

New Working Cars for Working Families Website and getting to know More Than Wheels

**John Van Alst, National Senior Citizens Law Center
Terri Steingrebe, More Than Wheels**

**Jessica Hiemenz
National Consumer Law Center**

This webinar is sponsored with a grant from the Annie E. Casey Foundation and is one of a series of webinars about working cars for working families.

February 16, 2011

Presenter – John Van Alst

- Joined NCLC in 2006 as a Staff Attorney at the Center's Washington, DC Office.
- At NCLC John specializes in issues related to car sales and finance.
- Prior to joining NCLC John work for seven years as an Attorney with Legal Aid of North Carolina.
- While at Legal Aid he focused primarily on consumer issues. He was also the Chair of the North Carolina Consumer Law Task Force.

Presenter – Terri Steingrebe

- Chief executive officer of More Than Wheels a not-for-profit organization headquartered in Manchester, New Hampshire with offices across New Hampshire and in Boston, Massachusetts.
- Terri has more than 28 years of experience in finance and operations.
- Learn More: www.morethanwheels.org



Agenda

- **Getting to know More Than Wheels**
 - Terri Steingrebe
- **Questions**
- **New Working Cars for Working Families Website**
 - John W. Van Alst
- **Questions**

Contact Information

- John W. Van Alst- National Consumer Law Center
 - jvanalst@nclc.org
- Terri Steingrebe-More Than Wheels
 - terristeingrebe@bonnieclac.org

For more information

- To subscribe to the listserv of those interested in Cars and Working Families just go to: <http://lists.nclc.org/subscribe/> and check the Auto Ownership, Finance, and Policy list
- Visit the following website:
 - National Consumer Law Center's Auto Page:
 - <http://www.consumerlaw.org/issues/auto/index.shtml>



National Consumer Law Center – Webinar Series

Terri Steingrebe
CEO
More Than Wheels
terristeingrebe@morethanwheels.org





IMAGINE *your* life without access to personal transportation

Educational opportunities

Job advancement

Picking up a sick child from school

Grocery shopping

Overnight shifts and multiple job locations

Doing laundry when you don't have a washer or dryer in your building



Medical care access

Assistance to elderly parents

Access to recreational and cultural activities

Child care options

Access to after school programs for children



The More Than Wheels Program is for people who have the *ambition* to improve their lives

Barriers to economic stability

- ✓ **Poor financial decision making and lack of personal financial skills**
- ✓ **Abuses prevalent in used car marketplace make getting a reliable car at a reasonable interest rate very hard**
- ✓ **Lack of access to educational and job related opportunities**
- ✓ **Limited advancement opportunities - stress & anxiety associated with normal household duties**

The “car” is a proven and powerful incentive to overcome these barriers

- a “*tool*” in the battle of securing *self-sufficiency and security*
- a catalyst for lasting change
- A self esteem and confidence booster – a sense of real accomplishment

Solving Short Term Transportation Issues ALONE will not bring lasting success



Mission

Break the cycle of poor financial decision-making for struggling individuals and families using the car buying process as the catalyst to bring lasting change , economic stability & control.



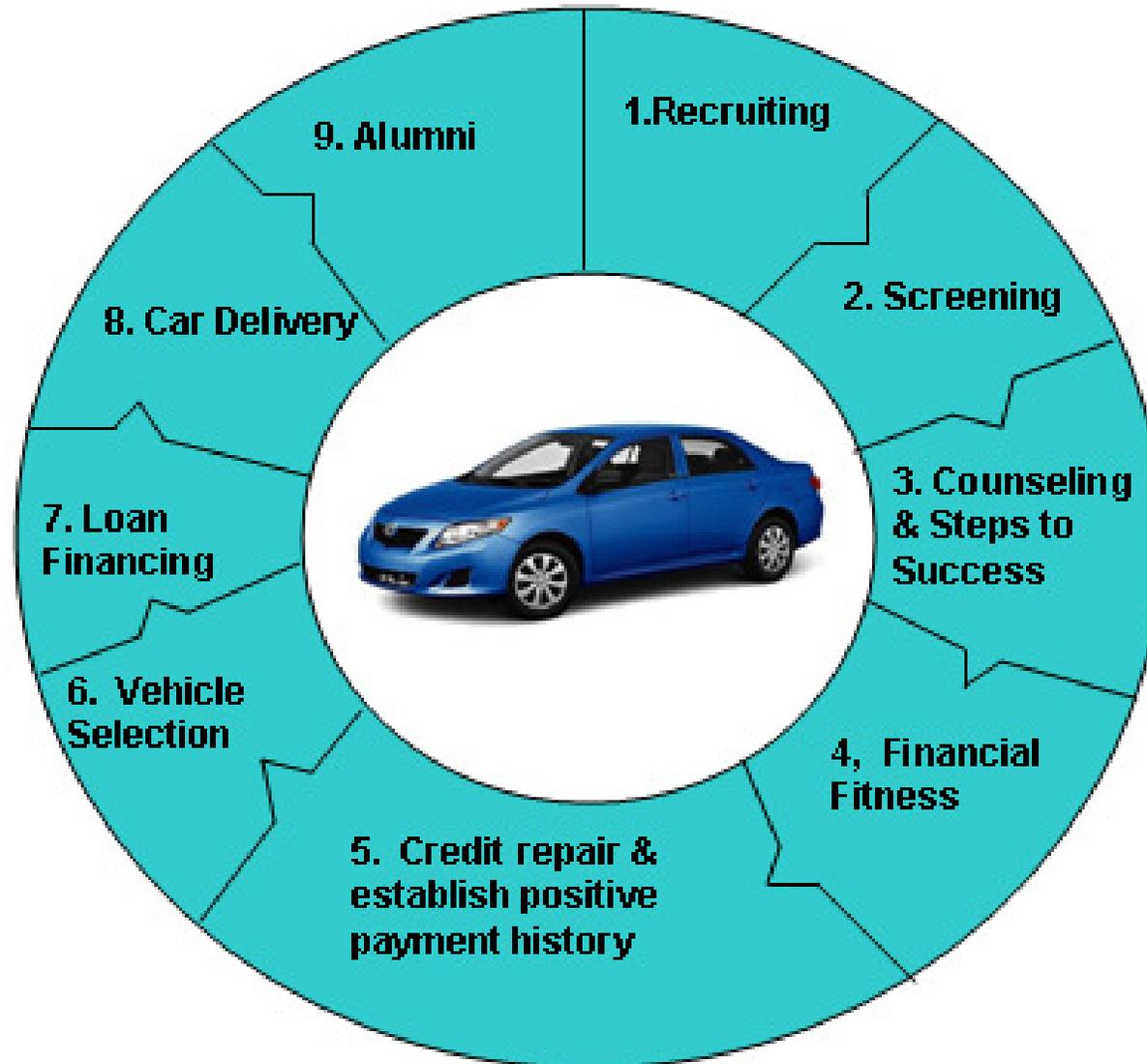


Comprehensive Program Model

1. A focus on new cars and good (2-3 year old) used cars
2. Guarantee of loans at “B” tier interest rates through unique banking partnerships
3. Proven program for re-building credit ratings for the long term
4. Tested and effective personal financial course that changes behaviors
5. Comprehensive support of the car-buying process from beginning to end
6. Ongoing support and advocacy for the life of the loan

More Than Wheels has helped almost 1500 individuals and families, arranging for over \$16M in car loans

How the program works



Why a new or good used car makes financial sense

NEED A CAR?

**\$74/Wk – Financing Guaranteed
Bad Credit – No Problem**



More Than Wheels

**Get a Low Interest Loan on a
Good Car!**



VS.

2001 Ford Explorer	
Down Payment	\$2,195
Car Mileage	97,160
Gasoline MPG	19
Interest Rate	34%
Monthly Payment	\$318.20
Warranty	NONE
<small>(60 month financing)</small>	

2009 Toyota Corolla	
Down Payment	-\$0-
Car Mileage	100
Gasoline MPG	32
Interest Rate	5.29%
Monthly Payment	\$301.05
Warranty	6 Yr/100,000
<small>(66 month financing)</small>	
	Mile Extended

LIFETIME CAR OWNERSHIP COSTS	
Car with Interest	\$19,092
Maintenance & Repairs	\$7,641
Gas	\$8,684
Cash Down Payment	\$2,195
Fee	\$0
Residual Value	\$500

LIFETIME CAR OWNERSHIP COSTS	
Car with Interest	\$19,869
Maintenance & Repairs	\$3,351
Gas	\$5,672
Cash Down Payment	\$0
Fee	\$895
Residual Value	\$5,500

\$37,112

\$24,287



Results

“ clients are a diverse group with often strained financial situations that have prevented them from accessing reliable personal transportation. Their experiences with More Than Wheels are largely very positive, and they report substantial program impacts. ” *

* Evaluation of More Than Wheels
Outcomes: Carsey Institute
Research Report Summary,
December 2007

Better able to get to work	50%
Overall improvement in finances	73%
Changes in spending/finances:	
- spend less on car repairs	76%
- spend less on gas	45%
- spend less on interest	45%
- improved timely bill paying	47%
- more careful about spending	43%
Changes in family life:	
- better able to shop & run errands	71%
- better able to transport family	55%
- can attend community events	47%
- improved access to healthcare	52%
- better access to nutritious food	38%



Preliminary Data from current evaluation work

Survey results at enrollment

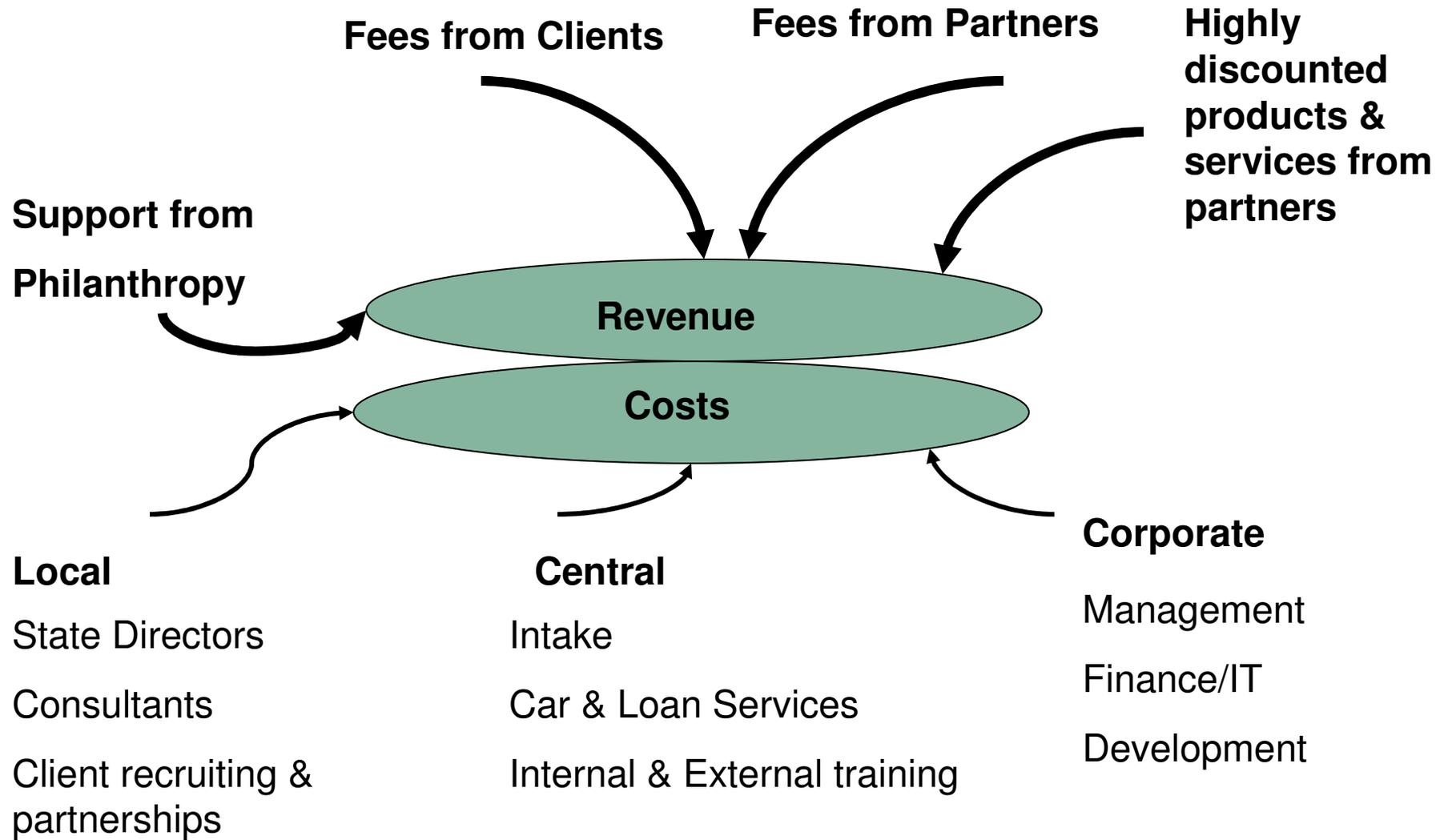
- ✓60% worried their food would run out before they could buy more
- ✓**80% of clients with children said they couldn't feed a child a balanced meal due to affordability**
- ✓80% of clients with children said they were not eating enough because they couldn't afford food
- ✓**40% were using emergency food outlets**
- ✓80% of clients said things just were not going their way
- ✓17% of clients used checking Accounts
- ✓**44% used budgets**
- ✓22% used online bill paying

Survey results 6-18 months later

- ✓38% worried their food would run out before they could buy more
- ✓**13% of clients with children said they couldn't feed a child a balanced meal due to affordability**
- ✓5% of clients with children said they were not eating enough because they couldn't afford food
- ✓**22% were using emergency food outlets**
- ✓18% of clients said things just were not going their way
- ✓48% of clients used checking accounts
- ✓**78% used budgets**
- ✓41% used on line bill paying



High Level Business Model





Social Impact Metrics

Short Term

- Complete Fin Fit
(100% for all required)
- On time savings or loaner car payments
(58% on track for savings
82% on track for tasks,
88% on track for loaner
Car payments)
- Buy a car that fits budget
(100% of payments fit into
Budget)
- Satisfaction with the More Than Wheels program
(98 % client satisfaction)

Intermediate Term

- Make car payment on time
(89.2% on time payments)
- No new negative activity on credit report
(begin measurement in July)
- Improvements in health & well being
(survey results – on target)
- Loan Portfolio Performance by Financial institution

Long Term

- Maintain health & well being
(based on survey results)
- Credit score above subprime (650)
- Default rate 5% or less
(on track)

Questions?



The New Website

February 16, 2011

John W. Van Alst

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Advancing Fairness
in the Marketplace for All



- Goals for the new site
 - A central location to find lots of related information and materials at one place
 - A searchable database of car programs for those in need or wishing to donate a car
 - Make it easier for interested people and groups to get involved



- Started design and development in 2010
- Gathered resources, wrote content
- Incorporated database from Opportunity Cars



A walk through the site

Working Cars for Working Families

A safe and reliable car is essential to the success of most working families. Child care, jobs, groceries, medical appointments, and so many other everyday tasks are often out of reach for families without a car. Yet, buying, financing, and keeping a reliable car is fraught with dangers for everyone and simply not possible for some families.

Working Cars for Working Families is fighting to ensure that families get a fair deal when buying and financing a car and that the lack of a car does not stand in the way of families' ability to become economically successful. We seek to bring about policy reform to bring transparency and fairness to the markets for used cars and car finance. We also promote policy and practice solutions to help non-profit ownership programs that help struggling families get a car.



Find a Program

Find a program that helps low-income families get a car if you need a car or want to donate one.



What's Going on in your Area?

The struggle to ensure that working families can get and keep a reliable car at fair terms is going on everywhere.



Get Involved

Find out about opportunities for you to join the fight to ensure working families can get and keep a reliable car at fair terms.

Search Our Site



News

NCLC launches new Working Cars for Working Families website

The National Consumer Law Center has launched a new website to serve the community of organizations fighting to ensure that working families can get and keep a safe and reliable car at fair terms.

"Working Cars for Working Families: Real Progress, Real Opportunities" Conference

On October 29, 2010, advocates, academics, government regulators, practitioners, and others came together at the offices of the Federal Reserve Board to examine the vital importance of a car to family economic success, the hurdles to car ownership that families face, what efforts are currently being made to overcome these obstacles, and what more can be done to facilitate successful car ownership by families.

[more](#)

Modernizing the Massachusetts Exemption Laws

Massachusetts has amended its exemptions laws to better protect the family car and other necessities. This law sets out what property debtors are able to protect from unsecured judgment creditors. From the article in the Boston Globe:

*The new law updates
decades-old property*

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About Us

Working Cars for Working Families is a group of organizations united to ensure that working families can get, keep, and use a reliable used car at fair terms. We are a coalition of varied organizations, yet we all recognize the importance of a car to the success of families. Collectively and individually we strive to improve public policy, practices, and understanding. We work in variety of areas such as:

- Improving consumer protection to stop abuses in car sales and finance and bring fairness and transparency to the marketplace.
- Promoting non-profits that provide struggling families with cars or financing or both at subsidized rates.
- Improving data collection and analysis to better understand the benefits of and challenges to car ownership for working families.

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About Us

Promoting Improved Public Policy

Find A Program

News

Resources

Contact & Comment

Sales and Financing

Dangerous and Unreliable Vehicles

Arbitrary and Dangerous Repossession

Strengthening Ownership Programs



Sales and Financing

Most consumers finance their car at the dealer. In fact, dealers now make more profit from selling financing and similar products than they do from selling cars. Working families trying to buy and finance a car are vulnerable to a host of predatory sales and financing practices including high-pressure sales tactics, exorbitant interest rates, dealer mark-ups and add-ons. The purchase is often made under a great sense of urgency because a car is a necessity for most households. Dealers systematically take advantage of consumers' need by cajoling, manipulating, and often outright deceiving them into buying and financing at unfair terms.

Consumers who have been taken advantage of generally have a difficult time trying to get matters resolved fairly. A lack of adequate protections and remedies, widespread use of forced arbitration agreements hidden in contracts, and a limited number of competent attorneys to handle consumers' claims all contribute to this difficulty.

Click [here](#) for additional information on sales and financing issues.

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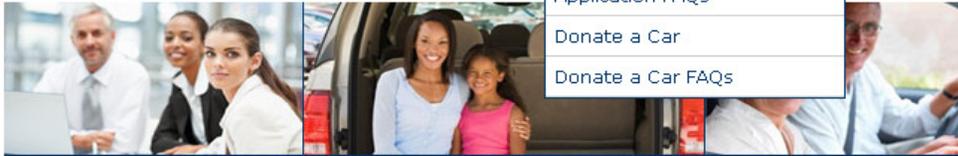
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Application

Program Locations

Zip code: Search within: miles

State:

City:

Go

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Get Involved

Find out about opportunities for you to join the fight to ensure working families can get and keep a reliable car at fair terms.



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[Donate a Car FAQs](#)

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Application

Program Locations

Sort List by... ▾

[Go Back](#) [Start Over](#)

Here are your results:
Found 3 matches

1 [Ways to Work Inc.](#)
1212 N. Wolfe Street
Baltimore, MD. 21213 US
Telephone: (410) 534-1366

[» View Map](#)

[» More Info](#)

2 [Vehicles for Change](#)
5230 Washington Blvd
Baltimore, MD. 21227 US
Telephone: (410)242-9674

[» View Map](#)

[» More Info](#)

3 [Garrett County Community Action](#)
104 East Center Street
Oakland, MD. 21550 US
Telephone: (888) 877-8043

[» View Map](#)

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Modernizing the Massachusetts Exemption Laws

Massachusetts has amended its exemptions laws to better protect the family car and other necessities. This law sets out what property debtors are able to protect from unsecured judgment creditors. From the article in the Boston Globe:

The new law updates decades-old property exemptions, allowing consumers to keep a car worth up to \$7,500 out of reach of collectors, up from \$700 in the past. Owners who are 60 or older or disabled will get a

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News

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General Resources

[Fueling Fair Practices: A Road Map to Improved Public Policy for Used Car Sales and Financing.](#) John Van Alst, National Consumer Law Center. (2009) (PDF).

[Baby, You Can Take My Car: The Dangers of Auto Title Loans.](#) National Consumer Law Center Webinar. L. Plunkett, Sarah Mattson, Leslie Parrish, Jay Speer. July 15, 2010.

[Cars and Working Families, Part 1: Asset Limits.](#) NCLC Webinar with John Van Alst, Nick Straley, Hosai Ehsan, David McMahan, Aug. 19, 2009.

[Cars and Working Families, Part 2: Cash for Clunkers.](#) NCLC Webinar with John Van Alst, Rosemary Shahan, Chris Kukla, Delvin Davis, Lisa Margonelli, Aug. 26, 2009

[2008 Consumer Complaint Survey Report.](#) Consumer Federation of America, National Association of Consumer Agency Administrators & North American Consumer Protection Investigators. (2010)

[Lessons Learned from Cash for Clunkers Program.](#) U.S. Government Accountability Office (GAO). (2010) (PDF).

[Pursuit of the American Dream: Cars and Jobs in America.](#) Annie E. Casey Foundation. (2010).

[Avoid auto dealer scams. Pro-consumer experts give tips for car buyers.](#) Video. Consumers for Auto Reliability and Safety. (2010)

[Changing Lives Study.](#) Vehicles for Change. (2009).

[Testimony on "Consumer Protection in the Used and Subprime Car Market".](#) Rosemary Shahan, Consumers for Auto Reliability and Safety. Before the House Energy and Commerce Subcommittee on Commerce, Trade and Consumer Protection, Mar. 5, 2009.

General Resources

Sales and Financing Abuses

Unreliable and Dangerous Cars

Repossessions

Car Ownership Programs

Training and Webinars

Map

For Consumers



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Consumer Law
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Training and Webinars

NCLC has an on-going series of webinars about working cars for working families sponsored by the Annie E. Casey Foundation. The webinars are free and open to the public. To sign-up to receive webinar registration emails, email jhiemenz@nclc.org. You can find past webinars below to download the PowerPoints and recordings. Most webinars on this topic are on the 3rd Thursday of every month at 2pm EST.

Webinar Training

The Importance & Impact of Cars for Family Economic Success

Date: December 9, 2010

By: Urvi Neelakantan, Martin Schwartz, Evelyn Blumenberg

[Presentation](#) [Recording](#)

Add-ons and Loan Packing: How and Why Car Dealers "Pack" Loans and the Products They Use to Do It

Date: September 16, 2010

By: Mark H. Steinbach, John Van Alst, Mary C. Lobdell

[Presentation](#) [Recording](#)

Dealer Kickbacks: How Car Dealers are Paid to Put Us in More Expensive Loans and How We Can Stop It

Date: August 19, 2010

By: Chris Kukla, CRL; John Van Alst, Stuart Rossman

[Presentation](#) [Recording](#)


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Map



The struggle to ensure that working families can get and keep a reliable car at fair terms is going on across the country. This page will allow us to update you on local efforts to address these issues. If you know of something going on in your area that we should share with others please [contact us](#).

Alabama

Alaska

Arizona

Arkansas

California

California passes the Car Buyers Protection Act, requiring car dealers to pay off outstanding liens before trading or selling a used car. [More](#)

Colorado

Connecticut

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- Listserv:

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- And click on the **Auto Ownership, Finance, and Policy** list

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Questions