

## *Stories of Success*

A Milwaukee woman who struggled to get her kids to school and then herself to work is breathing easier these days, thanks to a Social Development Commission program. Tracie Bumper lives in Milwaukee and works in Menomonee Falls. She was struggling to find a way to get her children to their school and then make it to work. There are no bus routes that could take her to and from her job and she had to rely on friends to get rides, often having to help pay for their gas. That is when she learned of the Ways-to-Work program. There, she applied for a low-interest loan to help buy a used car. She successfully went through the program and was granted the loan which she used to purchase a 2003 Pontiac Grand Am. Tracie tells Ways-to-Work staff that she feels blessed to have gotten the loan to buy her car. She says besides using the car to get to and from work and making school runs, she is now able to take her children places she could not in the past. She thanked the Ways-to-Work program for helping open up the possibilities in her life.

Nancy Yarbrough is the single mother of three children who was struggling to find family supporting work. She landed a part-time second-shift job on Milwaukee's far northwest side but was struggling to keep it because she had no reliable transportation to the job and buses do not service that area that late in the day. That is when she heard from a friend about the Ways-to-Work Program. She started working with the program, attended a financial literacy class, and sessions on what kind of car to look for that are affordable and reliable. When Nancy's low interest loan was approved by the Ways-to-Work staff at SDC, she went car shopping with her sister and found a 2002 Chevy Impala that was in good shape. Because she had transportation to her job, she was able to take a full-time position with full benefits with the company and move to a day shift. She says this has made it easier for her to be home at night with her family as well as do chores and get to church. Nancy credits Ways-to-Work with helping her get on the path to financial independence and called it "a blessing!"

## Ways-To-Work

The Ways-to-Work program provides loans to help working families purchase or repair a car. Loans of a maximum of \$6,000 are made to purchase a car and \$1,000 to repair a car. Loans are made at an interest rate of 8%. The repayment period is 24-30 months.

The immediate goal of Ways-to-Work is to enhance employability of program participants and protect employment opportunities by: (1) Resolving transportation problems impeding work availability; (2) Helping participants to arrive at work on time; (3) Helping participants gain access to job skills training; and (4) Helping participants fulfill critical household functions prior to work. The intermediate goals of Ways-to-Work are the removal of barriers to employment by ensuring transportation availability of the participant to the workplace where transit may not reach, and contributing to the job readiness of the participant. The ultimate long-term goal is the stabilization or improvement in the financial condition of participating households.



Making a difference **today**, while investing in **tomorrow**.

## Program Results

*In 2010, the Ways-to-work Program Served 248 Individuals.*

- ✓ In 2010, the SDC approved 58 loan applications.
- ✓ Ways-to-Work provided working families with reliable transportation and increases opportunities for career development.

## Driving to Work

The Ways-to-Work program is for families with dependent children who are working a minimum of 20 hours a week for at least the past 6 consecutive months, and no gaps of employment of more than 30 days in the past 6 months. Clients must have poor or no credit to qualify.



## Meeting a Community Need

In a telephone survey of Milwaukee County residents in 2010, 51% of respondents reported that transportation-related issues were an important area to address in order to reduce poverty in Milwaukee County. Respondents were also asked whether enough is being done about core areas to reduce poverty in Milwaukee County. For transportation, 54% of respondents reported that not enough was being done. Lastly respondents were asked, "What do you see as the two or three most important things that could be done to reduce poverty in Milwaukee?" Twelve percent of respondents who answered this question provided a transportation-related response toward reducing poverty.



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