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Health care, child care and automobile loans available for those struggling

by Paige Parker, *The Oregonian*
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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.

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 80percent of the city median -- that's less than \$54,300 for a family of four.

Clients must repay the loan at an 8percent 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 30percent 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."

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Fredrick D. Joe/The Oregonian

Sonia Yemane took advantage of a car loan, which in turn enabled her to spend more time with her daughter, Shalom.