

Transit Fare Policy and the Welfare State: Findings from New York City

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ABSTRACT

Transit fare affordability is an issue that rarely arises in the planning literature. Because the cost of transit is favorable compared to driving a car, and because transit has been considered the mode of the poor, transit is presumably universally affordable. This research elaborates on this assumption. Findings are from interviews with planners, advocates, social workers, and low income individuals in New York City. The research finds that for low income New Yorkers, the fare competes with other essential expenditures such as food and laundry. However the research also discovers a set of practices whereby agents of the welfare state distribute free fares to low income people. These practices are not administered or implemented by the transit agency and mostly unknown to transportation planners. The transit system, only partly through its own effort, is found to be a more generous and charitable endeavor than its liberal history, and economics-based scholarship, would imply. The paper includes a discussion of the extent to which transit fares reflect welfare state policies, and begins to explore the relationship between the two policy spheres.

Introduction

Public transportation has been theorized as an urban benefit which draws lower income residents to dense cities (Glaeser et al 2008). Its contribution to location affordability - that is, its ability to offset high housing prices - has been an important topic for both academic and practicing planners. Likewise, the connection between accessibility and social inclusion has spurred considerable research efforts (Lucas 2012, Church et al 2000). In general, there is a consensus that public transportation, if it is a dense and robust network, compares very favorably to driving on many measures, including affordability. There is little research, however, about how low income, transit-dependent individuals afford the transit fare. While we know that ridership in this group is inelastic with respect to fare prices, there is scarce qualitative knowledge about what compromises are made to pay the fare, and what role is played by agents of the welfare state to help low income clients with transportation. This type of information could inform emerging policies: as fares rise in many cities, transit agencies are beginning to implement policies that lower fares for low income riders.¹ The topic of fare affordability is especially important in a context which favors user fees even as the wages of lower income riders fall or become stagnant (Grengs 2005, Giuliano 2005).

Literature Review

There is little written about fare affordability in transportation planning scholarship. The price of the fare is discussed instead in two contexts: comparability to the price of substitutes (usually driving) and its related effect on ridership, and the fare's value as revenue relative to the

¹ Seattle and San Francisco have recently started giving lower fares to lower income riders directly from the transit agency. Toronto is considering the policy. Singapore implemented a discount for low wage workers in 2013. Los Angeles has a 'lifeline' program that requires becoming income certified through a community based organization.

cost of operating transit systems (farebox recovery ratio). The focus for this paper is on the individual rider's ability to pay, or likelihood of affording, a transit trip, and how the welfare state intervenes to promote affordability.

In transportation planning literature, the prevailing discourse is that of economics; the price of the fare to an individual rider is 'revealed preference'. That is, if a price is unaffordable it will be evident in decreased ridership. The notion is further elaborated, in most transportation planning texts, with a discussion of elasticity (e.g. Button 2010, chapter 4). Riders for whom there is no meaningful mode choice, whether due to lack of car availability, poor traffic conditions, or other reasons, are less elastic. Raising the fare will not reduce ridership, at least not as much, among these inelastic 'captive' riders. There are no guidelines in the transportation planning texts for setting fare prices specifically for 'captive' riders. The location affordability literature, especially in the popular press, begins to address the share of individual income represented by monthly transportation expenditures (Capps 2014, Litman 2009). The predominant theme in the economics-based literature, however, sidesteps the issue of affordability by generalizing how prices might be used to ration ridership and recoup costs most efficiently, for both 'captive' and 'choice' riders.

The scarce and indirect treatment of fare affordability in transportation scholarship may be because fares in the U.S. have historically been set through politically-charged battles, and are considered rather low. Rather than reflecting the value of the ride, its cost or the price of substitutes, the fare reflects historical and political processes (Yoh et al 2012). In New York City, for example, mass transportation was initially a private sector endeavor regulated by the City and State. The initial nickel fare was enforced through public contracts, and made an explicit political

promise by generations of mayors and governors. Low fares continued to be a political tool as the transit system shifted from private to City and ultimately State control in the first half of the 20th Century. Fare prices still are not benchmarked to costs or inflation. Certainly transit operators may wish to reach a target farebox recovery ratio, and in some cases, as in New York City, fare revenues are hypothecated for debt repayment. Nonetheless, fare prices are determined through an intensely political process including labor unions, the press and elected officials. Typically, the transit agency will announce several alternative fare prices and structures it is considering, it will hold public hearings, and, largely in response to public opinion as expressed in the press, the elected officials who appointed the transit agents will determine a politically palatable price and structure. In some cases, fare prices are ultimately determined through a more combative political process directly involving members of the public and advocacy groups. In both New York and Los Angeles, as well as in cities outside the U.S., attempts to raise the fare over the last 20 years have been met with political resistance when they are perceived as unfairly targeting low income riders.

Fare price and structure are also shaped by Federal regulations. Title VI of the Civil Rights Act requires that changes to transit fares should not disproportionately burden low income and minority race communities. New York City has fulfilled Title VI requirements through close study of fare product use across neighborhoods. This has led to greater price increases for monthly passes, and relatively lower increases for pay-per-ride and weekly fares. The transit agency bases this policy on analysis which shows that for the ‘first swipe of the day’ - the subway station where an individual fare card is first used on a given day - unlimited monthly fare cards are more likely to be used in higher income neighborhoods (Hickey et al 2010). While the

status quo of fare affordability is said to be maintained by fare increases which are not disproportionately burdensome to residents of presumably ‘captive’ disadvantaged neighborhoods, the specific level of affordability is not addressed.

Method

This paper investigates fare affordability through the experiences of low income and welfare recipient New Yorkers, and the knowledge of professionals in the fields of welfare and transit. In 2013 and 2014, I interviewed 18 professionals (‘elites’) in part to gauge their level of knowledge and opinion of how lower income riders afford the fare in New York City. I interviewed social workers, welfare rights advocates and activists who were also involved in transit-related advocacy, and advocates and policy analysts whose primary focus is public transportation. Interviewees were from organizations representing neighborhoods or interest groups in Queens, Manhattan, Brooklyn and the Bronx, as well as those representing New York City as a whole. I also interviewed 25 low income individuals (‘residents’) about how fare structure influences their travel behavior, and how they afford the fare. The populations were not constructed to be representative of social workers, transportation professionals or low income populations in general. Instead they were selected instrumentally according to criteria developed for the larger dissertation research effort. Social workers were selected for their access to low income clients from a variety of geographic locations, and welfare advocates were selected for their or their organization’s participation in transportation-related campaigns. Public transportation professionals were interviewed from among the major organizations in New York City whose primary focus is transit, excluding many planners and advocates who may have

worked on specific transit campaigns. Low income residents were recruited through community based organizations and Single Stop sites, which are nonprofit organizations that facilitate applications for food stamps and other benefits. Residents were required to be 21-65 years old, speak English, and reside in Manhattan, Bronx, Queens or Brooklyn.

Elite Interviewees	
Organizations Represented by Elites	5 community-based welfare organizations, 4 transit advocacy groups, 1 transit agency, 1 food pantry umbrella agency, 1 legal services organization
Professional Roles	9 social workers, 5 advocates, 1 policy analyst, 1 planner, 1 program manager, 1 attorney
Gender	14 Women, 5 Men

Resident Interviewees	
Race	13 Hispanic, 12 Black
Gender	15 Women, 10 Men
Age	range 21-61, average 46
Food Stamp Recipients	17
Immigrants	4
Currently in Homeless Shelter	2
Currently Formally Employed	8

The elite interviews were conducted using a semi-structured approach with a loose interview guide of open-ended questions. Resident interviews used the narrative biographical method which asks questions not directly about the research object and entices story telling (Hollway 2000, Wengraf 2001). In both sets of interviews, I followed Rubin and Rubin's (2011) guidance for building rapport, and engaging actively during the interview with the respondent to discern his meaning, giving him a chance to rephrase and clarify (in other words, allowing "the object to object" (Kvale 2009, pg 243)). All interviews guaranteed anonymity to encourage candor. Several additional elite interviews will be conducted in 2014 and 2015, and more detail on methods will be available in the final dissertation.

Findings - Policies and Practices

The practices listed here were discovered through elite and resident interviews and in some cases confirmed by visiting sites where MetroCards are handed out. At some of these points of service, for example medical offices, there is an explicit policy guiding staff who distribute free fares, while at others it is left to the discretion of a social worker or administrator. Free fares distributed to low income individuals are usually "two-trip" MetroCards, worth five dollars. Some city-based job and training programs mandated for public assistance recipients distribute weekly unlimited cards, worth thirty dollars. Medicaid recipients receive free two-trip MetroCards at some medical facilities, or free MetroCards for multiple trips in the mail, depending on their insurance and the medical provider. The New York City agency which administers public assistance, the Human Resources Administration (HRA), gives free MetroCards to welfare recipients and applicants, depending on stage of application and

compliance; homeless individuals are generally given MetroCards at these offices. Some nonprofit organizations which are contracted by the State and City offer MetroCards as incentives for attending programs. Participants in various workforce development programs administered by New York City may receive MetroCards during training, and public assistance recipients who are mandated to work receive free MetroCards. In 2010 the Food Bank for New York City implemented the Tiered Engagement Network which allows approximately 200 food pantries to distribute MetroCards when participants are referred for various social services. Other outlets for free MetroCards include certain court appointments, harm reduction programs which mandate frequent, often daily, appearances, and at independent, privately-funded community-based churches, food pantries, and community centers.

Individuals receiving public assistance are, in some cases, eligible for an increased stipend which is intended to pay for transportation. Homeless individuals can receive \$32.50 every two weeks and those assigned to work activities can receive up to \$30.00 every week. This is known in HRA policy documents as ‘carfare’ and it is cash added to the individual’s public assistance balance. HRA instructs case workers to add carfare for homeless individuals not already receiving free MetroCards through another mandated program. In practice, most eligible recipients do not receive carfare; fair hearings each year result in thousands of dollars of owed carfare being recovered. In other cases, recipients are overpaid: they receive both carfare and free MetroCards.

The various public transit concessions and discounts are not administered by a single institution or negotiated in a cohesive policy realm. They are funded and administered by all three levels of government as well as the quasi-governmental authorities that operate the transit

system and private institutions. The two-trip cards, ubiquitous throughout the welfare system, are purchased from the MTA at full price, either through a bulk shipment or at the station.

Nearly all ‘elite’ interviewees, and all ‘residents’, were familiar with the widespread practice of distributing transit fares to the poor. The social workers and welfare advocates expressed the greatest familiarity, in part because the nonprofit agencies where they work either currently or in the past had given away MetroCards. Among the transportation professionals, two were unaware of the practice, including the head of a public transportation advocacy group and a seasoned policy analyst at a transit agency. The four who had some familiarity with the practice were all involved with community organizing: two are involved with a community organizing branch of the transit workers’ union, one is the head of a public transportation advocacy group and former community organizer, and one primarily works in low income neighborhoods. Eighteen ‘residents’ (72 percent) had received a free MetroCard through an agent of the welfare state at some point; six (24 percent) were receiving one or more two-trip MetroCards every week at the time of the interview.

Elite interviewees were largely unfamiliar with the official transportation policies of the HRA and Medicaid. Only one social worker was loosely aware of HRA’s carfare policy, stating that she believed the policy may have been discontinued. The only welfare advocate who knew about HRA’s policy was a lawyer who specializes in recovering carfare owed to homeless clients. None of the transportation professionals were aware of the policy. Half of the welfare advocates and social workers were aware of free MetroCards being given to Medicaid enrollees at doctor’s offices; none of the transportation professionals knew of this policy. Analysis of interview transcripts is ongoing, but an initial reading shows resident interviewees have very low

levels of familiarity with HRA's carfare policy, and some awareness of Medicaid's policies for MetroCard distribution.

The findings suggest that transit fares can be observed to reflect patterns of entitlement enforced by the American welfare state (Esping-Andersen 1990, Skocpol 1995). Given that fares are the products of political and historical processes, this is perhaps unsurprising. The welfare state, broadly, refers to those mechanisms by which the state insures its citizens against poverty which would otherwise result from poor health, age, accident, disability and unemployment. It has been theorized as having two tiers, one set of universal entitlements tied to work and the other selective, means-tested entitlements directed to the poor (Katz 2002). The two tiers may not be exclusive, and many welfare state policies do not strictly adhere to the criteria of universalism, selectivity, or labor force attachment in their respective tier (Howard 2007). However there is arguably a political division between what most Americans think of as 'welfare' (public assistance and food stamps, usually for families with children) and 'social insurance' (social security and unemployment benefits, collected by individuals). I observe transit fare policy and practice to loosely adhere to the two tiers. as follows.

In the first tier is the employer-based commuter tax benefit which allows employees to purchase fares with pre-tax dollars. This is a federal policy intended to provide some parity with commuter tax expenditures that benefit drivers. Also included in this category are state- and system-specific discounts for senior citizens, those with certain disabilities, and students who may ride free while school is in session. All these concessions are universal in that recipients are eligible regardless of income or ability to pay. A disabled person, for example, will pay half the price for any fare card in New York City even if he has a high income. Likewise, the maximum

amount of pre-tax dollars which can be spent on public transportation is, as of this writing, \$350 per month regardless of income.

The second tier of policies is actually a set of practices, those discussed under findings above. The practice is to supply free fares to selective, means-tested demographics using the infrastructure of the welfare state, including nonprofit community-based providers. The social workers, case managers, trainers and others who interact with public assistance recipients and low income individuals distribute transit fares with considerable discretion. The policies that guide this tier of practices do not originate from the transit agency; they are not found in transit agency budgets, and they are not coordinated through transit.

The rider's experience in each tier is a stark contrast. The first tier of fare policies requires the rider to provide personal information, usually annually, to his employer or the transit agency. It is a matter of signing up either online or by mailing simple forms; for disabled riders, a signature from a medical examiner is required once every four years. The second tier of programs requires much more from the rider. To get a MetroCard, usually one "two-trip" pass at a time, the rider must make a personal appearance with an explicit agent of the welfare state, usually at a small window and often after waiting on line. Many interviewees described waiting on lines to pick up MetroCards multiple times in a given week.

The MTA also operates Access-A-Ride, an on-demand para transit system of vans and cars that are available to disabled passengers. It deviates from the consideration of fares for buses and subways, and it does not fit cleanly into the two tier framework, but it is worth noting. Access-A-Ride is not a means-tested program; eligibility is determined with a medical diagnosis. In practice, however, Access-A-Ride has become a service used primarily for very low income

disabled people: service is notoriously slow and unreliable, and those who can afford it use car services instead. Access-A-Ride trips cost the full fare - \$2.50 - for each ride. Passengers receive a personalized card as identification. In 2012, in an effort to cut costs, MTA enabled the Access-A-Ride cards to function as MetroCards with four free trips per day, in the hopes that disabled passengers will switch to regular transit when they can.

Findings - Affording Public Transportation

The 25 low income adult interviewees paid for public transportation with a variety of methods, using different sources of income. Twelve residents (48 percent) used income from informal or formal work to purchase fare cards. Eight (32 percent) used income from unemployment, workman's compensation, and public disability insurance (social security). Many of these interviewees reported relying on multiple sources of income to pay for transportation, including pension, borrowing from relatives, revenue from collecting and recycling bottles and cans, cash public assistance, and public assistance tied to foster parenting. Two (8 percent) relied on stipends that were exactly the amount needed for a weekly or monthly fare card, and their only income from internships and volunteer positions. One interviewee (4 percent) never paid the fare himself and instead relied exclusively on free fare cards distributed through social service agencies. Two interviewees (8 percent) felt they could not afford fare cards and instead used change to pay for the bus. These findings indicate that while low income New Yorkers primarily pay for public transit from earnings, some also use income from the welfare state.

Nearly all interviewees had experience receiving free MetroCards through welfare-related services. Nine interviewees (36 percent) were currently receiving free MetroCards

through medical and social service providers, including homeless shelters, drug treatment centers, job training centers, and public assistance offices. Of these, four were receiving more than one two-trip MetroCard per week, two received one per week, and three received them once or twice a month. One interviewee relied exclusively on free MetroCards while the others used them as needed; two interviewees describe stockpiling free cards and doling them out over time to household members. Of the 16 interviewees not currently receiving free MetroCards via agents of the welfare state, 9 (36 percent) had received them in the past, and 7 (28 percent) had never received them. Of those 7, four regularly borrowed cards or received money to buy cards from friends and relatives, one was detached from nearly all public assistance because of immigration concerns, one has exclusively used para transit (Access-A-Ride) for 15 years (paying for each trip with cash), and one now earns sufficient income to not qualify for most welfare benefits. This indicates that interaction with medical, social and housing-related services in New York City is very likely to familiarize low income individuals with the practice of distributing free MetroCards, but rarely results in a reliance on the welfare state for all transportation needs.

Interviewees discussed various methods for affording the fare and compromises they made in their daily lives because of its cost. Throughout the interview, they were asked in different ways what they do when they have very little or no money, no MetroCard or only a few fares left, and they need to get somewhere. The most common coping mechanism was to exploit free transfers by timing appointments and choosing modes and routes that would result in one fare instead of two. Eight interviewees (32 percent) reported using this method, in some cases at rather significant inconvenience, and in some cases regularly. Seven interviewees (28 percent)

described passing around unlimited MetroCards among household members or borrowing MetroCards. Six (24 percent) described skipping or rescheduling trips due to inability to pay the fare. Five walked instead of taking transit. Three washed clothing by hand, three waited for someone to swipe them into the subway system, and three skipped meals or bought fewer groceries. One or two described paying the rent late, paying less than the full fare on the bus, sneaking in to beat the fare, foregoing phone service, and cutting their own hair.

Together, these findings suggest that for low income New Yorkers the fare is a necessary but small expense, on par with laundry, typically paid from earnings and entitlements. It is afforded by low income residents through clever use of the transit system, household frugality, as well as borrowing and fare beating. In most cases, the free MetroCards distributed via welfare are not relied upon exclusively. Instead, the occasional free fares may be preventing passengers from using coping mechanisms like those described above more frequently, or from resorting to more severe methods of affording the fare.

Implications for Transit Planning

The findings have several implications for transit planners. The generalization that fares are affordable to ‘captive’ riders may be overly simplistic. Interviewees report going to significant inconvenience to afford the fare. While analysis of transcripts is not yet complete, a cursory reading shows that interviewees experience less anxiety and make fewer household sacrifices when they have an unlimited fare pass in hand. The policy of keeping the pay-per-ride fares low while raising unlimited fare pass prices may have important, difficult-to-quantify consequences for low income households. Findings also indicate a lack of information among

transportation professionals about how low income groups receive free MetroCards. There is no mention of two-fare cards, which are ubiquitous in the welfare system, in the MTA's analyses of fare equity. Without recognizing this 'second tier' of welfare-related fare practices, which exist largely outside of transit's policy realm, transportation professionals may overestimate the ability of low income individuals to pay for transit. Transit planners also tend to rely on positive, quantitative data which cannot account for how low income passengers afford the fare, and the compromises made by individuals and within households when fare prices are out of reach. Without this information the surveys administered to passengers, which then inform the determination of fare prices and concessions, are incomplete.

The MTA's current method to discern the equitability of the fare and fare structure measures the location of the 'first swipe' of a MetroCard. This is probably a reasonable proxy for passenger income, and certainly the closest proxy possible given available data. The method does not, however, incorporate any information about how the MetroCards are acquired. Title VI policy documents presume all cards are purchased by the user (Hickey et al 2010). The presumption that the fare is paid for directly by the passenger may be false in the case of many low income riders at least once or twice a week. Furthermore, the MTA's explanation for fare card use by demographics is missing information about the free MetroCards: "Disadvantaged customers (low income and minorities) generally favour fare media with lower sales values due to less frequent travel, inability to pay higher amounts and cultural attributes." (Hickey et al 2010) When we leave aside the economics paradigm that rider behavior expresses individual preference, we find that low income riders may not "favour" these fare media, including two-trip

cards, but instead may simply use them because they are provided at various points of contact with welfare services.

Conclusion

This research shows that the overlap, in practice, between the policy realms of transportation and welfare is largely unrecognized by transportation professionals. Given that transportation planning relies on the rational comprehensive model and strives for complete information, it is somewhat surprising to uncover a blind spot: the failure to acknowledge how some riders pay for transit leads to incomplete information. One instrumental explanation is that transportation planning does not include meaningful contributions from riders who are welfare recipients. An early analysis of the elite interviews shows that transportation planning and advocacy agendas are established prior to engaging riders, and riders are engaged for their presence at hearings and protests but not for their substantive contributions. A more global explanation is that welfare is stigmatized while transit aims to be customer friendly to encourage broad ridership, especially ‘choice’ riders (Farmer 2009). Politically, transit’s goal of encouraging economic development could be seen as compromised by focusing on those who have seemingly chosen not to participate in the economy, namely able-bodied adults without dependents who receive welfare. From a political economy perspective, we can observe that transit is tied to the city’s real estate values and transit advocates focus on capital expenditures; welfare is tied to the city’s labor force and advocates focus on wages and entitlements. The division between the policy realms may be summarized as between capital and labor.

Walzer's theory of spheres of justice provides a useful framework for beginning to locate public transportation within or among policies of the welfare state (Walzer 1984). Walzer contends that "regular" goods are distributed via free exchange in the marketplace, but goods with distinct social meanings are linked to specific distributive principles, such as merit, equality or need. For those goods, money does not determine the shape of the distribution. In New York, the uncoordinated, implicit principles guiding the distribution of fares or rides mirror the principles of the welfare state: to reward labor force attachment (merit), to universally reward seniors and the disabled (entitlement, based on politically uncontested categories), and to distribute freely to those who cannot pay (need). The 'good' imbued with social meaning in this case is access. The demand for transportation is generally understood as derived from demand for access to destinations. Empirical studies further link social inclusion with accessibility (Stanley et al 2010, Delbosc et al 2011).

Further research may inquire whether or at what point the fare is a proxy for access. In a city with extensive transit coverage and considerable transit network density, such as New York, the transit fare may be a reasonable proxy for access. If it is, then following from Martens (2012), we can consider accessibility within its own sphere of distributive principles. The shape of that sphere - that is, how access is distributed in a city - and whether that sphere is "dominated" (to use Walzer's term) by meanings inherent to another sphere, becomes a question for planning theorists interested in transportation.

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