Planning and zoning, housing, transportation, social services and economic policies often reinforce and perpetuate gender stereotypes. Planners need to help bring down structural barriers and give women their time back by providing spaces and services that better meet their needs.

**Introduction**

Multigenerational planning addresses the needs of traditionally underserved groups, particularly children and elders. This is the perfect platform for planners to address the needs of women, who are intimately affected by the needs of both children and elders. Every stage of the life cycle brings up different challenges, but in many cases the solutions are similar. This issue brief illustrates the diversity of women, their experiences, and the challenges they face through a method of statistically built profiles of four different types of women: the Elderly Woman, the Sandwich Generation/ Professional Woman, the Working Class Single Mother, and the Low-Income Care Worker. Specifically, the issue brief addresses women’s needs in housing, transportation and care services. Although these women have different backgrounds and lead very different lives, they have needs that overlap and this is where planners have an opportunity to make a difference.

Women make up more than half the population of the United States: about 156.9 million women to 151.7 million men (Census 2010). In 1979 women earned about 62% as much as men; in 2011 women earned an average of 81% of what men earned (ILO 2011). But there is still a long way to go. Women are 46.7% of labor force and over represented in the so called “pink collared” jobs such as health, social services, and education which tend to boast lower wages; women make up the majority (59%) of low wage workers (ILO 2011). 80% of adult women have children (The White House 2010). Although the gap is becoming smaller, women live longer than men by about 5 years (CDC 2011). Almost half of older women live alone and are more likely to live in poverty than older men (IWPR 2012).

**Sources:** World Population: [Census 2010](https://www.census.gov); Bachelor’s Degree: [Census 2009](https://www.census.gov); Total Workforce: [ILO 2011](https://www.ilo.org); Low Wage Jobs: [ILO 2011](https://www.ilo.org)
STATISTICAL PROFILES OF FOUR DIFFERENT WOMEN

The Elderly Woman:

Eve is an 85 year old widow who lives alone; her husband died 15 years ago. Her income is about $15,072 which mostly comes from social security (AOA 2011). Ideally she wants to age in place but she lives in a suburban neighborhood in a house where the bedroom and full bathroom are on the second floor and she has trouble climbing the stairs.

Her 52 year old daughter comes by to help her when she can, but ideally she needs more assistance such as a home health aide. She is unable to do her food shopping independently because, although she owns a car, she rarely drives anymore and she feels it is unsafe for her to walk due to heavy traffic and few sidewalks in her neighborhood. There are limited transit options in her community and little to no connectivity from her house to public transportation. She feels isolated from her community and is rarely seen by her neighbors (AOA 2011).

The Sandwich Generation/Professional Woman:

Lisa is a 45 year old woman who is married and has two children; one is 14 and lives at home while the other is 18 and just started college (eniweb). Both she and her husband work full time about 50 hours a week and they make a household income of about $150,000 (BLS 2006). Both of her parents are living; her mother is 70 and her father is 75. Up until recently her mother was caring for her ailing father, but now her mother has taken a fall which has landed her in a wheelchair and greatly decreased her mobility inside and outside the house.

The responsibility of caring for her parents has fallen on Lisa’s shoulders. She and her husband are able to pay for a part time care worker but the rest of the time she serves as the unpaid care worker (PEW 2013). She spends most of her time commuting to school, work, her parents’ house and shopping. The suburb they live in has little to no walkability and poor access to public transit. Her son is not yet old enough to drive and rarely walks or bikes due to safety concerns. Her mother is full of energy and is healthy other than being in a wheelchair. Their house is restricting because there are steps to get into the house and the sidewalks lack ramps. The bathroom on the first floor is too small to use with the wheelchair. Lisa will have to think about whether to move to a more appropriate house in which her parents could live with them or add an accessory apartment to meet the needs of her aging parents.
Working Class Single Mother:
Anna is a 28 year old single mother of 2 children. Her eldest child is 3 and her youngest is 1 year. She was able to take 12 weeks of unpaid leave after her second pregnancy from her job as an Administrative Assistant where she makes $16.25 an hour; roughly 32,780 annually (Census 2008). The little savings that she had was used up during those 12 weeks supporting herself and her children while not working.

Her job does not offer paid leave and she is struggling to make ends meet on her own. She is unable to afford formal child care and relies on her mother to look after the children while she is at work. Anna works 9-5 but she spends an extra 2 hours commuting each way: dropping off her children with her mother in the morning, picking them up in the evening and going to and from work. Her commute involves trip-chaining which eats up most of her time due to poor connectivity and inconsistency in the transit system of buses that serve her urban neighborhood. She is unable to afford a car and would like to find someone in the neighborhood to watch the children, but due to lack of time she has not been able to get to know and form networks with her neighbors. She is also growing concerned about the quality of care for her 3 year old; knowing that early childhood education is very important and plays a major role in future development (Spotlight on Poverty 2010).

Low Income Care Worker:
Mary is a 40 year old Certified Nurse Aid (CNA) who works as an in home health care worker. She is married to Michael, age 48, who works as a day laborer and has a very unstable schedule. This past year has been particularly hard for them; Michael sustained an injury on the job and has been unable to work for the last couple months, and although he is currently looking for work, it is the slow season. Mary and Michael have 3 children ages 22, 17, 15; the two youngest still live at home. Mary, like her husband, has a very sporadic schedule; she is currently working part time for three different clients and clocks a total of 31 hours a week (Phinational 2012). She makes about $16,800-19,000 a year and her family receives Medicaid and Food Stamps, which helps them get by.

She does not have a car and lives in the inner city, so she has to commute to the suburbs where her clients live (Phi Facts 2011). The bus system is inconsistent and all the time she spends traveling makes it difficult for her to add more clients and clock more hours. She is away from home all day. Although her teenage children are in high school during the day she worries they will get into trouble because there is no parental oversight and lack of activities for youth in her neighborhood. She would like to move to the suburbs to be closer to her clients as well as more activities and better schooling for her children but she is unable to afford any of the housing offered.
WHAT PLANNERS CAN DO

Housing:

The majority of women in the United States live in single family housing, which is 60% of the housing stock (Census 2000), mostly located in low density, low-serviced, and poorly connected suburban neighborhoods. These houses require a largely unpaid labor force within the home. This work includes cooking, cleaning, childrearing, early childhood education, and maintenance of outside space. There are three main issues that are illustrated in the profiles that need to be addressed by planners. These include housing options, housing affordability, and support services and connectivity to address women’s time constraints.

Planners can create and promote plans to implement a variety of creative solutions to help ameliorate some of these issues.

Cohousing

- Cohousing is a type of neighborhood living that combines private dwellings with common spaces and shared community chores: which often include cooking, cleaning, child care and maintenance. An APA Survey conducted in 2008 found that 18.6% of communities promote cooperative housing or common living space.

Helpful links for Cohousing:

Cohousing Communities: A Sustainable Approach to Housing Development: a resource for Cohousing design and examples
Creating Cohousing: a resource for learning more about implementation, funding and affordability
The Cohousing Company: Cohousing Architecture firm that brought Cohousing to the U.S.

Prairie Onion Cohousing: Chicago, IL.
Accessory Dwelling Units

- Accessory Dwelling Units are independent housing units that can be attached to a single family home like an apartment or stand freely as a detached dwelling on the same lot as the main house, much like a cottage. According to an APA Survey conducted in 2008, 25% of communities allow accessory apartments by right and 35% allow them by special permit.

Helpful links for ADUs:

- **Benefits of Mixed Income Neighborhoods** This article helps outline the benefits of ADUs, some stakeholders to get involved, and funding options for implementing projects

- **Accessory Dwelling Units**: HUD conducted a case study of five different communities from around the country to help illustrate different ADU programs and practices.

- **Accessory Dwelling Units**: AARP has done extensive research on both State and local legislation and has highlighted some model examples of communities that have been successful in allowing ADUs into their zoning practices.

- **Yes in My Backyard: Mobilizing the Market for Secondary Units** This study looks at five cities in California and finds that these cities have a significant demand for denser neighborhoods and affordable housing. ADUs can be the answer to these problems and cities would greatly benefit from relaxing the restrictions on ADUs.

Planning & Zoning

Planners can create a supportive environment for these projects and initiatives to succeed by allowing zoning for shared resource living, reducing parking requirements, allowing for additions of new units to existing homes, encouraging inclusionary zoning and community-involved development, allowing short term guests, and requiring shared use of facilities and resources in their community.

Helpful links for Planning & Zoning

- **Shareable Cities**

- **Policy Link Tools for Inclusionary Zoning**

- **Zoning for an Ecovillage in Eugene, OR**
Transportation:
As women age they are much less likely to drive and many live in communities were public transportation is limited and walking is difficult if not impossible (NHTSA). Women spend a considerable amount of time commuting to and from work, this time increases for women who rely on public transportation and for mothers who trip-chain to child care facilities (Census 2009). Many women are faced with a reverse commute problem; needing to get from the urban center where they live to the suburban ring where they work.

Planners can use a variety of tools to help women gain mobility and time by expanding their options and helping them achieve access to transportation.

Trip Chaining
The act of chaining trips together into the daily commute can include dropping children off at school and child care, shopping for the household, visiting elders in need in of care, etc. Women tend to use this mode of travel rather than the standard journey to work (McGuckin 2001).

Helpful links for trip chaining
Child Care and Transit: Making the Link in California This 2008 report stresses the importance of linking childcare with access to transportation. In an urban setting this can mean placing child care centers next to public transit stops. In small towns without transit systems this could mean using transportation dollars to incorporate childcare into the bus routes or to pay for parking lots adjacent to child care facilities.

Job Access & Reverse Commute (JARC)
• Job Access and Reverse Commute (JARC) funds are a great way to help reroute or extend bus and transit services to include low-income women who live in inner cities, urban or rural areas and wish to work in the suburbs where many new entry level positions are located.

Helpful links for JARC
Job Access and Reverse Commute Program (JARC)
Low Income Flexible Transportation (LIFT) Program: The City of San Francisco Metropolitan Transportation Commission (MTC) was able to use JARC funds along with Congestion Mitigation and Air Quality (CMAQ) funds, and State Transportation Assistance (STA) funds to create LIFT
Case study on the use of JARC funds LIFT has rerouted buses and integrated shuttles and car shares to help low-income people purchase cars. This was possible due to both strong institutional and grassroots support for the program.
Complete Streets

- Complete Streets are becoming more popular across the country and are making progress among communities of all sizes. This approach enhances the safety of children, seniors and all residents of the community.

Helpful links for Complete Streets

**Complete Streets Association of Pedestrian and Bicycle Professionals** offers three different workshops for communities interested in implementing complete streets. These include: Laying the Foundation for Complete Streets, Complete Streets Policy Development Workshop, and Complete Streets Policy Implementation Workshop.

**Complete Streets: Best Policy and Implementation Practices** This year APA report outlines cases from across the country of policy and implementation that were successful in building support, including important elements, integrating strategic points, planning for change, handling costs, and designing complete streets.

Safe Routes to School Program

- The Safe Routes to School Program can make a huge impact on the safety and travel of children to and from school by allowing children the independence of walkability and biking.

Helpful links for Safe Routes to School

**Making the Match: Finding Funding for Future Safe Routes to School Projects**

SRTS falls under the Transportation Alternatives program under MAP-21 and will no longer receive 100% funding from federal transportation funds. Planners will have to get creative in order to secure the 20% funding match from a different source. This money can come from the Community Development Block Grants Programs or from State funding. The National Transportation Enhancements Clearinghouse (NTEC state profiles) shows different ways planners can use State funds for transportation enhancement programs.
Car Ownership & Car Donation Programs

- Car Ownership and Car Donation Programs are ways planners can help connect low-income individuals and families with cars for little to no cost to the recipient. States and counties can use TANF and Maintenance of Effort (MOE) to provide transportation for employed families in need.

Helpful links for Car Ownership & Donation

* Center on Budget and Policy Priorities* gives an overview about car donation and ownership programs. The organization helps direct planners to funding opportunities and ways to connect the community with car donation resources.

* Good News Garage* is a non-profit program that was founded in Burlington, VT and has locations throughout New England. They not only take car donations from individuals but they make repairs to the cars so they are suitable to donate to low-income families.

Care Services:

Women bear the primary unpaid care burden for children and elders. Not only does this reduce women's current labor market earnings, it has long term impacts on their economic security in retirement. Planners can help by strengthening the social infrastructure of care services in their community (Warner, 2000).

- **Child Care:** Women with children face a number of barriers when it comes to balancing work and childcare needs. There are huge costs associated with formal childcare and there is a lack of accessibility due to a lack of both affordability and facilities. An APA survey found that only 20% of communities reported having an adequate supply of quality, affordable child care.

Helpful links for Child Care

* Child Care and Community Development* A 2010 APA issue brief discusses how planners can influence policies and enhance child care programs and projects.

* Low Income Investment Fund* (Child Care Facilities) Supporting child care incorporated in schools and housing for low income families.

* Building Child Care* Case study of child care center that is co-located with new affordable housing in California.

* Children's Creative Learning Centers* Describes employer sponsored on-site or near-site early childhood education centers with locations across the country.

* Economic Development Strategies Guide* One way planners can support both care workers and the families they serve is by promoting economic development policy tools to support the care sector.
Elder Care In 2010 there were 40.4 million people age 65 and older. They account for 13.1% of the U.S. population and this number is growing. The number has increased by 5.4 million or 15.3% since 2000, compared to a much smaller increase of 8.7% for the population under age 65 (AOA 2011). In 2006 somewhere between 30 million and 38 million women worked as unpaid care workers for their adult relatives (parents, siblings, spouses, etc.). This care on average has been valued at $350 billion (AARP). Planners have an opportunity to increase the access and affordability of care for elders and to help support the unpaid care work performed largely by female relatives.

Helpful Links for Elder Care

Elder Experience Lab was created by the Business Innovation Factory in 2008 as a platform to experiment with design and services for elders and to help planners and policy makers see what works. These topics include: assistive technology, medical care, business models and financing, policy, personal care, relationships and interaction, workforce, body & mind, aging preparation/prevention, mobility, environment, end of life support, and activities and engagement.

The Jewish Family and Children Services (JFCS) is one of the oldest service providers to the elderly in San Francisco. They serve elders from the whole community of all different religions and socioeconomic statuses. They have used a universal service method and have been able to subsidize low-income elders with a sliding fee scale for higher income elders.

Seniors•At•Home program run through the JFCS provides full-service home caregivers and on-call supervisor and staffing coordinator 24 hours a day, individualized care plans and access to many care related senior services.

Improving Career Opportunities for Immigrant Women In-Home Care Workers This 2013 report published by the Institute for Women's Policy Research (IWPR) addresses the hardships that many foreign-born women working as care workers face. The report stresses the need for high-quality, targeted training for these women that could help them gain a higher degree of stability in employment.

Caring Across Generations This is a consortium of over 200 agencies nationwide wanting to improve the condition of service workers, service quality, service recipient and security for families.

Conclusion

This issue brief was designed to help planners think about spaces and services through the lens of women who have to use them on a daily basis. The profiles of the four different women illustrate the dynamic challenges women face at different stages of the life cycle. Taking a multigenerational approach by considering women of all ages and in a variety of family types ensures that planners are able to include everyone in the design of spaces and services. The solutions posed through housing, transportation, and care services are by no means a complete list. Planners are familiar with some of these solutions, others might be new ideas which help planners think about how they can use the tools they have to create a more inclusive society and promote gender equality.
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Metropolitan Transportation Commission. Low Income Flexible Transportation (LIFT). http://www.mtc.ca.gov/planning/lifeline/lift.htm


Prairie Onion Cohousing http://www.prairieonioncohousing.org/


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