

## The Oregonian

### **Financial lifelines for parents**

**Kids' health insurance, child care and aid for transportation are on tap for families that meet income restrictions**

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Attention, financially strapped parents: help is on the way, from three programs that cover the basics -- child care, health insurance and transportation.

Of course there's a catch or two. Each program has family income restrictions and caps the number of clients it can serve.

We'll keep looking for little-known or expanding services like these. If you hear of any, let us know.

### **INSURANCE FOR KIDS**

Uninsured children attending public school in Multnomah County, Beaverton and Salem-Keizer are eligible for free health coverage from Kaiser Permanente.

Children in grades K-6 can enroll if their household's income falls below 250 percent of the federal poverty guideline, or about \$55,000 for a family of four, and if they are not covered by or eligible for any other public or private health coverage. Students' siblings are eligible, as well, if they are between the ages of 3 and 18. About 3,000 slots remain open.

U.S. citizenship is not a requirement. Once enrolled, students will be covered until they turn 19 or graduate high school.

Kaiser will cover the insurance premium, and families will be responsible for making \$10 co-payments for prescriptions, appointments and lab work and \$100 co-payments for hospital admissions and emergency room visits. The coverage does not include dental care.

More than 100,000 Oregon children lack health insurance. Kaiser's offer will extend coverage to about 4,900 of them. The company is more than doubling enrollment in its child health plan in response to the worsening economy and unemployment numbers, says Susan Rasmussen, manager of special populations for Kaiser Permanente.

"The main reason is because the need now is more so than ever before," Rasmussen says.

Kaiser Permanente is the nation's largest not-for-profit health plan, with 8.6 million members and operating revenue in 2007 of \$37.8 billion. The Child Health Program is paid for out of operating revenues, Rasmussen said.

Kaiser is adding children who live in areas where their clinics and providers have the capacity to add more pediatric patients.

For more information, contact your local school or, if you are a Multnomah County parent, the Multnomah Education Service District: 503-257-1732.

## **CHILD CARE**

Some working families who earn too much for the state's child care subsidy may qualify for one through the Portland Children's Investment Fund.

Under the investment fund's Community Childcare Initiative, qualifying families pay no more than 10 percent of their monthly income for child care.

The subsidy is intended to improve access to high-quality, stable day care, and is available to families who earn less than 200 percent of the federal poverty level, or about \$44,000 for a family of four. To be eligible, families must live in the City of Portland or use a day care in the city that is among the 37 providers participating in the program.

Families who receive the state subsidy also may draw the Portland subsidy, says Meg McElroy, assistant program director for the Children's Investment Fund. Fifty-five families have received assistance so far, with an average subsidy of about \$250. Child Care Resource & Referral of Multnomah County administers the grant. Preference is given to families with multiple children, children under age 3, children with special needs or children who need bilingual or culturally specific care.

"Research shows one of most important things you can do for young children is give them a stable care provider with whom they can create a close relationship," McElroy says. "If they're in a high-quality child care environment over time, they'll create healthy attachments, arrive at school ready to learn, be more resilient and have the social-emotional development that they'd need to be kindergarten-ready."

Kelly Redwine turned to the investment fund subsidy after her husband's sexual abuse conviction and divorce left her as the sole breadwinner. Redwine, who works full time as a secretary, supports her two children on \$2,100 a month -- and full-time day care costs \$1,300. Redwine knows she needs to find a higher-paying job, but, "it's not a quick switch."

Now, through the state and investment fund subsidies and a scholarship from her son and daughter's provider, Redwine pays nothing for child care.

"I've been able to stay in my house," she says. "My kids have been able to stay in the child care they've been in since they were babies. We're going to be OK, we just needed to figure out a way to be able to make it financially, and this has given us a lot of breathing room."

To learn more: Child Care Resource & Referral of Multnomah County, 503-548-4400, ext. 20.

## **RIDE TO WORK**

A nonprofit that makes car loans to low-income parents who must drive to work has increased the maximum amount clients can borrow.

Portland's Ways to Work program will now loan as much as \$6,000 to parents with a household income less than 80 percent of the city median -- that's less than \$54,300 for a family of four.

Clients must repay the loan at an 8 percent interest rate within 24 to 30 months. It's a limited program, funding at most five loans a month.

"We look for people who really need transportation to get to work, not just people who need a third car, or live near a bus line," says Shana Sturtz, the program's coordinator. Clients have such poor credit that they "can't really get a car loan anywhere else except at a dealership for a 29- or 30-percent interest rate."

Previously, the program capped its loans at \$4,000 but raised that this spring to attract clients and improve their chances of finding a reliable used car. Portland's Ways to Work program is one of about 40 branches of a national nonprofit funded by private foundations, businesses and the government.

In Portland, the typical borrower is a single, working mother under age 30 with two or three children, Sturtz says. Borrowers must work at least 20 hours a week and have at least \$300 worth of wiggle room in their monthly budget for the car payment, fuel, insurance and maintenance.

Sturtz says in the best-case scenario, the program's car loans improve borrowers' credit, allow them to keep their jobs and, most importantly, free up time for their children.

"It's not that uncommon for our clients to be riding the bus four hours a day," she says. "Having a car allows them to be able to do the things we take for granted, to be able to go to their kids' games, to get groceries."

For more information: 503-232-0007, ext. 207

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