



WAYS *to* WORK

INTERIM OUTCOME EVALUATION

AUGUST 2001



Affiliated with the Alliance for Children and Families

11700 W. Lake Park Drive, Milwaukee, Wisconsin 53224



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OUTCOME EVALUATION**

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Summer 2001

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Executive Summary

Program Goals

The ultimate long-term goal of Ways to Work (WTW) programs is the stabilization or improvement of the financial condition of low-income households participating in the WTW loan program. The program aims to accomplish this goal by removing barriers to employment through the provision of low-interest loans to address obstacles to their employment. Several key outcomes in the lives low-income families are measured to evaluate the program's effectiveness in this regard including changes in (1) household income, (2) credit status and access to credit, (3) utilization of public assistance, (4) work attendance, (5) time spent in transit to work, (6) attendance in job-related education (as appropriate), and (7) loan repayment. Local WTW programs utilize software developed by the national WTW office to track these outcomes over time.

Method and Scope

The Ways to Work Interim Outcome Evaluation was conducted between July 15 and August 15, 2001 by the Alliance for Children and Families. Its goal was to provide a provisional view of the national program's overall success in attaining the primary social outcomes defined by the program operators and national staff. While more conclusive analysis can be made as local programs mature and the WTW software is used to collect data over time, the aim of this evaluation utilizes a sampling methodology to identify trends regarding the program's effectiveness. The results of the sampling in terms of size and randomization met the minimum standards of the research team. The findings presented here can be considered representative of the population of borrowers served by the program.

The survey consisted of a random sample of 185 borrowers from 20 WTW sites that had each issued at least 20 loans. Seventy-five percent of the random sample was contacted and surveyed. The responses likely represent the general experience and status of the population of WTW borrowers nationally.

The specific outcomes targeted in this survey were:

1. Maintenance or improvement in gross earned income
2. Decline in use of public assistance in terms of (a) Food Stamps, (b) Medicaid, and (c) TANF
3. Improvement in credit score
4. Increased involvement in the commercial credit market, measured by (a) obtaining a new credit card, (b) obtaining a new loan, and/or (c) opening a new checking or savings account.

Findings

Seven of the eight outcomes measured in the evaluation were achieved generally as expected, as noted in the table below. However, some of these results may reflect forces other than program activities. Future evaluation can further illuminate these relationships.

Expected Outcome	Results	Comments
Household earned income will be maintained or increase	69% maintained or increased their household income	
Household does not use or reduces use of Food Stamps	84% were not using Food Stamps at the time of the survey	64% of those surveyed never used Food Stamps
Household does not use or reduces use of Medicaid	70% were not using Medicaid at the time of the survey	64% of those surveyed never used Medicaid
Household does not use or reduces use of TANF	91% were not using TANF at the time of the survey	84% of those surveyed never received TANF assistance
Credit rating will improve	Only 70 of 138 surveys contained usable data. Of the surveys with usable data, 46% improved their credit rating	For this measure, the small size of sample data and its lack of uniformity make generalization impossible Resiliency of earned income does not appear to translate into improved credit ratings Generally, these findings suggest that credit improvement requires a greater programmatic focus on credit repair strategies.
Access to the commercial credit market will increase as measured by obtaining a credit card	28% obtained a credit card for the first time	
Access to the commercial credit market will increase as measured by obtaining another loan from a conventional lender	20% obtained another loan from a conventional lender	
Access to the commercial credit market will increase as measured by establishing a bank account for the first time at a conventional financial institution	36% opened their first bank account at a conventional financial institution	

Summary

The results of this evaluation suggest that local WTW programs enhance the financial stability and condition of borrowers. Earned income is stabilized or improved for most borrowers. Most program participants do not use public aid. Of those who do, the majority reduce their use. Credit related outcomes suggest that participation in WTW promotes borrower involvement in the conventional commercial credit market. The findings also suggest that more focused programmatic efforts on credit restoration strategies may be indicated.

Ways to Work

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Thomas E. Lengyel
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2. Decline in use of Food Stamps
3. Decline in use of Medicaid
4. Decline in use of TANF
5. Improvement in credit score
6. Increased involvement in the commercial credit market, measured by:
 - (a) Obtaining a new credit card
 - (b) Obtaining a new loan
 - (c) Opening a new checking or savings account.

The survey consisted of a random sample of 185 borrowers from the 20 WTW sites that had each issued at least 20 loans. Seventy-five percent of the random sample was contacted and surveyed, a figure while at the low end of the acceptable range for a sample of this type does meet minimum standards for generalization. The low response rate derives primarily from three sites, which collectively were unable to contact 46 of the 185 borrowers selected. These missing respondents appear to be the chronologically earliest borrowers. Thus, the resulting pool of responses over-represents the more recent history of WTW sites. Despite this slight bias, the responses likely represent the general experience and status of the population of WTW borrowers nationally.

Gross Earned Income

WTW anticipated that the provision of a no-interest or low-interest loan would help a wage earning parent manage a threat to the family's earned income stream. The data from the Interim Outcome Evaluation support this expectation. Eighty-nine of 129 respondents (69.0%) for whom pre- and post-loan income data were reported maintained or increased their prior month's earned income (nd = 9).¹ Of the 40 respondents whose income actually declined, 22 were borrowers at three sites² that all had a majority of borrowers with lower post-loan incomes. This clustering of negative results hints that negative outcomes in WTW are

¹ "nd" signifies "no data."

² Sites are identified by number in the evaluation results. The three sites referred to are sites 3, 7 and 11.

influenced by site-specific conditions, a hypothesis that will be illuminated by the discussion of public assistance below.

Public Assistance

Food Stamps

The desired outcome for Food Stamp usage was either that (1) the family reduced their usage of Food Stamps between the time of the loan and the moment of the survey, or (2) that they were not using Food Stamps when surveyed. This was in fact the case for 108 of the 129 borrowers (83.7%) for whom data were reported. The result is due largely to the fact that WTW borrowers are generally not Food Stamp users. Eighty-three of these 108 success cases did not use any Food Stamps at the time of their original loan or at the time of survey. A better measure of the influence of the WTW loan on Food Stamp usage is the portion of borrowers who reduce their usage through time versus those who increase their level of usage. Twenty-five program participants (19.4%) reduced their level of Food Stamp usage, whereas 16 (12.4%) increased, and five (3.9%) remained level.

Changes in Food Stamp usage, however, were not spread evenly across WTW sites. Five of the 16 households who increased usage over time were borrowers at one site.³ Nine of the 25 who reduced usage were borrowers at two other program sites.⁴ These particular sites therefore contribute disproportionately to results stated as averages. Given the relatively low level of Food Stamp usage among WTW borrowers, the clustering of both positive and negative results, and the small numerical difference between the increased/level usage and decreased usage groups, the Evaluation does not provide strong support for the notion that receipt of a WTW loan tends to reduce dependence on Food Stamps. Instead, the pattern suggests that site-specific conditions or actions are more determinative of Food Stamp usage than the national program.

Medicaid

The expected result was that the WTW loan would tend to reduce dependence on Medicaid, indicated by no usage of this support at the time of survey. Ninety of the 129 surveys with complete Medicaid usage data (69.8%) matched this expectation. As was the case with Food Stamp usage, 83 of these wage earners (64.3%) were not recipients of Medicaid either at the time of their loan or at the time they were interviewed for this survey. Seven borrowers converted from use to non-use, nine converted from non-use to use, and 30 individuals (23.3%) received Medicaid at both points.

Twenty-five of the 39 negative outcomes (i.e., level usage or conversion to use of Medicaid) were contributed by four of the twenty sites.⁵ Almost one-quarter (23.1%) of the negative outcomes with respect to Medicaid occurred at a single site.⁶ Given the overwhelming number of individuals whose receipt of Medicaid remained constant (non-users plus level users = 113), and the small number of people whose use changed over time (n = 16) it would be very difficult to argue with this data that WTW had any impact on Medicaid usage. It is much more likely that site or state specific factors are at play.

³ Site 11.

⁴ Sites 1 and 14.

⁵ Sites 3, 5, 11, and 14.

⁶ Site 11.

Temporary Assistance to Needy Families (TANF)

The TANF outcome was originally framed as the proportion of borrowers who either reduced their use of TANF cash assistance or who made no use of this support at the post-test time point. One hundred seventeen of the 129 reporting households (90.7%) achieved this status. However, 108 of these apparently successful borrowers made no use whatsoever of TANF money either at the time of their loan or when they were interviewed during this evaluation. Nine participants reduced their level of TANF assistance, eight increased use, and four families stayed level. Of the eight whose level of TANF assistance increased, four came from a single site,⁷ the same site that contributed disproportionately to negative outcomes for Food Stamp and Medicaid usage.

WTW borrowers make infrequent use of TANF as a support, if we accept the pre- and post-test measurements of this survey as representative. Only 16% of the sample reported some involvement with cash assistance. The numbers of household heads who increased usage versus those who decreased usage are essentially equal, and in any case are far too few to draw any conclusion about the impact of WTW on TANF usage. Nor do the numbers allow any assessment of what other forces might be at work. Generally speaking, the utility of an outcome indicator is a function of its variability within the target population. Variables, such as TANF, which are relatively uniform across a population (i.e., all having the same value), will not tell us whether the program is working.

Credit Score

WTW program operators and national staff anticipated that receipt, and hopefully repayment, of a loan would positively affect the borrower's credit rating. The indicator chosen to represent this was the credit score, which can be obtained in conjunction with a borrower's credit report. The survey required program operators to recover the borrower's credit score from their original loan file and also to request a new credit report and associated score.

The implementation of the survey uncovered many difficulties with this plan. Some sites lost track of their historical records. Other sites had loan files that held credit reports without credit scores included. Still others did not order new credit reports on interviewed borrowers in time to include the updated credit scores. One program director who did order new credit reports had changed her credit reporting service, rendering the two credit scores incomparable for all surveyed cases.

For these reasons, only 70 of the 138 surveys returned contained usable credit score information. Five sites provided no usable credit score data whatsoever. Four additional sites lacked comparable scores for most of their cases. The bias that this introduces in the results is difficult to assess. Conclusions derived from the data must therefore be considered very tentative.

The 70 usable cases break down as follows: 32 householders (45.7%) experienced an increase in their score, 34 (48.6%) experienced a decrease, and four (5.7%) received the same score on both pre-test and post-test. The majority of scores declined at five separate sites, with some negative results scattered across others. Positive results (i.e., an increase in credit score) also

⁷ Site 11.

occurred in these same sites. The co-occurrence of positive and negative results at the same sites suggests that forces other than the national program or the local implementation of it are at work. An example of such extra-program influences would be the personal choices of the borrowers, behavior which the local and national programs may not be positioned to affect.

The credit score data are striking when considered together with the facts about earned income. Namely, the evidence shows that the earned income of WTW borrowers was fairly resilient. This fact, however, did not translate into improved credit ratings. Ways to Work should consider some programming to increase the capacity of its borrowers to leverage their incomes into credit worthiness, such as training or counseling in credit repair. The results examined immediately below bear on this point.

Other Credit Activities

The Evaluation was more successful at collecting evidence of fresh involvement by consumers in the commercial credit market, in terms of their ability to acquire credit cards, obtain new loans, and open checking and savings accounts. All 138 returned surveys bore valid answers to these items, making these the most solid data in the evaluation.

New credit cards

Thirty-eight of the 138 respondents (27.5%) affirmed that they had obtained a credit card for the first time after receiving their loan from WTW. Notable were two sites where the majority of borrowers reported this positive result.⁸ The scatter of positive results across a range of other WTW sites is consistent with the proposal that it is a result of borrower participation in the program.

Another loan

Twenty-eight of our population of 138 (20.3%) reported that they had secured another loan since their WTW loan. Again, sites 1 and 14 stand out in this desirable pattern, contributing nearly half (n = 13) of the positive results. The balance of success cases on this measure is distributed broadly across sites. This indicator is a solid candidate for a program-related outcome measure.

New account

Fifty (36.2%) of the surveyed borrowers reported opening a checking or savings account for the first time since receiving their WTW loan. The majority (n = 32) of these new accounts derived from five WTW sites,⁹ with a few positive results at nearly every location. The availability or conditions for opening new accounts could be sensitive to local market conditions, so we should be cautious in drawing conclusions from this data.

One remarkable pattern emerges from case-by-case inspection of the database. At site 1, the majority of surveyed borrowers achieved all three of these outcomes. More precisely, seven of the eleven respondents reported that they had opened a checking or savings account for the first time, obtained a credit card for the first time, and secured a new loan, all since becoming borrowers with Ways to Work. Clearly, something specific to that program has led to this pattern.

⁸ Sites 1 and 14.

⁹ Sites 1, 6, 7, 11 and 14.

My inquiries revealed a number of apparently unique features at this program site. For one, borrowers included a high proportion of recent immigrants from the Balkans, who were all motivated to establish a credit history in their newly adopted country. These immigrants also received support from a collaborating resettlement agency. The previous coordinator at this site had, partly in response, initiated counseling in credit repair as a routine part of his intake process. Final testimony to the effectiveness of his approach is that fact that 10 of 11 surveyed respondents from this site improved their earned incomes in the same period. Some borrower comments support the utility of such interventions. This example reinforces the earlier suggestion that programming in credit maintenance or repair may be a crucial adjunct to the existing model.

Qualitative Results

The free-form comments of interviewees provided additional valuable evidence, particularly as to hidden or unanticipated outcomes of program participation.

- Cars bought with the WTW loan proved to be a valuable resource for improving employment or overcoming adversity
 - A Clearwater participant offered that her car had enabled a new job interview, leading to her current job with better pay.
 - A Denver participant who had lost her job and suffered a decline in income, noted that her car would help her in looking for a new job
- Better transportation contributed to family life and meeting parental responsibilities
 - A Moline borrower cited her increased ease in getting her kids to daycare
 - A Buffalo parent stated that his car increased family time and his time with his children
- The program apparently contributed as well to less tangible personal victories
 - A San Jose borrower credited the loan as “the beginning of a bunch of breaks”
 - A Norfolk participant stated that the car reduced her stress level

General Findings

Successful program replication must balance local ownership with fidelity to a program’s central requirements. This is particularly true of a national replication initiative conducted within a membership association of diverse community-based organizations. Variance in operations and processes can reflect local ownership and adaptation to local circumstances. Yet, while certain processes may vary it is important that the central features of the program (eligibility, interest rates, etc) be adhered to. WTW national staff conduct regular audits to ensure compliance to program’s critical requirements, but local sites’ compliance with these core characteristics of the program was not within the purview of this evaluation.

The course of the evaluation did reveal variation in record keeping from site to site. The variations at a few sites impacted the completeness of information and therefore the validity of their results. Overall, the evaluation results are representative and valid. The record keeping variations were more common with regard to credit score outcomes. Missing information, such as copies of initial credit reports, was a recurrent problem among some sites. Changes in credit report vendors, variations in how credit scores are assessed, and incomplete files contribute to this issue.

In a more general way, the completeness of a site's outcome data seemed to parallel the results the site documented for its borrowers. Sites that more completely reported their data tended to have better consumer outcomes in that data.

This experience demonstrates clearly the difficulties inherent in attempting to gather outcome data on borrowers after the fact. The relatively low response rate was due largely to the time that had elapsed since last program contact with early borrowers, and the communication problems that this lack of contact implies. If this evaluation offers any single finding, it is that outcomes must be collected as part of program process, not outside of it. The WTW software and the national office's increased support to local sites should help strengthen the data collection process.

Ways to Work might refine its understanding of the social outcomes it has previously identified, in view of these results. Public assistance in its various forms, because borrowers infrequently utilize it, is not a good outcome indicator. Credit scores may well be more responsive to personal decision-making or other forces than they are to WTW program measures. On the other hand, indicators of participation in the commercial credit market and effects on family life may be a fertile ground for new outcome measures.

CONSUMER COMMENTS
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"Please comment on what effect this program may have had on your life and job"

Akron, OH
Family Services of Summit County

Family Credit gave us a loan. We now have a mortgage and a bank car loan. This program is good for people just coming to this country.

Family credit has allowed me to establish credit in the United States. I now have a car loan from a bank.

Helped to get back and forth to work, to run errands - took me off the bus line.

The program has allowed my family to come to this country and prosper. We will try to buy a house soon.

Good program. Helps those who really need help.

The program helped me very much. I am now a homeowner.

The loan was great. I was able to buy a car.

Getting a car allowed me to find a better paying job.

We were able to build credit in America.

Baton Rouge, LA
Family Service of Greater Baton Rouge

It is wonderful. It was hard to get around and this program has really helped me.

It changed in a big way. It helped d me get a vehicle to get around and not have to ride the bus.

It's lovely. It helps to re-establish credit. It helps with the credit beacon (credit bureau report score). It is a nice program.

The Ways to Work is a very good program. It is great to know that there are places out there to help someone like me, especially, when banks are always turning you down.

A valuable service to allow transportation. It is very beneficial to me.

Was glad to get transportation. It did a wonderful job for me.

I got my air conditioner replaced. I am grateful for programs like this.

Helped me to get appliances that I needed.

Helps me get around. This is a great program.

It helped me out in the time of need. The program is all right. No problems with it.

Buffalo, NY
Child and Family Services

Life. It gave me a chance to meet other people in the same predicament but there were counselors available with open suggestions of financial situations - how to better yourself from where you are - how to pay back creditors and using credit wisely and they were ready to give you a chance to prove yourself by giving you a loan. I was fortunate to be approved for a loan. I was desperate for furniture. They helped me not to over budget for what I wanted so I could pay the loan back.

Without the program, I would have been up the creek without a paddle. My old car couldn't pass inspection and with all the rest of it couldn't be fixed. So with the loan I could get the car I needed to be able to continue working, get my child to day care each day, doctors appointments and recreational activities. I am really grateful for the program.

It helped me a lot.

Made my life a lot better. I was able to get to work and with the car I could do more things with my kids.

No bearing on job. I had just left an abusive relationship and was starting from scratch and trying to provide and care for my son. I needed a couch to get a restful night's sleep. The loan provided a sofa-sleeper, meeting two functions. It also helped me establish credit which helped me qualify for a car loan. They saw that I was making timely payments.

It made my whole life a lot easier for myself, family and friends. It made it possible to get to work, school, day care, and church. Having a car created more family time, could get more things done fast. We could go tot the movies, activities at the day care center and go to birthday parties. I had to say no to offers before.

Without it I wouldn't have been able to get to my job, so it was a positive.

A positive able to work more hours and was able to take a second job that starts next month.

Very positive effect. She was able to secure a job and keep it since had transferred to another job a little further away and now she only needs to work one job.

A positive - a real blessing. Made my life easier. I had transportation with the loan to be able to get to and from my home and work.

It was a blessing - it really helped me a lot. I had two jobs then and I really needed the car. I got more hours at my one job and now I only need to work one job and don't need the car as much as before but it is still good to have.

Burlingame, CA
Family Service Agency of San Mateo County

Helped her that month when she got loan.

It taught how to save and budget

It gives her a goal and an opportunity of how much she's grown successful.

Helped get a nice car. Made my life.

Helped her be more successful. Manage time better. Better advantages. Made a big difference.

Has enabled her to keep her job and get her life straight. Now can handle responsibility of trading up to a better auto.

Able to get around better. It helped become more successful.

**Canton, OH
Family Services**

I'm happy I found this program, for helped get a dependable car, so that I can get to work dependable and get my children to and from school.

Wonderful! I have solid transportation which allows me to get to and from work, to my children's doctors appointments, etc.

Has made my life less stressful in terms of how I was going to pay my daughter's daycare bill.

Ways to Work has helped me a great deal. I have a car that is very dependable. Ways to Work is a program that is greatly appreciated by myself and my daughter as well. We get to and from our destinations without any problems. I hope the program stays in force. It is greatly appreciated.

**Clearwater, FL
Family Service Centers of Pinellas County**

It allows me the ability to go to college and get my education so I could take care of myself and my family without public assistance which is my goal.

The program has made a good impact on me. It has successfully helped me in my job as I can go to work on time and go anywhere I want to go. Now I gave my care to my daughter who is 19 years old, she goes to college. I bought another car for myself. Thank you.

It's been great! I had a chance to fulfill my needs financially. The program is very helpful and convenient.

Particularly at the time, I was able to continue to get to work. I had a dependable car that I didn't have to miss work. It also got me to interview and secure my present position. This is quite a ways from where I live. It made me to start thinking on a higher level that allows me to better myself.

Very thankful. Without the program, I wouldn't have been able to move out on my own. I'm grateful.

Love the program and the savings account idea. It has been very helpful getting my loan. It helped me a lot. And I'm thankful. I am progressing at my job and received raises already.

Yes, the program is great. It enabled me to have transportation to get back and forth to work.

**Denver, CO
Human Services, Inc.**

I lost my job but the car has helped me tremendously.

Did help her schedule her time better and help her.

She got a loan for computer, was able to do better for school, nursing school, helped in paying her bills.

Great program. Gave him opportunity to purchase car. Getting to work and with his kids.

Helped her with school, uses computer for school and is able to budget her money on the computer. Has made a huge difference in her life with school.

Helped tremendously. Rented them a home and provide stability for family.

Helps getting to work on time.

Helps me move around better. She has five kids and although she got laid off, it will help her ability to look for a new job.

**Easton, PA
Alliance for Children and Families of the Lehigh Valley**

This program has had a tremendous effect on my life. Since I received the loan I have since gotten another job, moved into my own place and in the fall of 2001, I will be going to school for criminal justice.

Allowed me to get to work and keep my job and hoping it will improve my credit so I can get a newer car that doesn't break down as often as this one does.

**Egg Harbor Township, NJ
Family Service Association**

The car loan has made a positive impact on my life. As a certified massage therapist, I am able to obtain additional private clients therefore increasing my income. The car also enables me to drive my two teenage children to their part-time jobs.

Better quality of life. The car enables me to get my son to activities and spend more time with him. The car has empowered me to go on job interviews outside of my local area so that I can get a better paying job.

Having a car has helped me get back and forth to work. Also, I'm able to get around to do the things I need to do.

Indianapolis, IN
Family Service Association of Central Indiana

Able to fix car to get back and forth to work

Nothing on job. Motivation to find a job and to keep going on with life.

Got loan from loan committee for car repairs and haven't had a good experience with Honda dealership car repairs was never fixed properly. Car setting in front of house.

At a time when she really needed us, we came through for her. She is able to stay self-sufficient and it also help out with the credit report.

First loan help with stove and refrigerator. Second loan got car fixed and was able to get back to work on a timely manner. Also let friend know and friend has loan also.

Physically helped maintain her independence. Time, stress relief, able to get up and go spend more time with kids.

None. Able to get around more freely.

Now registered nurse. Increased income.

Big effect was able to get a car. Also to get around freely. Babies are asthma very bad. No more buses in the heat and cold.

Great start on life. First house rent and deposit. The loan program was there for her.

It had helped me out a lot.

I know this is a terrific program. However, I have been unable to fulfill my obligation. That concerns me. I want to be able to fix my credit and get my finances back in order.

Since I received the loan I lost my job - stuck in another job after desperately looking for work and ended up at an \$8.00 an hour job. My son no longer goes to private school. I was on unemployment for a while and haven't received child support. My son admitted to Community North for 4 weeks and had to have assistance. I now have just started a job that pays me \$12.00 an hour. I have been here for 2 weeks and my first paycheck is August 17, 2001. I would like to see a program that helps get me financially back on track and help me pay some of my debts and better management skills of my finances. Right now it all just looks so overwhelming. If someone could help me in the right direction that would be great. I am ready to start getting back on track.

Able to keep job and take kids back and forth to hospital.

Kansas City, KS
Heart of America Family Services

Got a loan when everyone said no.

I was recently approved for a auto loan.

No effect.

Help to fix car.

I can go to work.

Car broke down after 2 months

Car broke down.

Lynchburg, VA
Family Service of Central Virginia

It improved the job situation by allowing me to get a better job.

Great influence, gave peace of mind to leave this house for a while. Can't say enough. Not working now due to disability.

I am not working now. I'm a stay at home mom and I do accounting for my husband. It helped me get better (more) credit.

It helped me get a vehicle to get back and forth to provide a good life for my son. It helped me a lot.

It made it easier to put my kids in summer camp while I work. It provided me a way to work.

It has been easier to get to work and to get my girls to appointments. I work 32 miles from home.

It really helped me out a lot. Without this program, I still probably would not have a car. It has helped me establish credit. Sometimes no credit is worse than bad credit.

Moline, IL
Bethany for Children and Families

A lot. Just being a single woman and trying and trying and trying to get credit and finally being able to get credit on my own with your help. It just helped me to continue to increase my credit. Now I have 2 credit cards with just my name.

It helped me get a credit card.

It's had a big effect. It's helped me out a lot. I mean, without this program I don't think I'd be working right now. I don't think I'd be too enthused about keep a job if I didn't have transportation. It's a very good program and I really appreciate it.

It really helped me get back and forth to work at the time. And my kids are in daycare, and they have a way back and forth now.

It helped me get a loan and helped make the loan easier for a much better car. It really did me tremendous good.

It's a great program. It helped me obtain my car loan, which I couldn't have done on my own. Of course, it's helped me get back and forth to work. It's kind of helped me get back and forth to work. It's kind of helped me feel more confident that I could get a loan and have a reliable car.

It opened a lot of doors for me and it helped me a lot with my credit.

It's made it a lot easier for me for transportation for my son. Without the van, I'd be stuck so it's done a lot for me. My son is in a wheelchair.

It gave me reliable transportation enabling me to get to my job. You'd be surprised how much having a car helps your life. It improved my credit and I was able to get a loan for my new car. For me it helped with my self-esteem and my life in general.

It gave me a lot of self-confidence and makes me want to work more. It was nice to know I qualified for a loan and if anything happens in the future I can get a loan. I got pre-qualified for a home loan.

It has helped me become more independent and not struggle so much with bills because I have the good credit.

Morristown, NJ
Family Service of Morris County

Helpful to have this service available.

Fantastic affect. Kept me from being homeless because apartment building was being sold.

Like being able to continue in stable environment, along with my child's ability to get a better education.

Helped me to reach my goals.

I appreciate what they did for me in lending me the money for an apartment.

New Britain, CT
Family Services of Central Connecticut

Life is a lot easier. I don't have to depend on so many people to get around.

Norfolk, VA
Family Services of Tidewater

Tremendous difference, stress free now no longer having to wait on public transportation.

This program has been a blessing. My daughter is very ill and the car has come in handy because I've had to get back and forth to doctor's appointments.

Has been a big difference, not having to rely on public transportation.

Rochester, NY
Catholic Family Center

The program has helped a lot. It's great!

Good program!

Established good credit and was able to open a new credit card and loan.

It was a good program for me and helped establish good credit.

It was a wonderful program. I feel bad I couldn't pay the loan back.

Good program - helped me reestablish my credit.

Helped incredibly. Excellent program.

Helped me get back on track. Rent is now current and I'm keeping it current. Gave me reassurance that I will reestablish my credit.

Helped to save for house.

Great effect. Prevented husband from having to quit his job.

**San Jose, CA
Family and Children Services**

Get a good car and keep job. Positive training really helped when needed.
Positive effect. Ex (spouse) had her in debt. Couldn't afford to get her into school. Very terrific.

Helped increase checking account so she could get a debit card. Helped get stabilized. Maintain residence.

Great program. Great opportunity.

Catapulted us. Have better job and place. Kids are better.

Has been constantly working since loan. Positive influence

Significant impact on personal and work. It's been a great thing for us. It's been easier to maintain job.

Kinda cool. Gave us a car. Wife could hold job. Nice loan payment.

Helped a lot - definitely. I wouldn't have made it without the helped I received. Wouldn't have a home right now.

A lot of effect. Can get kids to school and go back to school.

**Santa Cruz, CA
Family Service Agency of the Central Coast**

I was really thankful. It helped me get my child to day care and me to work. The bus didn't work for me with how long it takes and connection times. I have a lot less stress since I got the loan and the car.

I'm able to keep my job and provide for my kids and get them to school on time. It (the loan) was wonderful. I am so grateful.