



# PROFILES OF HUNGER & POVERTY IN OREGON

2012 OREGON HUNGER FACTORS ASSESSMENT



and the Oregon Food Bank Network

## Oregon Food Bank (OFB) 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, individual emergencies, and to help qualified non-profit 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 more than 900 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 weekly to more than 350 food pantries, soup kitchens, shelters and other programs helping low-income individuals in Multnomah, Clackamas, Clark, Washington, Tillamook, Harney and Malheur counties. Oregon Food Bank also works to eliminate the root causes of hunger through advocacy and public education.

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The comments in the page margins throughout the Profiles are in response to the request for comments in final question posed in the survey:

- *If you could talk to a legislator or the Governor, what would you tell them? Or 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

For the second year in a row, distribution of emergency food boxes in Oregon and southwest Washington topped one million; an additional 100,000 in 2011-12.

In an average month, an estimated 270,000 people in Oregon and Clark County, Wash., ate meals from emergency food boxes during the past year. Of those, 92,000 were children who weren't always sure where their next meal was coming from.

Last year, Oregon Food Bank and its many partners distributed nearly 81.7 million pounds of food to these families in need. This took an extraordinary effort by thousands of volunteers and dedicated staff at 20 regional food banks and 945 local programs, agencies and sites. The effort includes the extraordinary generosity of Oregonians across the state.

While Oregon Food Bank and the Network are proud of our success helping families in need, we are saddened that so many people need our help.

This year's Hunger Factors Assessment Survey, as in 2010, reflects the continuing fallout of massive job losses caused by the Great Recession. The percentage of respondents reporting long-term unemployment as a reason for seeking help stood at 27% — higher than the 22% reported in 2008 at the very beginning of the recession. Even as the economy slowly improves, Oregon families are facing familiar problems that have only gotten worse; recovery will take a long time.

“Unfortunately, requests for emergency food stubbornly continue to climb. Unemployment isn't the only driver of this unprecedented need. Underemployment and limited benefits have forced people with jobs to seek emergency food. And the high cost of food, gas, utilities and rent makes it even more difficult for families to cover basic expenses.”

Janeen Wadsworth, interim CEO of Oregon Food Bank

As in past years, their incomes and job benefits are inadequate to cope in emergencies and the public support system is insufficient.

Hunger is an income issue. And in a state with an unemployment rate hovering just below 9%, it is not surprising that the U.S. Census Bureau reported that the number of Oregonians in poverty has shot up to 17.5% in 2011. Nearly 75% of food box recipient households reported incomes below the federal poverty line. The economic climate is not the only factor affecting hungry Oregonians. January through June was the warmest first half of any year on record in the U.S. More than half the country experienced drought conditions. Futures prices for soybeans and corn have soared to all-time highs. Food prices are starting to climb and will affect all consumers, including the people we serve. Half of respondents to this year's survey said that high food cost was at least part of the reason they needed emergency help from a food bank, and a quarter cite high gasoline costs.

Even in difficult times, success against hunger is possible. Outreach efforts for SNAP (formerly food stamps) have resulted in unprecedented levels of participation and this program currently provides food resources to over 800,000 Oregonians — an increase of 86% since 2007. Food insecurity in Oregon, according to the 2011 USDA report, is holding steady at around 13.6%.

Thank you, Oregon, for your generous support of the Oregon Food Bank Network and families in need. Now, let's turn to building an economy where prosperity is shared and a system of public supports will effectively address hunger's root causes. Eliminating hunger requires political will and public support to end poverty. “Because no one should be hungry” is our motto and mission statement. It is true also as a call to justice.

## The Need for Emergency Food Assistance

### Why do people need emergency food boxes?

Too many Oregonians need emergency food boxes because they can't afford to buy enough food. In fact, nearly half of recipients cite high food cost as a reason for seeking food assistance. About a fifth (18%) of recipients said they need help because their wages are too low. Oregon's economy is producing jobs, but many of these jobs pay too little to support a family and keep up with the rising cost of living. Nearly two-thirds of respondents (61%) reported a drop in monthly income during the past two years.

Households Selected	Situations Contributing to Need for Emergency Food Box	
56%	Ran out of SNAP	(50% in 2010)
48%	High food costs	(44% in 2010)
40%	High cost of gasoline/fuel	(29% in 2010)
35%	High heating costs	(30% in 2010)
27%	Unemployed a long time	
25%	High rent or mortgage costs	
24%	Unusual expenses recently	
24%	High medical costs	
23%	Debt	
18%	Retired: fixed income is too low	
18%	Working but wages are too low	
13%	Too sick to work	
10%	Public Assistance not enough	
Other:	Recent job loss, caring for ill family member, high child care costs, unemployment benefits ran out	

*"We need jobs and lower gas prices."*

*"I only receive \$30.00 a month in food stamps and an increase in this would lessen the use of food assistance."*

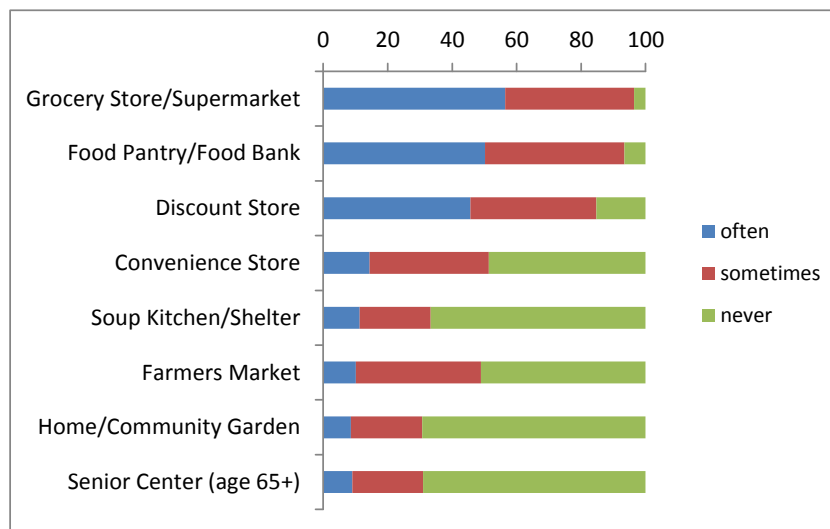
*"Bring down the price of gasoline and heating oil. Bring back some of the industry that has gone overseas."*

*"We need more jobs and to make medical insurance available to the unemployed, homeless, and those who need it. I think your food pantry is a great thing and hope it sticks around."*

The survey asked respondents, "What happened that made it necessary for you to be here today?" Almost all relate to situations that impact household resources for food purchases. Respondents on average checked over four boxes.

The portion of food box recipients who cited high gasoline and fuel or high heating costs as the reason they needed help in 2012 has also increased sharply in recent years. For example, high gasoline prices are continuing to squeeze family budgets and are cited by an increase percentage of respondents: from 21% in 2000 to 31% in 2006 to 40% this year.

### How often do you or members of your household get food from the following sources:



## Demographic Profile

### Age of Recipients

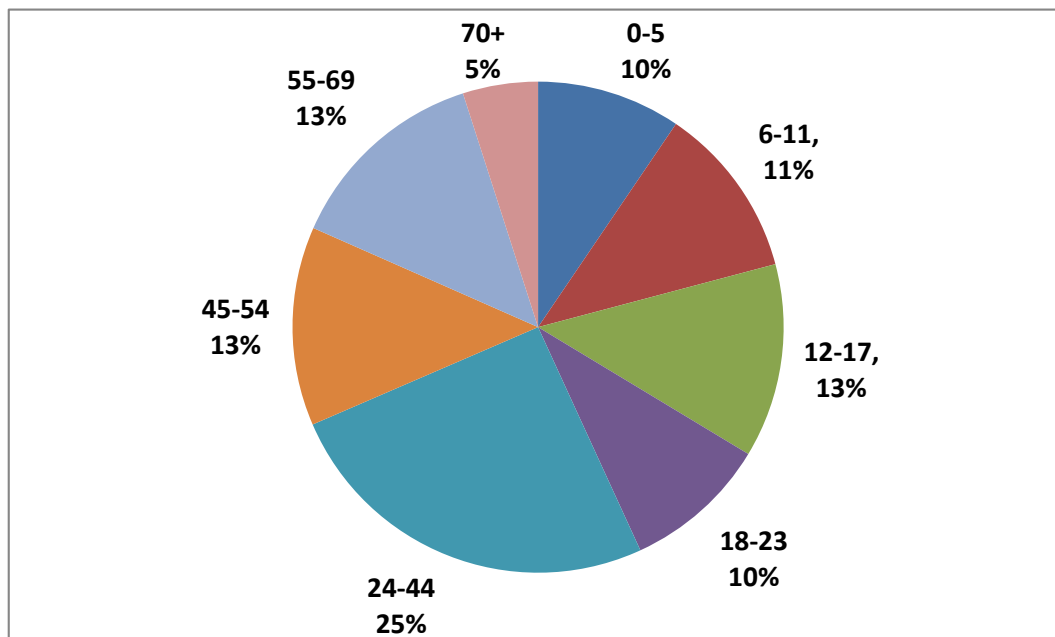
**34%** of recipient household members were children 17 years and under.  
The current state population estimate for that age range is 22.5%.<sup>1</sup>

**7%** of recipient household members were 65 years or over.  
The current state population estimate for that age range is 14.3%.<sup>1</sup>

The average household size was **3.4 persons**.  
The state average from the 2010 Census was 2.5.<sup>2</sup>

**20%** of households had one or more veterans living in them. (Since 1996 this number has ranged from 15% to 21%.)

The average age of respondents was **48 years old**.

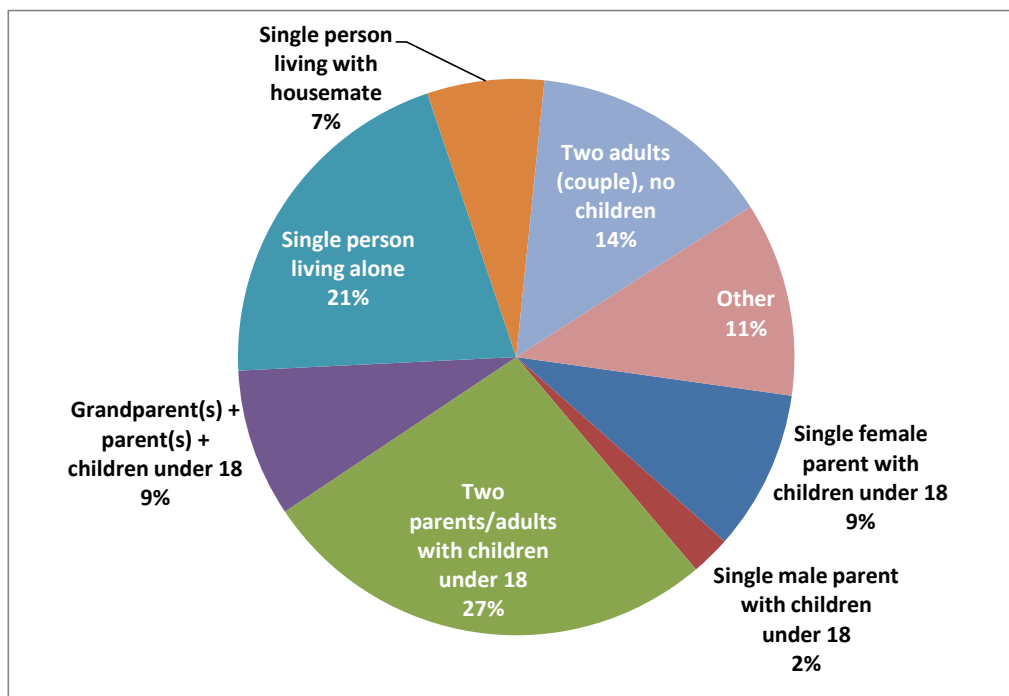


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*"I get \$1116 per month from disability. I pay \$550 rent, \$70 heat, \$65 electricity, \$40 phone, \$216.64 car payment and \$98 car insurance. My extended family has just moved in with me after losing home to foreclosure."*

## Demographic Profile

### Household Composition: 47% included children



*"Just because we are a rural community doesn't mean that we don't have the same needs as the bigger areas. Also, I am extremely distressed that Oregon is number one in the nation for having hungry children. Shame on us!"*

Race/ Ethnicity	2012 Survey	2010 Survey	2011 ACS Poverty	2010 Oregon
White	73%	71%	76%	78%
Hispanic *	16%	17%	21%	11%
Native American	3%	2%	2%	2%
Black	3%	3%	3%	2%
Hawaiian/Pacific Islander	1%	1%	1%	<1%
Asian	1%	1%	4%	4%
Mixed	3%	5%	4%	3%

Source: 2010 and 2008 Hunger Factors Survey and current population estimates from 2010 US Census and the ACS 2011 One-year Estimates.

#### Other Household Characteristics:

- 67% of respondents were female; 33% were male.
- 86% of respondents completed surveys in English, 11% in Spanish and 3% in Russian.

Poverty levels for communities of color in Oregon are disproportionately worse than for those identifying as non-Hispanic white. According to the American Community Survey in 2011, nearly one in three African-American (29.7%), Native American (29.8%) and Latinos (29.8%) live below the poverty rate. The rate for non-Hispanic whites is one in seven.<sup>3</sup>

\* Hispanic is an ethnic group and may be of any race.

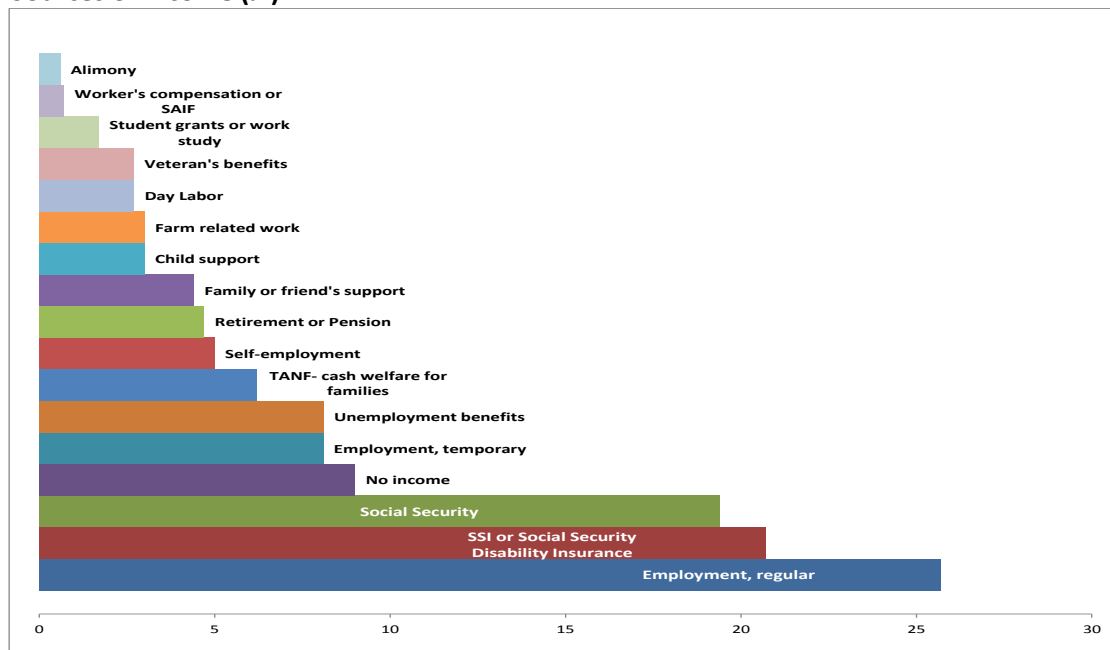
## Hunger Factors - *Income*

*"We need to get the high costs down or raise wages and get the cost of insurance down so ALL can afford it, not just the rich can."*

*"We have been unemployed over two years. We keep applying — there are jobs — but no luck. The recession is NOT over."*

*"My food budget is zero. If I got it at the food bank, I eat. I am planning a home garden. Produce and meat are the real needs. I am a member of the working poor. Medical expenses are out of sight, even with crappy insurance."*

### Sources of Income (%)



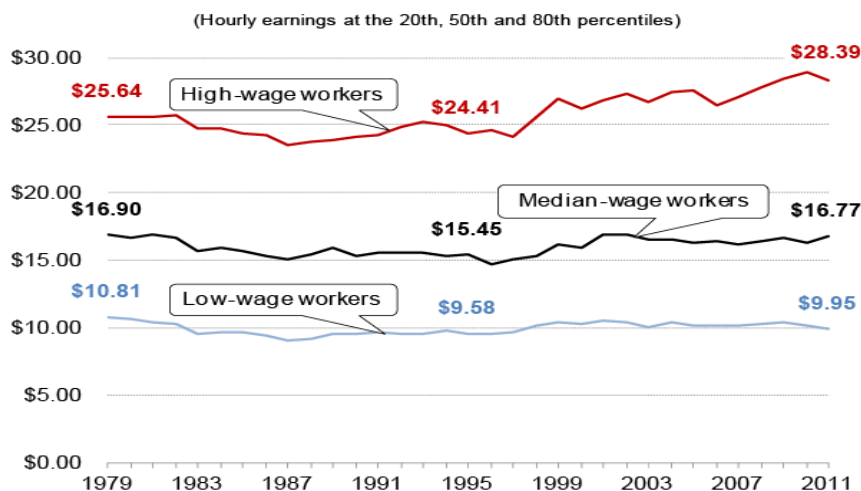
Although **45%** of households identified employment income in the past year and **43%** of households have at least one person working:

- **74%** of all households live below 100% of the 2012 Federal Poverty Level
- Only **27%** of households have at least one person working full time
- **34%** of households have at least one person looking for work (compared to 20% in 2008)

The Northwest Job Gap study released in 2010 calculated the livable wage for Oregon to be \$27.31 per hour, or \$56,805 for a single parent with two children.<sup>4</sup>

- **200%** of the Federal poverty level for a three person household is about **\$18.35/hour**.
- **38%** of Oregonians live with incomes below 200% of FPL<sup>6</sup>

### High wages rise; median and low wages do not



Adjusted for inflation using CPI-U.  
Source: Economic Policy Institute analysis of Current Population Survey data.

Oregon Center for Public Policy | [www.ocpp.org](http://www.ocpp.org)

<http://www.ocpp.org/2012/07/19/20120719-Oregon-income-inequality-soars/>



## Hunger Factors - *Income and Poverty*

### “Official Poverty” vs. “Basic Family Budget”

#### OFFICIAL POVERTY

The Federal Poverty Line (FPL) is based on a 1955 household survey and, though updated annually, relies on out-of-date assumptions. It fails to address the impact of today’s high housing, health and child care costs or even work-related expenses. The resulting “official” poverty rates seriously underestimate the “real” poverty.

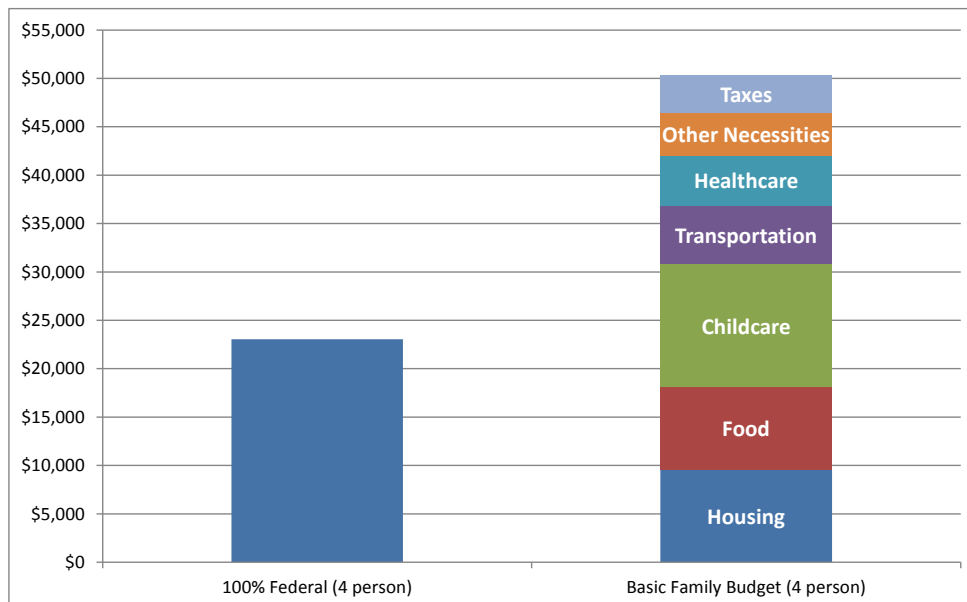
FPL for a family of four = \$23,050 (2012)

Full time job at Oregon minimum wage = \$18,304 (2012)

Full time job at Federal minimum wage = \$15,080 (2012)

Basic Family Budget for a family of four in Oregon for 2012 = \$50,304 (see graph below)

Though Oregon’s minimum wage is set to increase to \$8.95 an hour in 2013, even four-person households with two full-time workers earning minimum wage would have a combined income (\$37,232), which is still less than 200% of the Federal Poverty Line. While many Oregonians will get a boost to help make ends meet, two incomes is a comfort few households surveyed had (9%). **74% of households surveyed reported incomes below 100% of FPL.**



#### BASIC FAMILY BUDGET

Using the Economic Policy Institute’s “basic family budget” calculator as a model, the family budget illustrated above was fine-tuned using more localized sources for some of the figures. EPI’s study was published in 2007, and adjusted for 2012 inflation using the Consumer Price Index calculator.

The calculations by EPI, a non-profit, 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 197% to 231% of the Federal poverty line.<sup>5</sup>

Over 1.4 million Oregonians, about one-third, try to survive with incomes below 200% of the Federal Poverty Line (\$46,100 for a family of four).<sup>6</sup>

A living wage is one that allows families to meet their basic needs without resorting to public assistance, and provides them some ability to deal with emergencies and plan ahead.

- In 2010, the living wage for a single adult in Oregon was \$15.20/ hour.
- Of all job openings in Oregon in 2010, 52% paid less than 15.20/hour; for job openings that pay at least \$15.20 per hour, there are at least 14 seekers on average.<sup>7</sup>

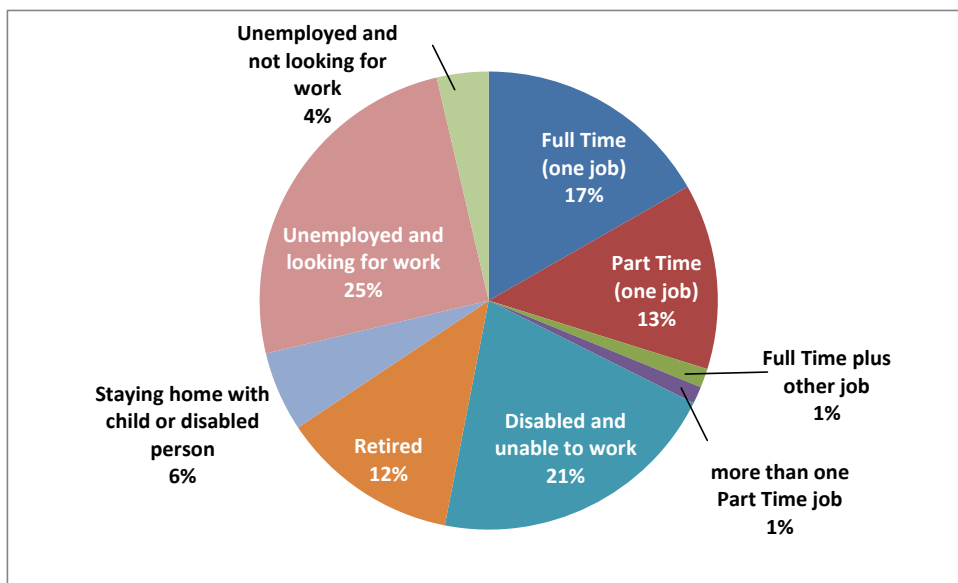
## Hunger Factors - Employment

*"I would say to the governor or state legislator that we need more assistance in helping others with finding work. Helping to ensure safe affordable child care for our youngsters."*

*"The food bank is vital to my situation even though I have a job. Thank you!"*

*"In Lincoln County — Newport specifically — there are too few jobs that pay a living wage year round with rent and food as high as it is. Extended bus hours would be so wonderful to get me to and from even a minimum wage job — so many jobs get done past 5 p.m. and the busses are done."*

\* The pie represents the situation of individuals or about 86% of working age adults reported in the surveyed households. The survey asked for employment situation for respondent, spouse/partner and third adult only. Some households had more than three adults and some households only reported on one or two adults.



### Employment Situations for Respondent, Spouse/Partner and third Adult\*

The percent of respondent or spouse/partner who were working full time declined for all since the recession got into full swing:

	2012	2010	2008
Respondent	13%	13%	16%
Spouse/Partner	29%	28%	36%
Third Adult	14%	16%	20%

**43%** of households had at least one member working. This is holding steady from 42% in 2010.

**27%** of all households have at least one full time worker, while **41%** of households with kids have at least one member working full time.

### Households also reported at least one member:

- Looking for work **34%**
- Disabled **28%**
- With a full-time job **27%**      **2010: 22%**      **2008: 26%**      **2006: 30%**
- With a part-time job **21%**
- Retired **16%**

### Barriers to Employment:

- 29%** of households with members looking for work did not have a car.
- 42%** of respondents and spouse/partners have some education beyond high school.
- 21%** of households with children reported not working for lack of suitable child care.

## Hunger Factors - Education

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

Education	Respondent and Spouse/partner			Oregon ACS 2011
	HFA 2012	HFA 2010	HFA 2008	
8th grade or less	9.9%	9.5%	9.2%	4.2%
Some H.S.	15.0%	15.5%	17.2%	6.5%
H.S. or GED	33.5%	36.8%	37.8%	25.1%
Tech./vocational	7.5%	6.2%	7.6%	-
Some college	20.3%	18.1%	16.8%	26.8%
Assoc. degree	7.3%	7.6%	6.5%	8.2%
Bachelors or higher	6.5%	6.4%	4.9%	29.3%

The percentage of respondents with education beyond high school or GED has changed from 29% in 2000 to about 42% in 2012, compared with 63% of Oregon’s general population.<sup>8</sup>

Having a college degree significantly improves a worker’s earning potential. In 2011, Oregonians with bachelor’s degrees averaged nearly \$50,000 in earnings, while those with a high school degree averaged about \$26,000.<sup>9</sup>

Unfortunately, going to college in Oregon is increasingly out of reach for low-income families. Tuition and fees at the University of Oregon are up 111% percent this decade alone.\* All forms of higher education in Oregon are less affordable than they used to be.

In 2011, 60% of college graduates entered the labor market averaging more than \$20,000 in student debt.<sup>9</sup>

\*Analysis of data from the Oregon University System, available at <http://www.ous.edu/dept/budget/files/tuihist.pdf>

*“Stop budget cuts for all schools everywhere so the children can learn the most possible. Less chance for them to get caught up in these situations.”*

*“There are a lot of smart people who can't afford a college education, but if trained, could do the job. Maybe even better. To go to school you owe the rest of your life and you need a high wage just to pay school back.”*

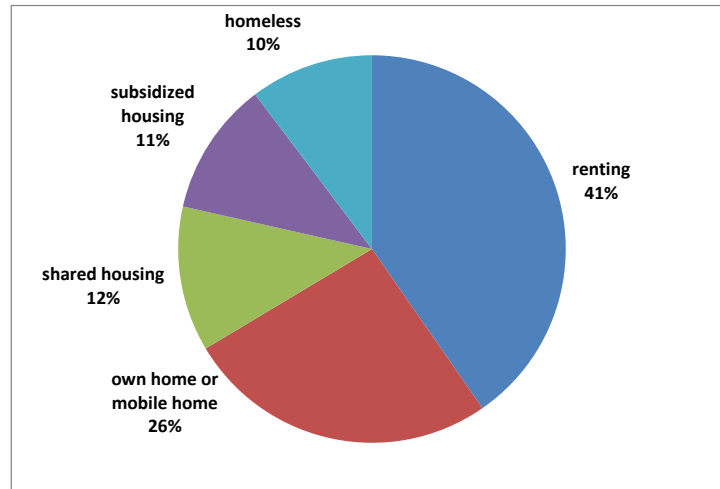
*“I'm a grad student, but the food bank is still invaluable. Mostly for weekly bread and produce only, but still incredibly helpful and much appreciated.”*

*“I have a bachelor's degree and still work for low wages — just above minimum wage. I have been looking for work for 2.2 years. I can't find employment which utilizes a college education.”*

*“The weekly food pantry groceries make it possible to my family to remain in our rental. We could not afford the high cost of moving to a less expensive rental.”*

*“My cousin and I live together. She receives SSD — my SSD is pending. All of my kids recently became homeless, so most of the time I'm feeding and housing at least three of them it seems like for the last year.”*

### Where recipients live:



The homeless (for the survey) 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 ranged from a high of 18% in 1996 to 9% in 2010. In addition, **12% are living in a shared arrangement** with an extended family or with non-family members.

Those reporting that they own a house or mobile home steadily increased from previous reports of 12% in 1996 to 16% in 2000 to 23% in 2008 to 26% in 2010 and 2012.

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

- To find work: **22%** (up from 17% in 2010)
- Due to cost of housing: **33%** (up from 25% in 2010)

**12%** have received eviction notices in the last two years (up from a low of 8% in 2010).

The Department of Housing and Urban Development (HUD) characterizes “affordable housing” as rent or mortgage that consumes no more than 30% of a household income. Households face a severe housing cost burden when they spend 50% or more of their income on housing and utility costs.

- **74%** of respondents reported household income below the federal poverty line (\$23,050 for a family of four)
- **32%** reported a household income below 50% of the federal poverty line (\$11,525 for a family of four)
- According to the American Community Survey, **90%** of Oregon households who reported less than \$19,999 in income and renting housing, paid more than 30% of their income towards rent.<sup>10</sup>

By HUD standards, affordable housing would cost no more than **\$576** per month for a family four with income at the federal poverty line.

For 2013, HUD’s estimate of fair market rent for a two-bedroom unit in the Portland metro area is **\$912**. In other areas of Oregon, the cost ranges from **\$626 to \$799**.<sup>11</sup>

The National Low-Income Housing Coalition reports that renter households in Oregon need to earn at least \$12.02 to \$17.54 per hour in 2013 in full-time work to afford a two-bedroom unit at fair market rents.<sup>12</sup>

## Hunger Factors - Health

There is a strong connection between an inadequate diet and health issues that are likely to affect emergency food recipients. Children who do not eat enough nutritious food may suffer both stunted growth and permanent mental deficiencies. Many teachers will attest to the effect of hunger on the behavior, attention span and ability to learn of their students. Adults may have dietary-related health problems and/or health issues that may be worsened by poor nutrition.

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 over 50% in 2002. Dramatic cuts, co-pays, eligibility restrictions, and limits to access would account for the significant drop in coverage for survey respondents in 2006 through 2010. For 2012, increases in people with OHP and decreases in children without coverage can be attributed in part to new state legislation passed in 2009 to expand OHP's coverage, especially to children.

Category	2012	2010	2008	2006
Children with no coverage	21%	21%	24%	22%
People w/ Oregon Health Plan	29%	19%	20%	20%
Respondent disabled	23%	22%	25%	23%
Partner disabled	18%	17%	16%	20%
Households putting off medical	54%	58%	58%	55%
Households putting off dental care	71%	68%	68%	67%
Hhs putting off purchase of meds	42%	46%	47%	49%

### OTHER

- Of households with children, **28.5%** reported they lacked health care coverage for at least one child.
- **42%** of adults receiving emergency food lacked health insurance (40% in both 2010 and 2008)
- **28%** of respondents cited health care as key to making emergency food assistance less necessary for their family.
- **28%** of households surveyed reported at least one member with diabetes.

According to American Community Survey estimates for 2010-2011, the rate of children currently lacking health insurance coverage is 8.8%; approximately 76,000 children.<sup>13</sup>

Oregon's total uninsured rate is 14.9%, or about 576,900 residents.<sup>13</sup>

With the passage of the Affordable Care Act, Oregon is moving forward to reach all uninsured adults and children through the Oregon Health Plan and a new health insurance exchange for individuals and small businesses.

*"Please make health care more affordable. I pay \$500 a month for health insurance and have a \$1,000 deductible. I pay all this money and still avoid going to the doctor because I can't afford the deductible."*

*"Having health care for the adults in the household would help maintain health to be able to stay employed until full-time job benefits kick in. We have lost jobs over medical issues because we do not have health care or dental to address the issues."*

*"We would like for affordable medicine to be available. With minimum wage, we're unable to pay for medical insurance, and unable to turn to doctor for not having medical insurance."*

## Hunger Factors - Federal Programs

*"We need higher food stamps for families it does not last all month."*

*"If it wasn't for the Food Bank and SNAP, I would not be able to eat as healthy as I do. I appreciate having these services."*

*"We need a better public transportation system (i.e. weekends, more bus stops.) We need enough food stamps to provide long-term nutritional needs, not just enough to survive short term. More SSI benefits."*

*"The SNAP income limits need to be raised to adjust for higher transportation, food and utility costs."*

### SNAP/Food Stamps

The main purpose of the federal Supplemental Nutrition Assistance Program (SNAP) is to increase the purchasing power of low-income households so they can obtain a more nutritious diet.

In the 2012 Hunger Factors Survey, 62% of households indicated that they currently receive SNAP/food stamps. This has increased from 52% of households in 2010.

#### Why food box recipients are not receiving SNAP/food stamps:

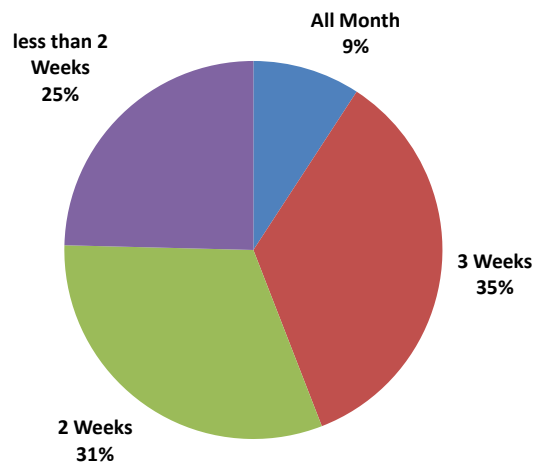
- 22% don't know if they are qualified (35% in 2010; drop may be due to extensive outreach efforts.)
- 21% don't think they qualify: income too high
- 11% said that their food stamps were cut off
- 10% planning to apply

As of June 2012, 823,852 individual Oregonians were receiving SNAP benefits, an increase of 86.1% since June 2007.<sup>14</sup>

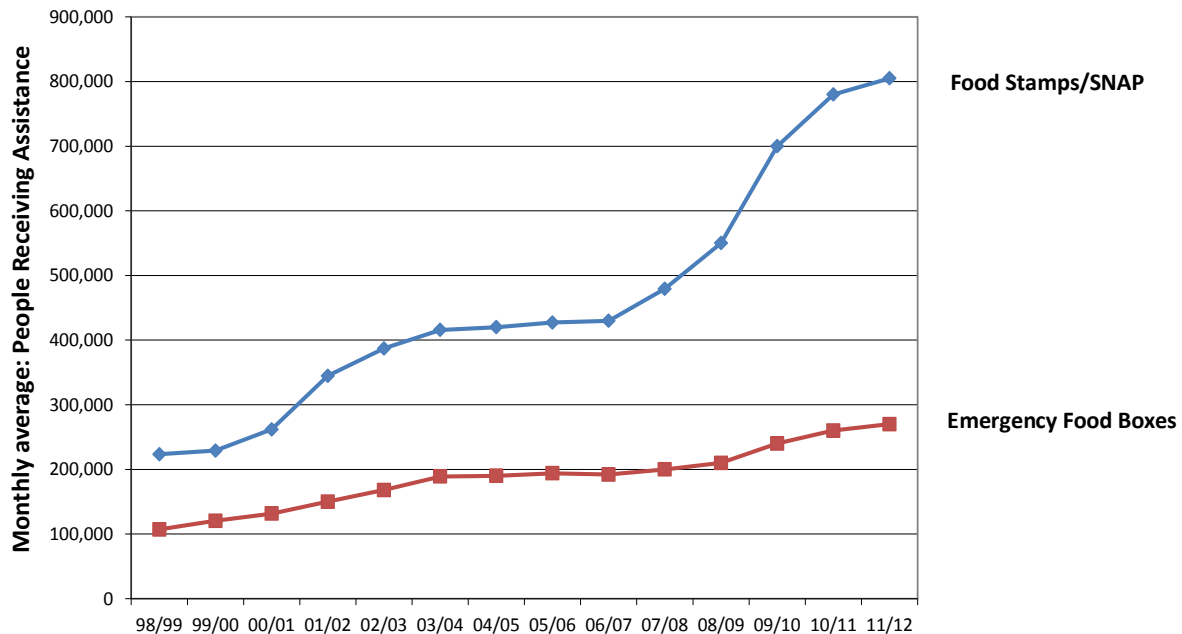
It is a common misconception that SNAP provides all the food resources for a household. The chart below shows how quickly the survey respondents run out of benefits. About 444,300 Oregon households were served by SNAP in July 2012, and the average benefit allotment was about \$129 per month per person, or about \$1.44 per meal if stretched over the entire month.<sup>15</sup> The USDA estimates that eating a low-cost but nutritionally adequate diet of home-cooked meals for a month would cost about \$2.60 per meal for an adult man, and about \$2.26 per meal for an adult woman.<sup>16</sup>

For many years, households received the minimum \$10 allotment of SNAP benefits. The \$10 minimum for households of one to three persons 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. Using the Consumer Price Index, the comparable minimum should be at least \$38.02 today.<sup>17</sup>

#### How long SNAP/food stamps last: (% responses)



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



**Emergency Food Box Program:** a three- to five-day supply of groceries accessed from one of the 436 pantries run by churches and other non-profit groups in the OFB Network. **Most households request about four times in a year.**

**SNAP/Food Stamp Program:** a monthly income supplement funded by the federal government to help families meet a portion of their monthly food need. The program provides an average supplement of \$129 per month per person, or \$1.44 a meal.

Although the USDA's food stamp program is the nation's main nutrition assistance program for low-income people, **approximately 75 to 80% of eligible Oregonians** were receiving help in 2012 (estimate based on 185% of the Federal Poverty Line).<sup>18</sup>

In the year 2000, Oregon made more low-income families eligible for SNAP through the categorical eligibility provision. Since then, the focus on SNAP outreach projects has also increased. The combination has proven successful at helping more eligible people to access SNAP. With the first six months of 2012 having the warmest and driest weather on record and U.S. agriculture seeing widespread damage to major crops, food prices are expected to increase dramatically next year. At the same time, some legislators are looking at slashing funding to SNAP in the next Farm Bill.

Currently over \$100 million SNAP dollars come to Oregon communities each month. SNAP participants spend their benefits quickly on groceries, and every dollar in food stamp benefits a household receives allows them to spend an additional dollar to meet other basic needs. USDA research estimates that each additional dollar in SNAP benefits generates \$1.79 in total economic activity.<sup>19</sup>

## Oregon and Food Insecurity

84% of respondents report having times in the last twelve months that they did not have enough money to buy food – up from 69% in 2008.

31% of respondents report worrying about where their next meal is coming from often or always.

36% of households with children responding said they had to cut their children's meals during the year — 30% of those said this happened every month. In 2010, the percentage cutting meals was 30% but more often — 37%.

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Food insecurity in Oregon, according to the 2011 USDA report, is holding steady at around 13.6%, while nationally the rate has ranged from 14.5 to 14.9% in the past four years.<sup>20</sup> At that rate, about 491,000 Oregonians are not always sure where their next meal is coming from, and lack consistent access to adequate amounts of nutritious food.

The primary reason why Oregon's food insecurity rate has held steady since the recession began can be attributed to the State's aggressive expansion of SNAP, beginning in late 2000. By expanding eligibility for SNAP, making the application process simpler and funding outreach to eligible families, Oregon markedly increased the number of Oregonians receiving SNAP benefits. From 2007 to 2012, the number of households receiving SNAP benefits has increased 86.1% from previous participation levels.<sup>14</sup> Though this growth coincided with increased unemployment and drops in monthly wages, Oregon's percentage of those experiencing food insecurity has not risen. The "safety net" works if it is accessible and funded.

**Food security** has been defined briefly as "assured access to enough food for an active, healthy life." (USDA)

**Food insecurity** is defined as a household that is "uncertain of having, or being able to acquire, enough food to meet basic needs of all household members because of insufficient money and other resources for food." (USDA)

**Very low food security** happens when "the food intake of one or more household members was reduced and their eating patterns were disrupted at times during the year because the household lacked money and other resources for food." (USDA)



## Hunger Factors - *Debt*

Often overwhelmed by the cost of providing for the basics (food, shelter, transportation, health care, child care) and with incomes most often below the Federal Poverty Line, many families are forced to move bill money to grocery money in order to keep food on the table.

During the deep recession of the early 1980s, two of every 1,000 adults filed for bankruptcy in Oregon. By the early 2000s, the figure had reached nine for every 1,000 adults.<sup>21</sup> After Congress changed bankruptcy law in 2005, making it harder on consumers to file, the number of bankruptcies fell sharply. Though the rate of bankruptcy filings in Oregon peaked in 2010 at five of every 1,000 adults, the last two years have shown small declines towards a rate of four of every 1,000 adults in 2012.<sup>22</sup>

### **Housing-related debt:**

Survey respondents reported housing-related financial strains:

- **33%** had to move due to the cost of housing (up from 25% in 2010)
- **12%** owed back rent
- **28%** owed back utilities
- **12%** received eviction notices in the past two years
- **7%** had lost their home in the past two years due to foreclosure

**Credit card debt:** 28% of survey respondents reported credit-card debt

**Medical related debt:** 40% 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 will far outweigh a family's ability to pay. There is still a long way to go towards making health care accessible and affordable to all Oregonians but there are signs of progress. 14.9% of Oregonians currently do not have health insurance, down from 17.3% in 2007.<sup>23</sup> In 2000, Oregon hospitals reported \$129 million in bad debt. In 2009, they reported \$450 million. This year, bad debt reported is down to \$409 million.<sup>24</sup>

### **Other Debts (all slightly higher than 2010)**

- **23%** report owing money to family or friends
- **16%** have vehicle loans
- **15%** have student loans to repay
- **15%** owe back taxes
- **5%** owe money to check advance/car title loan company

### **Access to Financial Services**

- **38%** of respondents did not have a bank or credit union account

*"Due to past due utilities my auto insurance is higher than others with a better credit score. It takes every dime to continue the privilege of driving which is very necessary to us for work, job search and school."*

*"The cost of gas is bankrupting me."*

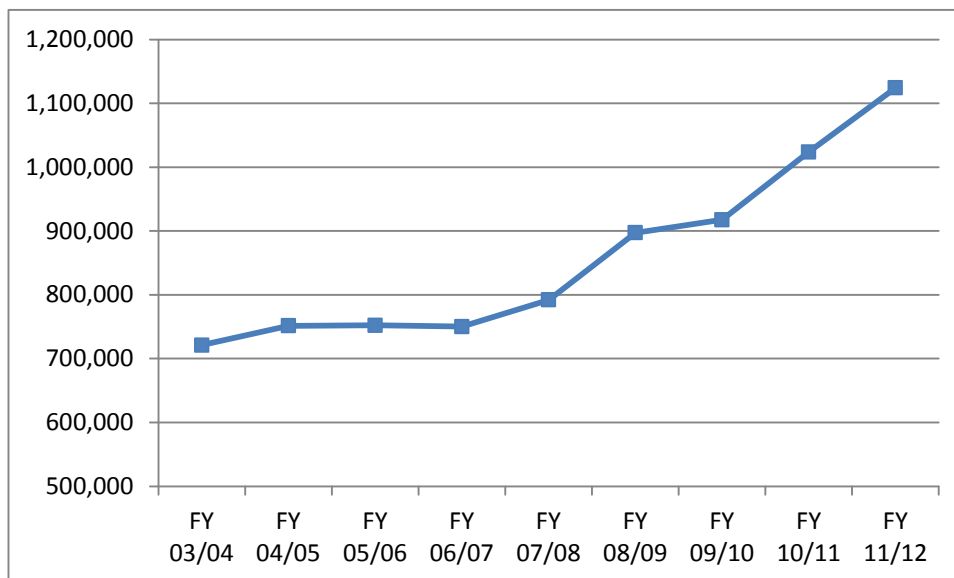
## Hunger Factors - *Emergency Food Assistance*

*"Being able to get food from Food Bank gives me money to pay bills."*

*"We could not make it without the fresh produce. My husband was borderline diabetic but it (blood sugar) is controlled with fresh produce and whole foods which I could not afford without this food pantry. So his blood sugar is now normal."*

*"With the help of a food box we make it a lot easier."*

The number of emergency food boxes distributed through the Oregon Food Bank Network has increased over 41% since the recession began in 2007-2008.



A typical food "box" contains enough food to last for three to five days. The contents usually include both USDA commodities and donated food, and the overall nutritional content can be variable. The number of food boxes a family may receive depends on the agency that 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.

There were 435 pantries in the Network in 2011-2012. The number of food boxes distributed range from 500 per year to over 25,000 at several large urban pantries. The food bank network added 45 more pantries in the last four years while **the number of food boxes distributed increased by 41%, or 330,000 boxes.**<sup>25</sup>

About 19% of respondents said that the food box they got at the time of the survey was only the first or second they had gotten that year. However, 31% said they had received 12 or more food boxes in the year. It appears that pantries may be serving fewer "first timers" compared to the beginning of the recession, but they are also meeting the increased needs of those already accessing emergency food. The average number of pantry visits per household rose slightly to about four per year.

When asked if they were able to meet their food needs for the month when adding the emergency food box to the rest of their food supply, **72%** of survey respondents said yes. In 2010, only 48% said yes.

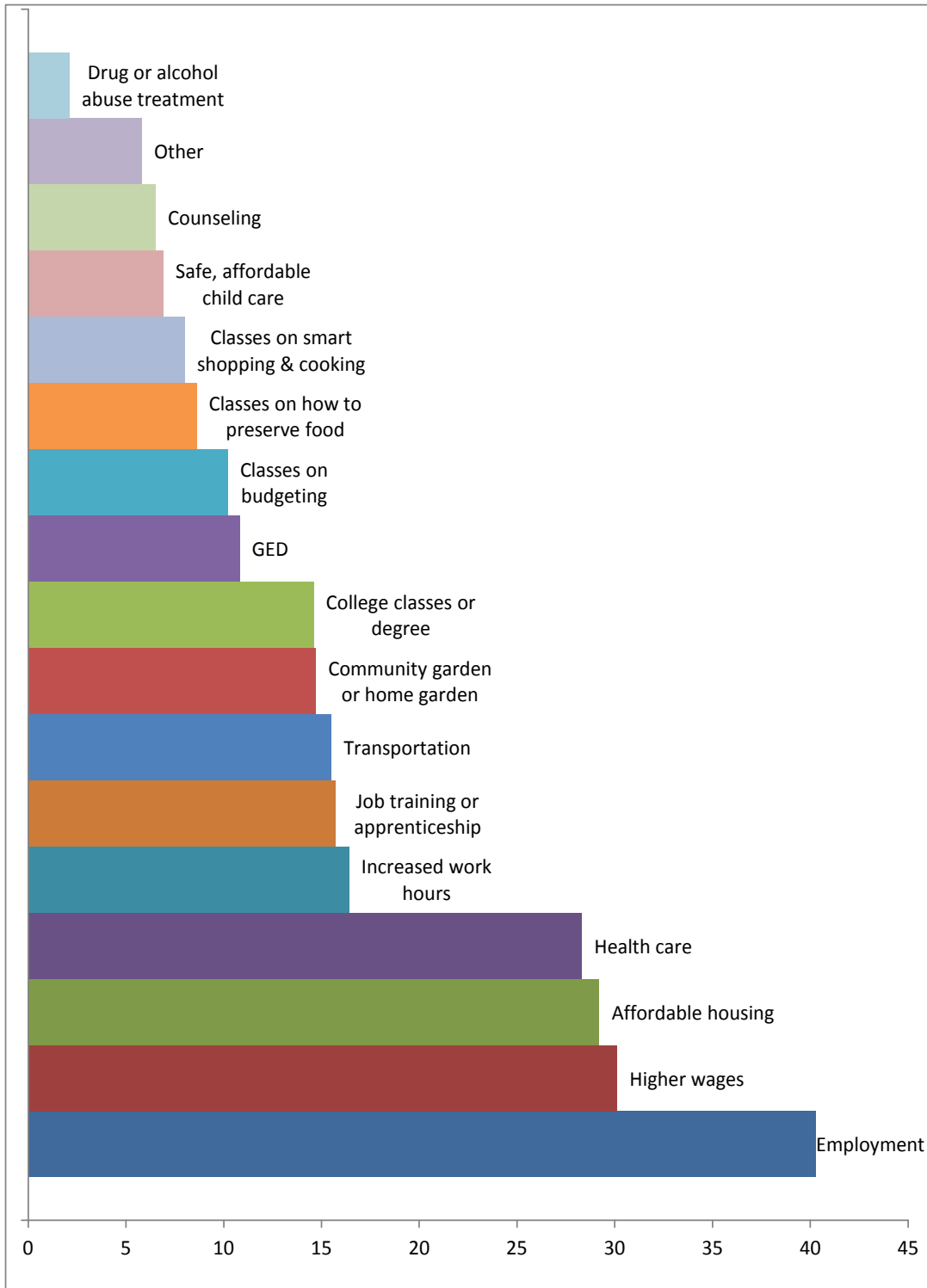
The emergency food system is feeling the strain of trying to serve more people for a longer period of time. Where a pantry is available, hours and days pantries are open are often limited, especially in rural areas. Most pantries rely on the time and energy of volunteers, many of whom are seniors who have worked at the pantry for years.

The food bank Network must not be considered a long-term solution to providing food to low income families. Rather, changes must occur at the state and federal levels to eliminate the factors that cause families to need emergency food assistance.

## What do people feel would help?

Respondents were asked: “What would help improve your present situation and make emergency food assistance less necessary for your family?”

As in past HFA surveys, respondents focused on **employment, living wages, affordable housing, education and health care**. These obvious and basic components of a successful, productive life continue to remain out of reach for many Oregonians.



*“Food insecurity is epidemic — but I’ll bet you know that. Community gardening is beautiful!”*

*“The economy that we’ve lived in the last years is grave and employment is terrible, with better jobs and improving the state’s economy, we wouldn’t need to go to places to ask for something so basic as food.”*

*“Create more jobs, more opportunities for transportation. Increase the minimum wage because food is expensive and the minimum wage does not cover it.”*

*“The food bank has helped me so much. I just need a job.”*

## Closing Notes

This year's Hunger Factors Assessment Survey once again draws attention to the underlying problems that cause hundreds of thousands of Oregonians to seek help from their local food pantries.

Oregon Food Bank is committed to helping Oregonians get back to work when the economy recovers. Food, housing and job readiness are essential to getting and keeping a job. We know that the economic recovery has been slow with persistent high unemployment and numerous foreclosures. Many Oregon families have experienced a financial crisis, forcing them to seek help. Oregon Food Bank's 2013 state legislative agenda focuses on key programs in food, housing and job readiness to help Oregonians weather the economic storm until jobs return. Here are some examples of policy actions that would move Oregon toward eliminating hunger and its root causes.

- **Feeding Hungry Oregonians** — Addressing hunger needs to be a top priority in the Oregon state budget. The **General Fund Food Program** leverages the power of the Oregon Food Bank Network to acquire and distribute food through 20 regional food banks and over 900 partner agencies. **Farm Direct** coupon programs help seniors on fixed incomes and low-income families get more healthy food on their tables by supporting Oregon farmers. Funding the **Farm-to-School** program invests in Oregon agriculture and adds healthier ingredients to local school meals. Oregon Food Bank constantly is looking at innovative policies to help producers and processors donate food to the emergency food system. These public and private partnerships are key to getting more food to those experiencing hunger.
- **Housing Oregonians** — Affordable housing continues to be out of reach for Oregonians living in poverty. Funding the **State Homelessness Assistance Program** and the **Emergency Housing Account** help Oregonians leave and prevent homelessness by increasing services at shelters in case management, counseling, transitional housing and other support services.
- **Encouraging Job Success** — Getting and keeping Oregonians working in a productive economy is key to ending hunger. **Temporary Assistance to Needy Families (TANF)** is a job readiness program ensuring families have tools to succeed by offering cash assistance to prevent homelessness and workshops learn professional skills through the JOBS program. As many survey respondents indicated, child care costs can be a barrier to work. **Employment-Related Day Care** helps families with self-sufficiency by helping with co-pays based on their household income. Expanding the **Earned Income Tax Credit** from 6 percent to 18 percent of the federal credit would put more money into the hands of one out of seven working families in Oregon; an additional \$215 per year on average.

### Take Action

To ensure Oregon legislators get the message that helping those in need is a priority, learn more about becoming an OFB Champion, sign up for Action Alerts to send messages to elected officials, register to vote, vote, and/or tell us your story at: [www.oregonfoodbank.org/Advocate/Take-action](http://www.oregonfoodbank.org/Advocate/Take-action)



## Appendix: Poverty line; Statistics

*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 2012 guidelines below 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 over-states 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.

Federal poverty guidelines, 2012 for the 48 contiguous states and the District of Columbia		
Number in family	Gross yearly income	Gross monthly income
1	\$11,170	\$931
2	\$15,130	\$1261
3	\$19,090	\$1591
4	\$23,050	\$1921
5	\$27,010	\$2251
6	\$30,970	\$2581
7	\$34,930	\$2911
8	\$38,890	\$3241
Over 8 add for each person	+\$3,960	+\$330
Source: <i>Federal Register</i> 2012 — Vol. 77, No. 17, January 26, 2012, pp. 4034-4035. Monthly data calculated by OFB and is rounded to the nearest dollar.		

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.

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### 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: \$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.

## Methodology

The findings of this report are based on a survey of emergency food box clients conducted in the spring of 2012. Oregon Food Bank Statewide Services selected 176 of 436 emergency food box agencies for participation. The state was divided into five regions: Eastern Oregon, Coast, South, Mid-Valley and North Valley. Within each region, partner agencies were selected based on a proportional representation of agencies from each Regional Food Bank area and the number of people served in the region and RFB area.

The seven page, 35-item questionnaire was modified from the Hunger Factors Assessment surveys conducted in previous years. Training packets on distribution of surveys were sent to all participating agencies. Regional Food Bank representatives worked with partner agencies to do the same. Surveys were sent directly to the selected agencies in a quantity based on an estimated number of households served in one week, based on 2010-2011 service figures. The number of Spanish- and Russian-language surveys were estimated based on advice from Regional Food Bank 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. Surveys were distributed from April 2 through April 21. Clients were free to refuse to fill out the survey. Completion of the survey was not a requirement for receipt of a food box. Respondents were assured anonymity and confidentiality. Of the 6129 surveys distributed to the 176 partner agencies, 4601 were completed and used for analysis. Sixteen of the 176 agencies did not participate after receiving surveys.

The data were analyzed using IBM SPSS Statistics 19 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 6 to 12 times per year, and sometimes more, depending on the pantry's resources. Individuals who suffer food shortages but do not seek help from emergency food box agencies in the Oregon Food Bank Network are not included in this study.

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CAPECO Food Share (Gilliam, Morrow, Umatilla & Wheeler)  
CCA Regional Food Bank (Clatsop)  
Columbia Pacific Food Bank (Columbia)  
Community Connection (Baker, Grant, Union & Wallowa)  
FOOD For Lane County (Lane)  
Food Share of Lincoln County (Lincoln)  
Josephine County Food Bank (Josephine)  
Klamath/Lake Counties Food Bank (Klamath & Lake)  
Linn-Benton Food Share (Linn & Benton)  
Marion-Polk Food Share (Marion & Polk)  
Mid-Columbia Community Action Council (Hood River, Sherman & Wasco)  
NeighborImpact (Crook, Deschutes & Jefferson)  
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Project coordinator:  
Tracie Weitzman  
Statewide Services Coordinator  
Oregon Food Bank

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A.W.A.R.E.  
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 Battleground ACS  
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 Buen Provecho Pantry  
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 Caring Team Ministries  
 Catholic Comm Svcs Springfield  
 Chiloquin Care Program  
 Coast Vineyard Pantry  
 Colton Helping Hands  
 Community Care Food Pantry  
 Community Food  
 Community Sharing  
 Crossroads Cupboard  
 Dallas Emergency FB  
 Dayton Food Pantry  
 Dexter Food Pantry  
 Dillard-Winston FB  
 Downtown Chapel— Mary's Pantry  
 Elgin FB  
 Ella Curan FB  
 EMO NE Emergency Food Program  
 Estacada Area FB  
 1st Christian Church  
 1st Presbyterian Church  
 FISH Albany  
 FISH Drain  
 FISH Grants Pass  
 FISH Hood River  
 FISH Newberg  
 FISH Orchards  
 FISH Portland  
 FISH Roseburg  
 FISH Vancouver  
 Florence Food Share  
 Fossil Community Food Pantry  
 Genesis Community  
 Gladstone SDA  
 Gloria Dei Lutheran  
 God's Lighthouse Pantry  
 Gold Hill Christian Center  
 Good Sam. Center N. Portland  
 Grace Food Pantry  
 Grand Sheramina Pantry  
 Grandview Baptist Church  
 Grant County FB  
 H.E.L.P. FB  
 H.O.P.E. - Nazarene  
 H.O.P.E. - 1st Presbyterian

Harney County Senior Center Pantry  
 Hillsboro Christian Faith Center  
 Hillsboro Family Resource Center  
 Hope Pantry  
 Inter-Faith Treasure House  
 Irrigon-Boardman Emer. Asst. Center  
 Jason Lee  
 Joseph Project  
 Joseph's Storehouse  
 Junction City Local Aid  
 Keizer Community FB  
 King's Cupboard  
 Klamath Lutheran Church Pantry  
 Knappa Food Pantry  
 Larry Collins Pantry  
 Lord's Store House  
 Malin/Merrill FB  
 Manna House Pantry  
 Molalla Christian Church  
 Murray Hills Christian Church  
 Neighborhood House  
 New Harvest Church  
 Newport Pantry—First Presbyterian  
 Next Chapter FB— St. Matt's  
 Next Chapter FB— 1st Christian  
 North Bend Presbyterian Cupboard  
 North County FB  
 North Lake County Food Share  
 Northwest Portland Ministries  
 Nyssa Community Food Pantry  
 Oakridge Pantry  
 Philomath FB  
 Ponderosa Christian Fellowship  
 Portland Adventist Comm Svc  
 Prospect Community FB  
 Rogue Family Center  
 Salvation Army - Baker City  
 Salvation Army - Bend  
 Salvation Army - Josephine County  
 Salvation Army - Klamath Falls  
 Salvation Army - La Grande  
 Salvation Army - Moore St. Center  
 Salvation Army - The Dalles  
 Salvation Army - Tillamook  
 Salvation Army - Tualatin Valley Center  
 Salvation Army - Vancouver  
 Sandy Community Action Center  
 SDA Comm Svc - Ashland  
 SDA Comm Svc - Cave Junction  
 SDA Comm Svc - Coos Bay  
 SDA Comm Svc - Falls City  
 SDA Comm Svc - Glide (Helping Hands)  
 SDA Comm Svc - Gold Beach

SDA Comm Svc - Grants Pass  
 SDA Comm Svc - Hillsboro English  
 SDA Comm Svc - Hillsboro Spanish  
 SDA Comm Svc - Madras  
 SDA Comm Svc - Medford  
 SDA Comm Svc - Rogue River  
 SDA Comm Svc - Sweet Home  
 Shared Blessing  
 Sharing Hands  
 SHEM  
 Silver Creek Mission of Hope  
 SNOW-CAP  
 Sonrise Church  
 South Corvallis FB  
 South Douglas Food Bank  
 St. Marks Lutheran  
 St. Mary's Outreach  
 St. Matthew's Lutheran  
 St. Michael Archangel  
 St. Paul's Episcopal  
 Sutherlin Oakland Food Pantry  
 St. Vincent de Paul - Canby  
 St. Vincent de Paul - Eugene  
 St. Vincent de Paul - Forest Grove  
 St. Vincent de Paul - Lebanon  
 St. Vincent de Paul - LaPine  
 St. Vincent de Paul - McMinnville  
 St. Vincent de Paul - Prineville  
 St. Vincent de Paul - Table of Plenty  
 St. Vincent de Paul - Redmond  
 St. Vincent de Paul - Salem  
 St. Vincent de Paul - St. Andrew  
 St. Vincent de Paul - The Dalles  
 St. Vincent de Paul - Tigard  
 St. Vincent de Paul - Vancouver  
 The Food Basket  
 Tillamook FB  
 Toledo Pantry  
 Trinity Lutheran  
 Trinity United Methodist  
 Tualatin Community Pantry  
 Turning Point Center  
 University Park Adventist  
 Vale Community Pantry  
 Vancouver Vineyard - One Life  
 Vernonia Cares  
 Waldport Pantry  
 Wallowa People's Pantry  
 Warrenton FB  
 West Medford Pantry  
 William Temple House  
 Willowbrook Food Pantry  
 Wolf Creek Pantry



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