

Stepping Stones

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and
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Change*

Opportunity Cars is a national network of nonprofit organizations dedicated to increasing private automobile ownership for low wage working families who need reliable transportation to seek and retain quality employment.

151 Individual programs sell donated and repaired cars to clients; make car loans, or facilitate IDAs for car purchases; they provide a number of critical services to support and sustain car ownership.

Programs serve: 200% of the federal poverty level or 80% AMI; single parents and/or TANF recipients; require valid driver's license; employment; some requirements relating to driving history; lack of viable public transportation options

Importance of Car Ownership

- Lack of transportation is a key barrier to getting and keeping a job
- Employers report that transportation is a major barrier for their workers
- Jobs are located in the suburbs outside of the reach of public transit
- While only 8% of all households do not have a car, 27% of households with annual incomes below \$20,000 do not have a car
- Members of poorer households are likely to have to share a car
- Private car ownership helps build healthy communities and strong economies.

Opportunity Cars

Education and Consumer Protection Services


- Financial literacy
- Basic car ownership workshop
- Assistance with obtaining a driver's license and on-site driver's education classes
- Referrals to other internal and external services
- Help with ongoing repairs and maintenance
- Insurance
- Financing through partner financial institutions

IMPACT

- The GAO used OC external evaluations in their fleet car research.
- IRS added clarity to their car donation rules
- Studies indicate that car ownership program recipients are able to get a job, retain their current job or find a better job, receive higher wages or work more hours, and spend more time with their families
- Approx 50,000 families have achieved car ownership

Vehicles for Change

Changing Lives with Donated Cars



Vehicles for Change Inc.'s (VFC) exists so that low-income families can achieve financial and personal independence that comes from owning a vehicle.

HISTORY

- Opening in Carroll County MD in 1999
- Awarding over 3,000 cars since October 1999 has changed over 7,800 lives.
- Currently awarding 40 to 50 cars per month.
- Provided over 970 cars to worthy families in the past 2 years.



Population Served

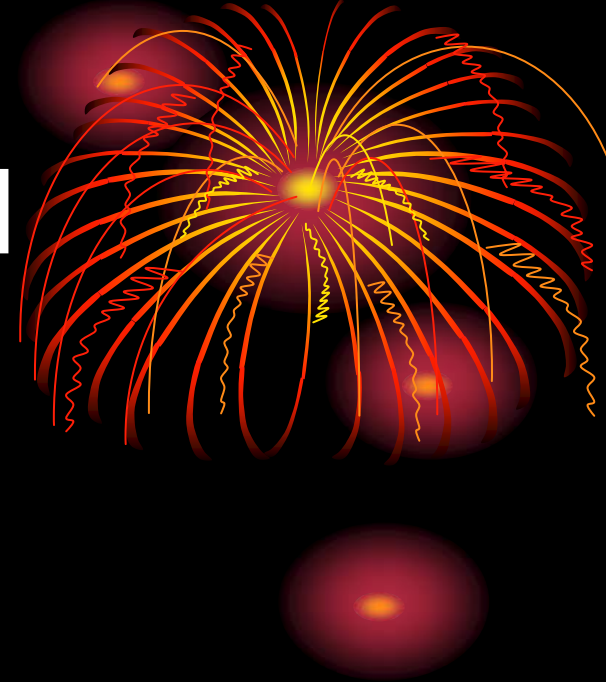
15% Male
85% Female

Age Group

30% Children (0-5)
35% Youth (6-12)
35% Adults (19-55)

Ethnic Background (required)

66% African American or Black
2% Hispanic or Latino
2% Multi-ethnic
1% American Indian or Alaskan Native
29% White



Impact

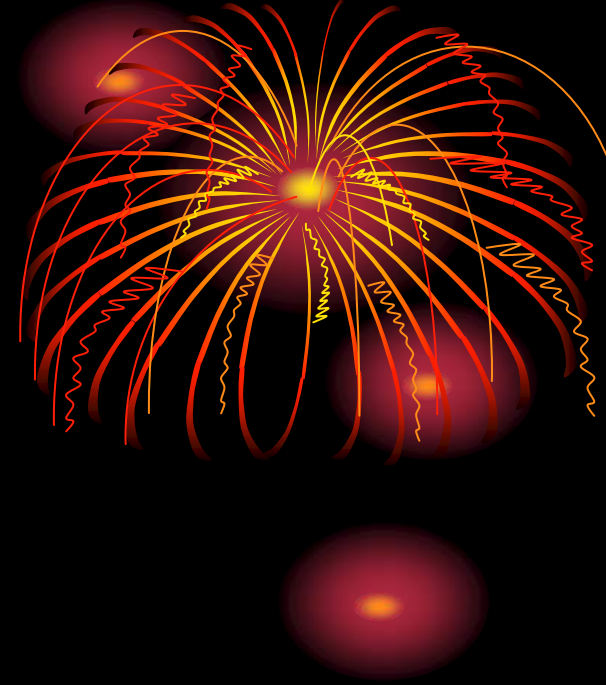
Impact of 500 Awards to Low Income Families



- Employment: On average 73% of the families will see a \$4,800 increase in annual gross income, or 2.4M total per year
- Children's Activities: Approximately 1,250 children will have access to after-school activities, access to day-care, recreation and athletic activities, plus benefits of having parents at home 2-4 additional hours per day
- Health Care & Other Services: Approximately 1750 residents will have better access to health care and other community services
- Economic Participation: An annual \$2.4M boost to the local economy, including savings and taxes
- Welfare Costs: A decrease in welfare expenditures of \$2.5M if just 50% of impacted families leave the state rolls

How It Works

- Donations
- Repairs
- The Recipient
 - How identified
 - Requirements
- Awards/Car Orientation



Where to Now



- Expansion - 2000 cars per year.
- Major focus of expansion is Washington D.C.

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**MORE
INFORMATION**

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