

The Annie E. Casey Foundation

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New Documentary Shines Light on Transportation Needs of Low-Income Americans

***Film Focuses on Car Dealership and Loan Scams; Includes Recommendations
for Policymakers, Community Leaders, Service Providers, Workers, Employers***

*(Editor's note: Reporters wishing to speak with experts on transportation and low-income workers should call
Susan Loyd at the contact number above.)*

WASHINGTON, D.C – More than 85 percent of Americans use their cars to get to work, and two-thirds of new jobs today are located in suburban areas away from public transportation systems. Car ownership often is a critical factor in getting and keeping a job and moving up the career ladder toward financial independence.

Pursuit of the Dream: Cars & Jobs in America, a new documentary from the Baltimore-based Annie E. Casey Foundation, examines the role that access to affordable, reliable transportation plays in building the economic success of low-income families and their communities. The 22-minute film follows the lives of three U.S. workers, highlighting how low-income individuals, who often have no bank accounts, poor credit ratings or no history of obtaining loans, can be taken advantage of when it come to purchasing a car.

“Not having a car is not just a consequence of poverty, it is a barrier to escaping it,” says the film’s narrator, Jim Vance, a Washington, D.C., television anchorman. “Lack of a car limits opportunities for America’s poor in other ways as well. When you spend three hours a day commuting to work by bus and train, then have to buy groceries and pick up your kids, there isn’t much time for anything else like helping with homework or after-school activities, taking yourself or your family to the doctor when necessary, or even finding a partner to help share the load. And lack of access to a car limits your housing options, making it even harder to move into safer neighborhoods or ones with better schools.”

The stories of Jesus and Cindy in Seattle, Wash., and Tracy in Baltimore, Md., are examined in *Pursuit of the Dream: Cars & Jobs in America*. Jesus works two jobs and goes to school while trying to support his wife and children. When he tried to buy a used vehicle at “buy

here/pay here” car lots (the dealer, not a finance company, extends credit to the consumer), he encountered exorbitantly high interest rates on loans and high down payment requirements. Tracy is working and studying to become a probation officer. Years before, she borrowed money to buy a car which broke down repeatedly and eventually was repossessed. Her next car was destroyed in an accident, leaving her with a loan to pay off but no car to drive. Her credit rating was ruined and buying a reliable, affordable car seemed nearly impossible. Cindy is a single mother who faced job choices that were limited to locations she could reach by walking or taking a bus. She struggled to find better-paying opportunities with health benefits that offered a better future for her family.

The film includes recommendations on how Jesus, Tracy and Cindy, and other low-income individuals can safely and affordably purchase a car, including avoiding “buy here/pay here” car dealerships, establishing banking accounts and learning about loan options, and educating themselves about low-income car programs available in their area, such as Vehicles for Change or Working Wheels. The DVD includes both English and Spanish versions of the documentary.

The DVD package also includes a discussion guide that describes the pitfalls low-income workers often face when they try to buy vehicles and provides tips for avoiding these problems. The guide is designed for use by a range of audiences: policymakers, advocates, community leaders and service providers, low-wage workers and employers. They are encouraged to watch the documentary and consider steps that can be taken to improve transportation options in their community. The guide also includes steps that local, state and federal policymakers can take to improve transportation access for low-wage workers.

The documentary is part of the Casey Foundation’s work to help low-income families secure adequate incomes, stabilize their finances, accumulate savings and assets, and live in vibrant, economically viable neighborhoods through a combination of strategies known as building *family economic success*, or FES. *Pursuit of the Dream: Cars & Jobs in America* is an educational tool, and part of Casey’s FES approach to help families connect with the mainstream economy.

The DVD is available free of charge. For questions, or to order copies, please contact helina@thehatchergroup.com or call 301-656-0348. For more information about the Annie E. Casey Foundation, visit <http://www.aecf.org/>.

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The **Annie E. Casey Foundation** is a private charitable organization dedicated to helping build better futures for disadvantaged children in the United States. It was established in 1948 by Jim Casey, one of the founders of UPS, and his siblings, who named the Foundation in honor of their mother. The primary mission of the Foundation is to foster public policies, human-service reforms, and community supports that more effectively meet the needs of today's vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities, and neighborhoods fashion more innovative, cost-effective responses to these needs.