

# EL OBSERVADOR

## Banks Work Hard to Accommodate Hispanics

### Oregon financiers to implement culturally sensitive practices

(AP)—Salvador Marciel never saw himself as a homeowner in America because financing a house seemed impossible, and so did finding bankers or loan officers who spoke Spanish.

But when Marciel decided to inquire about a large loan at Salem-area banks, Spanish speakers found him.

And financing a \$116,500 house for his seven-person family was easier than he thought it would be—thanks to a new push by banks to tap the buying power of Oregon's fast-

est-growing minority population. "In the past there were not as many people who helped Latinos buy a house," said Marciel, a 55-year-old Mexican who began working in California as a migrant farmer in the 1970s before moving to Salem 10 years ago and establishing legal residence.

Marciel is like thousands of Oregon Hispanics whom banks have catered to in recent years.

"When the 2000 Census came out, everyone woke up and smelled the burritos," said Roy Larson of Larson Northwest Research and Consulting, a firm that focuses on the Hispanic market in the Northwest.

The census counted 275,000 Hispanics living in Oregon, but

Hispanic officials say the real number could be double that.

Most Hispanics have been in the state fewer than 10 years, 75 percent are under age 25, and collectively they have an estimated

To capitalize on the market, banks have launched initiatives aimed at getting Hispanics to borrow money. The initiatives have two components: use bilingual bankers to actively recruit Hispanic

such reality.

"It's a Catch 22," said Alice Perez, Hispanic market manager for U.S. Bank. "To get credit you must have a credit history. But how can you get a credit history if you can't get credit?"

Many Hispanics come from countries where only the elite use the banks or can access loans. So most do their business, from buying groceries to buying a house, with cash. They bring that custom with them to the United States.

Perez said to help Hispanics get large loans—and of course, to reap the benefits of their business—U.S. Bank launched a nationwide Hispanic initiative this past summer. Thirty-eight of the 380 branches targeted are in Oregon.

For proof of identity banks usually require a driver's license or passport, something many Hispanics don't have. U.S. Bank has altered that policy—accepting old tax forms or certificates from the Mexican Consulate. Called the "matricula consular," these certificates are issued to Mexican immigrants who typically don't have Social Security numbers or any form of U.S.-issued identification.

And now instead of the traditional credit check, which might include looking at a bank account or a credit card balance, the bank will also accept copies of old utility bills that were paid on time.

Banks all over the country have launched similar initiatives in areas with large Hispanic populations.

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—Roy Larson of Larson Northwest Research and Consulting, a firm that focuses on the Hispanic market in the Northwest

buying power of \$2.7 billion a year. Analysts say their demographics are similar to the baby boomers of the 1960s because they are young and have large families.

clients, and modify banking norms to better address the financial reality of many in the Hispanic community.

A lack of credit history is one

## Latinos Fall Through Gap

BY RAMON CASTELLBLANCH

Here's a startling statistics: Each year, 18,000 people in the United State die prematurely from lack of health insurance, according to recent study by the Institute of Medicine. Uninsured adults with diabetes, heart disease, kidney failure or mental illness are much worse off than their insured counterparts. And even when the uninsured gets care, it is often substandard, the institute found.

Lack of health insurance has dire consequences for the Latino community in the United State, since nearly half of working-age Latinos are without health insurance for all or part of the year, according to the Commonwealth Fund.

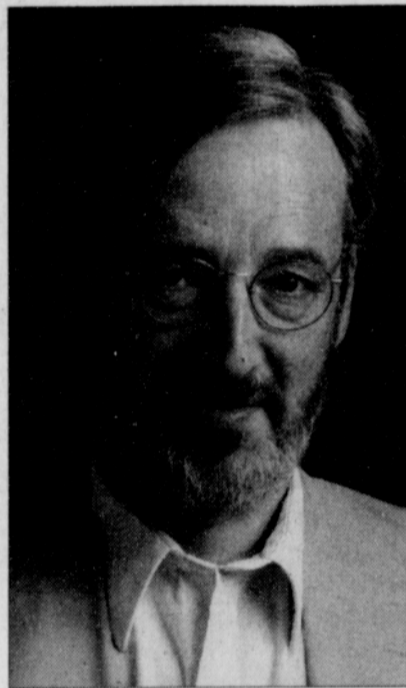
One reason for this crisis is that Latinos have fewer chances of getting jobs with health insurance. Many are hired in industries and occupations that don't offer available coverage. And the 1996 welfare-reform act denies Medicaid to legal immigrants, many of whom are Latinos. Not having insurance sickens and kills those with high blood pressure, according to the Institute of Medicine report. The uninsured have their blood pressure monitored less frequently, and when their disease is diagnosed, they are less

likely to be begin, or stay under, needed treatment. As a result, uninsured people with hypertension are more likely to suffer heart attacks and strokes.

Lack of health insurance has taken the lives of many Latinos with breast cancer. When they are insured, they are less likely to have timely screening. Their diagnoses are also delayed. When the cancer is finally found, it is more likely to be at an advanced stage. Uninsured women with breast cancer have a 30 percent to 50 percent higher risk of dying then with insurance, according to the institute's finding.

Accelerating health-insurance costs and employer resistance to paying for the increase, threaten to force many insured workers off of their health coverage. Tolls from heart disease, cancer, AIDS and many other deadly diseases may start to rise. It's time for Congress to quit fooling around in the face of this growing disaster. In every other industrialized country in the world, the government ensures that all people have health insurance.

In our country, Medicare and Medicaid systems have done a good job at helping seniors and millions of children's receive coverage. But these programs need to be expanded to cover the rest of the population. It's time to



Ramon Castellblanch

put a stop to the plague brought on by lack of medical insurance. Until we do it, medical crisis that is already stalking many in our Latino communities will increasingly endanger the rest of America.

Ramon Castellblanch is director of the undergraduate health-management program, and an assistant professor at Quinnipiac University in Hamden, Conn. He can be reached at [pmpro@progressive.org](mailto:pmpro@progressive.org)

## Nearly a Million Kids Missed in Census

(AP)—More than 1.1 million children were not tallied in the 2000 census, nearly half of them black and Hispanic, according to newly released government estimates.

Nearly 29 percent of the children missed were black, though they made up nearly 15 percent of the total population kids under 18. Hispanics were about 20 percent of the child undercount, and 17 percent of the total child population.

About 45 percent of those children missed were white, less than their 60 percent share of the total population of children. The Census Bureau's adjusted data using statistical sampling also showed a slight overcount of Asian children.

The bureau released the data only after a federal court ordered it to do so, following a successful lawsuit brought by Oregon State Sen. Margaret Carter of Portland and State School Superintendent-elect Susan Castillo.

The agency said Friday the new figures were flawed and had no official use.

Many Democrats and civil rights groups have disagreed, contending the state-by-state breakdown of the undercount would show that minorities and children were more likely to be missed.

Despite the government cautions, state and local lawmakers may—if their laws allow—use the adjusted data to redraw municipal political districts, or allocate billions in government dollars controlled by states for things such as school construction or social ser-

VICES. They may also use the data to lobby for a bigger share of federal funding. Last year, the Census Bureau decided the unadjusted count would be used for congressional redistricting, and to plug into federal funding formulas for programs such as Medicaid and foster care, which total about \$185 billion.

The Supreme Court in 1999 said only the raw, unadjusted count could be used for reapportioning House seats among the states.

The bureau in March 2001 said there was a net undercount of about 1.2 percent of the population—roughly 3.2 million people, with one-third of them children.

The data provided from the Census Bureau was based on research done in March 2001. Preston Jay Waite, an associate census director, said more research has been conducted since then which shows the national net undercount may have been reduced to less than one-tenth of 1 percent.

Opponents of adjusted data, mainly Republicans, have said the complicated statistical methods used to determine the undercount would add more error into a census that the bureau deemed to have one of the lowest national undercount rates ever.

Critics also have said that while adjustments count missed people, they may not allocate them to the proper neighborhoods because the formula is less accurate on the local level.

## CLASSIFIEDS/BIDS

### Oregon State University

**WEATHERFORD RESIDENTIAL COLLEGE RETROFIT**

**Request for Qualifications Due December 20, 2002**

Oregon State University (OSU) is seeking qualifications from construction firms interested in providing Construction Manager/General Contractor (CM/GC) services for retrofit of an existing campus building to a new Residential College facility on its Corvallis Campus. Weatherford Hall in 1928. Weatherford Hall in the heart of the OSU campus, originally constructed as a residence hall in 1928. Weatherford Hall is a three to six story building with a basement, constructed of unreinforced concrete with brick veneer. It has an area of approximately 79,000 square feet and is bordered by 26<sup>th</sup> Street to the East, Jefferson Way to the North, Weatherford Place to the West, and Intramural Lane to the South. The building has been closed since 1995 due to the need for extensive repairs and upgrading. In the fall of 2001 a new roof, flashings and structural roof diaphragm were installed to arrest the ongoing damage caused by migrating water.

OSU is seeking a Construction Manager/General Contractor (CM/GC) experienced in Higher Education work. The CM/GC team should include members experienced in residential collegiate projects, working with other qualified professional consultants to complete the goals of this project. This project will move at a very rapid rate.

To be considered, firms must submit their PFP response to OSU no later than 5:00 PM Local Time, December 20, 2002. Mail your request for information to John Koch University, 100 Adams Hall, Corvallis, Oregon, 97331-2001. Fax requests will be accepted at (541) 737 3724.

OSU is an AA/EEO employer and encourages the submittal of responses from women, minority-owned and emerging small business enterprises.

OSU may reject any response not in compliance with all prescribed public contracting procedures and requirements, requirements, and may cancel this solicitation or reject any or all responses upon a finding of OSU it is the public interest to do so.

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