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New Report Drives Home the Need to Create and Improve Car Ownership Programs for Low-Income Families

Download the report and explore a searchable database of existing programs and other resources at:
<http://tinyurl.com/p2pmjgf>

(BOSTON) For many families in the U.S., a car is a necessity and especially so for low- and moderate-income families. Only about 25% of jobs in low- and middle-skill industries are accessible via public transit within 90 minutes for typical metropolitan commuters. And yet, about 36% of low-income single parents do not own a car, compared with 4% of more affluent families. In [*Shifting into Gear: A Revised Guide to Creating or Improving a Car Ownership Program*](#), Working Cars for Working Families (WCWF), a project of the National Consumer Law Center (NCLC), documents how nonprofit car ownership programs across the United States are getting cars into the hands of families that need them most.

This guide is a tool for organizations interested in launching a new car ownership program or improving an existing program. It describes and analyzes key components of program design as well as useful features of programs. Rather than proposing one program model, the guide offers various options in each program component along with a discussion of the associated benefits and challenges, to reflect different needs in different communities.

“Abuses in the car sales and finance market, personal credit problems, and plain lack of affordability keep many families from getting and keeping a reliable car,” says John W. Van Alst, author of the report and director of NCLC’s Working Cars for Working Families project. “We are making headway in improving transparency and fairness to address some abuses, but there will always be a need for programs to help families obtain a car. This report will enable new programs to begin and existing programs to improve, reaching many more families.”

Also included are in-depth case studies of six different programs around the nation that successfully address the need for low-income families to get, keep, and use reliable cars at fair terms. The cars, financing, and training of budgeting and personal finance skills that these programs provide are making a tremendous difference in the lives of families that receive them. For example, one single mother of two in Washington, D.C., lost her job and fell behind on payments owed to a predatory car lender. She was forced to return the car and received a bill for \$11,000 for the balance owed. After obtaining a new job, she was helped by the [*Ways to Work*](#) car ownership program. She learned personal finance skills, was approved for a low-interest loan, and purchased a car. Her budgeting skills have enabled her to make her car payments, budget for upcoming repairs, *and* she has money left over each month, leading to a more independent and secure life for her and her family. “I received the keys to my affordable vehicle and my life took a turn for the better,” she declares.

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Since 1969, the nonprofit **National Consumer Law Center**[®] (NCLC[®]) has worked for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the U.S. through its expertise in policy analysis and advocacy, publications, litigation, expert witness services, and training. www.nclc.org. **Working Cars for Working Families**, a project of NCLC, seeks to ensure that working families can get, keep, and use a reliable used car at fair terms. www.workingcarsforworkingfamilies.org