



# PROFILES

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OF HUNGER & POVERTY

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# IN OREGON

2010 Oregon Hunger Factors Assessment



and the Oregon Food Bank Network



and the Oregon Food Bank Network

# OREGON FOOD BANK AND THE OFB NETWORK OF REGIONAL FOOD BANKS

## **Our Mission:**

To eliminate hunger and its root causes ... because no one should be hungry.

## **Our Vision:**

Everyone shall have the capacity for ready access to an ample, nutritious, affordable and appropriate food supply through traditional, non-emergency channels. The Oregon Food Bank Network distribution system will continue the recovery of grocery products that would otherwise be wasted to address disasters and individual emergencies, and to help qualified nonprofit organizations, which provide food as part of a broader range of services, to stretch their resources.

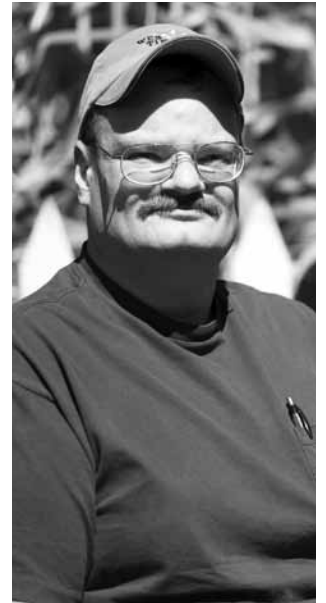
## **Our Actions:**

Oregon Food Bank is a nonprofit, charitable organization. It is the hub of a statewide network of 947 hunger-relief agencies serving Oregon and Clark County, Wash. Oregon Food Bank recovers food from farmers, manufacturers, wholesalers, retailers, individuals and government sources. It then distributes that food to 20 regional food banks across Oregon. Sixteen are independent charitable organizations. OFB directly operates four regional food banks serving Tillamook County, southeast Oregon and the Portland metro area. These four centers distribute food to 352 food pantries, soup kitchens, shelters and other programs helping low-income individuals in Multnomah, Clackamas, Clark, Wash., Tillamook, Harney and Malheur counties. Oregon Food Bank also works to eliminate the root causes of hunger through advocacy, public education and community organizing around food system issues.

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“I am very grateful food banks exist. I feel I’m a failure as a provider when I cannot provide basic necessities for my family.” “I personally skip an average of 10 meals per month so my kids can eat.” “This once-a-month help tides me over for the month so that I can meet expenses.” “I would like a job, but in the meantime the food bank is a big help.” “We need more jobs in our community. Too many businesses

have been forced to shut their doors.” “Thanks for being here when things get tight for us.”



“We need medical coverage but make \$6 too much on unemployment to get coverage through the Oregon Health Plan.” “Everybody should be able to eat and have health care.” “Medical insurance is needed, but the cost of insurance is outrageous.” “I broke my ankle in July. Six pins, a six-inch plate, six screws and 1,000 medical bills.”

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The comments throughout this publication are in response to the final question:

**What would you like to tell us?**

**For others in a situation like yours, what would you like to tell them that has helped you?**

# INTRODUCTION

“I am very grateful food banks exist. I feel I’m a failure as a provider when I cannot provide basic necessities for my family.”

This year’s Hunger Factors Assessment Survey occurred during an unprecedented economic recession. The national economy fell apart in late 2007, and Oregon’s unemployment rate soared to levels not seen since the recession of the early 1980s. Poverty and hunger have also reached record levels.

Oregon Food Bank (OFB) and the Network of Regional Food Banks and Partner Agencies collected 72 million pounds of food for distribution to people in need throughout Oregon and Clark County, Wash., during fiscal year 2009-10. The OFB Network distributed 917,000 emergency food boxes in fiscal year 2009-10, an increase of 130,000 from fiscal year 2007-08 when the recession began. Over the three years of the recession, the number of food boxes rose 17 percent from pre-recession level of 785,683. This major increase in service required an incredible effort by hundreds of volunteers and dedicated staff at 20 regional food banks and 947 local programs, and generous donations of time and money from thousands of Oregonians.

We are proud the OFB Network helped so many, but saddened by the large number of people who continue to need our services.

The Profiles of Hunger and Poverty in Oregon examines the underlying factors that force people to seek emergency food assistance.

Survey results show that low-wage jobs and minimal benefits make it difficult for families to meet basic needs, leaving them vulnerable when an unexpected illness, car accident or other emergency occurs.



This year's survey also reflects massive job losses caused by the recession. Almost a third (31 percent) of survey respondents listed long-term unemployment as the reason they sought emergency food, up from 22 percent in 2008. In addition, the number of respondents who are unemployed and looking for work rose, while the number of people reporting full-time work fell from 21 percent in 2008 to 16 percent in 2010.

The tough economy was also reflected in an increased number of families struggling to meet basic needs with incomes at or below the poverty level. Almost three-quarters of households in this year's survey (73 percent) had incomes below the federal poverty level, compared to 67 percent in 2008. Among households with children, 64 percent lived below the federal poverty level.

The survey also highlighted the importance of effective and well-targeted public programs in the fight against hunger. Respondents reported their monthly food stamps lasting longer than in 2008. Modest declines in food costs may have played a role, but an increase in SNAP (food stamp) benefits also made a difference.

Since 1986, The Oregon Food Bank Network has conducted 12 Hunger Factors Assessment surveys in an effort to better understand the factors that lead people to seek emergency food. The survey helps us better serve our neighbors in need and focuses attention on the root causes of hunger. We hope that by sharing the experiences of people who are hungry, we continue to motivate the public, businesses and legislators to take action to eliminate the root causes of hunger.

Thank you for your generous support of the Oregon Food Bank Network and the hundreds of thousands of people it serves. We urge you to help us build a system of public support that effectively addresses the root causes of hunger and an economy in which prosperity is shared.

Working together, we can eliminate hunger. Let's get to work!



# THE NEED FOR EMERGENCY FOOD ASSISTANCE

## WHY DO PEOPLE NEED EMERGENCY FOOD?

“I personally skip an average of 10 meals per month so my kids can eat.”

“This once-a-month help tides me over for the month so that I can meet expenses.”

Many survey respondents seek emergency food boxes because they simply can't afford to buy enough food for their families. Even before the recession, many jobs paid too little to cover basic needs. In recent years, thousands of Oregonians have also struggled to cope with long-term unemployment.

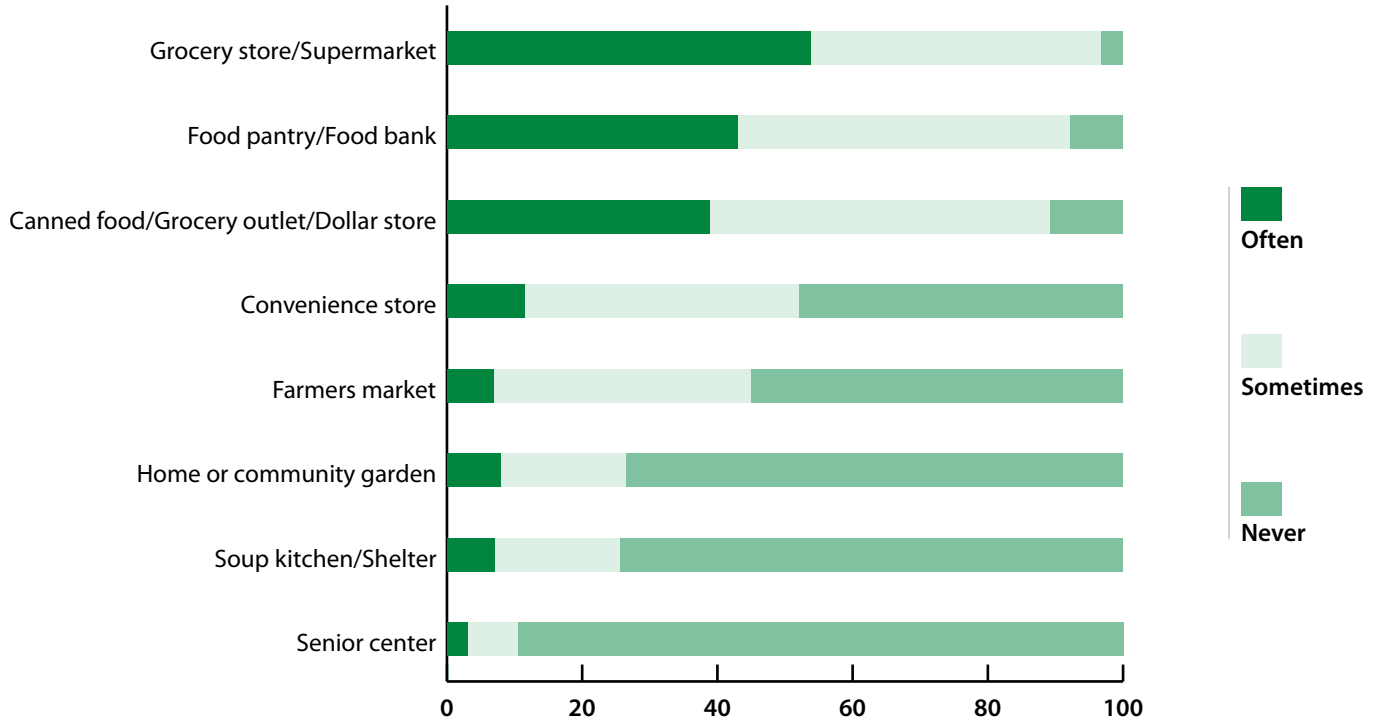
When asked why they seek emergency food, respondents most frequently replied, “My food stamps ran out.” The next most frequent response was “high food costs.” Many respondents also reported being squeezed by expenses for heating, transportation fuel, medical care, housing or unusual expenses. At the same time, the share of all respondents reporting difficulties related to the cost of food or heat was lower in 2010 than in 2008. This likely reflects spikes in energy and food costs in 2007 and early 2008 that have since somewhat abated.<sup>1</sup>

The share of respondents reporting “long-term unemployment” as the reason they needed help feeding their families rose sharply from 22 percent in 2008 to 31 percent in 2010.

The survey asked, “What happened that made it necessary for you to be here today?” Respondents could check all choices that applied. The table below summarizes the responses. Almost all relate to situations that impact household resources for food purchases. Households averaged four responses.

Households selected	Situations contributing to need for emergency food box
50%	Ran out of food stamps (of those receiving food stamps)
44%	High food costs
31%	Unemployed a long time
30%	High heating costs
29%	High gas/fuel costs
25%	High medical costs
25%	High rent or mortgage costs
24%	Unusual expenses recently
22%	Low wages
21%	Retired: on a fixed income
18%	Debt
15%	Too sick to work (e.g. disabled, mental health issues)
13%	Public assistance is not enough (TANF, SSI, etc)
10%	Recent job loss
Other: food stamps cut, unemployment ran out, childcare costs	

**How often do you or members of your household get food from the following sources?**



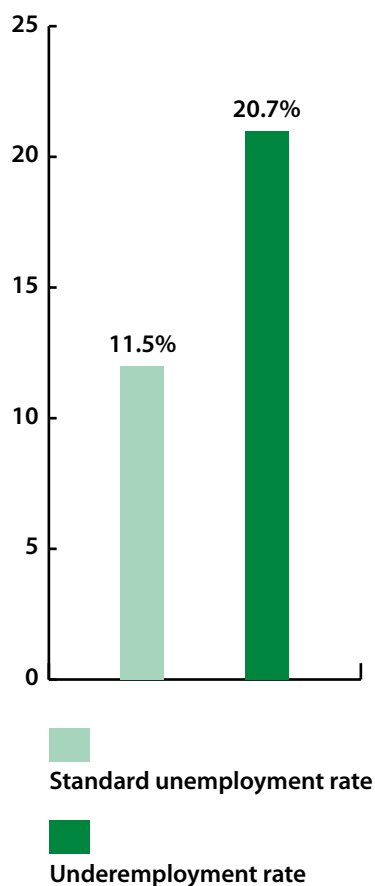
# POVERTY AND HUNGER FACTORS

## EMPLOYMENT

“I would like a job, but in the meantime the food bank is a big help.”

“We need more jobs in our community. Too many businesses have been forced to shut their doors.”

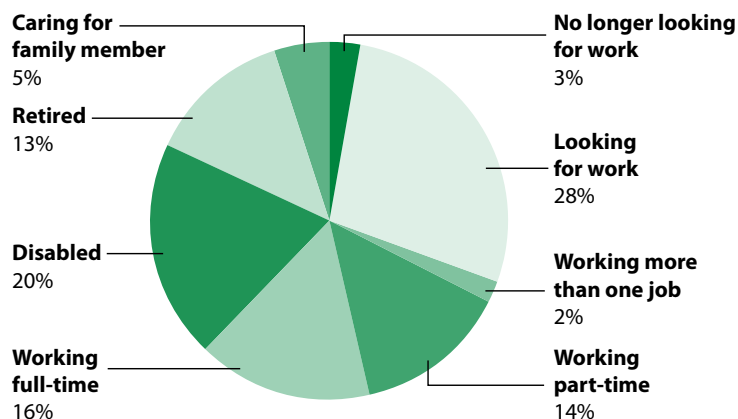
The Northwest was hit hard by the national recession that began in late 2007. Oregon’s unemployment rate has remained in the double digits since February 2009, peaking at 11.6 percent. That’s more than double the unemployment rate prior to the recession. The last time Oregon saw double-digit unemployment rates was during the recession of the early 1980s.<sup>10</sup>



A broader measure of unemployment – which includes workers who have settled for a part-time job and those who have become discouraged from active job hunting – shows that one in five Oregon workers (20.7 percent) was unemployed in 2009.<sup>11</sup> Low-income families were particularly affected as job losses concentrated among workers at the lower end of the wage scale.<sup>12</sup>

This dismal unemployment situation is reflected among survey respondents. Compared to 2008, a smaller share of respondents are working, and a larger share are unemployed and looking for work.

With thousands of laid-off workers and employers reluctant to hire, jobs remain scarce. Hiring is projected to pick up slowly in 2011. That means prospects for laid-off workers will likely remain bleak over the near term.



This chart shows the employment situation of individuals, representing about 84 percent of working-age adults in surveyed households. The survey asked the employment situation for the respondent, the respondent's spouse or partner and third adult. Some households had more than three adults, and some households only reported on one or two adults.

- 25% of households had at least one full-time worker, compared to 30% in 2008.
- 37% of households with children had at least one full-time worker, compared to 43% in 2008.
- 16% of adult recipients work full time, compared to 21% in 2008.
- 28% of adult recipients are unemployed and looking for work, compared to 20% in 2008.
- The average length of time of unemployment was 15 months.
- 31% of surveyed households listed long-term unemployment as the reason they sought emergency food, compared to 22% in 2008 at the beginning of the recession.
- 52% of respondents cite "to be employed" as critical to improving their situation, compared to 45% in 2008.

### The percent of respondents or spouses/partners who were working full time:

	Respondent	Spouses/partners
2010	13%	28%
2008	16%	36%

42% of households had at least one member working, down from 46% in 2008

### Households also reported at least one member:

Looking for work	32%
Disabled	23%
With a full-time job	22%
With a part-time job	17%
Retired	14%

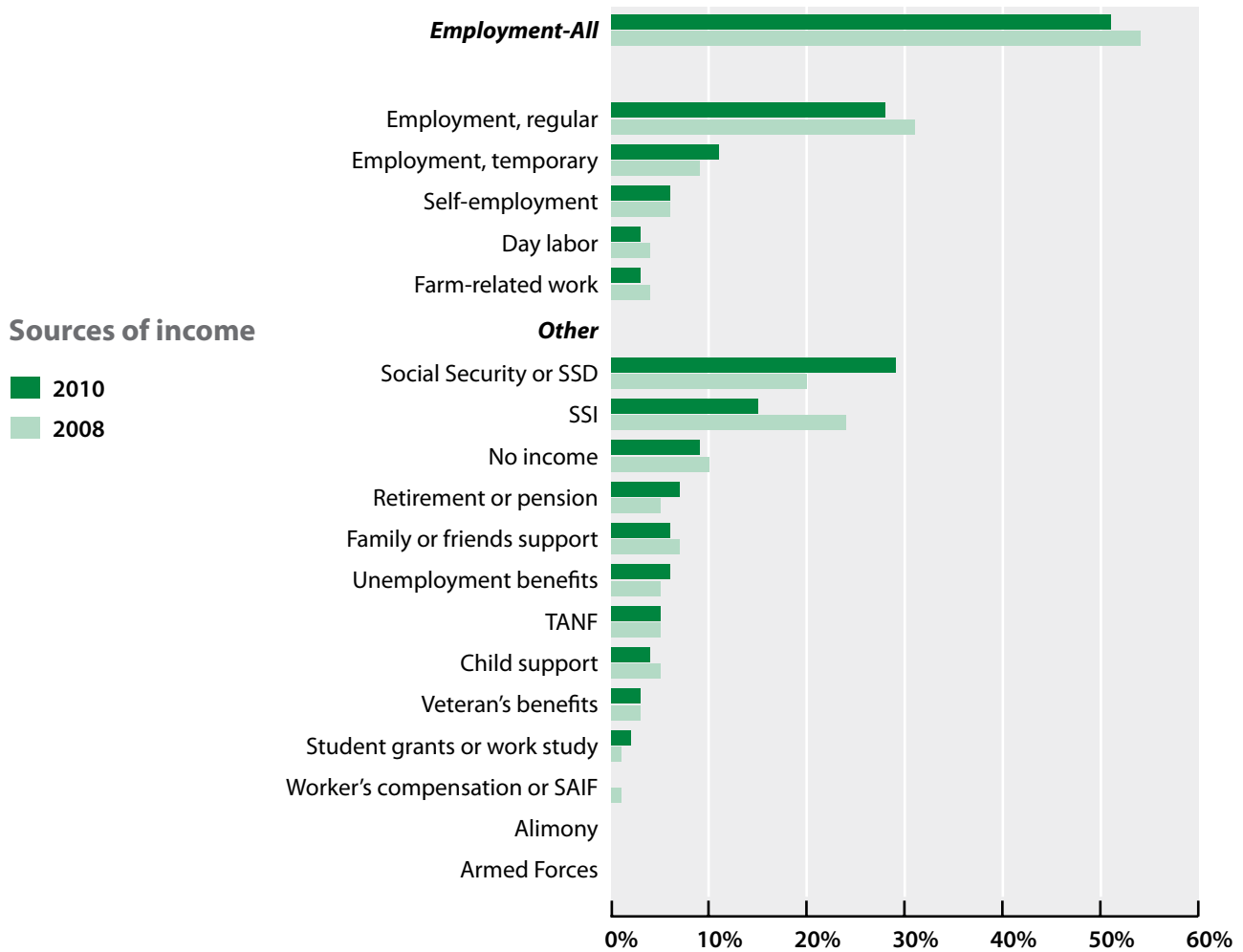
### Barriers to employment:

- 10% of households with members looking for work did not have a phone (down from 15% in 2008).
- 24% of households with members looking for work did not have a car (down from 29% in 2008).
- 38% of respondents and spouses/partners have some education beyond high school (up from 36% in 2008) compared with 63% of Oregon's general population.<sup>3</sup>

# INCOME

“Thanks for being here when things get tight for us.”

“My husband and I have worked hard our entire lives. We have always paid our bills and have been productive members of the community. I lost my job in December 2009, and now, four months later we are about to lose our cars as well as our housing.”



- 42% of recipient households had at least one person working (down from 46% in 2008 and 43% in 2004).
- 73% of all households live below 100% of the 2010 federal poverty level; 29% live below 50%.
- 45% of households identified employment income in the past year.
- Oregon's poverty rate rose to 14.3% in 2009, up from 12.9% in 2007. The share of children living in poverty also rose significantly.<sup>3</sup>

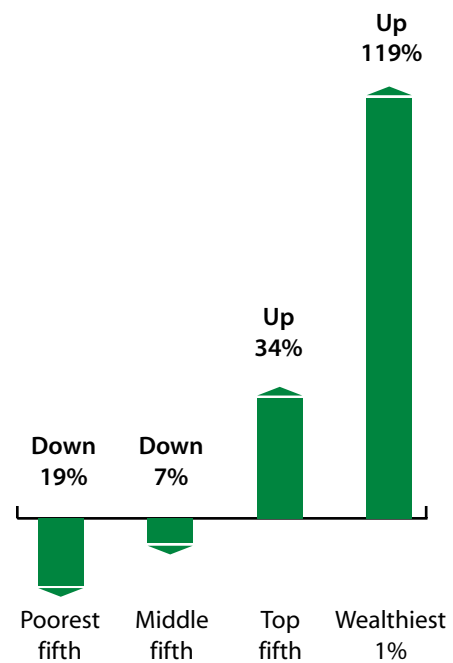
## Official poverty

The official federal poverty line (FPL) is based on a 1955 household survey. Though updated annually, it relies on out-of-date assumptions and seriously underestimates real poverty. The FPL fails to address the impact of today's high housing, health care, fuel and child care costs, or even work-related expenses.

- FPL for a family of four in 2010 — \$22,050.<sup>4</sup>
- Full-time job at Oregon minimum wage in 2010 — \$17,500.
- Basic family budget for a family of four (statewide average) in 2007 — \$45,274.<sup>5</sup>
- 200% of FPL for a family of four in 2010 — \$44,100.
- Median income in Oregon for a four-person family in 2010 — \$67,605.<sup>6</sup>

In 2011, the federal government will release an annual, **supplemental poverty measure** to complement the existing poverty definition (see box).<sup>7</sup>

## Real income change for Oregon households, 1979-2008



Source: Oregon Center for Public Policy analysis of Oregon Department of Revenue data

The **supplemental measure** will more accurately reflect the income level necessary to maintain a minimal standard of living in the U.S. today. It will also measure the effects of policies designed to alleviate poverty, such as the Earned Income Tax Credit — something the current official poverty measure does not allow. The current measure will remain the official measure of the federal poverty line, and federal and state governments will continue to use it to determine eligibility for various assistance programs. The supplemental measure will provide additional information for understanding economic conditions and trends and for measuring the effects of anti-poverty policies.

The new, supplemental poverty measure will account for modest spending on food, clothing and shelter, including utilities; work-related expenses such as child care and transportation; federal and state taxes; out-of-pocket medical expenses; plus a small cushion for other expenses. It will account for receipt of public assistance, such as food stamps and for regional variations in the cost of living and will adjust for family size and annual inflation. With all these adjustments, it will still mark a meager standard of living. Some advocates continue to push for additional alternative measures that would reflect the higher income necessary to maintain a decent living standard.

The supplemental measure will better inform debate about public policies aimed at alleviating poverty. It will more accurately reflect the status of low-income Americans and it will show the effects of government efforts to help people. As such, it will represent a significant improvement in our tools for understanding poverty and what can be done to address it.

## BASIC FAMILY BUDGET VS. POVERTY

“There are too many families caught in between low income and middle income that need help but don’t qualify for programs.”

Using the Economic Policy Institute’s basic family budget calculator as a model, the family budget illustrated below was fine-tuned using more localized sources for some of the figures.

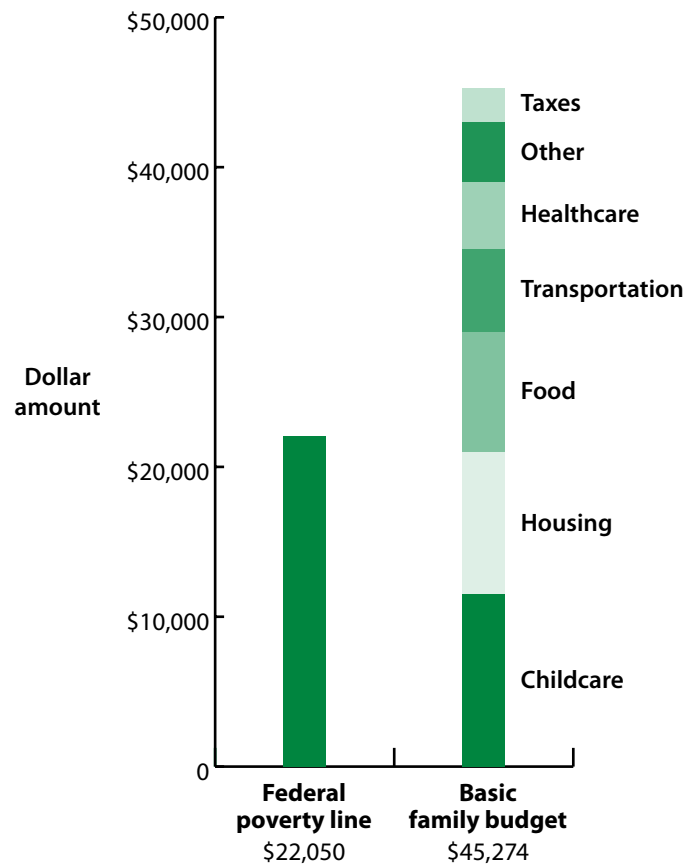
Calculations by EPI, a nonprofit, non-partisan think tank, also include such essentials as housing, food, child care and health insurance. For a typical Oregon family, a basic family budget ranges from 192 to 226 percent of the federal poverty line.<sup>5</sup>

Nearly 1.3 million Oregonians, more than one-third, try to survive with incomes below 200 percent of the federal poverty line (\$44,100 for a family of four).<sup>8</sup>

### Living wage

A living wage allows families to meet their basic needs without resorting to public assistance and provides them some ability to deal with emergencies and to plan ahead. Living wages are calculated on the basis of family budgets, which include basic necessities; state, local and federal taxes; and minimal savings.<sup>9</sup>

In Oregon, 46 percent of job openings pay less than the \$13.54 an hour living wage for a single adult, and 88 percent pay less than the \$28.09 an hour living wage for a single adult with two children.<sup>9</sup>



## EDUCATION

“I’d like to get a better education for a better job and a better life.”

“Because of my hard work, my health has declined. I don’t want to stop working. I want to be able to go to college and change my job.”

“Financial aid covers tuition, but with the cost of books and school supplies, etc., it becomes hard to eat, especially with proper nutrition.”

The percentage of respondents with education beyond high school or GED has risen from 29 percent in 2000 to more than 38 percent in 2010. This remains well below the education level of the state as a whole. In 2009, 63 percent of Oregon adults had some education beyond high school.

### “What is the highest level of education you completed?”

Education	Respondent and spouse/partner			Oregon
	HFA 2010	HFA 2008	HFA 2006	ACS 2008
8th grade or less	9.5%	9.2%	9.4%	4%
Some high school	15.5%	17.2%	16.9%	8%
High school grad or GED	36.8%	37.8%	36.4%	27%
Tech or vocational school or trade certificate	6.2%	7.6%	7.3%	---
Some college	18.1%	16.8%	17.1%	28%
2-yr community college grad	7.6%	6.5%	7%	8%
4-yr college grad or more	6.4%	4.9%	5.8%	26%

Having a college degree significantly improves a worker’s earning potential. In 2009, Oregonians with a bachelor’s degree averaged nearly \$40,000 in earnings while those with a high-school degree averaged about \$25,000.<sup>13</sup>

Unfortunately, going to college in Oregon is increasingly out of reach for low-income families. Tuition and fees at the University of Oregon were \$7,430 for full-time resident undergraduates in 2009-10. That’s five times higher than they were in the mid-1980s and a 95 percent increase in the last 10 years.<sup>14</sup> Even with financial aid, the cost of tuition and room and board at a two-year higher education institution in Oregon would consume about 65 percent of the average annual income of the lowest-income families in Oregon.<sup>15</sup>

The Oregon legislature and the federal stimulus act have offered some relief to low- and middle-income students struggling to afford higher tuition. In 2008-09, Oregon significantly expanded the Opportunity Grants program, the primary state assistance program for low-income students, and extended access to more middle-income families. Unexpectedly high demand for the grants, however, forced the state to institute last-minute cuts in grant amounts in late 2009.<sup>16</sup> The federal stimulus act increased Pell Grant awards, which help fund tuition for low- and moderate-income students, and increased funding for work-study opportunities, which offer jobs to low-income students. These increases are both time-limited and modest.

### “Everything seems to just keep getting more expensive.”

Sixteen percent of surveyed households with children report at least one adult member of the household is not working because of lack of suitable child care options.

According to child care advocates, the major barriers for mothers trying to enter the workforce are:

- **The high cost of child care and general lack of availability of care.**
- **Lack of child care programs willing to take TANF (welfare) clients.**
- **Lack of child care for off-hour work schedules or for children with special needs.**

Standard monthly child care costs in Oregon range from \$400 to \$938 per child, depending on the child’s age and the type of care center.<sup>17</sup>

The inflation-adjusted cost of full-time care in an Oregon child care center for a toddler has risen from \$790 per month in 1994 to \$938 in 2008, the most recent year for which data are available.<sup>18</sup> This means that the annual cost of full-time care for a toddler in Oregon was more than \$11,200, or \$4,700 more than tuition and fees for an undergraduate at the University of Oregon.<sup>19</sup>

Oregon offers a child care subsidy to some low-income families through the Employment Related Day Care (ERDC) program. The Oregon legislature improved the program in 2007 by increasing subsidy rates to match market rates more closely. As a result, families receiving the subsidy are more likely to find and afford quality child care.

Cuts that would reduce the number of families with access to ERDC have been proposed as a result of state revenue shortfalls due to the recession. Such cuts would harm not only working families, who depend on the subsidy in order to work, but also the jobs of providers who care for the children.



“Well, a five-year-old eats a lot because they are growing so fast and are so energetic. A 10-month-old baby eats a whole lot, like all the time. They need diapers and juices and baby food and formula and clothes and bottles and more!”

- Recipients who are children: 33% .
- Children with no health insurance: 21% (down from 24% in 2008).
- Households with kids without health care: 22% (down from 25% in 2008).
- Households reporting having to cut kids' meals: 30% Of those, 37% reported this happening every month (up from 30% in 2008).

Failing to address hunger creates consequences beyond individual dinner tables. Recent research has clearly documented a link between food insecurity and negative health and academic outcomes.<sup>20</sup> Among the findings on effects of food insecurity on children:

### Health

- Poorer overall health status and compromised ability to resist illness.
- Elevated occurrence of stomachaches, headaches, colds and ear infections.
- Greater incidence of hospitalizations.

### Behavior and Academics

- Higher levels of aggression, hyperactivity and anxiety as well as passivity.
- Impaired cognitive functioning and diminished capacity to learn.
- Lower test scores and poorer overall school achievement.
- Increased school absences, tardiness and school suspensions.

### Oregon's Childhood Hunger Coalition

The Childhood Hunger Coalition (CHC) is a network of health care professionals, anti-hunger advocates and others, including Oregon Food Bank, working to reduce the health consequences of childhood hunger. During the summer of 2007, CHC conducted a survey of Portland-metro area health care providers to assess the need for education, training and other resources needed by clinics that serve food-insecure households and children. In 2009, CHC conducted a similar statewide survey (excluding Portland-metro area previously surveyed).

Results from both surveys showed that health care professionals in Oregon feel food insecurity is a problem that should be addressed in the clinical setting. Knowledge of indicators and impacts of childhood hunger allows health providers to identify patients at risk and to provide an appropriate intervention. Health providers can play a key role in addressing childhood hunger. For many young children, the doctor's office is a place of regular contact outside the home. To address this need, the Childhood Hunger Coalition has provided a continuing education course for health care providers, "Childhood Food Insecurity: Health Impacts, Screening and Intervention." Since 2008, 800 health providers and others have registered for the course. Earlier this year, CHC provided 3,000 toolkits to health providers to further assist them in identifying symptoms of food insecurity in the clinic. The toolkits included resources for intervention such as information about federal nutrition programs (SNAP, WIC and Child Nutrition Programs). For more information about the Childhood Hunger Coalition, visit [www.childhoodhunger.org](http://www.childhoodhunger.org)

“I appreciate the food bank. If not for the food bank, we could not eat. By the time we pay rent, there is not enough money for food.”

“It was very hard to find a place with an income of only \$659.17 a month. I wish there were more subsidized housing.”

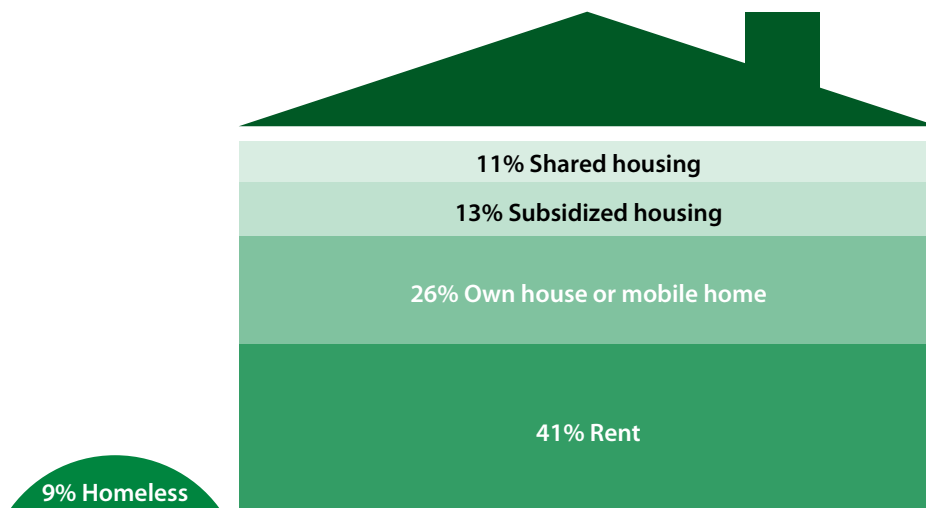
### Housing situation

For the purposes of this survey, the homeless include those living on the streets, in shelters or vehicles, camping, in migrant camps and other unstable situations. It also includes those temporarily staying with friends. The level of reported homelessness has ranged from a high of 18 percent in 1996 to 9 percent in 2010. In addition, 11 percent are living in a shared housing arrangement with an extended family or with non-family members.

Those reporting that they own a house or mobile home has steadily increased from 12 percent in 1996 to 16 percent in 2000 to 26 percent in 2010.

Percentage of respondents who needed to move in the last two years:

- To find work: 17%.
- Due to cost of housing: 25%.
- 8% have received eviction notices in the last two years (down from 10% in 2008 and 17% in 2006).



In response to the question “Do you currently own a home or have you owned a home in the past five years?”

- **25% of respondents answered “yes.”**

Of those:

- **56% have had difficulty making their mortgage payments on time.**
- **37% talked to their bank or a credit counselor about modifying their mortgage.**
- **15% sold because they could no longer afford their mortgages.**
- **12% lost homes to foreclosure.**

More renters in Oregon are paying a larger portion of their income to rent. In 2000, 42 percent of Oregon renters paid more than 30 percent of their income to rent. In 2009, the latest year for which data is available, 52 percent of Oregon renters paid more than 30 percent of their income to rent. Twenty-six percent of renters paid more than half their income to rent.

While emergency food box recipients are more likely to rent than own their home, about one in four reported owning their home. Among those who said they currently owned a home or had owned one in the last five years, more than half (56 percent) reported difficulty making mortgage payments on time and 12 percent said they had lost their home to foreclosure.

## **Cost of housing**

The cost of housing is the single greatest expense for most households. The Department of Housing and Urban Development (HUD) has consistently characterized “affordable housing” as rent or mortgage that consumes no more than 30 percent of a family’s income. The results of this survey show how far low-income households are from that standard.

- **73% of respondents reported household income below the federal poverty line (\$22,050 for a family of four).**
- **29% reported income below 50% of the federal poverty line (\$11,025).**

By HUD standards, affordable housing would cost \$550 per month for a family of four with income at the federal poverty line.

In 2010, HUD’s estimate of fair market rent for a two-bedroom unit in the Portland metro area was \$839. In other areas of Oregon, the cost ranges from \$615 to \$786.<sup>21</sup>

The National Low-Income Housing Coalition reports that renter households in Oregon need to earn at least \$14.93 per hour in 2010 to afford a two-bedroom unit at fair market rents.<sup>22</sup>

“We need medical coverage but make \$6 too much on unemployment to get coverage through the Oregon Health Plan.”

“Everybody should be able to eat and have health care.”

“Medical insurance is needed, but the cost of insurance is outrageous.”

There is a strong connection between an inadequate diet and health issues. Children who do not eat enough nutritious food may suffer health and behavioral issues. Many teachers attest to the affect of hunger on attention span and a child’s ability to learn.

Adults may have diet-related health problems or health problems that may be aggravated by poor nutrition. For example, in 2010, 27 percent of surveyed households reported at least one member with diabetes. The advent of the Oregon Health Plan (OHP) in 1989 dramatically reduced the number of emergency food box clients with no health care coverage. The number of households with at least one member covered by OHP was slightly more than 50 percent in 2002. Dramatic cuts, co-pays, eligibility restrictions and limits to accessing health care account for the significant drop to 30 percent in 2008.

Category	2010	2008	2006
Children with no coverage	21%	24%	22%
People w/ Oregon Health Plan or Washington’s Basic Health	19%	20%	20%
Respondent disabled	22%	25%	23%
Partner disabled	17%	16%	20%
Households putting off medical care	58%	58%	55%
Households putting off dental care	68%	68%	67%
Households putting off purchase of meds	46%	47%	49%

Of households with children:

- 22% reported they lacked health care coverage for at least one child.
- 19% of respondents cited improved health as key to making emergency food assistance less necessary for their family.

Health insurance coverage among Oregon children actually improved in 2009. In 2008, 12.1 percent of Oregonians under age 18 lacked health insurance, while in 2009, 10.4 percent of Oregon children lacked health insurance.<sup>23</sup>

The improvement in health care coverage for children is likely related to Oregon’s Healthy Kids initiative, part of an expansion of health insurance coverage for children and low-income adults enacted by the 2009 Oregon legislature. Implemented in 2010, Healthy Kids was designed to ensure that nearly all Oregon children have access to comprehensive health insurance coverage. The lowest-income families are able to enroll their children at no cost, while moderate-income families receive a subsidy. The legislature paid for the expansion with a new tax on insurers and hospitals, which draws in federal matching funds.<sup>24</sup>

**“I broke my ankle in July. Six pins, a six-inch plate, six screws and 1,000 medical bills.”**

Often overwhelmed by the cost of providing for the basics of food, shelter, clothing and health care on limited budgets, many families are forced to skip bills to put food on the table. During the deep recession of the early 1980s, about two of every 1,000 Oregon adults filed for bankruptcy. By the early 2000s, the figure had reached nine for every 1,000 adults. Congress changed the laws in 2005, making it more difficult to declare bankruptcy, and the number of bankruptcy filings in Oregon fell sharply. With the onset of the recent recession, filings have increased again. In 2009, the rate of bankruptcy filings in Oregon is back at the level it was in 2000 at six for every 1,000 adults.<sup>25</sup>

## Housing-related debt

Oregon’s foreclosure rate in the first quarter of 2010 was triple what it was in late 2007, just before the recession hit.<sup>26</sup>

Survey respondents reported housing-related debts:

- 14% owed back rent.
- 8% received eviction notices in the past two years.
- 33% owed back utilities.

## Credit-card debt

Twenty-eight percent of survey respondents reported credit-card debt. As wages have stagnated and costs for housing, health care and other expenses have increased, many American families have turned to credit cards to help cover essential living expenses. In 2009, Congress responded to the increasing use of credit by passing legislation that bans unfair interest rate increases, prevents unfair fee traps and requires that contract terms be clearly disclosed using plain language. Most provisions took effect in early 2010.<sup>27</sup>

## Medical debt

Forty-one percent of survey respondents reported having medical debt. One of the risks of losing health coverage is that when a medical emergency arises, the cost of care far outweighs a family’s ability to pay. The number of Oregonians without health insurance rose to 17 percent in 2009, up from 15.8 percent in 2008.<sup>28</sup> In 2000, Oregon hospitals reported \$129 million in bad debt. In 2009, they reported \$450 million, more than triple the 2000 figure.<sup>29</sup>

## Other debts

- 20% report owing money to family or friends.
- 12% have student loans to repay.
- 4% owe money to check advance/car title loan company.
- 12% owe back taxes.

## Access to financial services

Having an account at a financial institution can save the expense of money orders or check-cashing fees and provide access to more affordable credit. However:

- 41% of respondents did not have a bank or credit union account.
- 17% of respondents have used a check cashing service in the past.

“This is my first time on food stamps or needing food assistance. Many people are embarrassed, but I know my situation is temporary, and everyone has been extraordinarily supportive and helpful.”

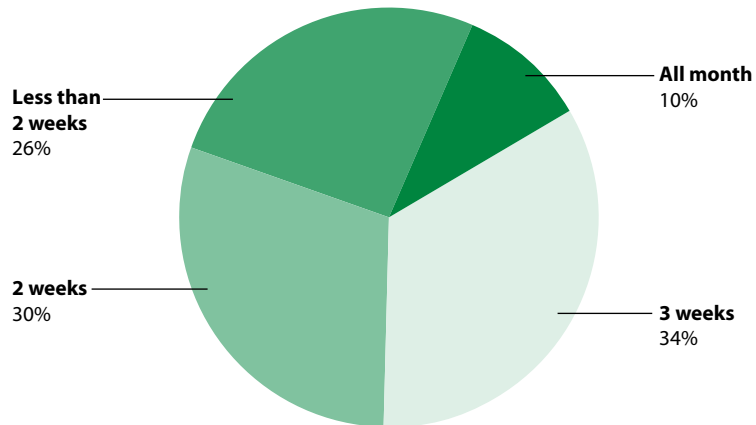
The main purpose of the federal Supplemental Nutrition Assistance Program (SNAP), or food stamps, is to increase the purchasing power of low-income households so they can obtain a more adequate and nutritious diet. In the 2010 Hunger Factors Survey, 52 percent of households indicated they currently receive food stamps.

As of June 2010, 713,355 Oregonians were receiving SNAP benefits, an increase of 49 percent since 2008. A common misconception is that SNAP benefits provide all the food resources for a household. The chart on the following page shows how quickly survey respondents run out of benefits. The average benefit amount is about \$128 per month per person, or about \$1.42 per meal if stretched over the entire month.<sup>30</sup> The USDA estimates that eating a low-cost but nutritionally adequate diet of home-cooked meals for a month would cost about \$2.40 per meal for an adult male and about \$2.10 per meal for an adult female.<sup>31</sup> Many households receive the minimum allotment of SNAP benefits. The minimum for households of one to three persons was set at \$10 when it was established in 1977 and remained unchanged until the reauthorization of the program in 2008, when it was raised to \$14. In 2009, the federal stimulus act – the American Recovery and Reinvestment Act (ARRA) – raised it to \$16. If the minimum benefit had been adjusted for inflation since 1977, it would be about \$36 in 2010.<sup>32</sup>





### How long do your food stamps last?



### Why food box recipients are not receiving SNAP (food stamps):

Do not know if I qualify	35%
Amount too low	13%
Do not qualify — non-citizen	11%
Benefits were cut off	10%
Too complicated	5%
Too hard to get to office during office hours	3%
No transportation	3%
Too embarrassing	2%

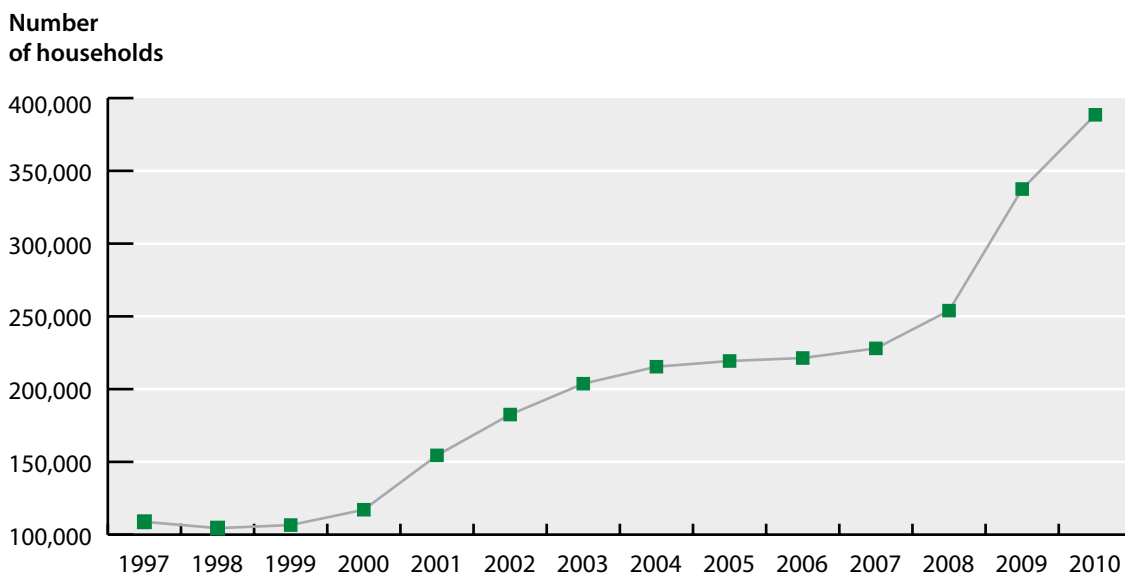
## More people are using food stamps, yet requests for emergency food remain high

The Emergency Food Box Program provides a three- to five-day supply of groceries accessed from one of the 409 pantries run by churches and other nonprofit groups in the OFB Network. Most families request help four or fewer times in a year.

SNAP (food stamps) is a nutrition assistance program funded by the federal government to help families meet a portion of their monthly food need. The program provides a temporary average supplement of \$128 per month, per person, or \$1.42 a meal. These amounts are higher than in past years because the 2008 farm bill and the federal stimulus act (ARRA) increased SNAP benefits.

Expansion of SNAP benefits through the 2008 farm bill and ARRA not only helped families keep food on the table, but also bolstered the state's economy. The stimulus act increased benefits by 13.6 percent, which means an additional \$80 in monthly benefits for most eligible four-person families.<sup>33</sup> Prior to increased investments from stimulus funding, the average participating household received \$226 in SNAP benefits per month as authorized under the farm bill. Since the benefit expansion, about \$90 million in federal funds come to Oregon each month through the SNAP program, significantly boosting local economies. Families spend their benefits quickly on groceries, and every dollar in food stamp benefits a family receives allows them to spend an additional dollar to meet other basic needs. Such spending supports local businesses and local jobs. Economists estimate that each additional dollar in SNAP benefits generates \$1.73 to \$1.84 in total economic activity.<sup>34</sup>

### SNAP participation in Oregon



“I am thankful for food I received. It helps a lot so I can get by from month to month with high gas prices and rent that takes half of my income.”

- 76% of households have not had enough money to buy food at some point during the last year.
- 30% of households said they had to cut their child’s meals during the year. 37% percent of those said this happened every month.

In the late 1990s Oregon had one of the worst hunger problems in the nation. In 1996-98, 14.2 percent of Oregon households were food insecure, meaning they were not always sure where their next meal was coming from.

In 2003-05, Oregon’s food insecurity rate declined to 11.9 percent of Oregon households, near the national average. During this time, Oregon markedly increased the number of people who received food stamps through two major efforts. Most important, the state of Oregon made more low-income families eligible for food stamps through categorical eligibility. Food stamp outreach by a variety of organizations also increased. The growth in the number of people who used food stamps coincided with a decline in food insecurity.

In 2006-08, food insecurity worsened in Oregon and across the nation. Oregon’s food insecurity rating dropped to 13.1 percent of Oregon households, and Oregon ranked second in the nation in the category of “very low food security,” also known as “hunger.”

The USDA’s food security statistics are based on a national food security survey conducted as an annual supplement to the monthly Current Population Survey (CPS). The CPS is a nationally representative survey conducted by the U.S. Census Bureau for the Bureau of Labor Statistics each year. The CPS provides data for the nation’s monthly unemployment statistics and annual income and poverty statistics.

In December of each year, after completing the labor force interview, about 50,000 households respond to the food security questions and to questions about food spending and about the use of federal and community food assistance programs. The households interviewed in the CPS are selected to be representative of all civilian households at state and national levels.<sup>36</sup>

“I live in rural Oregon with little competition between retailers. Prices are much higher!”

This year’s Hunger Factors Survey examined a number of different indicators through the lens of urban and rural populations (see definitions below). We found some notable differences and many similarities.

- More rural respondents are retired: 18% compared to 10% urban.
- Fewer rural households have children: 40% compared to 49% urban.
- People living in rural places visited pantries more often, reporting nearly five visits annually, compared to urban respondents who reported just over three visits annually.
- People living in rural places feel more food secure than those living in urban places. Rural respondents reported worrying about where their next meal was coming from always or often 16% of the time, whereas urban respondents reported the same 25% of the time.
- Rural respondents reported that a food pantry is often closer (travel time) than a grocery store.

**Urban and rural respondents are similarly affected by high unemployment:**

Employment Status	Urban	Rural	All
Working full time (one job)	17%	15%	16%
Working part time (one job)	14%	13%	14%
Working full-time job plus part-time job	1%	1%	1%
Working more than one part-time job	1%	1%	1%
Unemployed and looking for work	30%	24%	28%
Disabled	19%	21%	20%
Retired	10%	18%	13%
Staying home with child or disabled person	4%	5%	5%
Unemployed and not looking for work	2%	3%	3%

To divide the data we applied the USDA’s definition of rural places with updated population data from Portland State University Population Research Center: “Rural locations are those outside Census Places with a population greater than or equal to 10,000.”

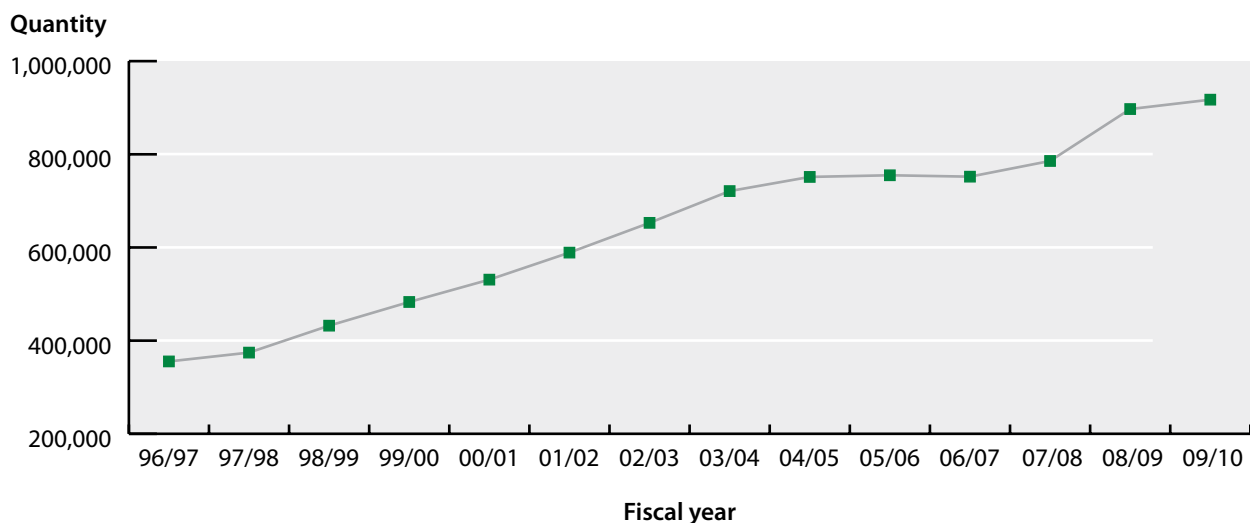
“What I pay for groceries ensures my child gets fed. The food bank ensures my spouse and I get fed. I will and have done without so my child can eat.”

A typical food box contains enough food to last three to five days. The contents of the box usually includes both USDA commodities and donated food. The overall nutritional content of an emergency food box varies. The number of food boxes a family may receive depends on the agency they visit. Each agency sets its own limits for food box distribution based on pantry resources, but most find they must limit visits to once per month.

About 18 percent of respondents said the food box they got at the time of the survey was only the first or second they had received that year. However, 27 percent said they had received 12 or more food boxes in the year. It appears that in these challenging economic times, more people are using emergency food as a regular supplement to their household food supply. The average number of pantry visits per household rose slightly to about four per year. The average number of food boxes distributed per pantry has jumped from 1,300 per year in 1996-97 to 2,250 per year in 2009-10. Food box distribution at the pantry level ranges from 200 per year at a small pantry to more than 20,000 at several large urban pantries.

The emergency food system is feeling the strain of trying to serve more people for a longer period of time. The hours and days that pantries are open are often limited, especially in rural areas. All pantries rely on the time and energy of volunteers, many of whom are seniors who have worked at the pantry for years. The Oregon Food Bank Network is not intended to be a nutrition program or a long-term solution to providing food to low-income families. Rather, changes need to occur at state and federal levels to eliminate the factors that cause families to seek emergency food assistance.

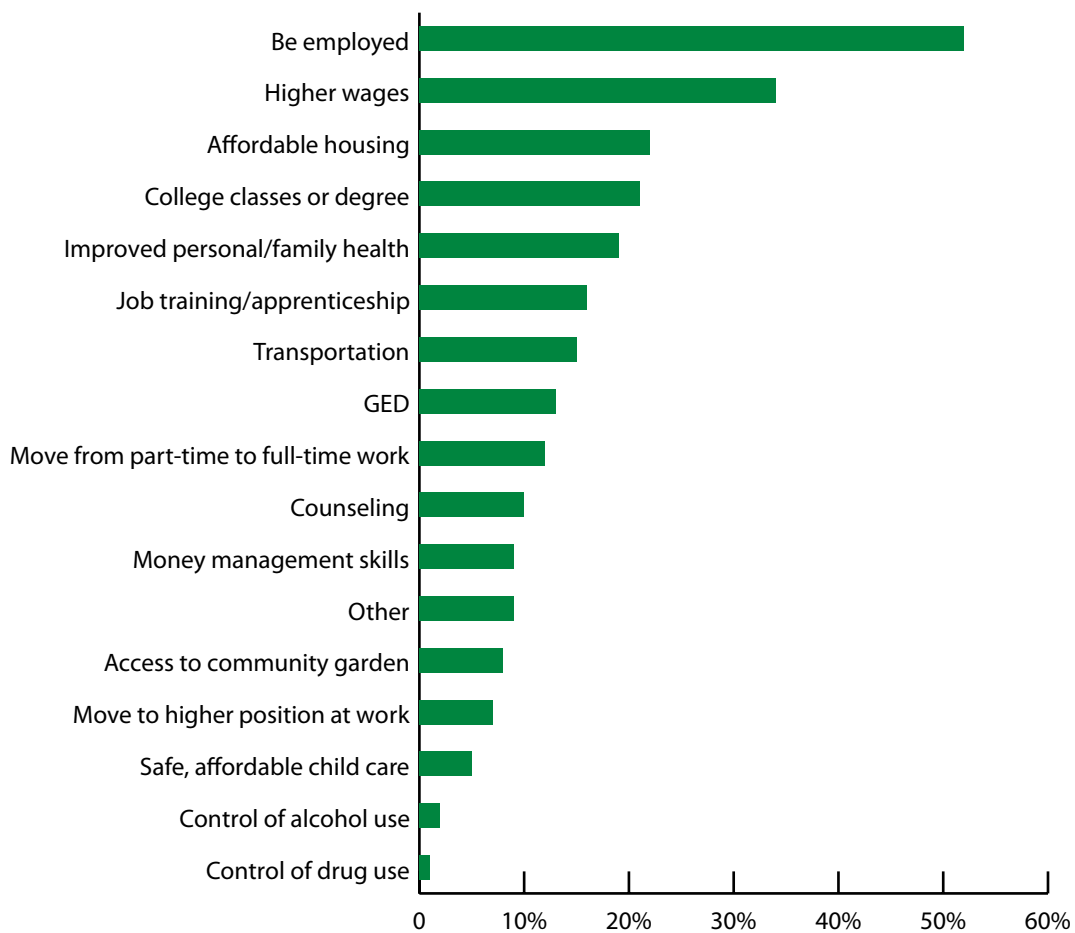
Number of emergency food boxes over time



# WHAT DO PEOPLE FEEL WOULD HELP?

“We just want to get our jobs back.”

Respondents were asked: “What would help improve your present situation and make emergency food assistance less necessary for your family?” As in past Hunger Factors Assessment surveys, respondents focused on employment, living wages, affordable housing, education and health. These basic components of a successful, productive life remain out of reach for many people living in Oregon and southwest Washington.

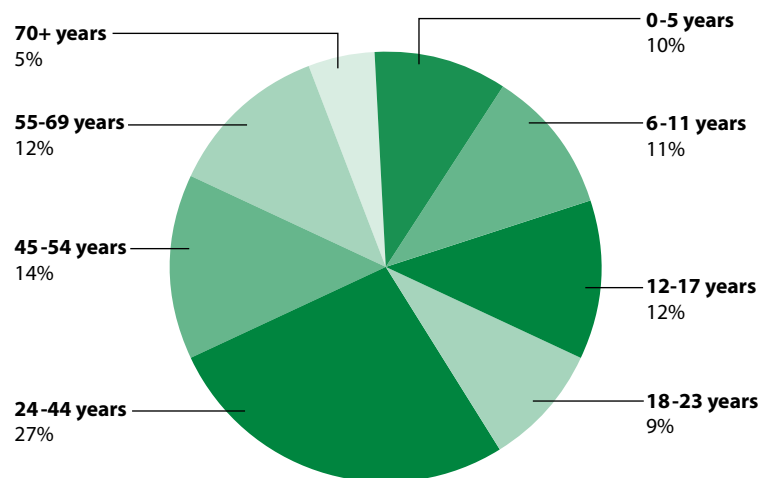


# DEMOGRAPHIC PROFILE

## AGE

- 33% of recipient household members were children 17 years and under. The current state population estimate for that age range is 23.2%.<sup>2</sup>
- 8% of recipient household members were 65 years or over. The current state population estimate for that age range is 13.2%.<sup>2</sup>
- The average household size was 3.3 persons. The state average from the 2000 Census was 2.5.<sup>3</sup>
- 17% of households had one or more veterans living in them. (Since 1996 this number has ranged from 15% to 21%.)

### Ages of food recipients



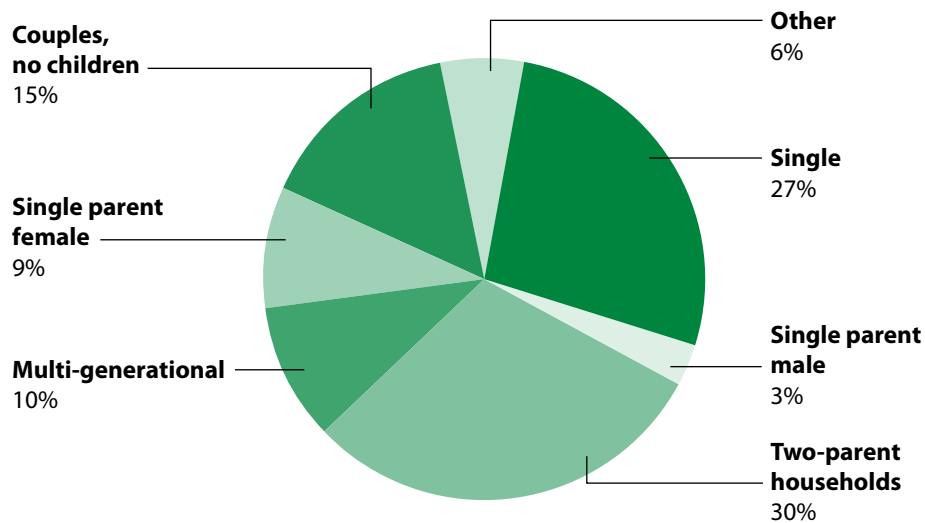
## RACE AND ETHNICITY

Race/Ethnicity	2010 survey	2008 survey	2009 people in poverty	2009 Oregon
White	71%	74%	79%	89%
Hispanic*	17%	14%	19%	11%
Asian	1%	<1%	4%	5%
Black/African American	3%	2%	3%	3%
Native Hawaiian/Other Pacific Islander	1%	<1%	<1%	<1%
American Indian or Native Alaskan	2%	3%	2%	<1%
Mixed	5%	4%	4%	4%

\*Hispanic is an ethnic group and may be of any race. Hispanics made up 19% of all Oregonians living below the FPL in 2009.

Source: Current Population estimates from American Community Survey 2009

## HOUSEHOLD COMPOSITION



### Other respondent characteristics:

- 65% of respondents were female; 35% were male.
- 84% of respondents completed surveys in English, 13% in Spanish and 3% in Russian.
- The average age of respondents was 48 years old.

## CLOSING NOTES

The Hunger Factors Assessment survey is meant to help understand the underlying problems that cause hundreds of thousands of people living in Oregon and southwest Washington to seek help from local food pantries. The 2010 survey highlights the toll that high unemployment has taken on families during this recession. As in the past, it also draws attention to how low-wage jobs and minimal benefits make it difficult for families to cope in emergencies. Public support systems provide critical assistance, but remain insufficient to relieve the problem.

While emergency food services remain an important resource for families in crisis, the Oregon Food Bank Network will not end hunger by distributing more emergency food boxes. The OFB Network distributed 130,000 more food boxes last year than it did before the recession began. This represented a 17 percent increase from the pre-recession level of 785,683 in 2007-08. And yet, household food security in the region declined. We will solve this crisis only when we effectively address the root causes of hunger.

The survey results do show some bright spots. A higher percentage of households reported their monthly food stamps last longer than they did two years ago. We attribute this to a slight drop in food costs and to the new investments Congress made to SNAP (also known as food stamps). Survey results also show an increase in both children and adults with health care coverage, likely related to Oregon's Healthy Kids initiative, part of an expansion of health insurance coverage for children and low-income adults enacted by the 2009 Oregon legislature.

Here are some additional actions to help eliminate hunger and its root causes:

- **Continue to invest in food and nutrition programs at the state and federal levels, such as free school breakfast and Oregon's General Food and Fund Program.**
- **Maintain funding for the Temporary Assistance for Needy Families (TANF) program, which is a particularly important support for families in the face of persistently high unemployment.**
- **Invest in the Employment Related Day Care program (ERDC), which provides subsidies for child care to low-income working parents.**

# METHODOLOGY

The findings of this report are based on a survey of emergency food box clients conducted in the spring of 2010. Oregon Food Bank selected 178 of 409 emergency food box agencies to participate. Within each of five regions (Eastern Oregon, Coast, South, Mid-Valley and Portland Metro/North Valley), researchers selected local member agencies on a proportional representation of agencies from each Regional Food Bank (RFB) area and the number of people served in the region and RFB area. Researchers modified the seven-page questionnaire used in previous years. OFB sent training packets to all participating agencies. Researchers sent surveys directly to selected member agencies in a quantity based on an estimated number of households served in one week, according to 2009 service figures. Researchers estimated the number of Spanish- and Russian-language surveys based on advice from RFB representatives. The selected agencies offered a survey to a representative of every household that requested a food box during a three-week period or until the surveys ran out. Participation in the survey was voluntary. Respondents were assured of anonymity and confidentiality.

Of the 6,100 surveys distributed to the 178 local agencies, 4,370 were completed and used for analysis. Seventeen of the 178 agencies did not participate after receiving surveys. The data was analyzed using STATA 10 for Windows.

**Note:**

Emergency food box agencies distribute a three- to five-day supply of food to recipients within their service area. Each agency has its own distribution guidelines. Recipients can usually receive an emergency food box between three and 12 times per year and sometimes more frequently, depending on the pantry's resources. The survey does not include individuals who suffer food shortages but do not seek help from emergency food box agencies in the Oregon Food Bank Network.

# APPENDIX

## The 2010 poverty guidelines for the 48 contiguous states and the District of Columbia

Number in family	Gross annual income	Gross monthly income
1	\$10,830	\$903
2	\$14,570	\$1,214
3	\$18,310	\$1,526
4	\$22,050	\$1,838
5	\$25,790	\$2,149
6	\$29,530	\$2,461
7	\$33,270	\$2,773
8	\$37,010	\$3,084
Over 8, add for each person:	\$3,740	\$312

Excerpted or adapted from Prosperity in Perspective: The State of Working Oregon 2000, Oregon Center for Public Policy, Silverton, OR [www.ocpp.org](http://www.ocpp.org)

### What is the “poverty line”?

When people talk about the federal poverty level or federal poverty line, they are usually referring to guidelines adjusted annually for inflation and issued by the U.S. Department of Health and Human Services early each year. The poverty line varies by family size, as the 2010 guidelines above indicate. Some critics point out that by failing to include non-cash income that many low-income people receive in the form of public assistance, the federal poverty line overstates the amount of poverty. However, the federal poverty line is based on out-of-date assumptions about the costs of living that cause the measure to underestimate poverty overall.

The original measure was formulated in the 1960s using a survey of American families in 1955. Most survey respondents at the time had one wage-earner and a spouse who did not work for pay. These families were spending about one-third of their income on food, so researchers set the poverty line at three times the cost of a minimal food budget. Five decades later, spending patterns have changed in America. Families no longer spend one-third of their income on food and two-thirds on other basic needs. Furthermore, expenses most families now regard as crucial elements of their household budget are simply excluded from consideration in the poverty calculation. The increased cost of child care, commuting, housing and work-related expenses now have a huge impact on family budgets. These additional basic expenses mean that more money is required to maintain the same standard of living in today’s world. The poverty measure ignores these factors and underestimates poverty as a result.

### Statistics

Mean or average is the sum of the measures in a set divided by the number of measures in the set. A small number of high or low values can pull an average higher or lower. Median is defined as the middle value when the numbers are arranged in increasing or decreasing order. The median sometimes gives a more accurate picture of sample measured than the mean, especially when there are outliers or extreme values.

For example: The citizens of Verysmall Village have incomes of \$20,000, \$30,000, \$30,000, \$35,000, \$40,000 and \$100,000. Therefore, the mean income for the village is \$42,500, though only one villager has an income equal to or greater than the average. The median income is \$32,500 (the average of the two middle incomes: \$30,000 and \$35,000). The median, which says that half of the villagers make less than \$32,500 and half make more, gives a more accurate picture of the village than the mean income — only one villager’s income is equal to or higher than the mean.

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# ACKNOWLEDGEMENTS

Many thanks to the patient people who completed the surveys in the midst of difficult times. Our aim is to make your voices heard.

And to Joy Margheim, independent researcher, for data analysis, writing and editing; OFB staff Steve Randolph, Joyce Walsh, Matt King, Leslie Sampson, Jeff Horne, Tracey Walker, Brian Schaeperkoetter, Jean Kempe-Ware and Jamie Meyer; volunteers Bev Collins and Connie Reightler; and the Regional Food Banks that helped to implement the survey and create this report.

## **Regional Food Banks (Counties served):**

- ACCESS Food Share (Jackson)
- CAPECO Food Share (Gilliam, Morrow, Umatilla and Wheeler)
- NeighborImpact (Crook, Deschutes and Jefferson)
- CCA Regional Food Bank (Clatsop)
- Columbia Pacific Food Bank (Columbia)
- Community Connection (Baker, Grant, Union and Wallowa)
- FOOD For Lane County (Lane)
- Klamath/Lake Counties Food Bank (Klamath and Lake)
- Food Share of Lincoln County (Lincoln)
- Linn-Benton Food Share (Linn and Benton)
- Marion-Polk Food Share (Marion and Polk)
- Mid-Columbia Community Action Council (Hood River, Sherman and Wasco)
- Oregon Food Bank
  - Portland Metro Services (Clackamas, Multnomah and Clark, Wash.)
  - OFB West, Washington County Services (Washington)
  - The Regional Food Bank of Tillamook County (Tillamook)
  - Southeast Oregon Regional Food Bank (Harney and Malheur)
- South Coast Food Share (Coos and Curry)
- United Community Action Network
  - UCAN Food Bank (Douglas)
  - Josephine County Food Bank (Josephine)
- YCAP Regional Food Bank (Yamhill)

Project coordinator: Megan Newell-Ching

## To the staff and volunteers at participating member agencies for administering the survey and doing the good work they do.

A.W.A.R.E.  
 Angels of God  
 Ashland SDA Comm. Services  
 Battleground ACS  
 Brookings Community Helpers  
 Calvary Neighborhood Outreach  
 Caring Team Ministries  
 Catholic Community Services -  
     Springfield  
 Chiloquin Care Program  
 Clatsop Emergency Food Bank  
 Coast Vineyard Pantry- Lincoln City  
 Colton Foothills Grange  
 Common Good Port Orford  
 Community Care Food Pantry  
 Community Food For Creswell  
 Community Sharing  
 Crossroads Cupboard  
 Dallas Emergency Food Bank  
 Dayton Food Pantry  
 Depoe Bay Pantry  
 Dexter Food Pantry  
 Dillard-Winston Food Bank  
 Downtown Chapel- Mary's Pantry  
 Ella Curran Food Bank  
 Emmanuel Episcopal  
 EMO NE Emergency Food Program  
 Estacada Family Resource Ctr.  
 First Christian Pantry  
 First Presbyterian Church LV  
 FISH Emergency Services, Inc.  
 FISH - Grants Pass  
 FISH - Hood River  
 Fish of Albany  
 FISH of Drain  
 FISH of Roseburg  
 FISH Vancouver  
 Florence Food Share  
 Food Share of Lincoln County Pantry  
 Fossil Community Food Pantry  
 Gladstone SDA  
 Gloria Dei Lutheran Church  
 God's Lighthouse Church Pantry  
 Gold Hill Christian Center  
 Good Samaritan Center N. Portland  
 Grace Food Pantry  
 Grand Ronde Comm Resource Ctr.  
 Grandview Baptist Church  
 Grant County Food Bank  
 H.E.L.P., Inc.  
 H.O.P.E. - Nazarene  
 H.O.P.E. -1st Presbyterian  
 Harney County Senior Cntr Inc.  
 Hillsboro Christian Faith Center  
     (Tree of Life)  
 Hillsboro SDA  
 Hope Pantry  
 Inter-Faith Treasure House  
 Irrigon Boardman Emerg. Assistance Ctr.  
 Jason Lee United Methodist  
 Joseph's Storehouse  
 Junction City Local Aid  
 Keizer Community Food Bank  
 King of Kings  
 Knappa Food Pantry  
 Larry Collins Pantry  
 Lord's Store House  
 Malin/Merrill Food Bank  
 Manna House  
 Molalla Service Center  
 Murray Hills Christian Church  
 Nazarene Ministry of Help  
 Neighborhood House  
 New Harvest Church  
 New Life/Bush Elementary  
 Newberg FISH  
 Next Chapter I- St. Matthew's  
 Next Chapter II- 1st Christian  
 North County Food Bank  
 Nyssa Community Food Pantry  
 Oakridge Pantry  
 Outreach Gospel Mission  
 Philomath Food Bank  
 Ponderosa Christian Fellowship  
 Portland Adventist Comm Serv  
 Prospect Community Food Bank  
 Rogue Family Center  
 Salvation Army - Baker City  
 Salvation Army - Bend  
 Salvation Army - Gresham  
 Salvation Army - La Grande  
 Salvation Army - Portland Tabernacle  
 Salvation Army - The Dalles  
 Salvation Army - TVC  
 Salvation Army - Tillamook  
 Salvation Army - Vancouver  
 Salvation Army Moore St. Center  
 Salvation Army of Josephine County  
 Sandy Community Action Center  
 SDA - Cave Junction  
 SDA - Emerald Community Services  
 SDA - Grants Pass Dorcas  
 SDA - Hillsboro Spanish  
 SDA Comm Services - Medford  
 SDA Comm Services - Rogue River  
 SDA Community Services Glide  
     (Helping Hands)  
 SDA Community Svcs. Coos Bay  
 SDA Falls City Food Bank  
 SDA Gold Beach EFB  
 SDA-CSC - Madras  
 Sharing Hands  
 SHEMA  
 Sherman County Food Bank  
 Silverton Area Community Aid  
 SnowCAP  
 Sunrise Church  
 South Corvallis Food Bank  
 South Douglas Food Bank  
 St. Mark's Lutheran  
 St. Mary's Outreach  
 St. Matthew Lutheran Church  
 St. Michael Archangel  
 St. Paul's Episcopal Church  
 Sutherlin Oakland Food Pantry  
 SVDP - Salem  
 SVDP - St. Vincent de Paul - Eugene  
 SVDP - The Dalles  
 SVDP Forest Grove (St. Anthony's)  
 SVDP Immaculate Heart  
 SVDP LaPine  
 SVDP Lebanon  
 SVDP McMinnville  
 SVDP Prineville  
 SVDP St. Patrick's Canby  
 SVDP Table of Plenty  
     (Queen of Peace Parish)  
 SVDP Tigard (St. Anthony's)  
 SVDP Vancouver  
 The Food Basket  
 Tillamook Food Bank, Inc.  
 Trinity United Methodist  
 True Life Fellowship  
 Tualatin Community Pantry  
 Turning Point Center  
 University Park Adventist Comm. Svcs.  
 Vale Community Pantry  
 Vancouver Vineyard- One Life  
 Vernonia Cares  
 Waldport Pantry  
 Willowa People's Pantry  
 Walter Graham Food Pantry  
 Warrenton Food Pantry  
 West Medford Pantry  
 West Valley Community Services

“Well, a five-year-old eats a lot because they are growing so fast and are so energetic. A 10-month-old baby eats a whole lot, like all the time. They need diapers and juices and baby food and formula and clothes and bottles and more!” “This is my first time on food stamps or needing food assistance. Many people are embarrassed, but I know my



situation is temporary, and everyone has been extraordinarily supportive and helpful.” “I am thankful for food I received. It helps a lot so I can get by

from month to month with high gas prices and rent that takes half of my income.” “I live in rural Oregon with little competition between retailers. Prices are much higher!” “What I pay for groceries ensures my child gets fed. The food bank ensures my spouse and I get fed. I will and have done without so my child can eat.” “We just want to get our jobs back.”



and the Oregon Food Bank Network

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[www.oregonfoodbank.org](http://www.oregonfoodbank.org)