to advance more quickly. But not having any corporate experience, having been self-employed seems to have been a real barrier.

Over the past five years I have been in and out of temporary contracts, been a finalist for dozens of jobs (that's hundreds of resumes and applications put together) that I didn't get, and lived on a wing and a prayer hustling for clients and sometimes doing any odd job like cleaning a house or pet sitting. I have cashed out small retirement and health savings accounts. I resorted to paying bills with credit cards and ended up taking an early and reduced inheritance to pay them off.

Before the outbreak of Covid-19 I was already going to be late on my mortgage, but I had proposals out and was feeling confident I'd sign a new client any day. That's the speed of self-employment. Now I'm not hearing back from anyone. Now the Barista I rent a room to is out of work. The amount of unemployment service industry workers would qualify for under existing unemployment is NOT ENOUGH to keep them afloat. They are already living paycheck to paycheck.

You might think that surely I qualify for some existing assistance. But with the \$1,000 a month I receive in child support, my meager income from work and room rental and my teenage son's income... also suspended, I haven't. I am just above the cut off for food stamps.

The phony low unemployment rate that has been touted by the current administration sure doesn't reflect the reality that I've seen. So many people I know freelance and gig at many different things to keep afloat. Ten years ago, I could charge a \$110/ hr consulting fee. Now it's more common for me to find work for \$20/ hr.

For now I have health insurance through OHP.

My house seems to be the only chance I have at paying off student loans someday or having any kind of income when I can no longer work, and if I can't hang on through this ordeal I don't see how I'll ever stabilize again.

I know there are thousands of us and I know even more are in a worse position than I am.

Think of all the households that exist in Portland where there are three, four, five people pitching in together and all living paycheck to paycheck. Now, in plenty of those houses, every single adult in the house was just put out of work.

We need assistance that stabilizes people enough that they can step out of financial insecurity.

We need to make sure people are able to keep cell phones and internet through this terrible time. ALL UTILITIES SHOULD BE COVERED.

We need MORTGAGE AND RENT ABATEMENT across the board. American taxpayers bailed out the banks. It's time the banks give something back.

We Oregonians have ingenuity. We will somehow survive this, but if it is a piece meal of programs approach and doesn't account for the reality that so many invisible, independent workers contribute to the economy without any kind of insurance or security, it will be devastating for years to come.

I hope this bit of insight will inspire some good dialogue and consideration as solutions are created.

Thank you for your service and consideration.

Amber Dennis

P.S. If you know anyone hiring communications staff, I'd love an introduction!

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Marketing | Public Relations
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www.amberleedennis.com
503.804.0087