

## A Heavy Load: The Combined Housing and Transportation Burdens of Working Families

This study examines the transportation costs incurred by low- to moderate-income families moving further from work in order to afford housing. Many families spend as much or more on transportation costs than they save for housing. The Center for Housing Policy, an affiliate of the National Housing Conference, also found that in all of the 28 major metropolitan areas studied, the combined burden of transportation and housing costs remained constant for working families. On average, these

costs accounted for 57 percent of annual income. The study presents specific policy suggestions, which include considering housing and transportation policies together, encouraging infill development, targeting employment, containing/connecting areas of sprawl, reducing the cost of commuting by car and preserving choice but revisiting existing policies and incentives. — Excerpt from original study

<http://content.knowledgeplex.org/kp2/cache/documents/2054/205403.pdf>

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targeting employment, containing/connecting areas of sprawl, reducing the cost of commuting by car and preserving choice but revisiting existing policies and incentives. — Excerpt from original study



## Toward a New Credit Path: Lessons from a Survey of Alternatives Federal Credit Union Members

This report sheds new light on how people move toward greater financial security. The report is based on a conceptual framework, known as the "Credit Path," that identifies four stages people may pass through on their way to asset accumulation and greater financial security: transactor (where individuals rely primarily on a cash economy), saver, borrower and owner. Although it was presumed that people move in a sequential fashion through the four stages, the new research found that people often hopscotch among stages and sometimes can be in two stages or more simultaneously. The research also revealed that shifts in the financial services industry over the last decade have fundamentally impacted the ordering of steps people take along the pathway. Previously, people needed to establish reliable savings patterns and build sufficient savings in order to become borrowers. But loosening credit terms now make it possible for some people to borrow before they save, often at great peril to their household's financial stability. The study surveyed Alternatives Credit Union members about their financial lives, behaviors and attitudes toward finances. — Excerpt from [www.knowledgeplex.org](http://www.knowledgeplex.org)

[www.alternatives.org/CPResearchFull.pdf](http://www.alternatives.org/CPResearchFull.pdf)

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## Back on Track

16 Promising Practices  
to Help Dislocated Workers,  
Businesses and Communities



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The North Carolina Rural Economic Development Center  
and CFED

## Back on Track: 16 Promising Practices to Help Dislocated Workers, Businesses and Communities

In North Carolina and other areas of the nation, three major shifts have helped to alter the economic landscape. First, the once highly industrial economy has evolved into an information economy. Second, the national economy is becoming more global and independent. Last, both the altered composition and the slower growth of

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the labor force have contributed to economic changes. These

shifts may negatively affect groups of workers employed in low-skilled industries. The report provides approaches to five major challenges faced by displaced workers and their communities and studies "promising practices" from several different communities outside of North Carolina. The programs highlighted in these cases were selected based on promising innovation or strategy, practitioner support, sufficient scope and scale, political and administrative feasibility, and attention to providing better job and career opportunities for residents. The North Carolina Rural Economic Development Center, and CFED produced "Back on Track" as part of the Rural Center's Dislocated Worker Initiative. — Excerpt from original report

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