## Testimony of Pamela Thatcher Family member featured in *American Winter* Tualatin, Oregon

Public hearing before U.S. Senate Banking Subcommittee on Economic Policy "The State of the American Dream – Economic Policy and the Future of the Middle Class" June 5, 2013

Chairman Merkley, Ranking Member Heller and Members of the Subcommittee:

Thank you for inviting me to testify before your committee to share my experience and perspective on the future of middle class families. I never would have imagined that I would fly to Washington DC to testify before a U.S. Senate committee. I also never imagined I would go to a charity desperate for diapers for my two children, or need to get food stamps, but that's exactly what I found myself doing in the fall of 2011 after my husband Brandon lost his job and all of our savings were gone.

The decision to reach out for help was incredibly difficult for my husband and I, but at that point we had no choice. I was a mom in survival mode and I knew I would do anything to take care of my two babies, even if that meant accepting assistance. You see, it wasn't supposed to ever come to that. Brandon and I took our time planning our family and our future.

Before starting a family I taught preschool for nine years. It was a great job. I loved working with the children and being part of the community. The money I earned from that job helped us build a small nest egg and make the transition to a one-income household once we started our family. The prospect of solely relying on Brandon's income wasn't scary because he had a good paying job and he had never been without work. Being unable to pay our bills just wasn't a reality we contemplated.

Three months after our second child was born Brandon was without an income for the first time in his life. At first we weren't too worried. It was a set back but he had a strong work history and good connections in the community, so we expected he would find work within a week or so. Unfortunately this was in the midst of the great recession and weeks without work or a paycheck soon turned into months.

We did what anyone would do in our situation – we cut back on every possible extra expense and carefully used our savings to pay for the basics like rent, food and diapers for our two little boys. It wasn't long before cutting corners was no longer enough and we were faced with the grim prospect of going without or turning to social services and government assistance for help. Thank goodness there was help when we needed it.

To be honest, I used to think it was easy for people who depended on government programs. No work and free food. I had compassion and volunteered, but I thought the public benefit system bred abuse. Now I know there is a different story. The public benefit programs like SNAP, WIC, TANF and Oregon Health Plan help keep families like me just barely above water. This experience has given me a new understanding and appreciation for what these social safety net programs mean for millions of middle class families that are only a few steps away from poverty, and the real possibility of homelessness.

Being in American Winter opened my eyes to how many people are living on the financial edge. I've had strangers say thank you because they recognize me from the film. One woman with children in tow came up to me in the grocery store parking lot to give me a hug. She explained that she was in the same

situation and felt so alone and afraid. The stress of not knowing how you are going to pay rent takes a tremendous toll on you and so many people hide their financial struggle out of shame. For her it was comforting to know that she wasn't alone. I've heard the same from my friends after I posted about American Winter on Facebook. People I thought were doing fine are in the same situation as Brandon and I and they are grateful to finally be able to talk about it.

I feel that families across this country are in crisis. Something has gone wrong when hardworking people are worried about how to feed their families. Something has gone wrong when it feels like there is no longer any hope for middle class families, and instead of investing in programs that will help families get back on their feet, our elected officials are making cuts. When you cut funding for SNAP, TANF or WIC you are making the decision to take away what little support people have to keep the lights on, or food on the table. I hope you will consider this and the stories shared in American Winter as you're making decisions about how to spend and what to cut. My husband eventually was able to find another job, although he is making far less than what he used to make. Now, even with full time work, we still struggle to make ends meet. My experience has taught me that when a family member loses a job, the assistance we received is a true lifeline, and the difference between sinking and having the chance to get back on our feet again.

Thank you again for taking time to hear from me and consider what it's like for formerly middle class families who just need to know there is some hope.