

WOMEN IN TRANSIT



Analyzing Gender for Transportation Justice

the WOMEN'S
FOUNDATION
of CALIFORNIA



The Women's Foundation of California is a statewide non-profit foundation that invests in the leadership of women and girls by providing the resources and opportunities they need to create solutions that address issues impacting their communities. Over the past 25 years, the Foundation has delivered \$15 million in grants, technical assistance and scholarships to more than 1,000 community-based organizations in every region of California. The Foundation is focused on women's economic security, women's health, environmental justice, policy/advocacy and young women's leadership. By working to address these issues, we are working to secure the basic human rights of all women and girls. For more information visit www.womensfoundca.org.

Odyssey is a statewide non-profit organization whose mission is to make public transit and other equitable, efficient transportation choices more competitive through both policy reforms and marketplace improvements. Odyssey is a leader in identifying transit solutions for underrepresented populations to jobs, housing and markets while reducing vehicle dependence. Recognizing the unique obstacles facing women and their transit options, Odyssey sought collaboration with the Women's Foundation to inventory current efforts worldwide to address gender inequities in transportation. Our goal is to lay the groundwork for additional study towards developing best practices that can be initiated in the United States to more cost-effectively and efficiently get women to and from critical points — work, home and areas of recreation and commerce. For more information visit www.odyssey.org.

TABLE OF CONTENTS

Overview	
why gender?	1
I. Getting from Here to There ... and There	
women's travel patterns	3
II. Roadblocks	
systemic barriers to equitable transportation	5
III. Are We There Yet?	
current support for women's travel needs	10
IV. Traveling Around the World	
equitable solutions in the global context	15
V. Moving Forward	
recommendations for transportation planners, policymakers and advocates	18
Appendix	
The Transportation Justice Initiative of the Women's Foundation of California	24
Endnotes	29

This report was written by the Women's Foundation of California and Odyssey, a statewide transportation advocacy organization seeking to improve access and mobility choices for all Californians. Given the scope of work of these two organizations, many of the examples provided are California-based.

OVERVIEW

why gender?

The ability of residents of any given region to get where they need to go is dependent upon access to affordable, reliable and safe transportation.

Transportation is a necessity for survival and well-being and can be the key to accessing jobs, healthcare, food, education and recreation. Transportation provides the thread that connects women and girls with opportunities for meaningful, productive and successful lives. More broadly, transportation plays a pivotal — if largely unacknowledged role in promoting or impeding the economic, social and cultural health of our communities.

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ICHELLE IS A SINGLE WORKING MOTHER with two children under the age of four. She does not own a car and finds that taking the bus with young children and all the things they require can be quite a challenge. She finds it difficult to get her children to the doctor for routine visits and says trips to the doctor's office by bus can take her anywhere from two to four hours round-trip — not to mention the time it takes every day to get to and from childcare and work. "Sometimes this causes me to miss work and jeopardize my employment, not to mention my paycheck," says Michelle. Her year-old child has needed to go to the emergency room twice. Once, when she could not get a ride from a family member, she was forced to call an ambulance. When she received the bill in the mail for the co-payment for the ambulance, it was well above what she could afford. "Finding rides and getting around is one of the most difficult challenges I face each day," Michelle adds.



Throughout the United States, transportation and environmental advocates have joined forces to promote transportation equity. Many of these efforts have led to increased public participation in transportation planning at local, regional and state levels resulting in greater public investment on behalf of urban and low-income residents. Those working in transportation justice have succeeded in incorporating race and class analyses into the discourse of transportation equity, yet they have often neglected consideration of gender.

For many women with children, lack of access to a car or reliable public transportation can complicate getting to work, healthcare and childcare. For girls, inadequate transportation can prevent participation in after-school programs and jobs — and even school. For older women, transportation barriers often mean not accessing medical care, food and social activities, which can lead to ill health, isolation and depression. For a woman with disabilities, adequate transportation can make the difference between an independent life or dependence and inactivity.

According to the American Public Transit Association, women are the most frequent consumers of public transportation.¹ Moreover, women utilize transportation, both public and private, in very different ways than men. As the primary caretakers of children and the primary managers of households, women travel from point to point consistently and repeatedly to meet basic family needs such as grocery shopping, shuttling children and seniors to medical visits, dropping kids off at childcare or school and commuting to and from paid employment. Unfortunately, recognition of women's transportation needs and patterns is not reflected in transportation planning and policy in the United States.

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our approach

Women in Transit examines the implications and challenges of a gender analysis in order to achieve greater social equity for all communities in regard to transportation. Through a review of data, travel patterns, existing national and international programs and personal stories, the report presents key recommendations that underscore the need for balanced solutions that incorporate affordability, reliability and flexibility. In this way, social equity in transportation planning and implementation, including gender equity, will be achieved.

The report is divided into sections, each highlighting unique questions of how and why a gender analysis is critical. We look broadly at methods for inserting gender into the transportation equity equation and outline a series of grassroots organizing strategies that advocacy organizations can employ to encourage policymakers to take up the unique transportation needs of women. The report sections are as follows:

I. Getting from Here to There ... and There

An overview of women's unique travel patterns, with special attention to the mobility needs of low-income women. Women's transportation patterns are considered here in relation to their roles as caretakers as well as wage earners.

II. Roadblocks

This section explores a few of the most significant shortcomings of the existing transportation infrastructure and highlights the consequences for women.

III. Are We There Yet?

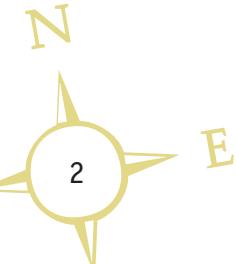
Examples of innovations in transportation planning that, while not motivated by gender analysis, have had direct and positive impacts on the mobility of women and girls.

IV. Traveling Around the World

Illustrations of ways that gender analysis has been put to work in transportation planning in other nations.

V. Moving Forward

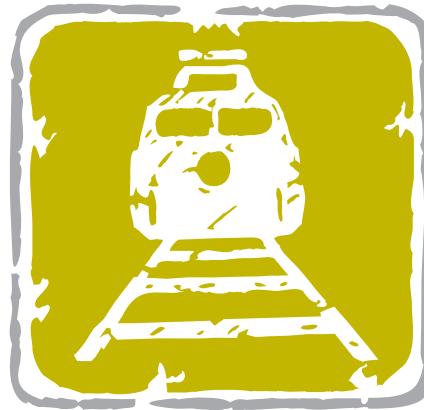
A set of recommendations for community-based organizations, transit agencies, policymakers and funders who are working to advance transportation equity as a human right.



I. GETTING FROM HERE TO THERE ... AND THERE

women's travel patterns

Today's working mothers make more trips, take more trips by car and cover more miles than at any time in the past 25 years.² This is true for a number of reasons, but the primary cause has everything to do with gender: As their workforce participation has risen to an all-time high, women continue to maintain primary responsibility for childcare, the household and other unpaid work. Women's lives have become more complicated — in part due to economic pressures and land use patterns such as sprawl which has moved homes, schools and jobs further and further away from each other. This shifting demand for transportation by women can also be viewed in the context of larger changes in society, including the suburbanization of American cities and the explosion of service jobs, which are often spatially decentralized and female-dominated. As a result, their travel patterns and job choices reflect this, and as observed by Professor Martin Wachs of the University of California at Berkeley, "Travel patterns are among the most clearly 'gendered' aspects of American life."³



Reflecting these needs, women's travel patterns indicate that women utilize transportation, both public and private, in very different ways than men. A set of implications for transportation planners and policymakers emerges from research on women's transportation needs and patterns. To succeed in what scholar Daphne Spain at the University of Virginia, calls "the balancing act," women need transportation services that are conveniently located and sufficiently reliable to allow for frequent, short trips with dependents and parcels and to minimize the time and effort needed for "trip chaining."⁴ It is also clear that women need to be able to reach multiple destinations, sometimes at off hours, with reliability and security.

Key findings that have emerged through surveys, research and personal stories follow:

1. Women use public transportation more frequently than men.

According to the American Public Transit Association, women are the most frequent users of public transit in most towns and cities across the country. Regardless of area (rural, suburban, urban) women comprise, on average, 52% of all riders. This percentage increases to 64% in less populated, rural areas. These women are predominantly low-income women and women of color. Specifically, low-income African American women with children take five times more trips by public transit than the general female population and six times more trips than men.⁵

2. Women make more short-distance trips than men.

Overall, women make 27% more trips of less than one mile than do their male counterparts. This is often a result of the household responsibilities held by women including shopping trips to buy basic goods such as groceries, clothing and gasoline and shuttling children to and from school, daycare and other extracurricular activities. Low-income Latina women with children take 95% more trips of under one mile on average than men.⁶

3. Lowwage working women travel shorter distances to paid employment.

Women dominate low-income service jobs, which are likely to be located closer to lower-income neighborhoods than higher-skilled and higher-paying jobs. Not surprisingly, women who work near their homes typically earn less than their counterparts who commute further, as most service jobs are often part-time or require non-traditional work hours. Also, for many women, the choice to work closer to home is predicated by a need to remain nearby to children in case of emergency. An obvious implication is that transportation planning geared toward traditional commuters who go to and from work only is less useful to low-income women than to higher-income women and to men.

4. Women provide for the transportation needs of children.

Women spend a significant portion of their transit time shuttling children between school, childcare, shopping, healthcare and other activities. Research indicates that women make two to four times as many shorter-distance trips than men. This gender gap holds steady across family income levels. The burden of managing transportation needs for all family members is disproportionately felt by women. This is especially true for many immigrant families and families in low-income communities, where cultural and economic needs still define the woman's responsibility within the family.

5. Older women's transit needs must also be considered.

As the parents of the Baby Boom age, the time and miles women spend caring for older, dependent parents is increasing. Many women are faced with managing transportation not only for their children, but also for older relatives in their care. Additionally, as women age, their personal travel needs often shift, increasing the need for more reliable and secure transportation options. The mobility needs of seniors in coming decades are expected to exacerbate women's transportation burden, particularly because since the 1960s, more seniors reside in low-density, transit-poor areas than in the cores of central cities.⁷ It is also interesting to note that because women live longer than men; a majority of these older adults will be female.

6. Women are more likely to "trip-chain."

When in transit, women often make several stops, a travel pattern called "trip-chaining." Sixty-one percent of women make at least one stop after work prior to heading home, compared to just 46% of men. Sixty-five percent of single mothers with children under five years old make at least one stop after work, compared to 33% of single fathers with children under five.⁸



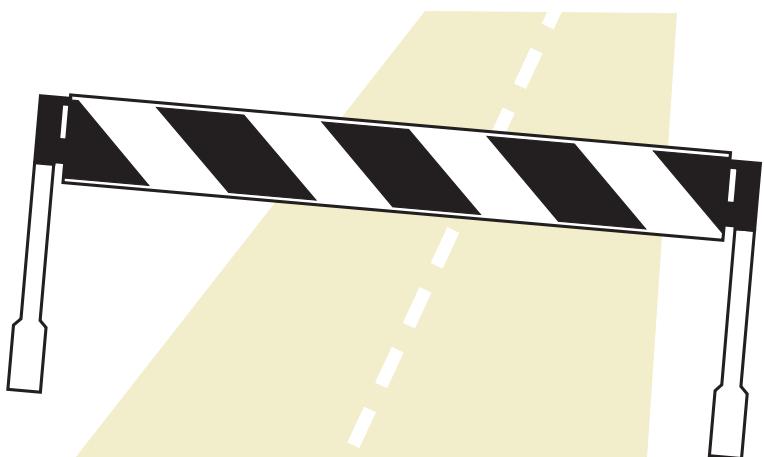
II. ROADBLOCKS

systemic barriers to equitable transportation

As women's travel patterns indicate, transportation systems need to be flexible enough to accommodate short and varied trips, while reliable enough to allow for riders to get to and from work and school in a timely fashion. For low-income women, and in particular those receiving welfare, the top three barriers to finding and retaining a job are limited access to affordable and adequate childcare, the absence of affordable, accessible transportation and a lack of necessary skills or job training.⁹ Many low-wage workers have little or no flexibility in when they report for their shifts, so it is common for women to lose their jobs as a result of tardiness caused by inequitable transportation systems. Many service sector jobs in low-density areas are not located near bus routes, so more time and more transfers are required to arrive on time. Such jobs are often completely inaccessible to older women and women with disabilities.

Social service workers across the country report that low-income women are vulnerable to losing their jobs when they are late or miss a day due to inadequate transportation. Some find they can not keep distant jobs because the commute becomes too expensive once travel subsidies end or because the journey to work takes 45 minutes or more, representing even more time away from young children. For many women and their children, hitting roadblocks in their quest for economic security begins the moment they step outside the door.

Gender analysis requires ongoing examination of current systems with regard to their impact on and social benefit to women. As discussed in Section I, statistics that point to women as the primary consumers of public transit and demonstrate women's unique use patterns — local travel in cars, multiple stops over short distances and trip-chaining during the home-to-work-to-home cycle — is available. Understanding the intersecting roles and responsibilities women fulfill as heads of households, mothers and caretakers of older dependents will lead to transportation planning that prioritizes reliability and flexibility in order to accommodate the complexity of women's lives. To characterize the diversity of women's experience, data gathering must examine gender in relation to other variables such as ethnicity, geography, age, language, ability and income level, among others.





Multiple Destinations

There is a significant disconnect between the existing public transportation infrastructure and the multiple destinations women must reach on a daily or weekly basis. This is not surprising, given that systems constructed during the mid-to-later 20th century were built primarily to carry suburban commuters to downtown employment hubs, often ignoring the growing travel needs of those residents within city centers to travel locally or in a myriad of directions. In traveling to multiple destinations, many women are also challenged with carrying parcels and packages, including strollers. Most public transit options do not provide adequate space and stowage for these parcels, nor are seats provided for women with young children as they are for seniors and people with disabilities.

Additionally, the growing trend toward school choice, including charter and private schools, has resulted in an increase in the number of children who attend schools outside of their immediate neighborhoods. This choice means more and more parents must transport their children to and from school — a responsibility that did not exist in previous years as children were able to get to and from schools located nearby via school busses, walking and biking.¹⁰ Of course, inadequate transit options for children add to women's transportation burden and, sadly, constrain the scope of children's activities. A shortage of accessible transit options impedes children's ability to arrive at school on time and participate in after-school programs and extracurricular sports. As neighborhood schools are replaced by new schools built on the suburban edge, women will continue to shuttle children over longer distances.¹¹

DONNA HAS CONCERNs WITH TRANSPORTATION, THE majority of which surround her three teenage sons. As a single mother she finds it difficult to coordinate all of the errands and events she must accomplish every day with the bus as her only form of transportation. All three of her sons play sports throughout the year and participate in many after-school and evening practices and games. Donna wants to keep her sons involved in sports because it keeps them out of gang-related activities in their neighborhood, where there have been shootings. She is fearful of her sons having to walk home after practice when it is dark outside, and buses do not run frequently.

Laundry day often creates another challenge for Donna and her family. They do not own a washer or dryer and must walk six blocks carrying their laundry to the Laundromat or attempt to wash and dry the clothes at home by hand. For Donna this is added stress because after work and family activities, she does not have a lot of extra time: "Our lives would be greatly improved if we had reliable transportation."





The Time it Takes

The infrequency of public transit services in some areas can pose a tremendous burden on all women, particularly low-income women who do not have other options. This becomes increasingly challenging when their journeys require multiple stops. Extended waiting periods at different junctions along the route from work to home, for example, drain energy that would be better spent with loved ones. Inconvenience is further exacerbated for women who work evening or swing shifts, during which times transit services are often limited or non-existent. Many low-income women spend considerable time waiting for buses that are not reliable to take them to transfer points where services are not well-coordinated. Low-income African American women may work as close to home as working white women; however, travel patterns data indicate that they spend twice as long getting to work.¹²

Timetables provided by public transit are useful only when adhered to. The most reliable of transit is rail, such as the Bay Area Rapid Transit (BART); however, it was designed primarily to carry suburban commuters into the city centers of Oakland and San Francisco and is not flexible in its destinations for local travel needs. When the route does work, the cost to travel is often much more than taking a bus, thereby compounding the roadblock to finding the quickest route from here to there.

Inequitable Subsidies for Transit

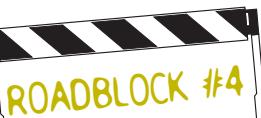
There is growing concern that transportation resources are inequitably distributed. For instance, a racial discrimination lawsuit against the Los Angeles County Metropolitan Transportation Authority (MTA) was filed by the Bus Riders Union and the Labor Community Strategies Center, alleged that the average subsidy for bus riders was \$1.17 per ride, while for rail riders it was \$30 per ride. On some lines, such as the Vermont Street bus, the subsidy was as low as \$0.34 per ride. Eighty percent of Los Angeles's 350,000 bus riders are people of color, and 80% are low-income. The majority of bus riders in Los Angeles live near the inner core of the city. Nearly the opposite is true of the rail users in the city, most of whom were white, middle- and upper-income and live further away from the city center. MTA has since agreed to make changes, including purchasing newer buses and lowering fares for monthly and bi-monthly passes; however, advocates are unclear as to when these commitments will be honored.





Where Families Live

The effects of gentrification and a significant drop in the availability of housing units for low-income families are serious barriers to equitable transportation for women and their families.¹³ As families, particularly those from working class and ethnic urban neighborhoods are forced to move further out of the center city to areas of relative transit scarcity, women's transportation choices become increasingly more complex, time consuming and expensive.



Choosing Cars

Because of the need for flexibility and reliability to meet family needs, speed to reach work on time and space to accommodate children, strollers and groceries — among other things — women are increasingly making the choice to drive cars rather than to use public transit or carpool. Cars often provide greater flexibility for women than public transit, yet there are some significant drawbacks families may bear from auto use as well. Most notably is the impact of car ownership, maintenance and usage on the family budget, which can reach up to 42% of their total income.¹⁴ Automobiles also contribute to reduced air quality and overall congestion; however, in the short term, as existing transportation systems are not yet equipped to meet the complex needs of low-income women and their families, cars must be a part of the solution.

Sylvia, a single mother of three teenagers, uses the bus to go to work and school, to volunteer in the community and to get to important appointments. However, juggling all of these activities is difficult because she has to time her day around bus schedules. Sylvia explains, "Bus number 40 is not timely. Being late to work because of the bus makes it difficult to keep employers satisfied, and being late to school is distracting to the instructors and the students." However, being late is the least of Sylvia's concerns. The first hurdle she faces is actually finding jobs and class schedules that fit in with the bus schedule. Recently, the transit service in Oakland was forced to cut certain bus lines due to lack of funding. Unfortunately for Sylvia, one of the bus lines eliminated was the one that got her to her graveyard shift at work, a job that allowed her to spend time during the day with her children. As a single woman, Sylvia has also felt unsafe while using public transportation. She reports that a man once followed her while she was walking to and from the bus stop. Another time an intoxicated man physically harmed her while she was on the bus. A third time her daughter was sitting on the bus near a man who was using drugs and vomiting. "That's the kind of harassment that you go through just to take care of your business every day," adds Sylvia.



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Personal Security

As more and more women work evening and non-traditional shifts, personal security is a growing concern, as waiting areas are not always lighted or may be situated near busy traffic. For example, mothers in California's Central Valley report that they fear for the safety of their young children who must wait at transit stops set close to roadways with fast-moving traffic. Security is also a concern for many women while traveling on public transit — the threat of personal harm or theft is real. In some cases, bus drivers may even refuse to complete routes through neighborhoods they deem "dangerous" at night, circumventing the area and forcing riders to then achieve their destinations on foot.



Different Cultural Experiences

It can be challenging for many new Americans, who may have come from communities that were more concentrated and localized, to understand how to access services in a new country. Some immigrant women come from cultures where women do not drive and where walking and bicycles are the dominant modes of transportation for business. Newly-arrived immigrants often face language barriers that prevent them from being able to understand public transit schedules and route information or from obtaining a driver's license.

III. ARE WE THERE YET?

current support for women's travel needs

While there is a wealth of research on the travel patterns and needs of women in the United States, very little of this knowledge is translated into community-based programs. Efforts to improve transportation options for low-income families and welfare recipients are more common, and though these initiatives are typically not designed with an intentional focus on gender, many have generated systemic improvements that directly benefit women.

With careful planning and implementation to meet the complex needs of women and their families, programs can be successful in supporting the comprehensive needs of all community members, regardless of age, ethnicity, geography, gender, economic status or ability. However, none of these approaches can create equity in a vacuum; it is in working together that these projects will lead to the long-term outcomes desired.

Guaranteed Loan Programs

Community-based loan programs help low-income families gain access to loans.

Guaranteed through agreements between local non-profit agencies and community banks, these low-interest loans were originally designed to help with car purchases, repairs, housing or rent deposits and other basic needs. Today, more than 90% of loan applicants are women, a large majority of whom are single mothers who use the loans for car purchases.

Successful programs pair personal financial education components with loan services in

AFTER HER MARRIAGE FELL APART, 39-YEAR-OLD Elizabeth, a single mother of two, returned to the Bay Area from Mexico. She found a job and her sister offered her a place to live in South San Francisco, but she needed to find affordable childcare for her two-year-old son. Friends referred her to the local Family Service Agency's childcare program. It was while waiting to meet with childcare staff that she read about the agency's auto loan program.

Elizabeth had recently bought a used car, but the motor burned out. While she didn't have bad credit, she did not have any credit history or any credit cards and was unable to pay for the repairs her car needed. She was reliant on a car to get to work and to transport her two children to daycare. She immediately asked the agency if she might be eligible for a loan and found herself applying for the childcare and loan program that same day. She was accepted into both programs.



As a service coordinator for a staffing company, Elizabeth interviews employees and matches them with job requests for general laborers. Since workers are dispatched at 6:00 AM, she must start her workday at 5:00. Her mother helps get the two children ready for childcare and school. Then Elizabeth returns home to drive them. She works till 2:00 PM, then has the rest of the day to spend with her children.

Elizabeth credits the Family Loan Program's budgeting and goal setting classes with helping her to plan a realistic budget for her family. While the road ahead may be bumpy, Elizabeth feels with the program's support, she will have the tools she needs to succeed.

order to help build each recipient's long-term capacity for economic self-sufficiency.

Free Transit Passes for Youth

In many communities where public transit plays the role of school busses, programs that provide free transit passes to children are instrumental in helping young people get to and from school, after-school activities and jobs without creating additional financial strain on family budgets. A project of this kind was piloted in Alameda County through AC Transit. Although the funds for this particular project have not been renewed, the program, while it operated, provided free transit passes to all eligible low-income youth. The benefits to girls were significant: they experienced a greater sense of security knowing they would not be stranded without bus fare, and they were able to fully participate in daytime and after-school activities, increasing the likelihood of graduation.

Children's and Seniors' Transportation

More community-based programs are sprouting up across the country to address the challenge of transporting children and older dependents. Successful programs take flexibility concerns into consideration, providing door-to-door pick up and drop off and allow for short-notice changes to schedules. Many are structured like "guaranteed ride home" and "taxi" services, which allow individuals or parents to use the services on an "as needed" basis. Unfortunately, these programs require significant capital to operate, as individualized travel and insurance are costly. Federal and state dollars continue to be allocated to serve these populations, but the financial need is still great.

Reliable Transit Options

Transportation planners and transit operators are increasingly expanding services to include express options, which provide quicker and more direct service on popular commute routes. Two cases are Rapid Busses (Los Angeles) and Hot Lanes (San Diego and Imperial Counties). Unexpectedly, data indicates that women are using these services, even though cost may be higher, because they are more reliable and allow for travel in a timely fashion. Evaluative data from the pilot Hot Lanes project indicates that when offered a choice, many women choose reliability over price. It is key, therefore, that projects consider reliability in conjunction with affordability.

Mixed-Use Transit Villages

Situating services around transit hubs is a strategy that is gaining ground in many regions nationwide. The idea is to recreate the convenience of town centers in which people can access everything they need in one central location, from housing to transportation to food. Positioning housing (including affordable units), healthcare centers, childcare and shopping around primary transit points not only reduces traffic and congestion, it also reduces the need for trip-chaining between distant points. Successful projects have integrated community input at all stages of planning and implementation. In Oakland, the Fruitvale BART project provides a model of successful community partnership in developing a transit village.¹⁵ Other strategies have transformed elementary and secondary schools into community hubs by housing medical care, social services and academic aid for adults and children on school campuses, all connected to public transportation.

Regional Funding and Policy Programs

Supporting the above-mentioned programs are several policy and funding programs at national and regional levels. These programs are helping to address the transportation needs of low-income women, some in more intentional ways than others. At the national level, two of these programs have been identified as having indirect positive impacts on achieving more equitable transportation outcomes: Job Access and Reverse Commute (JARC) and Title VI of the 1964 Civil Rights Act. Each offers promise for future case studies on how best to adapt strategies for closing the transportation gender gap. Regionally, several cities have passed ordinances that implement the rights laid out in the Covenant to End all Forms of Discrimination against Women (CEDAW), a United Nations treaty yet to be signed and ratified by the United States government. The Women's Foundation of California's Transportation Justice Initiative is also included as a regionally-based program working to promote transportation equity. Inherent in each of these programs is the consideration of a broader definition of equity, providing the framework for an effective gender analysis in transportation-related program development.



Jobs Access Reverse Commute – A Grant Program of the Federal Transit Administration

Job Access Reverse Commute (JARC) was a landmark step toward addressing the transportation needs of low-income residents transitioning from welfare to work. Even before the welfare reform laws of 1996 imposed time-limited benefits and deadlines for millions of low-income parents to find jobs, some local agencies recognized that inadequate and unaffordable transportation options kept many low-income people — both rural and urban — from finding and keeping jobs.

JARC's commute grant program grew from research on spatial mismatch, the dislocation between tremendous job growth in the suburbs and the challenge for low-income central city and rural workers to reach these jobs. Through JARC, transit agencies have begun to collaborate more with social service providers and workforce investment organizations, an encouraging development that will hopefully lead to the coordination of economic development spending with public transportation planning.

Title VI – Civil Rights Act

Title VI of the 1964 Civil Rights Act is useful to advocates for transportation justice and equity in that it clearly states that no person should be excluded from participation in, be denied the benefits of or be discriminated against under any federally funded program or activity on the grounds of race, color, national origin, age, sex, disability or religion. As many transportation programs, including public transit, are funded and subsidized in part through federal grants, these rights must be upheld. Designing transit that does not take into account the need for reliable, flexible and affordable options can deny community members their right to equity.

The language of this Code was strengthened in 1994, when President Clinton issued Executive Order 12898, which stipulated that all federal agencies address the environmental justice effects of their programs, policies and activities on “minority populations and low-income populations.” In 1997, the Federal Department of Transportation (DOT) further expanded on this by issuing the DOT Order on Environmental Justice. Under this order, transportation planners are required to assess the potential costs that would be imposed on minority or low-income populations alongside the benefits. A crucial element of this process is public input and involvement in transportation planning, with a focus on identifying and addressing environmental justice-related concerns.

Convention to End all Forms of Discrimination Against Women (CEDAW)

CEDAW is an international human rights treaty that was adopted by the United Nations General Assembly in 1979. It was signed by President Jimmy Carter in 1980 but has never been ratified by the US Senate. The Convention broadly defines discrimination against women as “any distinction, exclusion or restriction made on the basis of sex” that affects women’s enjoyment of rights on an equal basis with men in the “political, economic, social, cultural, or any other field.”

In April 1998, San Francisco became the first city in the United States to pass an ordinance to implement CEDAW locally. Other cities, including Los Angeles, New York, and Boston, are following suit. In San Francisco, advocates have been able to use CEDAW to push for increased gender equity in budget allocations, program design and county infrastructure. With regard to transportation, the Department of Public Works (DPW) has re-examined the placement of street lights in relation to public transit stops. Transportation justice advocates in California and elsewhere can use this tool to explore new possibilities for linking human rights to transportation through CEDAW and using the convention to push for increased accountability from public agencies on behalf of women.

Transportation Justice Initiative: The Women's Foundation of California

From 1997 to 1999, the Women's Foundation of California engaged in a public/private partnership with Pacific Gas and Electric Co. (PG&E), the San Francisco Department of Human Services, City College of San Francisco and CORE Staff Services to address welfare reform in a meaningful way. The result was Step Ahead: The PG&E Education and Employment Training Program, which led participants through a year of job training, placement and retention services. For the funders, one of the most alarming discoveries was the ways in which transportation serves as a major barrier to low-income individuals' success in the

workplace. Even in San Francisco, where welfare recipients received a free pass to use the city's public bus and train system, program participants regularly faced challenges in getting to work on time due to unreliable bus services and difficulties in coordinating childcare drop-off and pick-up times.

Responding to this need, the Foundation created the Transportation Justice Initiative, a three-year grantmaking program to support gender-equitable solutions in transportation in the San Francisco Bay Area. Key strategies that took hold during the Initiative included funding for



guaranteed loan programs for car ownership and repair, the strengthening of constituency-based advocacy for low-income women and families within the CalWORKs system and constituent input into transportation planning.

The Women's Foundation of California provided three years of community support through grants ranging from \$20,000 to \$40,000, totaling just under \$500,000. Many of these organizations were new to the Foundation, as they work on issues that have historically fallen outside the circumference of women's advocacy. The Foundation was among the first organizations to recognize the tendency among transportation justice advocates to neglect issues of gender and played a key role in helping to bring the realities of low-income women and children to the table. The Foundation continues to be an active player in a number of working groups and advocacy arenas.



IV. TRAVELING AROUND THE WORLD

equitable solutions in the global context

It is useful to look beyond our borders for examples of ways that gender analysis has been put to work in transportation planning. Each of the following case studies chronicles an intentional gender analysis — examining behaviors, patterns, needs, cultural roles and community systems in relation to women. Though these programs may not be appropriate for replication in the United States, these examples offer a number of useful and inspiring lessons.

International Steps towards Gender Equity through Transportation

Cycles of Hope: Tamil Nadu, India

In the early 1990s, the National Literacy Mission introduced bicycles to women in Tamil Nadu. Men were enlisted to teach women how to cycle. Women were offered loans for bicycle purchase. The bicycles were introduced to empower women rather than to address their transportation needs, but cycling has proven to be an efficient way to do both. In this particular program, bicycles helped women to complete their work faster: they reported having significantly more leisure time. Women also stated that they could be more involved in economic and social tasks because they could confidently travel to other villages.¹⁶

Women-Run Transport Cooperatives: Ivory Coast

In 2000, the World Bank began a program to introduce motor tricycles into villages in the Ivory Coast. Five of these multi-passenger vehicles were purchased and managed by local community-based organizations, most of which were women's associations. The program sought to assist women to participate in a wider range of economic activities, to provide a new means for girls to get to school and to reduce poverty in the targeted villages. The initiative created jobs by training and hiring drivers for the tricycles, as well as a demand for mechanics. Women were included at all stages of planning, and they were given positions as managers of the projects in their communities. Women also made up 40% of the hired drivers. Local residents were excited about the possibilities provided by the tricycles, particularly their ability to transport pregnant women to health centers quickly.¹⁷

Providing IMTs to Households: Ghana

In Ghana, women were given various IMTs (Intermediary Modes of Transport) for their household labors, including power tillers, bicycles and trailers. Since the IMTs conferred heightened social status, men were eager to take over the use of them and they were even willing to take over certain household tasks that involved the use of the IMT. This meant a decrease in women's overall workload and transportation burden. For example, when the United States-based nonprofit Self-Help International introduced power tillers in Ghana, they found the men were enthusiastic about using the tillers to fetch firewood and water, tasks that traditionally fell entirely to women.¹⁸ Even though the women often did



not always get to use the IMTs, they were still able to reap some benefits from their introduction.

Eliminating Trips with Technology: South Africa

Women in South Africa are responsible for obtaining clean water, which is often located miles away from their homes, for their households. The needs of large households require that women transport large volumes of water, which they usually carry on their heads. Women regularly carry 30 liters of water to their homes six or seven times a day. In the early 1990s, local women met with alternative technology experts to discuss options for reducing this transportation burden. The result was the “Hippo,” a 90-liter plastic barrel with a long detachable handle that allows women to push or pull their water home instead of carrying it. Unfortunately, most South Africans cannot afford the \$35 Hippo. Imvubu, the company that designed and sells the Hippo (Imvubu means “hippo” in Zulu), has tried to convince corporations and nonprofit organizations to sponsor the rollers. Thus far, over 10,000 Hippos have been distributed.¹⁹

Providing Access to Healthcare: Malawi

One key to protecting the health of women is making certain they have access to health services. In some places that has meant using non-transport interventions, like putting hospitals closer to women’s homes.²⁰ One such place was Malawi, where the United Kingdom Department for International Development (DFID) funded a radio telecommunication project designed to link local health centers with ambulance services and hospitals. This enabled mothers experiencing critical deliveries to get to hospitals safely and quickly, making it both a health and a transportation intervention.²¹

Women-Only Buses: Bangladesh

In Dhaka, Bangladesh, transit providers have responded to women’s demand for safer buses by implementing “Premium Bus Service,” buses that are sitting-only so that women do not have to worry about the groping and molestation that is common on over-crowded standing buses. However, as the name implies, the “Premium Bus Service” is more expensive than normal buses, and most riders cannot afford the higher fares. During peak hours, some services run women-only buses, but buses at these times are primarily useful to professionals and not always lower-income women.²²

In 2000, the Bangkok Mass Transit Authority (BMTA) in Bangkok, Thailand, implemented women-only buses after receiving complaints about harassment of women on buses and discovering that pick-pockets on public transit were primarily targeting women. Called “Lady Buses,” the pink vehicles gained enormous popularity and were often filled to capacity. They were also controversial. While some Thai feminists welcomed the consideration of women’s needs, others felt that it perpetuated the stereotype of women as weak without addressing the underlying issues that caused problems on the transit buses.²³

National Secretaries Conference: Malawi

A clear example of institutionalizing gender in transportation planning and policy is the Workshop for Principal Secretaries on Gender and Transport held by the government of Malawi in 2000. This workshop called together all the leaders of government in Malawi to discuss the transportation needs of women

throughout the nation. The government made a commitment to this workshop and to related efforts because Malawi's leaders recognized that gender and transport interventions were a means of national poverty reduction.²⁴

The Gender Audit: United Kingdom

The United Kingdom Department of Transport put research to use by creating a “public transport gender audit checklist” to assist in determining how well a transit provider or authority meets women’s transportation needs. Prepared by the Department of Transport Studies at the University of East London, the gender audit was primarily designed as a management tool to help organizations assess unmet needs, but it was also used for community groups to measure progress and for lobbying purposes. Researchers conducted a broad scan of transportation literature and held focus groups with low-income women around the country “to identify and explore the factors which affect women’s experience and enjoyment (or not) of public transport.” Using this data, researchers created the checklist to help others assess the degree to which transportation effectively serves women. The mere creation of this audit for the use of government transportation agencies, service providers and community groups demonstrates the government’s commitment to making gender a part of transportation planning.²⁵

Government Authority for Gender Issues: Sweden

In 1994, the Swedish Parliament adopted a gender equity plan which specifically called for a panel to address issues of gender equity in transportation.²⁶ This group, the Gender Equality Council for Transport and Information Technology, met from 1999 until 2001. The Council proposed the creation of a new government authority for gender issues, the institutionalization of gender policies in all public authorities, government-sponsored gender research and gender equity through transportation.²⁷ As of 2003, however, the Swedish government has no information available on whether any of the proposals were implemented in the government as a whole or in the transportation sector.

Considering gender in areas of economic and community development is a key piece to helping women around the globe access resources like education, healthcare, political forums and other destinations that will improve their quality of life and help them achieve social equity. Creative models are being funded and implemented through a number of international agencies to address women’s transportation needs internationally, in both the developing and industrialized worlds.

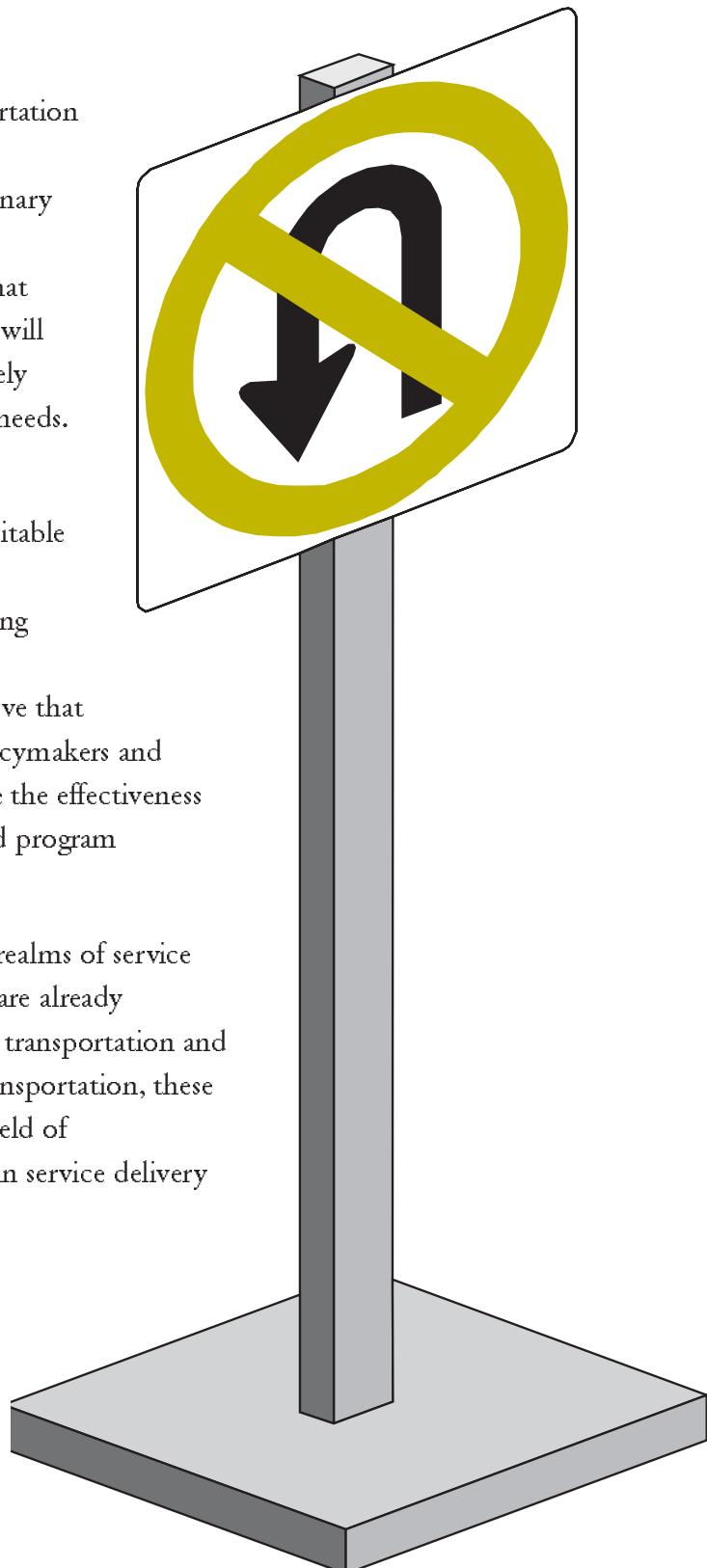
V. MOVING FORWARD

recommendations for transportation planners, policymakers and advocates

To facilitate progress toward gender equity in transportation in the United States, Odyssey and the Women's Foundation of California have developed interdisciplinary strategies that we hope will serve as a call to action to improve transportation options for all. Our hope is that decision makers and community-based organizations will begin to integrate policies and strategies that adequately address women's unique and complex transportation needs.

The following recommendations are not sufficient to compensate for the burdens that result from an inequitable transportation infrastructure. However, the strategies summarized here do offer concrete means for advancing more equitable outcomes for women's mobility across sectors and institutions. To move us forward, we believe that community-based organizations, transit agencies, policymakers and funders must find ways to work together to maximize the effectiveness of planning, decision making, funding allocations and program implementation.

Community-based organizations that work in varied realms of service delivery, community organizing and policy advocacy are already recognizing the need to expand their work to include transportation and mobility concerns. By addressing both gender and transportation, these groups will influence the evolution of the emerging field of transportation justice and ensure that improvements in service delivery reflect women's needs.



recommendations (in order of priority)

1. Engage women, particularly low-income women and women of color, in decision making and community outreach related to transportation and mobility.

COMMUNITY-BASED ORGANIZATIONS:

- Provide training opportunities for women in low-income communities to better understand the power dynamics in transportation planning and to support the advocacy efforts of local women to speak out about inequitable transportation resources and structure social justice campaigns to address these issues.
- Develop cross-sector partnerships to train low-income women who work on related social justice campaigns to incorporate transportation justice concerns into their organizing and advocacy work.

TRANSIT AGENCIES:

- Engage community-based groups and transit customers in the transit planning process and provide opportunities for public participation and community input related to service provision, safety and space accommodations for strollers and children on public transit.
- Work with local community-based groups to translate and distribute transit schedules and public education materials.
- Nominate women community leaders with experience in equity issues to planning committees and transportation advisory boards.

POLICYMAKERS:

- Work closely with community-based organizations and low-income women to develop equitable transportation policies that address the needs of all residents in the community.
- Before budgets are approved for transportation projects, require that the specific impacts of any given project upon women be assessed, particularly impacts on low-income women and women of color.

FUNDERS:

- Fund community-led efforts that train low-income women and women of color to become more actively engaged in advocacy efforts related to transportation planning and implementation.
- Support research, community organizing and policy advocacy that involves communities and aims to create more equitable transportation outcomes for women and families, including gathering specific ridership data that considers gender, race and income.
- Engage in public-private partnerships committed to increasing funding for transportation strategies that benefit children, youth and seniors.

2. Expand and create flexible, reliable, affordable, safe transit service.

COMMUNITY-BASED ORGANIZATIONS:

- Participate in regional transportation planning.
- Collaborate with other organizations to advocate for more gender-appropriate, reliable public transit.
- Participate in local campaigns that advocate for increased public spending on transit services as opposed to investments in physical infrastructure, such as building more highways and commuter-centric lines.
- When appropriate, provide transit vouchers and travel reimbursement to clients.

TRANSIT AGENCIES:

- Develop and adhere to appropriate timetables and schedules in order to facilitate scheduling by public transit users.
- Coordinate bus schedules and transfer points to meet the needs of low-income women and families who often travel to multiple destinations within a limited region or make consecutive stops along a linear route. Take into account waiting periods between transfers.
- Use research data on the travel patterns of women in the given service area to inform all aspects of planning.
- Collect comprehensive ridership data, including age, language use, length and timing of commutes, disability and language as well as gender.
- Consider women's safety concerns in the design of transportation waiting areas. Situate transit stops near street lights or provide adequate lighting at waiting areas.

- Consider the extra physical space that women need in order to travel with their children close at hand and to stow packages securely and within reach.
- Provide free, affordable or reduced transit passes to youth, seniors and low-income residents.
- Develop culturally competent practices to help non-English speakers, youth, older and low-income populations to understand how to best use public transit options.

POLICYMAKERS:

- Prioritize transportation funds to subsidize local efforts to provide free and reduced-price transit passes to youth and seniors.
- Require public transit agencies to consider the needs of low-income women and families when allocating public funds for the expansion of existing transportation systems, for new transit projects and when considering costs per trip.
- Link economic development spending, such as workforce training and career counseling, to public transportation dollars.

FUNDERS:

- Support community-led efforts to provide free and reduced-price transit passes to youth and seniors.
- Fund organizations that are working with transit agencies and on transportation policy to provide safer and more reliable service.



3. Facilitate automobile access for low-income women.

A comprehensive approach to transportation equity must acknowledge that cars, particularly in rural areas, may be the most suitable primary or occasional mode of transport for some women, despite the environmental and health impacts of cars. Social service agencies that work with women report that car ownership programs have proven instrumental in helping their clients gain access to reliable employment and higher wage jobs. Groups such as the National Economic Development and Law Center have developed guides to help local social service providers form partnerships with lenders, insurance companies and used car dealers to develop successful non-profit car loan programs and affordable insurance options. Advocacy and social service groups should work more closely together to urge serious consideration of initiatives that increase access to autos among low-income women.

COMMUNITY-BASED ORGANIZATIONS:

- Partner with local community banks to develop guaranteed loan programs for car purchase, use and maintenance for low-income women and families.
- Provide personalized, comprehensive financial and debt management training to community members.
- Enlist former loan recipients to serve on application review committees.
- Provide mileage reimbursement for clients participating in agency services.
- Advocate for the continuation of county-level benefits that enable car ownership among welfare recipients.
- Strengthen car share programs that offer reliability, flexibility and savings for low-income families.

TRANSIT AGENCIES:

- Work with effective car share programs to coordinate transit schedules and provide incentives for mixed transit use when public transit options are not adequately available.

POLICYMAKERS:

- Allocate social services funds to support car use and ownership as a primary component in all welfare-to-work programs.
- Eliminate car value in the calculation of assets that determine eligibility for aid, including food stamps and welfare-to-work programs.
- Endorse the work of community-based organizations that provide guaranteed loan programs as a component of welfare to work service provision.

FUNDERS:

- Bolster community-led guaranteed loan programs by providing general program support and grants for the actual loans.
- Support the development and strengthening of the financial management component of these programs.
- Include funding for transportation justice strategies in broader economic development portfolios.



4. Facilitate access and mobility for children and older people.

COMMUNITY-BASED ORGANIZATIONS:

- Consider the transportation needs of children and seniors in all aspects of program planning, including the importance of safe pedestrian corridors for older adults who no longer drive and children who walk to school.
- Provide shuttle services and guaranteed rides homes to seniors and children in culturally-relevant and age-appropriate ways.
- Advocate for the reinstatement or expansion of school bus routes and safe routes to schools.

TRANSIT AGENCIES:

- Offer free and reduced-price transit passes for youth and seniors.
- Work with school districts to assist with the morning and after-school travel needs of students.

POLICYMAKERS:

- Promote the co-location of childcare, healthcare and affordable housing at transit hubs in appropriate ways as identified through community needs assessments.
- Allocate funds to provide adequate transportation programming and assistance to social service agencies working with children and seniors.
- Support school districts to reinstate, sustain or expand school bus programs.

FUNDERS:

- Support programs that provide transportation options to children, youth and seniors in culturally-appropriate and age-appropriate ways.
- Engage in public-private partnerships committed to increasing funding for transportation strategies that benefit children, youth and seniors.



5. Create mixed-use development that adequately meets the needs of low-income women and families

Land surrounding transit stops should be “exploited” by co-locating services such as housing, childcare, healthcare and shopping so that they are accessible to transit riders, pedestrians and bicyclists. Mixed-use development also decreases traffic-related accidents and improves air quality.

COMMUNITY-BASED ORGANIZATIONS:

- Lead and partner with a broad range of organizations and coalitions advocating for more effective community development strategies.
- Engage community members, including low-income women and women of color, in advocacy and planning efforts related to mixed-use development campaigns.
- Advocate for safer routes to schools, improved walking and bicycling options and transit hub development projects.

POLICYMAKERS:

- Require comprehensive community impact assessments of all new development projects.
- Sponsor legislation to require that mixed-use development efforts include affordable housing units, transportation, subsidized childcare, low-cost health clinics and stores where residents can buy fresh fruit and vegetables.
- Require that research-based gender analysis be used to inform transportation planning and policymaking.

TRANSIT AGENCIES:

- Strengthen routes that serve mixed-use development areas.
- Ensure that signage is clearly accessible and waiting areas are well-lighted.
- Institutionalize the input of community-based groups, including low-income women and women of color, in planning and decision making related to mixed-use development.
- Provide adequate bicycle racks and storage.

FUNDERS:

- Fund community-led efforts to achieve more equitable mixed-use development projects that strive to meet the broad needs of individuals and families, including women, children and seniors.
- Work with policymakers to develop public-private partnerships to fund mixed-use development projects that include strategies for meeting the needs of low-income women and families.
- Support community efforts to promote walking and bicycling as healthy, safe modes of transit.

APPENDIX

The Women's Foundation of California's Transportation Justice Initiative

INITIATIVE ACTIVITIES

- **Grantmaking**

The strategy behind the Transportation Justice Initiative was to fund organizations providing direct, immediate service to low-income women needing transportation assistance in order to get to work, job training, childcare centers and medical appointments. The Foundation also sought to impact larger systems and public budgets that can ensure women's transportation needs are addressed.

The goal of grantmaking through the Initiative was to allocate all funds by the end of a three-year period. A total of \$464,849.00 was awarded over three years. Many of these grants were for one-year periods, totaling \$20,000 each. A few multi-year commitments were awarded in the first year of the Initiative, totaling \$40,000 each.

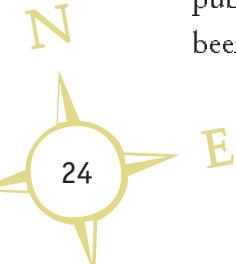
- **Convenings**

Through the Initiative, we convened community residents and leaders, organization representatives, transportation officials, funders and human services representatives in designated San Francisco Bay Area communities to discuss transportation service needs and strategies.

On April 13, 2001, the Women's Foundation of California convened a participatory evaluation meeting of Transportation Justice Initiative grantees. The day-long meeting, held in San Francisco, provided a forum for discussion on applying a gender analysis to transportation justice work and to explore practical ways through which we are able to assess the transportation needs of low-income women in our communities.

The convening gave participants the opportunity for shared learning and networking with peers, as well as the space to begin developing strategies to effectively influence the upcoming Regional Transportation Plan (RTP) planning process through the Metropolitan Transportation Commission (MTC).

Influencing the RTP Planning process was more difficult than initially anticipated, as transportation plans have not historically utilized a public participation process, and only recently have planners looked at the impact of transportation plans on low-income and welfare-to-work populations. Many of the Initiative's grantees were actively involved in providing input on the RTP, which involved attending meetings, forming working groups and serving as advocates for underserved communities affected by the MTC. Although the published RTP²⁸ does not explicitly include an equity analysis that encompasses gender, a foundation has been laid which will impact future transportation plans.



- **Policy & Advocacy**

The Initiative used policy/advocacy tools to increase the resources invested in making transportation accessible to low-income women and girls. We supported advocacy efforts that promoted 1) accessibility, affordability and accountability through expanded bus and train services, more funding for public transit and community involvement in transportation planning; 2) guaranteed loans for automobile purchase and repairs; and 3) reliable and effective transportation benefits to CalWORKs recipients.

The Foundation has participated in two Bay Area coalitions working on transportation and welfare-to-work issues. The first of these is the Regional Welfare to Work Transportation Working Group led by the Metropolitan Transportation Commission. All nine Bay Area counties were represented in this working group. The Foundation has been at the table at these meetings primarily as a funder, as well as to provide ideas to improve programs and ensure that organizations are looking adequately at women's and childcare issues.

The second arena of involvement has been with the Alameda County Welfare to Work Transportation Coordinating Committee. Similar to the Regional Working Group, Alameda-specific transportation providers and advocacy organizations meet to discuss strategies to improve service. Through work on this committee, two priority areas have been identified for improving transportation for welfare-to-work communities: Lifeline Transit (24-hour service) and Children's/Childcare Transportation. The Alameda County planning committee continues to tackle the question of children's transportation, working closely with a number of childcare resource and referral agencies in the county to better assess needs and potential projects, such as the development of BART Transit Villages.

RELATED PROJECTS

The Alameda County Transportation Mobility Project (ACTMP)

In 2002, the Women's Foundation of California was approached by Alameda County Social Services to manage a project to improve transportation mobility among CalWORKs recipients and other low-income residents. This project aimed to coordinate and provide services that would increase CalWORKs participants' access to transportation resources and welfare-based transportation benefits. To begin, ACTMP built a cross-sector coalition, bringing employment counselors, community-based organizations, policy/advocacy groups and county social services to the table. Together, project leaders succeeded in designing tools to deliver accurate and consistent information to participants in order to improve their access to jobs and their ability to manage household responsibilities.

The funds for this project were received through the Alameda County Department of Social Services and the federal Job Access and Reverse Commute (JARC) programs. The total amount of the contract was \$300,000.

As a funder, advocate and convener of this Initiative, the Foundation has been successful in creating real and ongoing impact in the lives of low-income women in the Bay Area. More families are finding comprehensive support in their efforts to transition from welfare to work. The Foundation has learned that supporting transportation options from a human rights-based approach supports heads of families' efforts to move out of poverty, achieve educational goals and acquire leadership skills for community advocacy.

More work is needed. The transportation justice community is beginning to bring gender equity and human rights concerns to the table with greater intentionality and higher expectations, but more needs to be done to enhance the efficacy of these advocates to spur change.



INITIATIVE GRANTS

Family Service Agency of San Mateo County (San Mateo) www.familyserviceagency.org

The Foundation awarded \$60,000 over three years to support the Agency's guaranteed loan program in California and personal financial management for recipients. The program has played a key role in growing loan recipients' economic security. Personal income among recipients has increased by 30%. More people are getting to work on time, and some have been able to return to school as well.

Jewish Family Services Agency (Sonoma County) www.jfcs.org

The Foundation awarded JFCS a grant of \$40,000 over two years to support the Step to Work Family Loan Program. This program provides guaranteed loans to low-income mothers for car ownership, car repair or housing needs. Participants receive counseling in financial literacy to improve their credit reports, file for Earned Income Tax Credits and develop workable budgets for their families.

LIFETIME (Oakland) www.gedstophds.org

The Foundation awarded LIFETIME \$40,000 over two years to convene the California Transportation Advisory Committee (CTAC), a committee made up entirely of parents on CalWORKs. Through this committee, LIFETIME developed a comprehensive, multi-strategy agenda to meet the varied transportation needs of low-income women in the Bay Area.

OUTREACH (Santa Clara County) www.outreachl.org

OUTREACH is a non-profit organization serving seniors and people with disabilities in Santa Clara County. The Foundation awarded OUTREACH a grant of \$20,000 over one year to support an expanded women's component to their Job Access/Guaranteed Ride Home project which serves CalWORKs clients. The funding allowed OUTREACH to expand its capacity to serve more low-income and working poor women.

San Francisco Bicycle Coalition (San Francisco) www.sfbike.org

The Foundation awarded San Francisco Bicycle Coalition a planning grant of \$10,000 to develop and conduct a survey of female residents in San Francisco, primarily in lower-income neighborhoods, to determine their mobility needs and attitudes toward transportation options.²⁹ As a result of this planning work, the coalition developed the Women & Bikes campaign, an extension of the organization's neighborhood-based, community-led outreach strategies.

AC Transit School Bus Pass Project (Alameda and Contra Costa Counties) www.actransit.org

The Foundation awarded the School Bus Pass Project \$20,000 to provide free transit passes to young women and youth during the first year of the project.

Transportation and Land Use Coalition (Oakland) www.transcoalition.org

The Foundation awarded Transportation and Land Use Coalition \$40,000 over two years to support community outreach and advocacy efforts to impact the Regional Transportation Planning process at the Metropolitan Transportation Commission. The Coalition was instrumental in identifying ways to improve the allocation of public dollars, raising the level of public participation in the process and supporting key legislation at the state level.

Urban Habitat (Oakland) www.urbanhabitat.org

The Foundation awarded Urban Habitat \$60,000 over three years to support the Leadership Institute, an education and training initiative primarily for low-income women and women of color in the Bay Area. Urban Habitat works to connect the dots among social justice campaigns and movements.

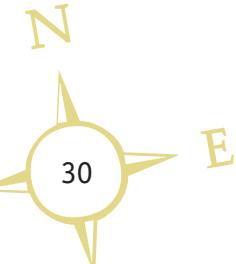
Working Partnerships (Silicon Valley) www.wpusa.org

The Foundation awarded Working Partnerships a grant of \$40,000 over two years to support the development of a social equity tool to evaluate a variety of community development projects and incorporate analysis of the impact of projects on women and low-income residents.

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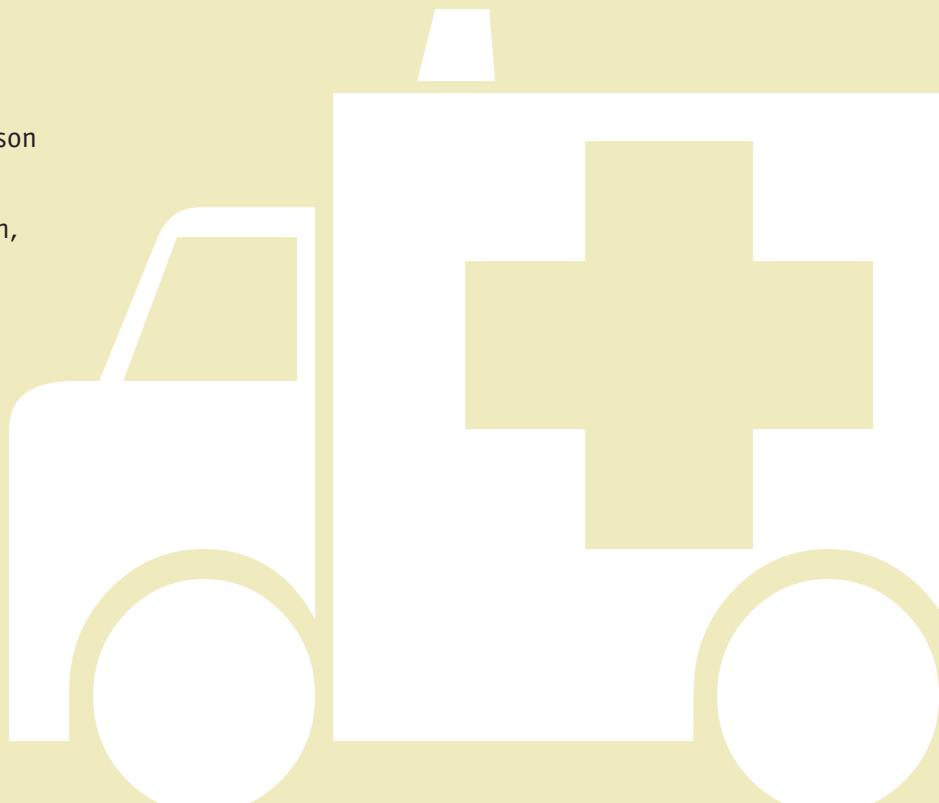


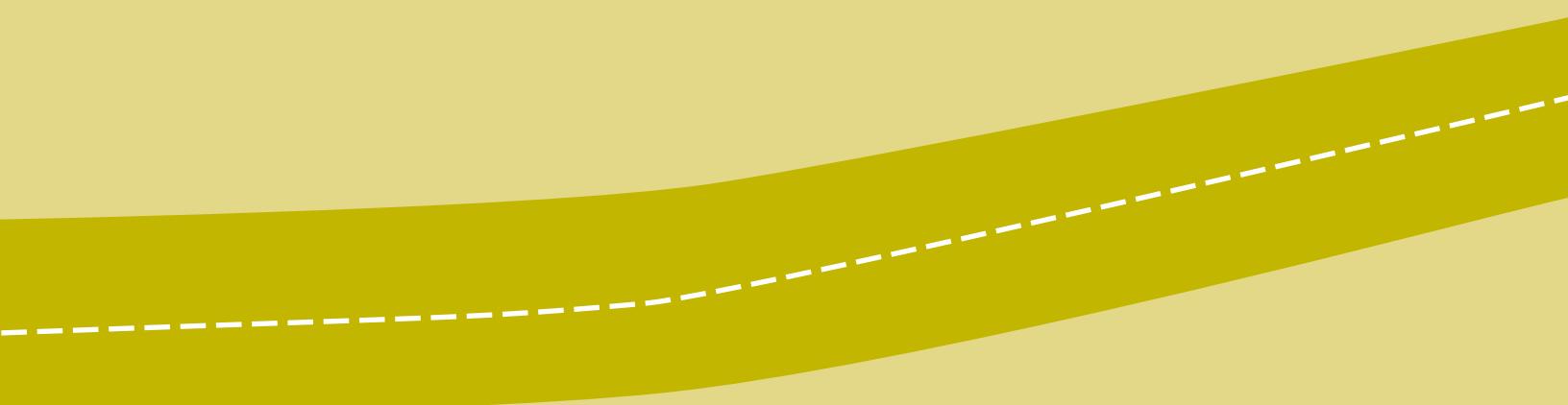
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