

Submitter: Stacey Lowe

On Behalf Of:

Committee: House Committee On Human Services

Measure: HB4079

House Committee on Human Services,

My name is Stacey Lowe. I am a University of Oregon and University of Oregon Law School graduate. I began my career as a public defender back in 2005 and am currently the Director of Southwestern Oregon Public Defender Services. I share that with you so you will understand how far I have come not because I am acting in my professional capacity by sending this letter. I grew up very poor with a single working mother. There were times when all we had to eat were saltine crackers and Miracle Whip. There were many times when I was a child that we were out of money and food and my mother would write a check at the store so that we could eat or she could have gas to get to work when she had no money in the account to cover that check. She would then hope her paycheck wasn't late or beg for short term loans in order to get the money into the bank before the check cleared. While I finished up law school and studied for the bar I had to support myself and my daughter on my bar loan and credit cards while I lived in low income housing. My mother's check scheme and my choice to live on borrowed money could have resulted in very negative outcomes. The risks those without wealth have to take on a regular basis just to ensure basic needs are met are unfair and unsustainable. Those without wealth are preyed upon by payday lenders and other corporations who charge very high fees when lending or for the prepaid credit cards people use to rebuild credit or when they must have a debit/credit card, for example. While the risks my family and I took worked out for me they don't for many and can often create vicious cycles that deepen the problems leaving many in ever worsening feedback loops. Allowing some guaranteed income will provide what is missing for many people who are often viewed as disposable, the houseless, poor, mentally ill and drug affected lack stability and this bill would seek to address this foundational problem. Without stability people suffering from these issues and more cannot even begin to work on making their lives better because they are always stuck just trying to get their basic needs met. Please let Oregon lead the way, let's try this and see if it works. Nothing like this has been tried before and we know that our past efforts have not worked. We must do something different if we want to see change. I know I do. Thank you for your time.