

Children's Defense Fund
LEAVE NO CHILD BEHIND®

The Child Defender

MARCH 2005

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The mission of the Children's Defense Fund is to **Leave No Child Behind®** and to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start, and a Moral Start in life and successful passage to adulthood with the help of caring families and communities.

CDF provides a strong, effective voice for **all** the children of America who cannot vote, lobby, or speak for themselves. We pay particular attention to the needs of poor and minority children and those with disabilities. CDF educates the nation about the needs of children and encourages preventive investment before they get sick or into trouble, drop out of school, or suffer family breakdown.

CDF began in 1973 and is a private, nonprofit organization supported by foundations, corporation grants and individual donations and does not accept government funds. In 1985, CDF established the St. Paul office to direct its efforts in Minnesota.

Wake Up Black Folks! A Code Red Alert for Children

BY MARIAN WRIGHT EDELMAN

This article is abridged—to read in entirety, go to www.childrensdefense.org/childwatch/050217.aspx



The U.S. Dept. of Homeland Security uses a Color-Coded Threat Level System to reduce the likelihood or impact of an attack. Raising the threat condition has economic, physical and psychological effects on the nation. The system has five levels of danger, from highest alert to lowest: red, orange, yellow, blue and green.

This is a Code Red Alert for our children and the poor in America. This is the most dangerous

time for children since the Children's Defense Fund began. I worry that the nation's preoccupation with "big political crises"—the war in Iraq, the war against terrorism, the Administration's newly created Social Security crisis, and the spiraling deficit caused by massive tax cuts for the rich and defense increases—will divert public and political attention away from the less visible but radical tax and budget revolution underway to turn the clock of progress back to pre-New Deal days.

I believe the Bush Administration's and its congressional allies' goal is nothing less than

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2005 Legislative Session Update Projected \$700 Million Deficit—Governor Proposes Budget Cuts and Gaming Revenue

The 2005 legislative session began with a projected \$700 million budget deficit for the 2006-07 biennium. Facing a significant deficit while standing firm on his pledge not to raise taxes, Governor Pawlenty has once again proposed sizeable budget cuts—health and human services programs are among the largest targets.

The governor's proposed budget would fund \$476 million in new spending, primarily in K-12 and higher education as well as public safety. A significant revenue source—in addition to the

cuts—would be derived from a new Indian-run, metro-area casino that would generate \$200 million in 2006 from a casino gaming fee. Shaky support from legislators and the public creates the potential for a \$200 million hole in the budget that legislators will need to fill. While the governor has proposed deep cuts and uncertain revenue sources to remedy the budget crisis, the majority of Minnesotans (57%) prefer a more balance approach with both tax increases and budget cuts, according to a recent poll.

The Child Defender

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Freedom Schools Summer Session

Freedom Schools, a six-week national Afro-centric summer program, serves students ages five to 18 promoting social, cultural, and historical awareness.

Integrating reading, conflict resolution, and social action in an activity-based curriculum, Freedom Schools are primarily staffed by college-age young adults, called servant leaders, who are committed to making life better for children.

Freedom Schools strives to realize a vision that emphasizes the following core values:

- All children can learn when they are nurtured and taught by knowledgeable and caring adults who believe in them and who are committed to sharing with them the joys of learning.
- Children must be listened to, treated with respect, and offered opportunities to learn about their rich culture and heritage.
- Reading is one of several keys that un-locks the door to a child's potential.
- Parents are vital partners in their children's education.

Minneapolis Freedom School session runs June 28-August 6 at Kwanzaa Community Center. To learn more, call LaCreche Early Childhood Center, 612-377-1786.

St. Paul Freedom School session runs June 27- Friday August 5 at two sites: Higher Ground Academy 1381 Marshall Ave., and MIT 1515 Brewster St. Open Enrollment is March 1-April 30, 2005. For more information please contact Rev. Dr. Darcel Hill, Director at 651-646-8805 ext 23, or dhill@spacc.org.



Make a tax-deductible donation!

\$20 Will Buy Three Board Games—Students play board games to learn about math, travel and improve vocabulary.

\$50 Will Buy 10 Books for One Student—Student could purchase suggested books for reading, and start his/her own personal library.

\$200 Trains One Servant Leader—Each servant leader attends one week training at the Haley Farm in Tennessee, and one week of local training. Servant leaders are responsible for the front-line care and nurturing of the children they serve.

\$500 Will Pay for 1 Field Trip for 50 Students

2. Donate supplies such as healthy pre-packaged snacks, paper, pens, glue, musical instruments, etc.

3. Spread the word! If you know a student who might benefit from Freedom Schools, tell him/her about it, and consider donating money to cover his/her cost.

It's KIDS COUNT Coffee time again!

Please consider hosting a KIDS COUNT Coffee in your area this April or May. You need to provide a group of at least fifteen people who care about children; we will provide two CDF Minnesota staff members to talk about KIDS COUNT data for



your community, what's happening legislatively for children, and how to help low-income families access tax credits and other benefits.

This year we are especially interested in

holding coffees in or around the following communities: western Hennepin County, northern Ramsey County, Stillwater, Rochester, Austin, Faribault, Northfield, Mankato, Windom, St. Cloud, Hinckley, Bemidji, Duluth, Moorhead, Montevideo, Elbow Lake, and Wilmar.

For more information, please call Diane Benjamin at 651-855-1175 or email at benjamin@cdf-mn.org.

Access to Health Care: The Opportunity to Succeed in Life

Access to health care gives our children the opportunity to be healthy in order to learn, do well in school and succeed in life. Unfortunately, Minnesota is moving backwards with health care. Governor Tim Pawlenty's recent state budget proposal would cause 41,000 Minnesotans to lose their health care coverage. This is in addition to the 38,000 Minnesotans who lost their health care coverage due to the 2003 budget cuts, of which 20,000 were children.

Health Care Chronicles

Each week of the legislative session, CDF is releasing a health care story with related data. CDF-MN collected many stories about uninsured children. From these stories, four major systemic health care problems have been identified:

- Budget cuts to public programs
- Barriers to public programs
- Barriers to the private health insurance market
- Problems with safety net care

Visit www.cdf-mn.org to read the full stories. Below are two summaries:

1. Budget Cuts to Public Programs Created Shorter Renewal Cycles

Due to changes made in 2003 by state legislators, nearly all children enrolled in Minnesota's public health care programs (Medical Assistance and MinnesotaCare) must reapply for coverage every six months. Prior to this change, which became effective October 2004, MinnesotaCare enrollees renewed every 12 months. Shorter renewal periods result in children falling off programs. By FY 2007 this change will reduce the average monthly enrollment in MinnesotaCare by 6,000 children, as well as an estimated 4,400 parents.

Here is a real-life story:

15-MONTH-OLD TODDLER IN FRAGILE CONDITION LOSES HEALTH INSURANCE
A visiting nurse reported Sarah's* condition as a "failure to thrive" (poor weight gain). Sarah was eventually put on a feeding tube. On a subsequent nurse visit, Sarah's feeding tube was leaking. When Sarah's mother took her to the doctor, she was told that Sarah had lost her MA coverage (from failure to renew at six months) and that additional treatments would have to be paid for or delayed until MA coverage was renewed.



2. Unaffordable Premiums is One of Many Barriers to Public Programs

MinnesotaCare—public health care program—was groundbreaking legislation created more than 10 years ago to provide affordable health care to low-income working families. Continued budget cuts have created premiums and out-of-pocket costs that are too costly for low-income families to manage.

Here is a real-life story:

MINNESOTACARE:

UNAFFORDABLE FOR TOO MANY

Shirley* is a single, full-time working mother with three children. She brings home slightly more than \$2,600 a month (under 200% FPG). Shirley is able to get health care coverage through her employer but her children cannot. For a while, the children had MinnesotaCare, but this year when the premium payments increased, Shirley was forced to drop the coverage because she couldn't afford it. By the time she pays taxes, rent, her car payment, food expenses and other basic needs she has a little over \$300 a month in flexible income to pay for clothing, utilities, school expenses, unexpected repairs and miscellaneous expenses. MinnesotaCare took nearly half of that flexible income each month, straining her ability to manage expenses.

Solutions Exist

The current system fails the state's children, but a solution does exist. CDF-MN proposes legislation that provides comprehensive health care for ALL children living in Minnesota.

The Minnesota Children's Health Security Act

All children would benefit from the Minnesota Children's Health Security Act (HF# 132, SF# 20), which simplifies Minnesota's complicated health care system by creating one purchasing pool of all children living in Minnesota.

To date, 20 legislators are co-sponsoring, and more than 30 organizations are endorsing the act. Proposed by CDF-MN and re-introduced as a bill during the 2005 state legislative session, the act would bring all children currently enrolled in the public health care programs into the pool by 2006 and phase in all other children in the state by 2008. The Minnesota Department of Health estimates that more than \$3 billion is spent annually insuring children through employer-based insurance, private insurance, and public programs. By pooling children, CDF-MN estimates that universal health care coverage for children would cost significantly less than the current system. The bill, authored by Rep. Paul Thissen and Sen. Yvonne Prettner Solon, calls for a \$1 cigarette tax to provide the initial funding needed to create the pool.

The Minnesota Children's Health Security Act would:

1. Provide universal health care coverage for all Minnesota children.
2. Eliminate the need to change health plan or provider following life and job changes.
3. Put children into one health care purchasing pool.
4. Provide better primary prevention and disease management.

What can you do?

1. Call your local legislators and tell them to support the MCHSA.
2. Join CDF-MN's e-advocacy network at www.cdf-mn.org
3. Share the health care chronicles with your network

** name has been changed*



Free Tax Help

For those worrying over upcoming tax preparation and the high fees charged by commercial tax preparers, there's an alternative. Each year dedicated volunteers, trained to understand the unique tax needs of low-income workers, provide free tax preparation at community locations statewide through Volunteer Income Tax Assistance, or VITA sites.

The VITA sites can save taxpayers an average of \$120 in tax preparation costs and fees. In addition, the volunteers ensure that taxpayers receive all credits and deductions that they qualify for. Working families who have not filed taxes in previous years may especially benefit from seeking out VITA site assistance since they may qualify to receive sizeable refunds—sometimes totaling thousands of dollars—for which they can claim up to the past three years. All tax returns prepared at these free tax sites are reviewed for completeness and accuracy.

AccountAbility Minnesota, a nonprofit and Children's Defense Fund Minnesota partner, operates numerous VITA sites for low-income families. This free assistance is available to individuals who earned \$26,000 or less, families who made \$36,000 or less, and self-employed workers who earned \$46,000 or less during 2004.

Taxpayers statewide can locate the nearest VITA site by dialing 2-1-1 (a free call) or by going to www.accountabilitymn.org/index.php?id=tax_site_locations_offseason

Those who work with low-income families can locate tax outreach materials on the CDF-MN website at www.cdf-mn.org/taxoutreach.htm.

Or call AccountAbility Minnesota at 651-287-0187 for more information on VITA sites throughout Minnesota.

Public Money Raided By Companies, Diverted From Families

Each tax season the Earned Income Tax Credit (EITC) provides critical resources to low-income working families raising children, lifting millions from poverty. Yet, an estimated \$23.6 million dollars was siphoned away from Minnesota's working families who claimed the credit in 2003, due to paid tax preparation charges and "quick money" loans.

Commercial tax preparers are profiting handsomely by raiding the public money intended to assist these families. In Minnesota, more than 242,000 families claimed approximately \$378 million in federal funds through the EITC during 2004. Even more will be claimed this tax season.

Yet, in 2003, Minnesota's EITC families sacrificed \$18.5 million to get their taxes prepared—sacrificing about seven percent of their credit's value in the process. An additional \$5.1 million was diverted to out-of-state banks charging extremely high fees and interest rates in the form of Refund Anticipation Loans (RALs), often so these families could access their money only a week earlier.

These findings come from *Keeping What They've Earned: Working Minnesotans And Tax Credits*, CDF Minnesota's annual report examining the use of paid preparers by low-income working families in the state.

Other CDF-MN findings:

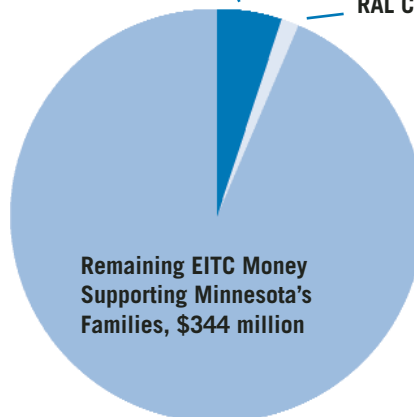
- About 1 in 10 Minnesotans benefit from the Earned Income Tax Credit.
- In 2004, the average EITC in Minnesota was \$1,559.
- Minnesota law limits APRs on consumer loans to 21.75%, yet the average APR for RALs was 234%.
- More than 75% of EITC claimants in the northern Minnesota Indian reservations and more than 50% of EITC claimants in some Minneapolis zip codes applied for a RAL in 2003.
- More than 4,600 additional households applied for a RAL in 2003, about a 10% increase over 2002.
- A recent national telephone survey found that 70% of RAL borrowers didn't realize they were taking out a loan.

"Taking money out of the pockets of working poor families in the form of excessive interest rates and fees paid through RALs is unjust and indefensible," said Marion Wright Edelman, president of the national Children's Defense Fund. Across the country, an estimated \$1.6 billion of EITC funds intended for families was instead lost to paid preparation and RALs last year.

The entire Minnesota report is available online at www.cdf-mn.org/PDF/2005_RAL_report.pdf.

Preparation Costs, \$18.5 million

RAL Costs, \$5.1 million



2003 EITC Money Diverted from Minnesota's Working Families

CDF Releases State Fact Sheets on Foster Care and Other Child Welfare Programs

Just as Congress begins consideration of President Bush's 2006 budget proposal, the Children's Defense Fund released new national and state fact sheets on child abuse and neglect that pull together important details for the budget debate.

In its proposed budget, the Administration has made policy choices that leave the nation's most vulnerable children at risk, said MaryLee Allen, director of CDF's Child Welfare and Mental Health Division. The plan would jeopardize the already precarious situation of abused and neglected children with proposals to end a longstanding federal guarantee of help to provide them safe foster homes, she said. It also would cut Medicaid in ways that may harm children with special needs who are in the child welfare system and freeze funding for most other child welfare programs.

"The administration should be increasing, rather than trying to end, the federal commit-



ment to protect abused and neglected children," said Allen. "States need increased funding to prevent abuse and neglect, expand specialized treatment, promote pathways to finding permanent families for children and improve the quality of the child welfare workforce."

Based on data from federal and state governments and the work of researchers, the fact sheets:

- Provide data on abused and neglected children, children in foster care, children who have left foster care and children living with kin.
- Identify the proportions of child welfare funding that come from federal, state and local sources.
- Describe the federal and state funding that supports child welfare.
- Highlight expenditures and trends within the Title IV-E Foster Care Program, the single largest source of federal child welfare funding.

The national fact sheet and 51 fact sheets for the states and the District of Columbia can be downloaded at www.childrensdefense.org.

"We hope the public, children's advocates, and policy makers will use this information to pursue reforms at the national, state and local levels that will help all children grow up in safe and loving families," Allen said.

How to Ask Your Member of Congress to Commit to Truly Leave No Child Behind®!

In America in 2005:

- Every 40 seconds a baby is born into poverty;
- Every 2 minutes a Black baby is born into poverty;
- Every 2 minutes a Latino baby is born into poverty;
- Every 51 seconds a baby is born without health insurance;
- Every 35 seconds a child is abused or neglected;
- Every 10 seconds a high school student drops out; and
- A Black baby boy born in 2001 has a one in three chance of ending up in prison;

Time is running out for America's children.

The federal budget presents a moral and fiscal crossroads for America. In the next few months Senators and Members of Congress will make decisions that could harm millions of chil-

dren for years to come. If they adopt President Bush's budget proposal, they will sacrifice health care for millions of children, end legal guarantees of protection for abused and neglected children, cut child care programs and deny children Head Start services. These decisions are being made not out of a sense of fiscal responsibility or to reduce the deficit, but to grant additional tax breaks for millionaires.

America's children and families did not create the deficit and should not have to pay for it. Tax cuts enacted since 2000 already account for more than half the federal deficit, and the cost of these tax cuts is more than three times the cost of all domestic program increases passed during the same time. When fully phased in, millionaires will receive an average tax cut of \$136,298 a year. A working family earning \$30,000 a year will receive just \$532.

As a representative of your community entrusted with the care of our nation's children

and the commitment to defend America's values, we ask you to preserve, protect and defend the most vulnerable among us - children and the poor. The proposed budget lays out a stark choice: either invest in our children and our future or give more tax cuts to the wealthiest and most privileged Americans. We consider this a moral choice. Therefore we ask your commitment:

- to make it a priority to lift children out of poverty and to fight efforts to make tax cuts for millionaires permanent.
- to champion the safety net for the most vulnerable children by maintaining the legal federal protection for abused and neglected children, the commitment to health care services and the investment in Head Start opportunities.
- to fund children's health insurance, Head Start and child care programs above additional tax cuts for millionaires.



Essential Family Supports Severely Threatened

For the second straight budget session, Governor Pawlenty's budget proposes slashing health care and child care programs that provide two key supports families need in order to work and stay healthy. Access to affordable health care promotes healthy families, allows parent to remain in the workforce and provides the opportunity for children to do well in school and succeed in life. Equally important for families to remain in the workforce is safe and affordable child care. The average annual cost of center-based infant care is \$12,800 in urban areas and \$8,000 in rural areas; for a family of three making \$27,000 (the top of the eligibility range for child care assistance), this equals 30% to almost half of their entire income. Access to quality child care is also important for children to be mentally and emotionally prepared for kindergarten.

Health Care

Governor Pawlenty's proposed health care cuts would significantly reduce MinnesotaCare eligibility for parents and entirely eliminate the program for single adults. It is estimated that 41,000 Minnesotans will receive a MinnesotaCare cancellation notice as a result of these cuts. This is on top of 38,000 Minnesotans who lost coverage as a result of the 2003 health care cuts, including 20,000 children. The affects from the proposed cuts are broad reaching. In addition to increasing costs for families already struggling to make ends meet, increasing the number of uninsured would result in a less healthy population and higher uncompensated care costs, ultimately increasing health care costs for all Minnesotans.

The dramatic cuts from 2003, combined with this proposed budget threaten the continuation of entire programs. MinnesotaCare, once groundbreaking legislation, will cover only children and some of their parents if the Governor's recommendation is passed into law. Nearly 80,000 adults and children will have lost health care coverage as a result of the last two budget proposals by Governor Pawlenty.

As the health care infrastructure continues to be dismantled, CDF Minnesota has introduced the Minnesota Children's Health Security Act, legislation that would implement systemic change and ensure health care coverage for all Minnesota children (see page 3).

CHILD CARE—\$70 Million Cut Threatens Access and School Readiness

The governor's budget proposes a \$70 million cut to the Child Care Assistance Program (CCAP). His proposal would continue a provider reimbursement rate freeze for two more years on the amount the state pays child care providers for children in subsidized care. This rate freeze began in 2003 using the 2001 market

rate and was scheduled to lift July 1, 2005. Under the governor's new plan the state would use market rates from 2001 to set reimbursement rates through 2007.

This freeze places a significant strain on families as well as the child care industry. A recent Department of Human Services report stated that child care providers are "operating on the edge" with less than a 1% profit margin. With the state paying 2001 reimbursement rates while the cost of providing care continues to rise, more providers will be forced to pass on costs to families, stop accepting children who receive a subsidy or worse, close their doors entirely. The outcome of a continued freeze will be limited access to safe quality child care for Minnesota's children. The Department of Human Services estimates in an average month, 700 Minnesota Family Investment Program (MFIP) families (approximately 1,200 children) will not be able to afford child care assistance as a result of the continued freeze; MFIP families are the lowest income families who are in most need of child care assistance to remain in the workforce.

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Stories are Powerful

Personal stories are often much more compelling than data, giving real understanding to why public policy is important or how it can be improved.



During this legislative session, public policies that positively impact children and families are endangered. CDF Minnesota wants to provide legislators and the media with real-life stories of children and families who will be impacted by potential budget cuts to child care programs and health care programs.

Call Melissa Townley at 651-855-1187 or email her at townley@cdf-mn.org with stories. If you get voice mail, please leave your phone number.

We want to hear from you if you or a family member:

- are enrolled in public health care and will lose your benefits if the Governor's budget proposal is passed (those earning above 190% of the Federal Poverty Guideline will lose access to MinnesotaCare)
- have been denied access to any public health care programs
- are without health care
- have been denied access to any child care programs
- are without child care, or have child care arrangements that are worrisome to you
- have experienced difficulty accessing public benefits to which you are entitled?
- have had success stories because of public benefits
- work, but rely on a community-based organization to help you and your family
- are willing to share your story directly with the media.

2003 Cuts Already Impede Access

CCAP suffered \$86 million in cuts in 2003. The data now show that these changes have created significant access barriers for the families the program was designed to serve. Between July 2003 and July 2004, more than 10,000 children dropped off CCAP. The data do not provide any reason to believe that these children are home with their parents (neither workforce participation nor MFIP work participation rates have dropped at the same rate). Lowering the eligibility requirement has forced counties to turn away as many as 50% of families seeking child care assistance. The legislative changes also increased co-pays and froze the reimbursement rate paid to child care providers. These changes have made the program unaffordable for many families. Families are required to pay up to 22% of their income in child care co-pays. In addition, many providers have no choice but to require families to pay the difference between the market rate and the state's reimbursement

rate. The combination of these increased costs have forced many families to find alternative care. No one knows who is taking care of these children; some might be in a nurturing safe environment, while others may not.

As CCAP is threatened, CDF Minnesota is working with Child Care WORKS (CCW) and early childhood advocates to fight the proposed rate freeze continuation. CDF Minnesota is also working with CCW to introduce legislation that would increase access through raising the eligibility rate from 175% of poverty (\$27,000 for a family of three) to 250% of poverty (\$39,000 for a family of three) and reducing the co-pay amount from a maximum of 22% of a family's income to 15%.

CDF Minnesota will concentrate its efforts on blocking the cuts to quality programs that have been proven to help parents retain their jobs, keep them off welfare and keep their health insurance while assuring their children are safe in quality child care. For more information on these legislative issues, contact Carole Spektor at 651-855-1188 or spektor@cdf-mn.org.

New KIDS COUNT Data available on line!

Minnesota KIDS COUNT is pleased to partner with the Annie E. Casey Foundation to give you interactive access to all of our KIDS COUNT data through the CLIKS system. The data has been recently updated, including data from 2003.

How is this different than using the latest data book?

- All data for all years is available for all counties (1991 through 2003)
- You can compare any combination of counties—you pick!
- You can create graphs and maps for the data and years that interest you most.

You can access the CLIKS system through the CDF Minnesota web site, or directly at www.aecf.org/cgi-bin/cliiks.cgi

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repeal of the New Deal, including Social Security, and the shredding of the federal safety net for children, the poor and others left behind. The potential undermining of the framework of crucial safety net laws that millions of children, working poor families and individuals depend on to survive must be prevented.

Children and the poor did not cause the spiraling budget deficit yet they are being asked to bear the overwhelming brunt of budget cuts, caps, and program eliminations so that the richest Americans can continue to get huge tax cuts they do not need and should never have been given. A Center on Budget and Policy Priorities report says that legislative changes in low-income programs constituted only 6 percent of the new legislative changes in spending since 2001, compared to the 45 percent loss of revenue from the tax cuts, which mostly benefited the wealthiest, and the 37 percent increase in defense spending and homeland security. The Administration's tax cuts in 2001 and 2004 are

adding \$248 billion to the deficit in 2005 and will add \$4.2 trillion over the next 10 years. And even that is not enough. They want to make those tax cuts permanent and add still more. This is greed run amok.

You and I must organize and demand that our political leaders put their money behind their rhetoric about the importance of early childhood investment; that they expand Head Start and protect its national standards rather than cut 25,000 children from its crucial services as President Bush's budget would do; that they ensure every child health coverage rather than proposing tens of billions in Medicaid cuts; that they guarantee funding help for neglected and abused children rather than attempting to erode it as the Bush budget would do; and that they put more tax breaks into the pockets of struggling low and moderate income working families rather than in the pockets of millionaires and billionaires who do not need them.

And we must demand that our political leaders make education more than a political mantra; it must become an urgent national mis-

sion. While President Bush declared education his top priority, he invested 25 times more in tax breaks primarily for the rich than in education in his first term. In his new budget he proposes \$12 billion less than Congress authorized in the No Child Left Behind Act.

Please do not sleep through the tax and budget revolution underway that will undermine decades of racial and social progress if it succeeds. Inform yourself. Inform others. Answer our call to stand up for children and to reject the callous proposals of political leaders who irresponsibly created an unprecedented budget deficit through massive tax cuts to the richest Americans and now want to make them permanent on the backs of our children.

Marian Wright Edelman is President and Founder of the Children's Defense Fund and its Action Council whose Leave No Child Behind? mission is to ensure every child a Healthy Start, a Head Start, a Fair Start, a Safe Start, and a Moral Start in life and successful passage to adulthood with the help of caring families and communities.

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Beat the Odds

**Tuesday, April 12, 2005
Marriott City Center,
Minneapolis**

Beat the Odds is an annual awards dinner honoring local high school seniors who have overcome exceptional challenges to become personally and academically successful, and provides a scholarship towards their further education. To view photos of the event, visit www.cdf-mn.org/beat.htm



Artwork by Kristi Kuder

Attend the Event

Tables of ten and individual tickets are available. Table purchasers receive recognition through all promotional material, CDF Minnesota's website, its newsletter, and through priority seating. Table prices are \$5,000 platinum, \$2,500 gold, \$1,250 silver, and \$800 small nonprofit and community. Individual ticket price is \$80.

Call Melissa Townley with your contribution at 651-855-1187 or email townley@cdf-mn.org

All proceeds from Beat the Odds go directly to support the mission of CDF Minnesota.

Eligibility Screening Website Updated!

Health Care – Child Care – Tax Credits – Food Support – Energy Assistance

With a few clicks of a mouse families can get needed assistance. The Covering All Families website is a smart one-stop approach to screen families for health care, child care, tax credits, food support, and energy assistance. The website was launched over a year ago but has been redesigned and updated to serve families better with simpler and clearer language. Those with all levels of computer skills should be able to use the website.

Available at www.coveringallfamilies.org the site features an eligibility screening tool, which requires the user to answer six easy questions. Families can learn which programs they are eligible for and locate the closest place of assistance with applications to the above mentioned programs. The site also offers background information on programs, links to additional help, and a voter registration page.

A new addition to the site is a Frequently Asked Questions page that clarifies the complex terms and requirements of each program for families. If you or someone you know could benefit from this eligibility screening tool, please check out the new website and give us any feedback you may have at oconnell@cdf-mn.org or call Bridget O'Connell at 651-855-1177.