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*What does it mean to be a productive member of society?* Some key benchmarks include the ability to:

- Hold down a job
- Take care of yourself and your family
- Be financially healthy

It would be rare for one organization to help New Hampshire residents do all of these things. Yet in a recent Carsey Institute evaluation of Bonnie CLAC, clients reported improved economic and social outcomes based on participating in the Bonnie CLAC car loan program. Bonnie CLAC clients are a diverse group in New Hampshire with often strained financial situations that have prevented them from accessing reliable personal transportation. Their experiences with Bonnie CLAC are largely very positive, and they report substantial program impacts. The most dramatic include:

## Work



- 50% of Bonnie CLAC clients reported an increased ability to get to work
- 40% reported an increased ability to do so on time
- 34% reported an increased ability to maintain a steady work schedule

## Family Life



- 71% reported a greater ability to shop and run errands
- 55% reported an increased ability to transport family members,
- 47% reported an increased ability to attend community events
- 52% said they had improved access to health care; 38% had improved access to nutritious food options

## Financial Health



- 73% of clients reported better overall financial outlook
- Specific changes in their spending and handling of their finances included:
  - 76% spent less on car repairs, 45% spent less on gas, and 41% spent less on interest rates
  - 47% said they were now managing to pay their bills on time
  - 68% experienced an increase in their credit scores; the average change was +43 points.

The data provided in the study suggest that Bonnie CLAC clients are experiencing positive financial and personal outcomes from their participation in the program and their ownership of new, reliable cars. The complete evaluation report can be found online at:  
[http://carseyinstitute.unh.edu/publications/Eval\\_Bonnie\\_CLAC.pdf](http://carseyinstitute.unh.edu/publications/Eval_Bonnie_CLAC.pdf)