

The logo consists of two overlapping, upward-curving arcs. The inner arc is dark teal, and the outer arc is a lighter, vibrant green. They are centered at the top of the page.

SOUTHERN
ECONOMIC
ADVANCEMENT
PROJECT

Report by Ray Khalfani, MPA

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Bridging the Transportation Gap

How Nonprofits and Local Governments Are Tackling Rural
Transportation Challenges

ABOUT THE SOUTHERN ECONOMIC ADVANCEMENT PROJECT (SEAP)

SEAP is your partner and resource. We amplify the efforts of existing organizations and networks that work towards broadening economic power and building a more equitable future.

Broadening economic power brings attention to how race, class and gender intersect social and economic policy in the South. We explore policy ideas designed to directly address these connections. SEAP focuses on 12 Southern states and marginalized/vulnerable populations within the region and is a fiscally sponsored project of the Roosevelt Institute.

Executive Summary

Throughout conversations with nonprofit providers and policy advocates in the South, we heard again and again—transportation is one of the top barriers to economic success. Communities lack robust transit networks and fail to consider shift-worker needs. Subprime auto loans and delinquency are continuing to increase, bringing additional debt and financial challenges to families. The lack of reliable transportation impacts employment, education and training, child care, access to social services, community life, and even civic voiced and democratic participation. “How can our clients participate and tell local government leaders what these policies mean to them if they can’t get to the meetings?” asked an advocate in Savannah, GA.

For local communities and advocates seeking to bridge the transportation gap, this report offers an overview of programs serving low-income residents, with a particular focus on programs that reach rural residents. We interviewed program administrators for two approaches that address rural transportation challenges:

- 1) Car ownership programs either providing donated vehicles to eligible TANF recipients or offering low interest rate loans;
- 2) Transit and vanpool programs focused on low-income families in need of transportation to employment and job training.

Some key takeaways from these interviews are:

- Benefits of targeted transportation programs include greater access to health, education, career, and social networks; improved credit scores and debt-to-income ratios; and lower exposure to predatory lending rates.
- In the absence of programs such as these, rural residents who do not own cars must rely on inadequate demand-response options such as taxi services (where they exist); often inconsistent rides from neighbors, friends or family; nonmotorized modes, such as walking or cycling; or no transportation at all.
- Federal policy changes may force some lower-income families to make difficult choices between SNAP benefits and vehicle purchases. Additionally, federal tax policy changes in 2017 negatively impacted the number of car donations to some programs.
- Car ownership program administrators say they need public funding mechanisms based on multi-year performance metrics, along with greater service flexibility, to adequately serve low-income rural families living on the margins of perpetual poverty.
- Solutions such as Uber and Lyft are likely to remain elusive for rural areas because they have low population, pockets of residents who are difficult to reach, and relatively few venues to frequent.
- Partnerships are important. The models featured here rely on partnerships among nonprofit service providers, credit unions, the public sector, and sometimes employers as well.

The report also highlights a local transit advocacy campaign and state and federal policy tools that align with targeted transportation programs.

Introduction

While transit networks have had limited growth in America's urban areas over the years, transit options have remained relatively stagnant in rural communities. The lack of rural transit investment is due in part to service provision challenges among more sparsely populated communities, fewer available public-private partnerships, and low prioritization within state and local transportation planning agencies. This leaves a service gap that too few rural transportation programs are left to fill. Despite the sparse availability of public and private transportation programs targeting low-income rural families, those in existence provide a bridge towards greater economic mobility—offering solutions aimed at improving access to quality housing, jobs with livable wages, job training, health care, and social networks.

Low-income rural families living in service gap areas frequently face challenges unfathomable to those with the luxury of car ownership or adequate public transit. SEAP held listening sessions in Alabama, Georgia, Mississippi, and North Carolina in 2019 and heard the same refrain again and again—transportation is one of the main barriers to economic opportunity. Youth who want to participate in a training program to gain skills and a GED in Southwest Georgia cannot get to the program. Workers must commute long distances but do not have reliable transportation. Clients in need of access to human services, without a way to get there. Further, lack of transportation options opens avenues for predatory lending practices, contributing to income inequality and extraction from communities.

Among approximately 1,400 public transit agencies serving rural areas across the United States and an estimated 120 car ownership programs operating nationwide, there are several transportation programs making notable efforts to serve low-income rural families. These programs include:

- 1) Car ownership programs either providing donated vehicles to eligible TANF recipients or offering low interest rate loans;
- 2) Transit and vanpool programs focused on low-income families in need of transportation to employment and job training.

This brief will highlight 10 transportation programs serving rural clients in 12 states with each program varying in service delivery area scope. We offer these perspectives to inform local communities and provide contextual knowledge for future potential transportation programs.

TRANSPORTATION & RACIAL EQUITY

Transportation challenges are both a symptom of and a perpetuation of income inequality—as financial barriers and housing segregation restrict access to transportation and securing employment is difficult without reliable transportation. As the National Skills Coalition argues in its [Racial Equity Roadmap](#), transportation discrimination impacts people of color, persons with disabilities, and low-income workers disproportionately and shares close connections with housing discrimination.

SUBPRIME DEBT TRAP

Adequate transit systems and affordable car ownership programs can help families avoid predatory loans that drain resources and set consumers up to fail. [Urban Institute researchers](#) found Southern states have the highest auto loan delinquency rates overall and the highest delinquency rates among borrowers with subprime credit scores.

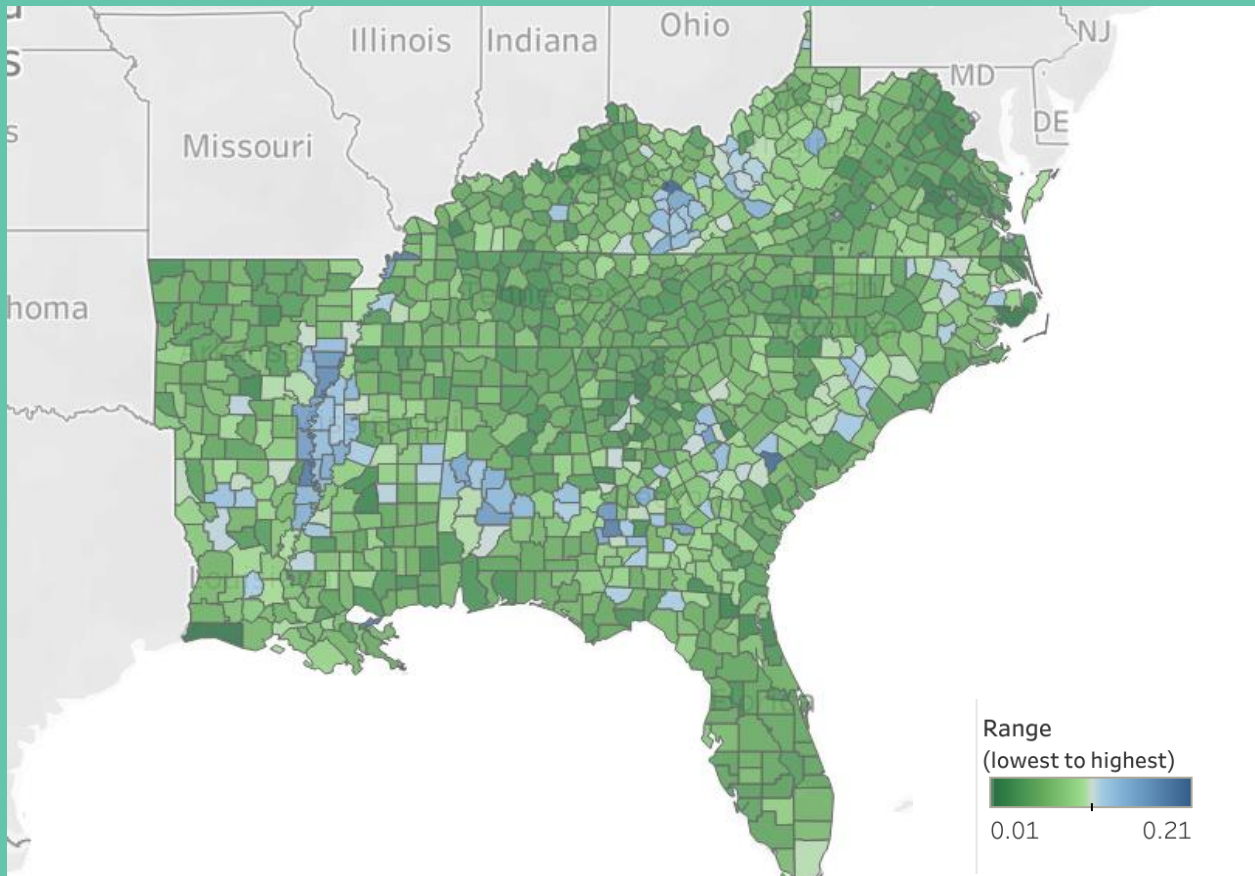
Listen to these podcasts to find out more about subprime auto loans and other predatory financial practices, along with policy options:

- [Wharton School's David Musto and Univ. of Utah's Christopher Peterson](#)
- [NPR's Big Business of Subprime Auto Loans](#)
- [The Hidden Costs of Banking While Poor \(with Mehrsa Baradaran and Cate Blackford\)](#)

HOUSEHOLDS WITHOUT A VEHICLE BLACK BELT, DELTA, AND APPALACHIA STAND OUT

On average, 8.5% of US households do not own a vehicle. That figure reaches 21% in some rural Southern counties. The Black Belt, Delta, and Appalachian regions in particular stand out as having the highest rates of households that lack a vehicle.

Share of Households Without a Vehicle



Source: [SEAP Data Tracker](#), US Census Bureau 2018 American Community Survey's 5-Year Estimates

METHODOLOGY

This research relies on interviews with 15 transportation program executives. We created an initial list of 24 programs, including 15 low income car ownership programs, 5 vanpool programs, and 4 public transit programs that focus on low-income households. This list was also differentiated by three service-area types: rural-specific, multi-county which included rural and urban areas, and statewide. We attempted to focus solely on models in the South given the SEAP mission; however, we expanded the scope to other regions to include more programs. Programs were identified through previous research by the Annie E. Casey Foundation and National Center for Mobility Management, referrals coming over the course of interviews, and data from the Federal Transit Administration's National Transit Database. Our interview protocol included questions on program model description, administrative service trends and challenges, policy concerns, expansion projections, funding flexibility, and implications for technological advances. The programs serve areas within AL, FL, GA, IN, KY, MI, MS, NJ, SC, TX, WI, and WV.

Car Ownership Programs

Jumpstart (Wisconsin) Targeted to assist working-class Wisconsin families within a seven-county area, the program was created by the West Central Wisconsin Community Action Agency (WEST CAP) in 2000. It serves families with a household income no greater than 200% of the poverty threshold. Eligible clients must be 18 years of age or older with a valid driver's license; can verify a reliable income source or at least 3 months of employment at their current job; can provide employment history from the past two years; and provide a \$500 down payment. Jumpstart partners with Westconsin Credit Union and an independent local car dealership to find a suitable vehicle matching the collateral needed to provide an affordable loan and provides required inspection and maintenance before car delivery as well as routine maintenance as part of a \$20 fee included in loan payments, and a maintenance warranty for qualifying major repairs over the life of the loan. Clients are placed in late-model, reliable, energy-efficient vehicles. Fostered by its credit union partnerships, lenders lower their acceptance standards, place Jumpstart clients in second-tier interest rates of 5.49%, and are given a 5-year car loan. Jumpstart's \$3,000 down-payment portion is managed as a no interest loan, in which clients pay \$25 per month directly to Jumpstart. If a client's 5-year loan is successfully paid, Jumpstart will forgive the remaining \$1,500 of the down-payment loan.

On the Road Lending (Multi-state) Founded in Dallas in 2013, and now serving statewide across Alabama, Georgia, Mississippi and Texas, On The Road Lending provides low- and moderate-income families with access to affordable car loans, vehicle selection services and financial mentoring. Its goals align with the United Nations Sustainable Development Goals, which include combating predatory lending practices toward lower income families, creating healthier financial behavior among its clients, providing dignity through economic mobility, offering energy-efficient vehicles producing fewer emissions, and improving overall quality of life through reducing transportation barriers. Through "character-based lending," it requires a wider range of client information than a typical lender. This includes the client's story, personal or professional references, and residence history. **On the Road Lending's clients include domestic violence victims, sex trafficking victims, and those who were formerly incarcerated.** The organization considers these factors when determining program eligibility.

Client referrals come from social service agencies, workforce programs, United Way, and other organizations. On the Road Lending's minimum requirements for client eligibility are an income of \$1,500 a month per household, three insurance quotes, and an evaluation of gas consumption. The typical client profile is a credit score of around 500 and a single parent household. Some notable outcomes:

- Clients have an average increase of 157 points to their credit score.
- 80% of clients make on-time payments throughout the life of their loan.
- On the Road Lending has a 3% loan default rate.

Goodwill Cars to Work Program (Kentucky) Cars To Work partners with Oxmoor Auto Group, Apprisen (a non-profit financial review and credit counseling service), and Park Community Credit Union to offer car ownership to working-class Kentuckians. Clients must be referred to Goodwill through a partnering social service or government agency. Requirements include a valid KY driver's license; KY residency; three months of active employment, working at least 30 hours/week unless subsidized by Social Security payments; active receipt of case management or social services from a non-profit or community agency; three months of timely

payments of rent and utilities; \$500 in savings; willingness to complete CTW's credit review process; and ability to pay vehicle-related recurring costs. Its financial coaching and education component include a 3-hour financial workshop, a credit check as part of a credit health review, and layout of a 6-month financial plan with routine follow-ups from an assigned financial coach. "One of our success stories includes a client paying off her loan for a reliable car, paying off a [separate] \$3,500 debt, and improving her credit score by 20 points", states CTW Program Manager Katie Ramser. Outcomes for 17 of its recent clients who have completed the coaching program are total increase in assets of \$11,136, average increase in assets of \$655, and average increase in credit score of 82.

NORWESCAP Family Loan Program (New Jersey) NORWESCAP's Family Loan Program was established in 2001 to provide small, affordable interest rate loans and financial literacy counseling to working-class families in Hunterdon, Morris, Somerset, Sussex, and Warren counties. **Eligible families are within 250% of poverty and facing financial circumstances threatening their ability to maintain employment, including repeated car breakdowns or child care difficulties.** Clients can use NORWESCAP loans for car purchases up to \$3,000, car repairs, or insurance up to \$1,000. Eligible individuals must also be employed at least 20 hours per week, have the same employment for at least 6 months, attend financial counseling workshops, and demonstrate ability to repay the loan within the established term. The Family Loan Program has loaned out over \$574,000 with a default rate of under 5%.

Goodwill Wheels to Work Program (Central Michigan) Serving a mix of rural residents in Calhoun County and urban residents in metropolitan Battle Creek, Wheels To Work is a vehicle donation program designed to provide low-cost, road worthy transportation to individuals with transportation barriers to employment and referrals from local social service agencies. Referring agencies include the Michigan Department of Health and Human Services, the Workforce Development Agency, and Michigan Rehabilitative Services (MRS). Relying on donated vehicles, they partner with automobile repair companies to fix minimally worn or damaged vehicles and sell them to eligible clients for very little cost.

Good News Mountaineer Garage (West Virginia) As one of two Good News Garage programs in the U.S., the West Virginia program has been in operation since 2001, partnering with area garages to repair donated vehicles and give them to eligible WV Works participants for almost free of charge. GNMG accepts donated vehicles from the public, providing tax credits in return for nearly 70% of a donated car's value. Across West Virginia, it annually repairs and gives clients around 200 of the 300 donated vehicles. Since its operation began, **about 80% of its program beneficiaries have withdrawn from public assistance programs within 12 months of receipt of a vehicle.** GNMG hopes to provide economic mobility that can enable a family to purchase their next car through a conventional loan. GNMG is considering expanding its model to serve individuals without children who are seeking reentry into the workforce and have completed a substance abuse program.

Car Ownership Programs' Challenges

We highlight the above car ownership programs as possible models; however, we would also like to highlight the challenges they face. Programs experience varying challenges in meeting rural transportation needs. While the programs have not experienced the challenges below at an equal degree or magnitude, most have experienced more than one during their operation.

- **Grant funding stipulations often present service flexibility and barriers to funding access.** If more car ownership programs could serve rural clients with steady income outside of employment, such as Social Security income, they could widen their impact. This could address transportation barriers for some older rural residents who often face severe mobility constraints associated with aging and health challenges.
- **Rural clients living on the socio-economic margins require unique and flexible case management from low income car ownership programs.** To spur economic mobility and significantly impact clients' long-term financial health, program services must remain adaptable and sensitive to their clients' immediate needs that are often present during a weeks or months-long application/approval process.
- **While frequently considered, rural transportation challenges seem elusive to the services of ridehailing companies.** Ridehailing only successfully operates in areas where there is a significant pool of drivers and riders. Rural area population density is too low. Additionally, few low-income residents could afford to use it, even with a subsidy, according to interviewees.
- **Low income car ownership programs experience negative externalities based on aging infrastructure.** Higher car repair costs among donated and warranted vehicles experiencing greater wear-and-tear place strains on program budgets and threaten continued program sustainability.
- **Recent tax policies have negatively impacted used-car donations.** Recent changes to certain state tax credits and the 2017 federal tax law have disincentivized car donations to transportation programs.
- **Proposed changes to further restrict SNAP beneficiaries' income and asset limits may affect car ownership participation.** Changes contemplated in USDA's July 24, 2019 rule amendment proposal would narrow eligibility standards that determine whether TANF beneficiaries could be eligible for SNAP benefits. It could also mean that a family of four receiving SNAP benefits could not own a car valued over \$4,650. Because many low-income car ownership programs require TANF eligibility, some TANF beneficiaries receiving SNAP benefits could be forced to choose between a vehicle or food.

For additional information on creating a car ownership program, see National Consumer Law Consumer Center [guide](#).

Summary of Car Loan Programs

	Jumpstart	OTR Lending	NORWESCAP	Goodwill KY
Eligibility	-Within 200% of Federal Poverty Level -Proof of 3 consecutive months of active employment or stable income -Valid Driver's License -2-year employment history	-Active employment -Referral from social service agency or employer -Demonstrated level of stabilization in residency history and household expense payments -Reputable personal or professional references -60% of borrowers are low or middle income	-Active employment with at least 6 months of pay -Working at least 20 hours/week -Within 250% of Federal Poverty Level -Proof that loan is necessary to maintain employment	-KY Driver's License, SS Card -Active employment, 3 months of pay, min 30 hrs/wk -Active case mgmt. -90-day residency at current address -3 months of on-time rent/mortgage payments -Current on bills -Ability to repay loan & pay vehicle-related expenses
Service Area	WI (Barron, Chippewa, Dunn, Pepin, Pierce, Polk, St. Croix counties)	AL, GA, MS, TX	NJ (Hunterdon, Morris, Somerset, Sussex, or Warren counties)	Almost all of KY and Southern Indiana
Savings/Down Payment	\$500	Based on agreement with coach and client	N/A	\$500
Financial Education	N/A	-Financial advocacy & coaching over the life of the 5-year loan		- 6-month budget coaching -3-hour Financial literacy workshop - Credit Health Review
Program Benefits	-5-year vehicle loan -5.49% interest rate -Maintenance warranty -\$3,000 down payment no-interest loan as collateral, \$1500 forgiven after successful loan repayment	-5-year vehicle loan -9.75% interest rate -Vehicle repair warranty -Late model, fuel-efficient vehicle -Assistance with vehicle services throughout life of loan (insurance, warranties)	-\$3,000 loan for car purchase -\$1,000 loan for car insurance/car repair	-Affordable and reliable used vehicle -CARFAX report -Pre-approved for vehicle loan -5% interest rate -Interest reimbursement with no late payments -Matched down payment of \$500

Summary of Car Programs Providing Donated, Refurbished Vehicles

	Good News Mountaineer Garage	Goodwill Wheels To Work
Eligibility	-WV resident -Enrolled in the WV Works program (WV's TANF program)	-Looking for employment or recently employed -Referral from MI HHS, Workforce Development, or Rehabilitative Services agency
Service Area	All of West Virginia	Central Michigan [Calhoun County(rural) and Battle Creek (urban)]
Program Benefits	Low cost, road-worthy vehicle for almost free of charge	Low cost, road-worthy vehicle

Source: Chart information was gathered through conversations with program representatives and published information from each program's website.

Transit & Vanpool Programs

Walterboro Works (South Carolina) Prior to Walterboro Works, the Lowcountry Region's existing public transit provider, Palmetto Breeze, only provided Walterboro with commuter service to Hilton Head, SC. Initially funded primarily with state funds as a one-year pilot, "Walterboro Works" is a fixed-route transit service of Palmetto Breeze to link to jobs and job training destinations within Walterboro's central and periphery communities. The destinations served include employment serving Walterboro's hospitality industry, shopping and employment at its Walmart center, and vocational and job training programs serving high demand industries such as welding. Walterboro Works now receives municipal funding and federal Rural 5311 grant funding. Program data shows that overall ridership increased over the year and a half of the pilot program and the first six months of the ongoing service, with fluctuations attributed in part to periods between job training sessions and weather disruptions. Within the data, one of its immediate and **most significantly impacted groups were those who were able to maintain employment and complete training.**

Tupelo Transit (Mississippi) Begun as a pilot program in July 2018, Tupelo Transit is now supported by local government as a permanent program to establishing new public transit networks. Tupelo Transit is administered by Northeast Mississippi Community Services, a transit provider with a prior record of service to rural Mississippi communities outside of Tupelo. With a \$250,000 federal 5311 Rural Area Formula Grant (administered and awarded by the Mississippi DOT) and \$250,000 in local matching funds, it initially provided 3 designed fixed-routes and demand-response transit service, but in July 2019 reduced to singularly providing demand-response transit serving anyone seeking curb-to-curb service to established destinations throughout its major corridors. Its expansion interests include partnerships with nearby industries as a transportation option for their employees, neighboring county governments to allow integrated transit services across counties, other established transit services to create more robust transit networks, and local organizations with volunteer transportation programs.

Coast Transit Authority, Hancock County (Mississippi) The Coast Transit Authority (CTA) has been providing public transportation services to three coastal Mississippi counties since 1972. CTA's Coast Commuter program consists of fixed-route bus service, carpooling and vanpooling. In the wake of Hurricane Katrina, CTA's executive director met with the mayor of Pascagoula and Northrop Grumman officials to discuss the need for transportation options. Its vanpool program began operations in December 2006 and currently partners with Enterprise, who provides mobility management, vans for lease, and sales and marketing support to recruit vanpool riders and local business participation. It operates vanpools serving the Northrop Grumman shipyard in Pascagoula, Mississippi, and various agencies conducting business at the Stennis Space Center, also located in this rural area. **Of the 30 vanpools in operation, 13 originate in rural communities.** Vanpools are available to **accommodate all work shifts** at these facilities with enough interested commuters to start a pool. Residents from Alabama, Florida, Louisiana, and Mississippi currently commute by vanpool to work in Mississippi.

Florida DOT/Enterprise Rideshare Rural Vanpool Program Identifying 3 economically distressed regions within the state of Florida as "Areas of Concern," including 28 of its 32 rural counties, the Florida DOT partnered with Enterprise Rideshare to create and subsidize a rural vanpool program offering transportation services to get to and from work. Its current 25-

vanpool operation serves Florida’s rural workforce across several private and public employers, including military installations. As a turnkey partnership, Enterprise Rideshare handles most of the administrative operations; provides commuter highway vehicles, insurance coverage, maintenance and repair services; connects interested riders with existing vanpools; and, assists interested employers in creating new vanpools. Within its partnership with FDOT, Enterprise Rideshare is contracted by several local and regional agencies to provide vanpool services and use federal funds under the 5311 Rural Area Formula Grant to reduce the price paid by commuters using those services. Enterprise supplements federal funding to supply as many as 38 vanpools over the course of its partnership agreement and provides a 60% discounted vanpool service rate for participating commuters.

TRANSIT ADVOCACY: How Asheville’s Just Economics Raised Transit’s Profile

Community advocacy organization Just Economics in Asheville, NC offers an example of a community-directed transit campaign employing creative approaches. Asheville’s population classifies it as a small city; however, its transit system—Asheville Redefines Transit (ART)—reaches into rural communities and has a majority of ridership using its services “by necessity.” Created and led by ART necessity riders, the campaign fought for local transportation reform to improve service gaps. Efforts include:

- 19-point [People’s Agenda](#), all of which were adopted by the city including having necessity riders on the city’s transit committee;
- A demonstration that brought local elected officials and media together to attempt to navigate the ART system to arrive on-time to a job;
- [People’s Transit Week](#) with events to raise awareness;
- Budgeting 101 workshops to equip community members with the skills to engage in Asheville’s budgeting process and development of its Transit Master Plan.
- [Youth involvement](#) to propose policy solutions.

TECHNICAL ASSISTANCE AND FUNDING RESOURCES

[Community Transportation Association of America \(CTAA\)](#). In contracts with the FTA, CTAA focuses on developing cross-sector partnerships to support transit mobility in rural areas. CTAA also trains rural grantee communities in developing their community engagement and engineering designs of their transit programs.

[Rural Transportation Assistance Program \(RTAP\)](#). Funded by the FTA, it focuses on improving quality of training and technical assistance resources available to the rural transit industry, encouraging networks to address training and technical assistance needs, and promoting the coordination of transportation services.

[National Skills Coalition](#). NSC provides an overview of funding options for workforce development supportive services, including transportation, through federal funding streams such as TANF and SNAP. They review state and federal options for increased funding for transportation including voucher programs for low-income workers.

Transit & Vanpool Program Challenges

Similar to car loan and donation programs, we interviewed transit and vanpool programs to understand their challenges and advice for other localities. Programs experience varying challenges in meeting rural transportation needs. While the programs have not experienced the challenges below at an equal degree or magnitude, most have experienced more than one during their operation.

- **Local match requirements for transit grants can be hard to find.** Because potential rural transit programs have a relatively limited availability of local organizations to provide local matching funds for grants, they face unique hurdles to acquiring funding. However, if tailored appropriately, this could lead to more rural transit partnerships with neighboring local industries to address smaller scale employee transit concerns.
- **Performance metrics based on short grant-funding cycles may fail to convey a transportation program's transformational impact.** Because rural transit programs serve widely dispersed community members, take longer trips and cost more to implement than trips in more densely populated areas, their trip efficiency metrics may look poor in comparison to those of urban settings. This in turn may lead potential funders to question their impact. Their impact, though, is much more apparent when looked at from the lens of the difference they make in individuals' lives.
- **Underserved rural areas often present greater technological and spatial barriers in serving client transportation needs.** For rural residents with limited Broadband and computer access, and in consideration of those who may be tech-averse because of their comfort with traditional platforms, transportation programs may require more resources and human capital to provide comparatively high levels of service in rural areas. Second, for rural areas that have public transit services, there are always pockets of people that are not reached. Third, because of an FTA cut in Job Access Reverse Commute (JARC) funding, there is no longer a specific allocation of funding for programs targeting low-income rural workers seeking access to suburban-area jobs.
- **Rural vanpool programs could benefit from state or local transit benefit ordinances.** Cities and states, including San Francisco and Washington, respectively, have transit benefit ordinances, requiring transit agencies to offer pre-tax transit benefits, as well as information and tools to help workers and the local business community understand ordinance requirements. Similar ordinances within Southeastern states and localities could help vanpool marketing efforts and support the overall growth and success of rural, as well as urban, vanpool programs in the South.

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Author

Ray Khalfani is a recent MPA graduate from the University of Georgia's School of Policy and International Affairs.