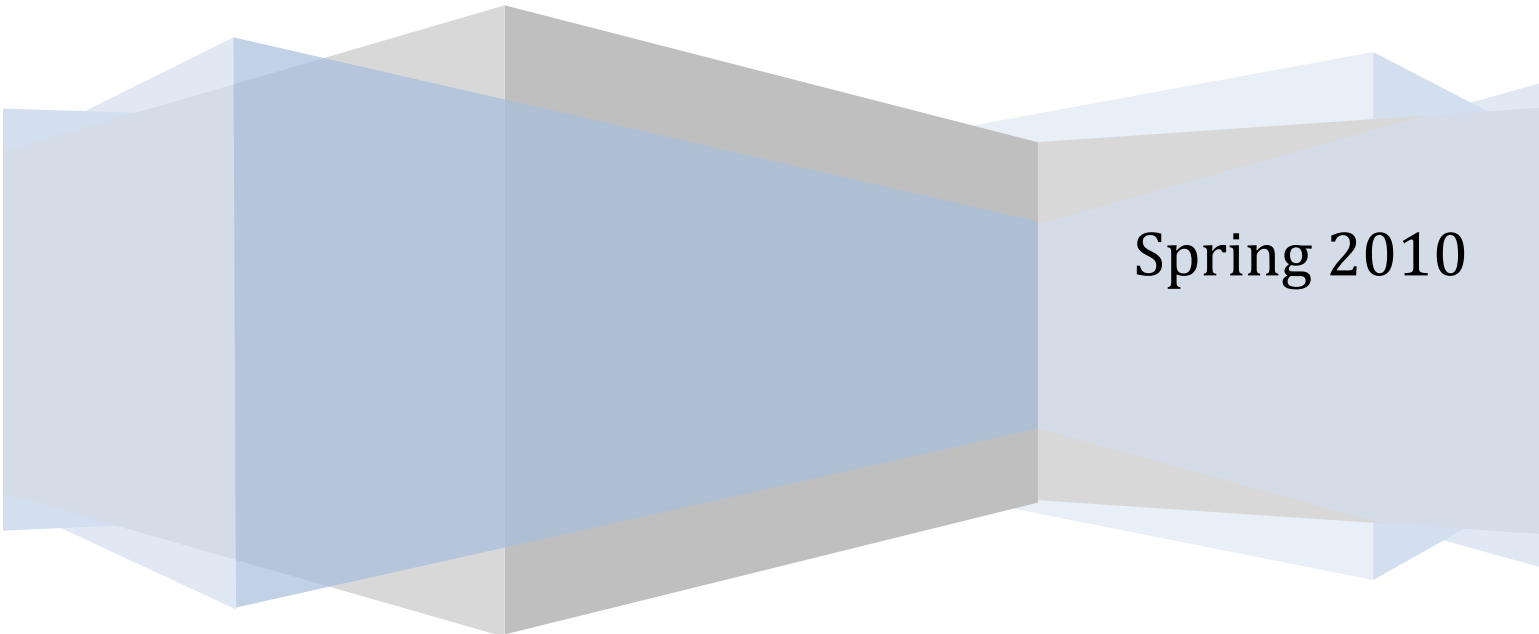


The Mineta Transportation Institute at San Jose State  
University

# Assessing the need for subsidized personal mobility options for low- income families in San Mateo County, California

A Thesis Quality Research Project Submitted in Partial Fulfillment of the  
Requirements for the Masters of Science in Transportation Management

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## Abstract

San Mateo County is a 450 square-mile suburban area south of the City/County of San Francisco and home to approximately 750,000 residents. While many residents are among the most affluent in the U.S., there are also a significant number of residents living at or below the poverty line. Among other social support challenges, human service and transportation administrators have difficulty mitigating transportation-based employment barriers for CalWORKs recipients and low-income adults.

A significant body of academic research indicates that “transportation,” more than any other barrier, prevents low-income adults from securing and retaining employment and self-sufficiency. Moreover, much of the academic research on employment-based transportation solutions indicates that public transit is often an inadequate solution for low-income commuters. Therefore, researchers have recommended human service and transportation administrators assist CalWORKs clients and low-income families with the cost of owning, maintaining, and insuring vehicles, if they wish to work toward the self-sufficiency goals outlined in the most recent welfare reform legislation.

The purpose of the research performed for this body of work is to assist human service and transportation professionals make programmatic decisions that support personal mobility options for low-income San Mateo County residents.<sup>1</sup> To accomplish this, available research on subsidized mobility programs is compared to the career programs and opportunities available to low-income San Mateo County residents. To gain understanding of these career and mobility programs, six employment program administrators and three low-income transportation program administrators were interviewed. These administrators provided a wide range of feedback that established:

- An average wage for San Mateo low-income adults emerging from poverty (\$13.39)
- The ability of existing personal mobility programs to mitigate transportation-based employment barriers
- Additional barriers that may affect the responsibility associated with personal mobility
- The major industries/positions in San Mateo County that CalWORKs recipients and other low-income adults are securing employment and/or trained to secure employment (Construction, Healthcare, Administrative)

This information is then used to determine the aggregate transportation needs of low-income families emerging from poverty. This research indicates that the average wage of a low-income adult emerging from poverty is not adequate to support automobile ownership. Dissonantly, many of the career programs and opportunities recommended by employment program administrators are located far from low-income neighborhoods and may informally require automobile ownership or are located in areas not well served by public transit. Thus, the recommendations provided herein suggest that Human Services and Transportation professionals support additional investment in personal mobility options for low-income, San Mateo County families that address the high cost of automobile ownership.

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<sup>1</sup> “Personal Mobility” shall be defined as “access to a personal automobile or other on-demand, non-fixed route transportation service (not public transit).”

## Introduction

San Mateo County, California is located in the San Francisco Bay Area and situated between the City and County of San Francisco and Santa Clara County. The county is one of the wealthiest areas in the U.S., but also home to number of high profile low-income neighborhoods.<sup>2</sup> With social equity in mind, administrators from various human service and transportation agencies in the county are sensitive to the barriers its low-income adults face as they seek to secure employment. Transportation, as a barrier to employment, is a very prevalent problem that significantly contributes to economic inequity in the area. The first sections of this paper present evidence to explain transportation barriers to employment and the need for subsidized, personal mobility solutions for low-income families. The purpose of the research that follows is: 1) to identify *existing* public supported, personal mobility solutions for low-income adults; 2) to gain an aggregate understanding of the various job-training programs for low-income adults in San Mateo County, and the transportation needs that will accompany these careers; and 3) to make personal mobility transportation program recommendations to help administrators provide greater employment-based mobility for low-income adults.

## Methodology

The original research design for this body of work was to: 1) Determine if low-income San Mateo County residents *need* personal mobility for employment; 2) If they do need

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<sup>2</sup> Ranked "8" of the 20 highest income counties in the U.S.; Average per capita income: \$71,753 Source: Bureau of Economic Analysis, April 2009

personal mobility, can they afford it based upon emerging wages;<sup>3</sup> 3) If they cannot afford personal mobility, what alternatives exist and what programs can be implemented. In the sections below, existing research on subsidized mobility programs is presented in a literature review and compared to the career programs and opportunities available to low-income San Mateo County residents. To gain understanding of these career and mobility programs, six employment program administrators and three low-income transportation program administrators were interviewed. Transportation administrators were asked a series of questions that identified the reach and efficacy of the personal mobility programs they administer. Employment program administrators were all asked 15 identical questions about their clients' transportation needs, barriers, emerging wages, and other employment- or transportation-based challenges. These administrators provided a wide range of feedback that established:

- An average wage for San Mateo low-income adults emerging from poverty (\$13.39)
- The ability of existing personal mobility programs to mitigate transportation-based employment barriers
- Additional barriers that may affect the responsibility associated with personal mobility
- The major industries/positions in San Mateo County that CalWORKs recipients and other low-income adults are securing employment and/or trained to secure employment (Construction, Healthcare, Administrative)

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<sup>3</sup> "Emerging wages" shall be defined as the wages paid to recently hired and or/trained, low-income adults emerging from poverty or exiting CalWORKs

This information is then used to determine the aggregate transportation needs of low-income families emerging from poverty. Additionally, the interviews with transportation administrators provide a baseline of the personal mobility options currently available to low-income families San Mateo County. In sum, the programmatic details of personal mobility options are presented, employment-based transportation needs of San Mateo County residents are established, and recommendations are presented based upon the identified needs and personal mobility options available.

## Background

### ***Transportation: The most significant barrier to full-time employment for low-income adults***

In March 2008, the Child & Family Policy Institute of California identified 14 barriers to full-time employment for CalWORKs clients. Through comprehensive interviews with 143 respondents in five Bay Area counties,

**...research concludes with a great degree of significance, that automobile ownership is critical to employment.**

“transportation” was found to be a significant barrier to employment with 62 percent of the respondents, a higher percentage than any other barrier. These respondents lacked a driver's license or access to a car, or were unable to work because of a transportation problem. The foremost recommendation made by the report directed policy makers to “connect parents in need to appropriate resources and services, including to transportation support services after CalWORKs time limits have been reached (Speiglmán, 2008).”

Over the last 40 years, there has been a deluge of articles and reports written by transportation researchers attempting to explain and/or recommend solutions to the



transportation barrier to work for low-income adults. A large number of these reports indicate that subsidized access to a personal automobile (opposed to other methods of transportation) significantly impacts low-income parents' access to employment opportunities. One report, written by Paul Ong, Professor of Urban Planning, Social Welfare and Asian American Studies at the UCLA School of Public Affairs in 2001, provides empirical evidence to support the mismatch between the needs of moving people from welfare to work and the transportation resources [public transit] available to recipients. Ong's research indicates that car-ownership significantly increases recipients' likelihood of finding and retaining full-time employment (Ong, 2001). Ong used statistical methodology through a survey of 770 Los Angeles Metropolitan Area TANF recipients (in California, the program is called CalWORKs) to determine if car ownership *alone* increases the recipients' likelihood of finding employment. Ong tested a number of variables for statistical significance. His findings indicate "car ownership has a large and statistically significant impact on employment (Ong, 2001)." Moreover, he found that car ownership was associated with a 12 percent increase in recipients' chances of employment. His survey research concludes with a great degree of significance, that automobile ownership is critical to employment (Ong, 2001). Based on these findings, **Ong recommends policy makers establish programs to help recipients with automobile ownership and insurance, thereby increasing mobility and employment.** This action, he claims, would be consistent with the goals of self-sufficiency outlined in welfare reform (Ong, 2001).

Other research has attempted to explain *why* access to an automobile has its impact on employment. This is especially true in non-rural areas where public transit exists. In

*Transportation Affordability for Low-Income Populations: A review of Research Literature, Ongoing Research Projects, and San Francisco Bay Transportation Assistance Programs*, Lynn Scholl, of the Public Policy Institute, identifies different research approaches from a wide range of industry experts. Her goal was to determine the primary cause of employment barriers and identify potential solutions as they related to transportation. Scholl's findings indicated that intercity poor are at a disadvantage when compared to their non-poor counterparts because of the high cost of purchasing and maintaining a vehicle or because of the additional time and stress incurred riding transit (Scholl, 2002).

### **High Cost of Purchasing or Maintaining a Vehicle**

Car-ownership is a large expense for many San Francisco Bay Area residents. San Mateo County is no exception. Research for this paper discovered that CalWORKs recipients must indicate car ownership status during a program intake survey. A data request to the county's Business Services Group was made to determine the number of CalWORKs recipients that owned automobiles. The report clearly indicates that a vast majority (79 percent) of CalWORKs families in San Mateo County do not own cars (see figure 1). This statistic mirrors a 1998 national study that found between 20 percent and 40 percent of TANF recipients do not own cars. And, even when recipients and low-income adults do own a car, it is often unreliable and needs more frequent repair (Goldberg, 2001). Other car ownership cost considerations include insurance, maintenance, tires, and interest expense. Insurance can even be more expensive in low-income areas that insurance companies consider to be high-risk.

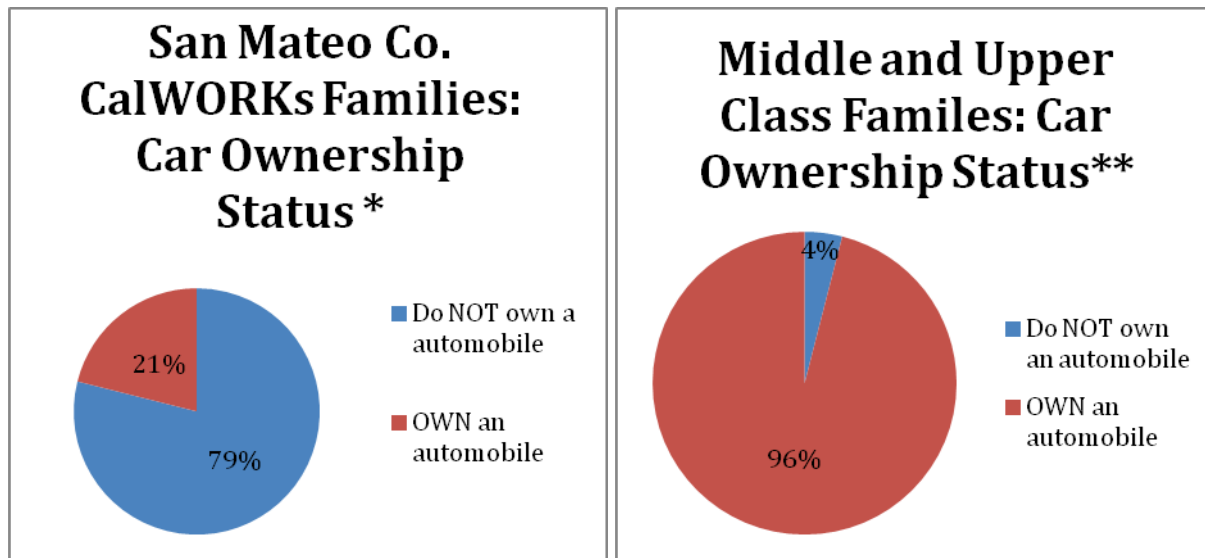
**Figure 1**

<b>Active San Mateo County CalWORKs cases and individuals who indicated they owned a vehicle</b>						
Reporting Period	September 2009 - February 2010					
Date Active	Families with Vehicle(s)	Total Active Families	% of Families with Vehicles	Individuals with Vehicle(s)	Active Individuals	% of Ind. With Vehicles(s)
Sep-09	530	2669	19.86%	559	6086	9.19%
Oct-09	537	2693	19.94%	566	6151	9.20%
Nov-09	558	2692	20.73%	585	6195	9.44%
Dec-09	594	2745	21.64%	622	6431	9.67%
Jan-10	605	2770	21.84%	634	6532	9.71%
Feb-10	623	2798	22.27%	652	6620	9.85%
6 Month Average			<b>21.05%</b>			<b>9.51%</b>

*Source: Data Request from the San Mateo County Human Services Agency Business Services Group, March 2010*

Nearly 80 percent of the San Mateo County’s CalWORKs families do not own an automobile. As supported by research presented earlier in this report, lack of car ownership places CalWORKs recipients at an employment disadvantage. Inequity is further demonstrated when comparing this statistic to the number of middle and upper-income families that lack a vehicle. According to the 1995 National Personal Transportation Study, only four percent of middle and upper-income families lack a vehicle (Goldberg, 2001).

Figure 2



*\*Data Request from the San Mateo County Human Services Agency Business Services Group, March 2010*

*\*\*1995 National Personal Transportation Study*

### Additional Time and Stress Incurred Riding Transit

From the transit perspective, much of the available research has found the following weaknesses in transit's ability to serve low-income commute challenges:

- Inadequate coverage in suburban areas where many low-income service industry jobs are located
- Not operated during "off-hour" shifts common to low-wage jobs
- Additional time incurred making multiple stops tending to child/family responsibilities (Goldberg, 2001)

As demonstrated above, transportation barriers to low-income employment are significant, even when public transit exists.

## Low-Income Population Growth in Suburban Areas

Many metropolitan areas in the U.S. are experiencing a new trend: low-income, suburban population growth that outpaces the low-income growth in the primary urban area. A 2010 report by the Brookings Institution recently indicated that:

***By 2008, suburbs were home to the largest and fastest-growing poor population in the country. Between 2000 and 2008, suburbs in the country's largest metro areas saw their poor population grow by 25 percent—almost five times faster than primary cities and well ahead of the growth seen in smaller metro areas and non-metropolitan communities. As a result, by 2008 large suburbs were home to 1.5 million more poor than their primary cities and housed almost one-third of the nation's poor overall*** (Kneebone, 2010)

San Mateo County is a suburban area of San Francisco, California. It too, according to the Brookings report, is experiencing low-income population growth while San Francisco is experiencing a decrease in its low-income population (Kneebone, 2010).

This presents a complicated challenge for transportation professionals and welfare administrators in San Mateo County. As with many other areas across the country, greater public transportation services exists in the urban core of San Francisco, rather than the sprawled suburban area of San Mateo County. With this focus on urban areas and suburban employment and the recognized shift in suburban low-income areas, an important question arises: Considering the cost burden associated with automobile ownership and the low-density nature of suburban areas, how will suburban governments respond to transportation barriers facing increasing levels of low-income adults? This

question has prompted many transportation and welfare agencies to design car ownership programs to meet the needs of low-income adults in car-centric communities. More recently, a few notable agencies have attempted to subsidize car-sharing programs for low-income adults as a more cost-effective and sustainable alternative to car-ownership programs.

## **Publicly Funded Personal Mobility Solutions**

### **Car Ownership Programs**

Based on research similar to those reports cited earlier, a number of human services and welfare organizations have designed programs to alleviate the car-ownership cost burden. A 2001 report from the Center on Budget and Policy Priorities by Heidi Goldberg cited several studies that support public subsidized car ownership programs:

- One study found that only 32 percent of entry-level jobs in high growth areas were located within one-mile of public transit, while 98 percent of welfare recipients lived near public transit.
- Another study found that 36 percent of low-income parents do not have a vehicle while only 4 percent of middle and upper income families lack a vehicle.
- The same study found that one in four adults that leave welfare will work during non-standard hours (Goldberg, 2001)

With equity in mind, it is understandable that local agencies have designed programs to level the employment playing field for low-income adults. Additionally, it is clear that many low-income employment opportunities are not located near transit routes, making it difficult to commute to these locations, especially during non-standard hours.

All of the car ownership programs reviewed for this research paper attempt to reduce the cost burden associated with car ownership. This is widely accepted because even when low-income families do own cars, they tend to be older with potentially high repair costs and low reliability (Goldberg, 2001). According to Goldberg's report, there are four main ways in which states, counties, and non-profit organizations have provided low-income families automobile ownership assistance:

1. *Providing Funds for Car Purchase:* This assistance can be either enough to fully purchase a vehicle or to make a substantial down payment. Of the cases cited by Goldberg, \$5000 was the most any state contributed to car purchases. Many others were significantly lower than this amount.
2. *Providing Loans for Car Purchase:* Loan programs have the potential to solve two problems for low-income adults: a) improve poor or non-established credit; and b) assist with transportation. In particular, the national Ways to Work program provides two-year loans, up to \$3000, at 8 percent interest.
3. *Using IDAs for Car Ownership:* Individual Development Accounts (IDAs) are savings plans in which low-income adult contributions to savings plans are matched by TANF funds. This allows these individuals to make significant progress toward the purchase of large assets, such as a home or automobile.
4. *Facilitating Car Ownership through Car Donation:* Typically operated by non-profit organizations, car donation programs usually repair donated vehicles and offer them to low-income families for a reduced price (Goldberg, 2001).

### **Car Ownership Programs: Economically & Environmentally Sustainable?**

Goldberg's research explains that each of the car ownership program types have drawbacks, many of which include a lack of recipients' ability to share in the costs (Goldberg, 2001). Additionally, securing public funding sources to maintain these programs could present future challenges, depending on new legislative changes to welfare and transportation bills. From the transportation manager's perspective, car ownership programs are at odds with much of the current transportation legislation, including Safe, Accountable, Flexible, Efficient, Transportation Equity Act - A Legacy for Users of 2005 (SAFETEA-LU). In particular, SAFETEA-LU stresses the importance of congestion relief, indicating it is one of the most difficult transportation issues today. Furthermore, transportation managers at the state and local level stress Transportation Demand Management (TDM) strategies to reduce congestion by encouraging multiple-occupancy vehicle travel, ridesharing, flexible work schedules, and transit use. Therefore, it may be anomalous for transportation managers to support automobile ownership programs while working toward congestion relief goals. Furthermore, facilitating the use of more vehicles and drivers on the roadways will likely contribute to additional greenhouse gas emissions (GHG), vehicle miles traveled, and U.S. energy independence. Therefore, while this paper generally accepts the efficacy of car ownership programs, it also seeks to gain an understanding on how car-sharing programs can equally serve the same low-income groups at lower economic and societal costs.

### **Car Sharing Programs**

Car-sharing is member-based transportation service that provides on-demand, short-term use to an automobile fleet of vehicles. Members are billed, typically by the hour, for their use of the vehicle. In the United States, Zipcar is the largest car-sharing provider,



maintaining a fleet of 6,500 vehicles with over 300,000 users, and provides its car sharing service in 28 states nationwide, including San Francisco, California (Roth, 2009).

### Car Sharing Rates

The following table represents basic rate plans for the two existing car share organizations in the San Francisco Bay Area. The rates are comparable, except for the notable free mileage (180) inclusion in the Zipcar rate plan.

Figure 3

	Zipcar <sup>4</sup>	City Carshare <sup>5</sup>
Annual Fee	\$50	\$45
Application Fee	\$25	\$30
Monthly Service Fee	NA	NA
Hourly Rate	\$7	\$6.50
Daily Rate	\$69	\$54
Gas Included	Yes	Yes
Insurance Included	Yes	Yes
Mileage	180 Free	\$0.40 per mile
Maintenance Included	Yes	Yes

Along with the benefits included on Zipcar’s website, Zipcar President and COO Mark Norman recently explained the ideal conditions for car sharing operations in an article in AOL Autos. He indicated that, “the ideal candidates for car sharing are consumers and businesses in cities where owning a car is costly, where there is good public transit, and where most amenities are within walking distance (Roth, 2009).

Additionally, the article explains that while the concept of car sharing took root in Europe, both an interest in frugality and environmental consciousness helped create adoption in the United States (Roth, 2009). Academic research supports these claims. In fact, in their

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<sup>4</sup> <http://www.zipcar.com/sf/check-rates> (January 2010)

<sup>5</sup> <http://www.citycarshare.org/sharelocalplusalittle.do> (January 2010)

submission to the Transportation Research Board, Shaheen, Cohen, Roberts cite evidence to support the following benefits to car sharing:

- Reduction in vehicle ownership
- Reduced congestion and parking demand
- Reduction in vehicle miles traveled (VMT)
- Lower greenhouse gas emissions (GHG)
- Low automobile cost burden for low-income households (Shaheen, Cohen, & Roberts, 2005)<sup>6</sup>

The benefits listed above present a convincing case for car sharing programs. In the context of this paper, they are especially significant, considering the benefits of car sharing align well to the shortcomings of low-income car ownership programs mentioned earlier (contributions to traffic congestion and GHG).

### **Case: Metro King County**

In 2005, Flexcar, a car-sharing organization in Seattle, Washington, partnered with the U.S. Department of Transportation, the Washington Department of Transportation, and King County Metro Transit. Collectively, the organizations designed a program aimed at enabling job-seekers and lower income adults to train and secure full-time employment. The program was funded through the Job Access Reverse Commute (JARC) program and provided free and/or discounted car-share trips. The program was designed to provide clients of employment programs (specifically Workforce Washington, a Workforce Investment program) free access to car-share vehicles for job search and job training activities. In addition, the program also provided qualified individuals with discounted

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<sup>6</sup> Shaheen, Susan A., Cohen, Adam P., and Roberts, Darius J. "Carsharing in North America: Market Growth, Current Developments, and Future Potential." Submission for the Transportation Research Board, 2005

access for child care and other related mobility trips (Business Wire, 2005). The program launched in the King Country Metro area for the following reasons:

- Flexcar, the car-sharing organization, had a value proposition similarly aligned to the needs of low-income families and job seekers: Affordable, convenient access to a car on an hourly basis.
- Flexcar's business was built on the goal of improving transportation and the quality of life in communities. These goals were well suited to serve a number of barriers faced by Workforce Washington clients (Business Wire, 2005).

#### **Case: San Francisco, California**

In 2003, the Metropolitan Transportation Commission provided funding to provide eligible CalWORKs participants with subsidized access to City Carshare, a non-profit car sharing organization. The program was made up of the following features:

- 300 subsidized memberships over a three year period
- CalWORKs members paid no application fee, no deposit, no monthly fee, and received half off of usage rates
- Eligible recipients needed to be current CalWORKs clients, over 21, and a valid driver with a clean driving record (Ortega, 2005)

In 2010, City Carshare announced a new partnership with San Francisco Working Families Credit Program to make car sharing more accessible to low-income working families in San Francisco. The program offers discounted membership and driving rates to qualified low-income residents (City Car Share, 2010).

The cases above demonstrate successful implementation of car sharing programs for low-income families. In all three cases, participants were required to share in the cost at least some of the usage time. Multiple agencies, including human service, car sharing, and employment, were also involved in the funding and outreach for each program.

### **Federal Funding Sources for Personal Mobility Transportation Programs**

For the car sharing and car ownership programs reviewed for this research, three main federal funding programs subsidized portions of the costs for low income adults.

#### **JARC**

In the current transportation bill, Safe, Accountable, Flexible, Efficient, Transportation Equity Act – A Legacy for Users of 2005 (SAFETEA-LU), a funding mechanism is available to Metropolitan Planning Organizations to support transportation solutions for low-income *inner-city* residents. Specifically, the Jobs Access Reverse Commute Program JARC supports reverse-commute services between central cities and suburban employment locations (49 U.S.C. 5316). These funds are primarily used for transit improvements to suburban locations but, in many of the aforementioned cases, JARC funds were used to support car sharing and car ownership programs.

#### **WIA**

Another federal funding mechanism to assist low-income adults comes from the Workforce Investment Act (WIA) of 1998. WIA indicates that state and local Workforce Investment Boards “must consider transportation needs of participants and may use program funds to provide supportive services, including transportation...if the services are necessary to

enable the individual to participate in employment services (Goldberg, 2001). WIA provisions therefore allow local workforce boards to fund transportation support services, including assistance with car purchases and maintenance.

## **TANF**

The federal Temporary Assistance for Needy Families (TANF) program provides funding that allows states to provide assistance and work opportunities to low-income families by allowing states to administer their own welfare programs. Provisions of the program make clear that a state has the ability to provide funds for families to purchase, insure, or repair a car (Goldberg, 2001).

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## San Mateo County

San Mateo County, California is located in the San Francisco Bay Area, and situated between the City and County of San Francisco and Santa Clara

County. As one of the wealthiest areas in the U.S., San Mateo County is one of the three counties that make up “Silicon Valley” and home to a number of large hi-tech firms, including Oracle, Applied Biosystems, Genentech, and Electronic Arts.<sup>7</sup> Along with the high-tech industry, Visa, Franklin Templeton, United Airlines, and Kaiser Permanente

### Six Communities of Concern in San Mateo County:

- North San Mateo
- East Palo Alto
- North Fair Oaks
- South San Francisco
- San Bruno
- Daly City

\*Tier II Lifeline Transportation Plan Grant Application (2009)

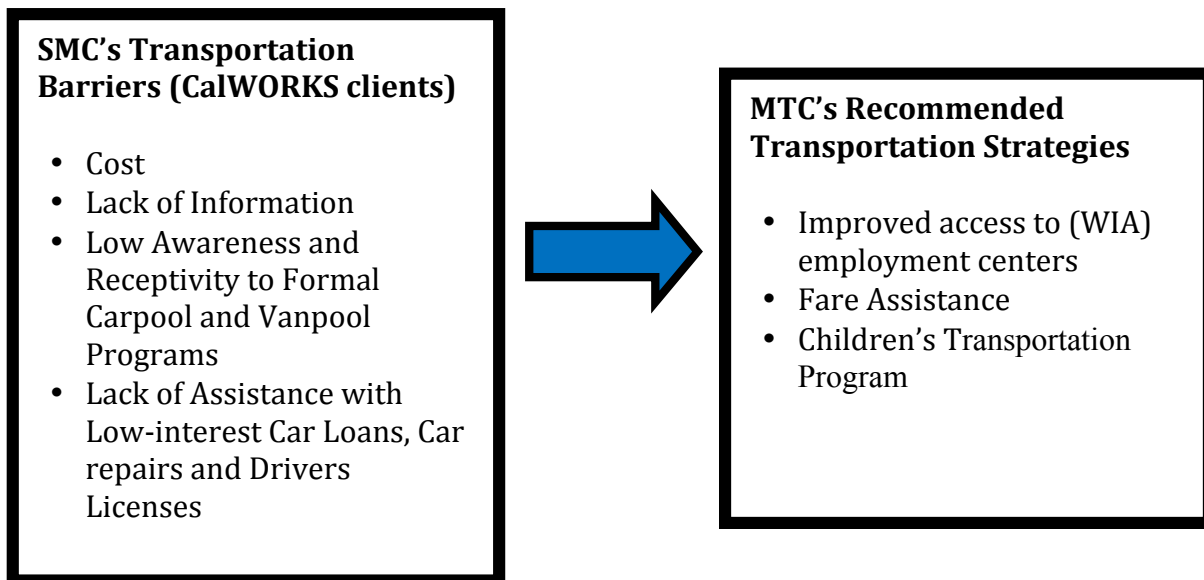
are either headquartered or have large operations in the county. San Mateo is also home to a number of low-income areas. Along the southern border of the county lies East Palo Alto, an infamous low-income area that was the setting for the 1995 film “Dangerous Minds.” According to an equity analysis by the Metropolitan Transportation Commission (MTC) listed in a grant application for the Tier II Lifeline Transportation Plan, there are six communities of concern (COC) within San Mateo County: North San Mateo; East Palo Alto; North Fair Oaks; South San Francisco, San Bruno and Daly City. In these concern areas, minorities make up 84 percent of the population, collectively. The report indicates that 37.3 percent of the minority adults in these areas are identified as low income (Hollman, 2009). The Lifeline Grant Application also cites a 2001 study in which 2,314 CalWORKs participants and Medi-Cal recipients responded to a mail survey and identified the

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<sup>7</sup> Ranked “8” of the 20 highest income counties in the U.S.; Average per capita income: \$71,753 Source: Bureau of Economic Analysis, April 2009

following barriers to transportation needs: Cost; Lack of Information; Low Awareness and Receptivity to Formal Carpool and Vanpool Programs; and Lack of Assistance with Low-interest Car Loans, Car repairs and Drivers Licenses. The Metropolitan Transportation Commission's (MTC) recommended strategies include: Improved access to (WIA) employment centers; Fare Assistance; and Children's Transportation Program. The San Mateo County Human Services Agency explained its challenges providing transportation services to low-income adults in the following excerpt from the Lifeline Program grant application:

*Although most of our agencies have some resources to provide transportation assistance, all of these resources are extremely limited and are becoming scarce. At the same time, the demand for transportation assistance has increased as the low-income populations we serve are hit by the national and local economic crisis. Without continued funding through the TIER II LTP program, many of the partner agencies will have to discontinue providing transportation assistance for the vast majority of those needing assistance (Hollman, 2009).*



## **Interviews with Employment Program Administrators**

To gain understanding of San Mateo County's employment-based transportation challenges for low-income adults, interviews were conducted with various administrators of employment and transportation programs throughout the county. The employment-based organizations represented in the survey include two non-profit organizations (JobTrain and Goodwill), three different County of San Mateo Human Service Agency programs (Green Jobs Corps, CalWORKs, and WIA), and one private for-profit organization (Manpower). The transportation-based organizations represented in this survey include two non-profit transportation organizations (City Car Share and Family Service Agency) and the county's lifeline transportation program (San Mateo County Human Service Agency). Administrators from employment-based organizations were asked approximately 20 questions (15 of which were the same for each organization). These interviews identified the career paths and industries low-income and unemployed San Mateo County adults are being trained and/or placed. Interviews also identified the transportation support services available, and attitudes toward automobile affordability and receptiveness to new transportation ideas.

### **Finding: Additional barriers present personal mobility challenges**

While transportation is clearly a significant barrier to work, employment program administrators were each asked what they thought was the biggest factor preventing their clients from obtaining self-sufficiency. Only one of the six respondents even mentioned transportation in their response to this question. A common barrier mentioned by program administrators was poor communication and interpersonal skills. All indicated



that either a state of mind or emotional intelligence were the *most* significant barriers to work.

### State of Mind

According to one administrator, his clients lack coping skills and problem-solving skills, admitting that his clients “can’t do many things [we] take for granted.” He

*“(Coping and problem solving skills) must be addressed first before entertaining the concept of car ownership.” -Employment Program Administrator*

explained that a personal mobility transportation solution for many of his clients is not a feasible solution because they may not have the skills to take responsibility for an automobile. Another administrator indicated that while transportation can be a barrier, many of her clients suffer from lack of hope and severe depression. “This type of barrier is not addressed by a transportation solution,” explained one respondent. “These barriers must be addressed first before entertaining the concept of car ownership.” In sum, it may be irresponsible to make personal mobility transportation solutions widely available to CalWORKs clients and low-income adults without first analyzing their ability to take on the financial, legal, and physical responsibility that comes with personal mobility.

### **Finding: San Mateo’s low-income opportunities are not centralized**

Program administrators were asked if there were geographic-centralized employment centers (such as office parks, business districts, etc.) they could recommend to their clients. Each respondent struggled to come up with a response and most indicated there were not. Responses ranged from “San Francisco” (which could be as far as 30 miles for many San Mateo County residents), “Hospitals,” to “Biotech in South San Francisco.” San Mateo

County is a suburban area, and like other suburban areas, it lacks centralized employment districts often found in major metropolitan areas. It seems unreasonable to expect suburban workers to seek out inner-city jobs as far as 30 miles away if they do not have realistic transportation options. As for hospitals, considering a large number of low-income adults are being trained in the medical field, it may be worthwhile for transit agencies to look at the commute patterns of low-income hospital employees. However, as many program administrators indicated during the interviews, certified nurse assistants (CNAs) are more likely to find work in convalescent homes, which are scattered throughout the county. Administrators were also asked to provide the top three careers or industries their clients were being

Figure 4 below identifies employment training the 6 different public, employment programs

*Clients (are) encouraged to pursue different training programs other than construction if they do not have a car. -Program Administrator*

trained or placed. the different careers and programs facilitated by private, and non-profit interviewed for this

research. The most common training programs across all agencies were office/clerical and Certified Nurse Assistant (CNA)/health services. IT and construction were also common career options for low-income workers and CalWORKs clients. As stated earlier, CNA jobs are typically found in convalescent homes scattered around the county. According to both administrators with construction programs, car ownership is critical for workers in the construction industry. One program administrator even admitted that clients were encouraged to pursue different training programs other than construction if they did not have a car. The administrator explained that construction jobs in San Mateo County move from site to site almost every day. When a worker does not have his or her own vehicle, it

is perceived as a significant and burdensome weakness by management and greatly inhibits clients' ability to sustain employment in the construction industry.

**Figure 4**

	<b>JobTrain</b>	<b>Goodwill</b>	<b>Manpower</b>	<b>CalWORKS</b>	<b>WIA</b>	<b>Green Jobs Corps</b>
<b>Top Careers Paths</b>	CNA, Construction, and hospitality	Retail, IT, and clerical	Light industrial and clerical	Office and health services	IT, CNA, Trucking	Construction, Recycling, repurposing

**Finding: Entry level wages may not support car ownership**

Administrators were asked two questions regarding their clients' ability to support car ownership. First, the average wage once employed was identified for each employment program. Next, respondents were asked if this wage was enough to support automobile ownership in San Mateo County. Responses ranged from \$8.89 to \$20.00 per hour, with a mean (avg.) of \$13.39 per hour. When respondents were asked if they felt this was enough to support car ownership, four of six administrators indicated that many clients would need some level of transportation assistance during the first year or two, before clients' wages increased. This recommendation by program administrators is consistent with Speigman's recommendation (referenced earlier in the literature review) to provide transportation support services after CalWORKS time limits have been reached (Speigman, 2008). Cost of transportation can be especially significant in San Mateo County. According to a 2005 MTC report, the average work commute in San Mateo County is 16 miles one-way

(32 miles roundtrip). This is 60 percent greater than the average commute for San Francisco residents.<sup>8</sup> Using the IRS standard deduction of \$0.50 per mile to operate an automobile, this amounts to \$352 per month to own, operate, and maintain a vehicle for work purposes in San Mateo County (the entire calculation is referenced in the footnote section of figure 5). Moreover, this calculation does not account for trips necessary for childcare or the grocery store. For those low-income workers utilizing the employment programs in San Mateo County, car ownership makes up nearly 18 percent of the average net income, and nearly 28 percent of the minimum wage. See figure 5 for a comparison of the average wage vs. cost of living for San Mateo County residents.

**Figure 5**

<b>Housing, Car Ownership, and Cost of Living</b>		
	<b>Average wage of employment programs (\$13.39)</b>	<b>Lowest wage of employment programs (\$8.82)</b>
Average Rent in San Mateo County (lower quartile)*	\$1,078	\$1,078
Average Monthly cost to purchase, insure, fuel, and maintain a vehicle**	\$352	\$352
Average Low-Income Emerging Monthly Income (net)***	\$1,972	\$1,299.48
Remaining Income for food, childcare, clothing, utilities, healthcare, etc.	\$542	(\$131)

\*Median contract rent in San Mateo County is \$1,371, while lower quartile is \$1,078. Source: [http://www.city-data.com/county/San\\_Mateo\\_County-CA.html](http://www.city-data.com/county/San_Mateo_County-CA.html)

<sup>8</sup> Commute Profile 2005, Regional Report -- Metropolitan Transportation Commission Regional Rideshare Program

\*\*Calculated by multiplying the 2010 IRS Standard \$0.50 per mile cost of operating an automobile deduction by the average number of commute miles per day in San Mateo County<sup>9</sup> and the average number of working days in a month (22)

\*\*\*Survey of low-income, public and private employment programs in San Mateo County indicates an average of \$13.39 per hour, or \$2321 monthly. "Net" calculation includes tax deduction in the 15% tax bracket.

### **Finding: Employment administrators have few structured transportation resources**

When employment program administrators were asked about the transportation services they had to offer, most mentioned the loan program administered by the Family Service Agency. Beyond this, four additional support programs were discovered. These were 1) bus tokens/passes; 2) the Lifeline Transportation Program; 3) mileage reimbursement; and 4) cash advancement. Of these programs, only the Lifeline Transportation Program could be considered a structured program. This program provides bus passes and "emergency" transportation taxi vouchers to keep CalWORKs clients employed. The three other programs are agency specific and appear to lack congruence and coordination across different agencies.

## **San Mateo County's Transportation-Employment Barrier Mitigation Programs**

### **Lifeline Transportation Program**

In order to assist low-income families in San Mateo County with transportation employment barriers, the Lifeline Transportation Program (LTP) provides bus passes, tickets, and taxi vouchers to qualifying individuals. Funded by a discretionary grant from the Metropolitan Transportation Commission, the program provides bus passes and tickets for CalWORKs clients for job search, employment retaining, medical appointments, career training, mandatory compliance appointments and securing housing resources. Taxi

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<sup>9</sup> Commute Profile 2005, Regional Report -- Metropolitan Transportation Commission Regional Rideshare Program

vouchers are provided for employment/training and support services for emergency circumstances. Individuals must earn between \$0 and \$25,000 annually to take advantage of the program.

During the final quarter (Oct. – Dec.) of 2009, the LTP purchased 650 bus passes, 1,500 bus tickets, and 42 taxi vouchers. The program cost per individual associated with each of these programs is \$54.32 (bus pass), \$1.70 (bus ticket), and \$77.23 (taxi voucher). According to the October – December 2009 LTP Quarterly Report, 179 individuals were able to search and retain employment and participate in training as a result of utilizing bus passes/tickets (Hollman, Lifeline Transportation Program Quarterly Report , 2010). The taxi vouchers available in the LTP address the need for emergency on-demand, personal mobility. The LTP program also addresses the need for transportation during non-traditional commute hours, as taxi services are available 24 hours per day.

### **Family Loan Programs**

Administered by the Family Service Agency of San Mateo County, the Family Loan Program provides low-interest loans to low-income families to assist with car ownership and rebuild credit. According to the Family Service Agency's Ways to Work webpage, "The program provides low-interest car loans to low-income parents who do not have access to conventional credit, giving these families the ability to maintain self-sufficiency and employment. Families can rise above poverty when they receive the help they need and reduce their reliance on public assistance (The Ways to Work - Family Loan Center, 2010)." The webpage also boasts the following program efficacy statistics (shown in figure 5):

**Figure 6**

<b>Family Service Agency of San Mateo County: Ways to Work Family Loan Program</b>	
Reduction in work time missed	87.60%
Reduction of time in transit to work	85.30%
Increase in attendance in job related education	22.10%
Maintenance or improvement of earned income	89.80%
Reported increase in income after receiving loan	41%

### **Interviews with Low-Income Transportation Program Administrators**

Interviews were conducted with transportation program administrators to gain a better understanding of the personal mobility programs available to low-income adults in San Mateo County. Three different program administrators were consulted for this research. These include the Human Services Agency Lifeline Transportation Program administrator, the Director of the Ways to Work Family Loan Program, and the Outreach Director for City CarShare. Two of the three administrators provided feedback on a series of questions while one administrator agreed to provide in-depth program details, including her quarterly reports required by the terms of her grant award. These interviews were designed to determine the level of service provided to low income adults, the eligibility requirements for each program, program reach, and necessary financial support to sustain the programs. It is important to note that both the Lifeline Transportation Program and the Ways to Work family loan program currently operate in San Mateo County, while City Carshare operates in San Francisco and Oakland/Berkeley only. City Carshare was included in this study because it is the only car share operator with experience providing subsidized car share access to low-income adults in the San Francisco Bay Area.

## **Personal Mobility Programs: Components of Service**

### *Ways to Work Family Loan Program*

The Family Service Agency (FSA) of San Mateo County operates the Ways to Work program. As indicated earlier, Ways to Work is a financial instrument designed to assist low-income families establish or repair credit while improving their transportation. The Family Loan Program administered by FSA provides loans up to \$6000 at an interest rate of 4 percent. Additionally, it provides eligible recipients \$500 for the first 6 months of insurance and can also include the cost of repairs and tires into the loan (Dhewant, 2010).

### *Lifeline Transportation Plan (Taxi Vouchers)*

The Human Services Agency of San Mateo County administers the Lifeline Transportation Plan through a MTC discretionary award, funded by the Federal Jobs Access Reverse Commute Program (JARC). The personal mobility component of the program provides low-income families with taxi vouchers for transportation emergencies related to employment and/or support services (Hollman, Lifeline Transportation Grant Liaison, 2010).

### *City Car Share*

As a non-profit organization, City CarShare operates a fleet of shared vehicles throughout the Bay Area. In 2003, City CarShare received a \$420K MTC award<sup>10</sup> to provide CalWORKs recipients in San Francisco with discounted access to its car sharing services. In particular, recipients received waivers for application, deposit, and monthly fees. Additionally, during

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<sup>10</sup> Low-Income Flexible Transportation Program (LIFT); <http://www.mtc.ca.gov/planning/lifeline/lift.htm>



the three year period, eligible recipients received half off usage rates (Daley, 2010). In 2010, City CarShare, in partnership with a community based organization, began offering discounted membership and usage fees to eligible low-income families in San Francisco (City Car Share, 2010).

### **Program Strengths**

#### *Ways to Work Family Loan Program*

Interviews with employment program administrators indicate the Family Service Agency is very effective marketing its loan program to employment partners. The program was widely understood by employment partners are regularly communicated to low-income families. Perhaps the greatest strength of the Family Loan Program is that it also works to assist recipients with “other barriers” as it also assists families repair or establish credit (Dhewant, 2010).

#### *Lifeline Transportation Plan (LTP) - Taxi Vouchers*

The LTP Taxi vouchers effectively incorporate transit and personal mobility needs of the low-income families. The program provides transit passes and tickets, but accepts that transit gaps exist. These gaps include a lack of reliable transportation options for children; lack of affordable options for emergency transportation; lack of transportation options for residents of East Palo Alto; and lack of evening and weekend transportation options in the Redwood City, San Mateo, and Coastside HSA service corridors (Hollman, Lifeline Transportation Program Grant Application, 2009). Therefore, the taxi vouchers exist to provide a realistic, personal mobility solution where gaps in transit exist.

### *City Carshare*

As a car sharing organization, City CarShare strives to provide affordable access to automobiles. The biggest benefit to City CarShare's program is that it is far more affordable than individual car ownership, provided that users have other transportation options (walking, transit, etc.) in their community (Daley, 2010). Moreover, car sharing (in general) has the ability to significantly decrease car ownership and thus mitigate the environmental and congestion impacts that automobiles have on cities.

### **Program Weaknesses**

#### *Ways to Work Family Loan Program*

The Ways to Work Family Loan program works to eliminate the *credit* barriers to automobile ownership that low-income families face. However, the program does not address the overall affordability problem that is associated with automobile ownership. According to the research performed by Goldberg, there are existing programs that provide funds for car purchases (up to \$5,000) or facilitate donations to low-income families from wealthier individuals. Such programs, however, do not exist in San Mateo County. As demonstrated earlier, families simply cannot afford automobile ownership when paying rent at the lowest cost quartile in San Mateo County (\$1,078) and making the minimum wage paid by the surveyed employment programs (see figure 5). Finally, the program has served just over 250 families in 13 years. At an average of 20 families per year this number makes a relatively small portion of the low-income population in San Mateo County. For comparison purposes, 20 families served per year makes up less than one percent of the average number of active CalWORKs families in San Mateo County.

### *Lifeline Transportation Plan (Taxi Vouchers)*

When compared to car sharing or the Family Loan Program, the biggest weakness to the LTP is its limited application. The program assumes that day to day employment needs can be addressed by public transit, and only under rare circumstances (emergencies) will low-income families require personal mobility. This program does not address either of the two primary causes of employment barriers related to transportation presented by Lynn Scholl of the Public Policy Institute (high cost of owning and maintaining a vehicle and additional time incurred riding transit) (Scholl, 2002).

### *City Carshare*

There are many areas in San Mateo County that do not have many of the necessary conditions (walkable, accessible to public transit, low-automobile ownership, and high density) to support car sharing investment. Therefore, car sharing is not a relevant transportation solution to meet the aggregate commute needs of San Mateo County's low-income adults. Moreover, City Carshare's vehicles must be returned to the same location from which the vehicle was rented (Daley, 2010). This scenario would make car sharing a very expensive work-commute alternative, as the vehicle could potentially sit unused in a parking lot while the user paid an all day usage fee (\$54.00 + mileage per day).

### **Eligibility Requirements**

#### *Ways to Work Family Loan Program*

Of the three programs surveyed for this research, the Family Service Agency's Ways to Work Family Loan Program had the most restrictive eligibility requirements. These eligibility requirements are listed below figure 7:

**Figure 7**

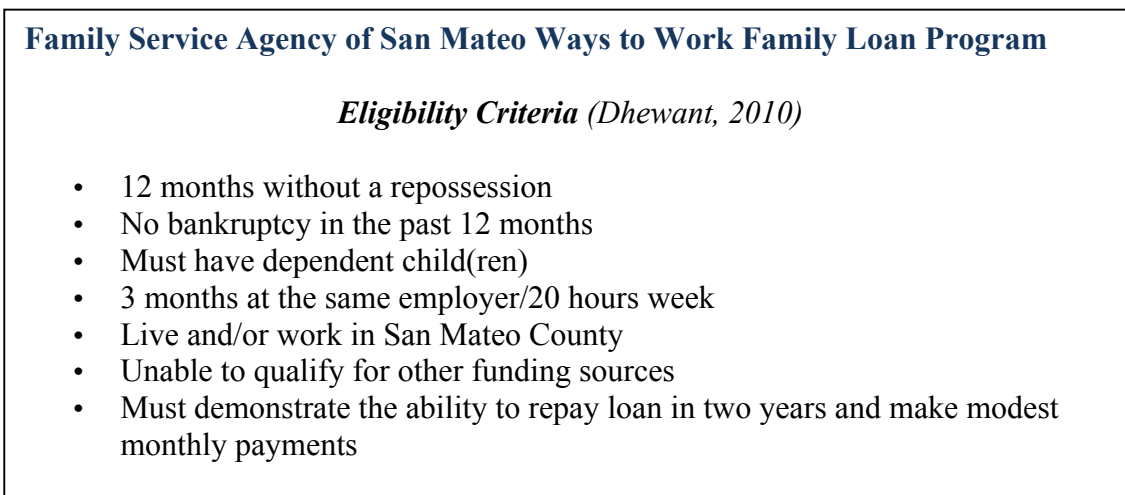


Figure 7 identifies the eligibility requirements for the Family Loan Program. For those individuals to attempting to transition from welfare to work, this program contains an eligibility barrier. For example, anyone currently out of work is ineligible for the program. This policy prohibits a large percentage of CalWORKs beneficiaries from participating in the program.

*Lifeline Transportation Plan (Taxi Vouchers)*

According to the San Mateo County Lifeline Transportation Program Grant Proposal, all low-income (< \$25,000 annual income) San Mateo County residents are eligible for the program. Under this eligibility income cap, an individual earning the average wage or less from one of the surveyed employment programs would qualify for the LTP.

*City CarShare*

To qualify for City CarShare under its standard program, applicants must have a state issued drivers' license, have a good driving record, and have a debit or credit card (Daley, 2010). See figure 8 below for a side by side comparison of the two existing personal mobility programs in San Mateo County along with City CarShare's program.

**Figure 8**

<b>Summary of Personal Mobility Solutions</b>	<b>FSA Family Loan Program</b>	<b>Lifeline Transportation Program (taxi vouchers)</b>	<b>City CarShare*</b>
<b>Eligibility requirements</b>	3 months at same employer, 20 hours per week	Earn less than \$25,000 per year	Good driving record, licensed driver, debit or credit card
<b># of low-income adults served per year</b>	20 (est.)	170 (est.)	NA
<b>Strengths</b>	Mitigates credit related vehicle ownership barriers for low income families	Incorporates transit usage with on-demand personal mobility trans.	Affordable alternative to vehicle ownership, in-line with modern transportation policy
<b>Weaknesses</b>	Offers little to make personal mobility more affordable, not available to those without a job	Not a daily option, triage approach	Cost prohibitive for daily use under current program design, may not be suitable for suburban areas
<b>Cost per day/occurrence</b>	\$16.00	\$77.23	\$54 + mileage
<b>% funded by user</b>	90-100%	0%	Between 50 - 100%**
<b>Program Funding</b>	CBO	FTA (JARC) Funds	CBO

\*Unless otherwise noted, based on City Carshare's existing programs

\*\*2003 CalWORKS program funded half of the hourly rate; 2010 program provides a "discount" funded by a CBO

## Personal Mobility Recommendations for San Mateo County

The forthcoming recommendations provide a framework of considerations for which transportation, employment, and human service administrators can use to assist low-income families in San Mateo County overcome transportation-based employment barriers.

### **Provide public seed funding to enable car sharing organizations to set up service in San Mateo County near: 1) low-income, higher-density neighborhoods with good access to public transit; and 2) WIA One-Stop Career Centers**

A 2005 Transportation Research Board report indicated that 75 percent of car sharing organizations needed start-up subsidies to conduct feasibility studies and build operations (Transportation Cooperative Research Program, 2005). Car-sharing has demonstrated ability to significantly lower the cost of personal mobility for many low-income families in higher density areas. San Mateo County, while a suburban area, has a number of areas/neighborhoods where car sharing can succeed based. As mentioned earlier, these conditions include walkable amenities, good public transit, and high-cost of automobile ownership. Car sharing organizations may be more encouraged to set up service in San Mateo County if some of the feasibility study and/or start-up costs were subsidized by human service or employment organizations. Furthermore, depending on the economic climate, employment or car share organizations may be able to establish partnerships with employers looking to enhance a TDM program or reduce fleet size.

One of the Metropolitan Transportation Commission's (MTC) recommended strategies to mitigate transportation barriers for low-income families in San Mateo County is to provide

improved access to (WIA) employment centers (Hollman, Lifeline Transportation Program Grant Application, 2009). WIA employment centers' primary scope of work is to assist unemployed clients with job search strategies and ultimately secure work. The MTC recommendation to provide access to the San Mateo County WIA employment centers was acted upon and shuttle services now exist from public transit to the WIA employment centers. A car sharing opportunity exists to provide WIA clients use of vehicles to attend training and job interviews. For example, the length of an interview is typically shorter than an entire work day, thus the usage cost of the car share vehicle for this purpose is relatively low, while providing a critical and potentially preferential service to the job seeker. Moreover, WIA funding lists transportation support services as an eligible expense, which could be considered a consistent and dynamic funding stream for the service.

Finally, car sharing has a number of economic advantages over car ownership programs. Car sharing spreads the cost of an automobile across multiple users. These costs include the cost of the vehicle itself, but also maintenance and insurance. Additionally, because cars are maintained by the car share organization, vehicles are likely to be more reliable than if this responsibility was left to a low-income family with limited resources. Because car sharing organizations also take on much of the responsibility typically associated with personal mobility (maintenance, up-keep, vehicle replacement), car sharing programs may also be advantageous to low-income workers with the common barriers described by the employment program administrators (coping skills, problem solving skills, depression).

### **Seek out national models/partners to design a vehicle donation facilitation program**

Under the right conditions, car sharing is a recommended strategy for overcoming transportation-based employment challenges for San Mateo County low-income families. However, research indicates that some of the suburban geography and other conditions in San Mateo County may not favor the car sharing business model. The literature review for this body of work presented four different low-income car ownership models. Only one of these programs exists for low-income adults in San Mateo County, the Family Loan Program. As a loan program, it has inherent stipulations that exclude applicants who are unemployed or lack adequate employment history. Granted, these are legitimate eligibility requirements for a loan program and ensure the program's continued existence. However, considering the majority of CalWORKs clients are unemployed, this program does not address the transportation-based employment barriers preventing many families from achieving self-sufficiency. Rather, human service and transportation administrators should consider various types of successful car ownership programs while seeking potential partnerships with local non-profit organizations. A primary goal should include implementing a car-ownership program that reduces acquisition, operation, and/or maintenance costs for low-income families. In fact, during the interview with Ryan Boyle from Goodwill industries, he indicated interest in starting up a vehicle donation program that would also create training/jobs for mechanics at his facility. He further commented that Goodwill currently sells cars that are donated and the proceeds simply go into the general fund (Boyle, 2010). Further research on effective models that cover some or all of the acquisition costs of vehicles through vehicle donation programs is recommended. It seems commonsense that an area with very low-income families living amongst very



wealthy individuals may have great potential for the implementation of the vehicle donation program model. Additional research should also include identification of potential partners and coordination with human service, employment, and transportation agencies.

## Summary

The low-income population is growing in suburban areas and thus greater transportation and employment inequity is likely to occur. Transportation managers must accept these circumstances and take an approach that supports equity, but also reduces congestion and mitigates environmental impacts. This can be difficult when much of the available research on transportation equity supports providing publicly funded personal mobility options for low-income families. If personal mobility is a critical component to self-sufficiency, then transportation and employment administrators must support comprehensive mobility plans that incorporate modal choice for low-income families. On the other hand, if administrators simply advocate for more investment in public transit, it is likely San Mateo County will experience greater employment inequity. Instead, the path to self sufficiency for many low-income families must include employment resources that are comparable to those of their middle and upper class peers (96 percent of middle and upper class families have a car while only 20 percent of CalWORKs clients own a car). The employment programs researched for this report indicate that training and job placement is non-centralized throughout the county. Furthermore, future career paths identified by employment program administrators indicate a continuation of

sprawled, rather than clustered employment. And while many of these career paths may require personal mobility, the average wage of an entry-level low skilled job will not support automobile ownership in San Mateo County. This further demonstrates the need to create a comprehensive personal mobility plan that enhances the existing public transit system. This strategy will lower the overall costs associated with personal mobility. It can also be expected that mobility choice will mitigate at least some of the hopelessness attitudes found in many low-income families. Finally, by creating more personal mobility choice, San Mateo County low-income families will have more opportunity to lift themselves out of poverty, as they will have access to more job opportunities and job training.

*Notes from the author:*

Single occupancy or personal mobility programs for low-income adults may make a number of readers uneasy, considering the environmental impacts and other negative externalities associated with automobiles versus public transit. Additionally, some readers may find that such programs are fiscally irresponsible. However, unless land use policies (in general) support greater densities and greater employment concentration, public transportation will continue to be an inferior commute mode to personal mobility in suburban areas. And, without mitigating the transportation inequities that exist between low-income families and their middle and upper-class peers, low-income adults stand less of a chance to become self-sufficient tax payers.

Survey information from the Lifeline Transportation Program indicates that low-income families lack information/knowledge on ride-sharing alternatives. Ridesharing educational opportunities in low-income neighborhoods may be a worthy follow-up research paper. Considering the multiplying effect that occurs when increasing vehicle occupancy rates, there may be great potential to use ridesharing education or communication technologies to improve low-income families' transportation barriers.

## Appendix A

### Questions for Employment Program Administrators

1. What is the biggest employment barrier facing your clients?
2. Are there centralized employment centers that you are able to recommend to your clients?
3. Other than public transportation, how many other transportation options do you have to offer your clients?
4. What primary occupations are your clients working once they become employed?
5. Do your clients tell you they need cars?
6. Do the majority of your clients have children?
7. Are clients with children more difficult to serve when they don't have a car?
8. Have you had clients return to you because a transportation problem affected their employment status?
9. What percent of your clients are employed?
10. What percent of your clients have automobiles?
11. How many requests for transportation assistance has your agency received in the past month, 6 months?
12. Once employed, do you feel that your clients will have the financial means to support car ownership (maintenance, fuel, insurance, etc.)
13. What is the emerging wage of clients in your program?
14. From the car sharing perspective, are there centralized areas that most of your clients have easy and quick access to? (i.e., close to public transit, short walk, etc.)
15. Does your organization allocate funding specifically for transportation services?

## Appendix B

### Comparison of select responses from employment administrators

	JobTrain	Goodwill	Manpower	CALWORKS	WIA	Green Jobs Corps
<b>Wages</b>	\$14	\$15, but subsidized employment pays \$8.82 Recovery act program	\$15	\$10.50	\$20	\$15, but \$8.82 for subsidized employment
<b>Top Three Careers</b>	CAN, Construction, and hospitality	Retail, IT, and clerical	Light industrial and clerical	Office, medical/dental, health services	IT, Cert. NA, Trucking	Construction, Recycling, repurposing
<b>Financial means to support car ownership once employed</b>	Maybe half will	not at first, but maybe 1 year to 2 years on the job	If they received money management training, each site is diff	Maybe one year after they're employed. CalWORKs can pay for that first year	yes	Yes
<b>Transportation Services</b>	Bus pass, train pass	Bus tokens	Cash advance for fuel	mileage reimbursement, and emergency ride home	supportive services, mileage reimbursement	Bus pass
<b>What percent have cars</b>	More than 50%	50%	70%	35%	80%	40%
<b>Centralized areas</b>	City hall, retail shopping	places that provide public assistance	Downtown neighborhoods	BART, Churches	BART, Hospitals	Churches
<b>Centralized employment centers</b>			Biotech in SSF	SF and Oakland	no	commute < 20 minute drive or 1 hour bus
<b>Biggest employment barrier</b>	Communication skills	They're in transition, not prepared	lack of financial establishment	communication skills	external forces, not competitive	lack of hope, depression

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