

Hello Joint Special Committee on Coronavirus Response-

Over the weekend I wrote to Senator Wagner, who represents my district, and he urged me to send a note to the committee. I can't even fathom the unsurmountable task you're facing so I'll do my best to employ brevity:

1. Identify actions to support low-income and vulnerable Oregonians and small businesses as they comply with public health guidance.

I do not have a background in social work so I suspect you are well ahead of me with thinking around short-term economic relief but I urge you to please consider single parents and head-of-household in your proposal. I'll use myself as an example: I am a UO grad and make a little more than \$100,000/year, for which I equally work hard and am grateful. However, my industry is being hit very hard right now (tech hardware) and things I count on, such as bonuses, are not going to happen. Further, I work for a local, small company and they are delayed in even reimbursing our expenses. Please allow me to add I am also a single mother of a little boy. Under the proposed package that's being communicated on the news, I would not qualify for a stimulus check, yet my neighbors who have a dual income that is nearly \$34K more than mine, would get \$2400 + \$500 for each of their children. I do not begrudge anyone who qualifies - but the boundaries around salary are not reflective of what it costs to run a household and are not protecting single head-of-household (I am recently divorced and I cannot tell you the constant anxiety that comes with having someone to lean on financially to holding up the roof entirely on your own). I, of course, have the same bills and expenses and unlike married couples, rely exclusively on just my income. I am now adding childcare and homeschooling costs to my already very stretched expenses.

My ask: Please, please create a proposed package that looks unilaterally at a head-of-household stimulus and not just individual incomes, which can easily outpace what a single parent, like me, makes.

Further, I will find a way to pay every bill. Though I do worry about how quickly I can do that. What might bring me a little more sleep at night is if we overdraw our bank accounts, we aren't hit with overdraft fees if we replace the funds within 10 days. Net, late fee forgiveness.

Also, could we please remove late fees from mortgages and, most importantly, forgiveness if we are more than 30 days late so it will not affect our credit as long as the bill is paid in full within a certain period? I am so worried about wrecking my credit right now and I know this keeps my peers and colleagues up as well. We are responsible adults. We will honor our commitments to pay our bills. But head's of household who make less than \$150,000 should be part of the stimulus and knowing we aren't destroying the valuable credit we need during a time of uncertainty would be so powerful and so helpful.

I hope this was helpful and I appreciate your time and your consideration,
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