



# Advocacy Alert

OREGON FOOD BANK  
OREGON HUNGER RELIEF TASK FORCE

July 2006  
Volume 12 Issue 6



## take five

(actions that take five minutes or less)

### Action:

Please contact Governor Kulon-goski and your State Representa-tives to indicate your support for this proposed 2007 legisla-tion. Toll-free number: 1-800-332-2313.

### Message:

- ✓Check cashers should be regu-lated in Oregon.
- ✓Charging fees ranging from 2% to 10% for cashing govern-ment, payroll, or personal checks is unreasonably high.
- ✓Charging low-income working poor people who can least af-ford it is predatory.
- ✓I support the governor in pro-posing legislation that includes licensing and record keeping requirements.
- ✓We need to hold check cashing organizations accountable.

Take Action with ease...  
[www.oregonfoodbank.org](http://www.oregonfoodbank.org)



ADVOCATE

★ REGISTER TO VOTE

## Legislative Yellow Pages

**State Legislative Information**  
1-800-332-2313 (outside Salem)  
(503) 986-1000 (in Salem)  
[www.leg.state.or.us/citizenguide](http://www.leg.state.or.us/citizenguide)

**Federal Legislative Contacts**  
Rep. Wu (District 1)  
(503) 326-2901  
Rep. Walden (District 2)  
(541) 776-4646  
Rep. Blumenauer (District 3)  
(503) 231-2300  
Rep. DeFazio (District 4)  
(541) 465-6732  
Rep. Hooley (District 5)  
(503) 588-9100  
Senator Smith  
(503) 326-3386  
Senator Wyden  
(503) 326-7525

## Gaps in health insurance: an all-American problem

*Sara R. Collins, Ph.D., senior program officer and director of the Fund's Program on the Future of Health Insurance.*

Gaps in health insurance coverage—a problem that has long afflicted lower-income U.S. families—is increasingly becoming an all-American problem. Findings from the Commonwealth Fund Biennial Health Insurance Survey show that, while lack of insurance continues to be highest among families with incomes under \$20,000, uninsured rates for moderate- and middle-income earners and their families are rising, putting their health and financial security at risk. The Commonwealth Fund Biennial Health Insurance Survey, a nationally representative survey of 4,350 adults age 19 and older, presents new information on the health

insurance coverage of Americans and the health and financial consequences families face when they experience breaks in insur-ance. The survey finds that most of these individuals reside in working families: Of the estimated 48 million American adults who spent any time uninsured in the past year, 67 percent were in families where at least one person was working full time. In addition, sur-vey respondents were asked about problems with medical bills and accrued medical debt; difficulties in accessing needed health care; problems managing chronic conditions; utiliza-tion of routine preventive care.

National health care spend-ing is climbing by more than 7 percent per year, outpacing economic growth by a substantial

margin. As health care costs have climbed, so has the number of people with-out health insurance in the United States, even during a period of overall eco-nomic growth. In 2004, according to U.S. Census data, nearly 46 million people of all ages were uninsured, an increase of 6 million over 2000. This combination of eroding health insurance coverage and rapidly rising health care costs raises concerns about the ability of U.S. families to obtain timely medical care, protect their finances from catastrophic health care costs, and save for retirement.

The survey, conducted between August 2005 and January 2006, finds that while the lowest-income families have always been most at risk of not having insurance *(continued on page 2)*

## Cashing in on poverty: In Oregon the sky's the limit for check-cashing

What do you do with your Social Security or tax re-fund check if you are among the thousands of Oregonians who do not have a bank account? The answer for many is to take it to the nearest check casher where you will pay as much as 10% to cash your check.

Oregon is one of a handful of states that do not regu-late high fee check cashers.

As a result, income that should be going toward household budgets that are already stretched too thin is going to line the pockets of a few well-financed corpo-rations.

Next session, lawmakers will have the opportunity to join the majority of states that cap the fees on check-cashing services – voice your support to the Governor and to your state legislators.

Volunteers are working statewide to help with a survey of check-cashing businesses. Your assistance will help tell the story of how high fee check-cashing is impacting low-income families. To learn more about the volunteer opportunities call *Our Oregon* at 503-239-8029.

See this month's *take five*.



## Health insurance gaps (continued from page 1)

coverage, more moderate- and middle-income earners and their families are also in jeopardy. In addition, one of five of all adults under age 65 is currently paying off debt from medical bills incurred in the past. Those who lack insurance are particularly affected by this burden. The survey also finds that uninsured people with chronic health conditions like diabetes and asthma are much more likely to skip medications for their conditions and go to an emergency room or hospital than are those who are insured. Key findings of the survey include:

- Rising numbers of uninsured individuals are in

moderate- and middle-income American families.

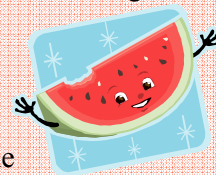
- Many Americans report medical bill problems and medical debt.
- People with gaps in coverage have difficulty managing chronic conditions.
- Individuals with gaps in coverage are much less likely to get preventive care.
- People with gaps in coverage experience inefficient care.

*Citation: S. R. Collins, K. Davis, M. M. Doty, J. L. Kriss, and A. L. Holmgren, Gaps in Health Insurance: An All-American Problem, The Commonwealth Fund, April 2006.*

## The Oregon Hunger Relief Task Force announces the launch of our new summer food web site:

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

Wondering where the open sites are in Bend or Gold Beach? Not sure when the site up the street will be open? Now there are not one but TWO easy ways to get more information. You can still call Oregon SafeNet at 1-800-SAFENET. And now you can also visit [www.summerfoodOregon.org](http://www.summerfoodOregon.org) for a database (searchable by county) and map of all open sites. The site also includes basic information on becoming a summer food site, sponsor or supporter, resources for sites and sponsors, and information on other food assistance resources in Oregon. We hope to be able to post a variety of downloadable outreach materials on the site as well.



If you have questions or suggestions regarding the website, please contact Holly Wilkalis at 503-595-5502 or [holly@oregonhunger.org](mailto:holly@oregonhunger.org).

**Housing Alliance builds support at housing hearing.** The Oregon State Legislature's Interim Joint House and Senate Revenue Committees held the second of two hearings about affordable housing on June 1, 2006. Housing providers, bankers, government officials, poverty advocates and impacted citizens all gave strong testimony in support of the [Housing Alliance \(HA\) 2007 Housing Opportunity Agenda](#). It would provide \$100 million in needed funding for housing for working families, seniors and people with disabilities. Members of the HA believe that hard-working people should be able to afford housing and still have money left for food and basic necessities. To learn more about the HA, go to: <http://www.oregonhousingalliance.org/>.

## Senator Wyden votes to protect the estate tax

The Advocacy Alert is published jointly by Oregon Food Bank (OFB) and the Oregon Hunger Relief Task Force (OHRTF).

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The vote taken on June 8<sup>th</sup> in the Senate to permanently repeal the estate tax was a victory for activists across Oregon who have been working to preserve the progressive and vital estate tax. The vote on the estate tax failed to garner the required sixty votes for passage in the Senate. Senator Ron Wyden voted to oppose a motion to permanently repeal the estate tax and Senator Gordon Smith voted for repeal.

### What is the estate tax?

The estate tax is levied when large accumulations of wealth are transferred from the estate of a person who has passed away to the

estate's beneficiaries.

According to *Oregon Center for Public Policy*, permanent repeal of the estate tax would be costly. "This year, for an estate to be subject to the tax, its value must be greater than the basic exemption of \$4 million per couple." Because of the high exemption levels, only the wealthiest one half of one percent of Americans would be subject to the tax today.

In a recent article from the *Center for Budget and Public Policy*, (<http://www.cbpp.org/6-8-06sfp.htm>), Oregon's estimated FY 2006 collections

of estate tax could be approximately \$59 million. Loss of this revenue would seriously harm the state of Oregon.

### What's next?

The Senate could consider proposals regarding "reform" to the estate tax rather than repealing it.

Oregon Food Bank and Oregon Hunger Relief Task Force supports preserving the estate tax at the state and federal levels and seeks estate tax reform that is progressive, fair, and ensures an important source of federal and state revenue to fund critical resources for low-income people.