

Overview

Residents of the Washington region walk and bicycle at about the same rate as the nation as a whole. Tables 2-1 and 2-2 show the share of walking and bicycling trips to work for the ten largest Metropolitan areas.

Nationally, 10% of all urban area trips are made on foot or by bike

Walking and bicycling are declining as modes of transportation both in the Washington region and nationally. Nationally, 0.38% of American workers bicycled to work in 2000, and 2.93% walked. In 1990 0.4% bicycled to work, and 3.9% walked. The number of people driving alone rose from

73.2% in 1990 to 75.7% in 2000, while use of public transportation fell by 0.5%. Driving has been increasing, and walking and public transportation decreasing, for many decades. In 1960 9.9% of workers walked to work, but only 2.93% did so in 2000.²

The walk and bike modes are more common, though, than the census commute mode numbers would lead one to believe. Work trips account for only 20% of all trips; walking and biking are more common for other purposes. Nationally, 9.5% of all urban area trips were made on foot, and 0.9% by bicycle in 2001. In the Mid-Atlantic region, 15.8% of all trips are made on foot, and 0.8% by bicycle.³

	Table 2-1 Pedestrian Commuting in the Ten Largest Metropolitan Areas ¹	% Walk to Work
1	New York	5.55%
2	Boston	4.12%
3	Philadelphia	3.88%
4	San Francisco	3.25%
5	Chicago	3.13%
6	Washington	3.10%
7	Los Angeles	2.56%
8	Detroit	1.83%
9	Houston	1.62%
10	Dallas-Fort Worth	1.48%
	United States	2.93%

	Table 2-2: Bicycle Commuting in the Ten Largest Metropolitan Areas	% Bike to Work
1	San Francisco	1.12%
2	Los Angeles	0.63%
3	Boston	0.38%
4	Philadelphia	0.33%
5	Chicago	0.31%
6	Houston	0.30%
7	New York	0.30%
8	Washington	0.30%
9	Detroit	0.18%
10	Dallas--Fort Worth	0.14%
	United States	0.38%

Regionally, bicycling and walking are concentrated in the core neighborhoods of the Washington region, especially areas near downtown D.C. and certain Metro stations, as well as college campuses and military bases. Walking is stable in those neighborhoods, and bicycling is growing. Walking is a significant mode throughout the region.

1 2000 US Census

2 1960 Census of Population, Characteristics of Population, United States Summary

3 Pucher, John, "Socioeconomics of Urban Travel: Evidence from the 2001 NHTS". *Transportation Quarterly*, Vol. 57, No. 3, Summer 2003 (49-77). Page 54.

Ethnicity, geography, age, and care ownership affect the decision to walk or bicycle to work. People living in the District of Columbia are far more likely to walk or bicycle to work than those living in Maryland or Virginia. People under the age of 35 or over the age of 65 are more likely to walk or bicycle to work. People living in households without cars are more likely to walk or bicycle than those that have one, and those living in households with only one car are more likely to walk or bicycle than those owning two. Middle-income groups are slightly less likely to walk or bicycle than either low income or the high-income groups. Hispanics are most likely to walk or bike to work.

Distance is a major barrier to commuter cycling, along with absence of safe routes, and lack of end-of-trip facilities such as showers and lockers.⁴ However, most commute trips that are short enough to be bikable or walkable are still taken by car. The average trip distance to transit or carpool is very short.

Transit and walking are interdependent, with 80% of bus passengers and 60% of Metrorail passengers accessing the system on foot. Mode of access varies tremendously by Metro station. Bicycling to transit is less common and varies greatly by Metro station, with the lowest rates of bicycle access found east of the Anacostia river.

Walking and bicycling are most common in activity centers with a mix of jobs, housing, services, and recreation in a walkable environment.

Jurisdictional Trends according to the US Census

The national trend towards less walking and bicycling also holds for the Washington Metropolitan Statistical Area. In 1990, 6633 people (0.3 %) biked to work on an average day in the Washington area and 85,292 (3.9 %) walked. In 2000, 7,532 people (0.3%) biked to work and 72,700 (3.1%) walked. It should be noted that the census numbers tend to undercount pedestrian trips, since a walk trip to transit is counted as a transit trip, not as a walk trip. Charts 2-1 and 2-2 below show the changes in walking and biking to work by jurisdiction.

⁴ Metropolitan Washington Council of Governments, *2004 Bike to Work Day Survey- Summary of Results*, June, 2005. Page 6.

Chart 2-1: Percentage of Workers Walking to Work

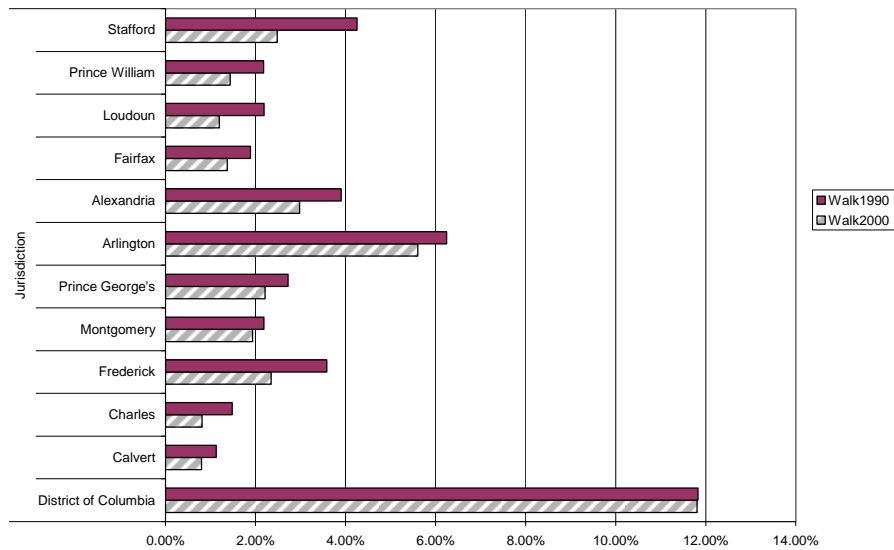
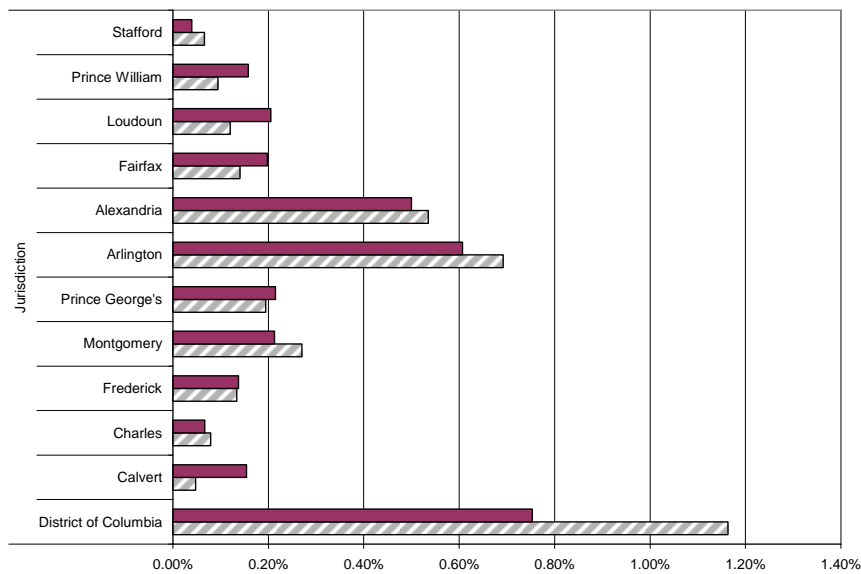


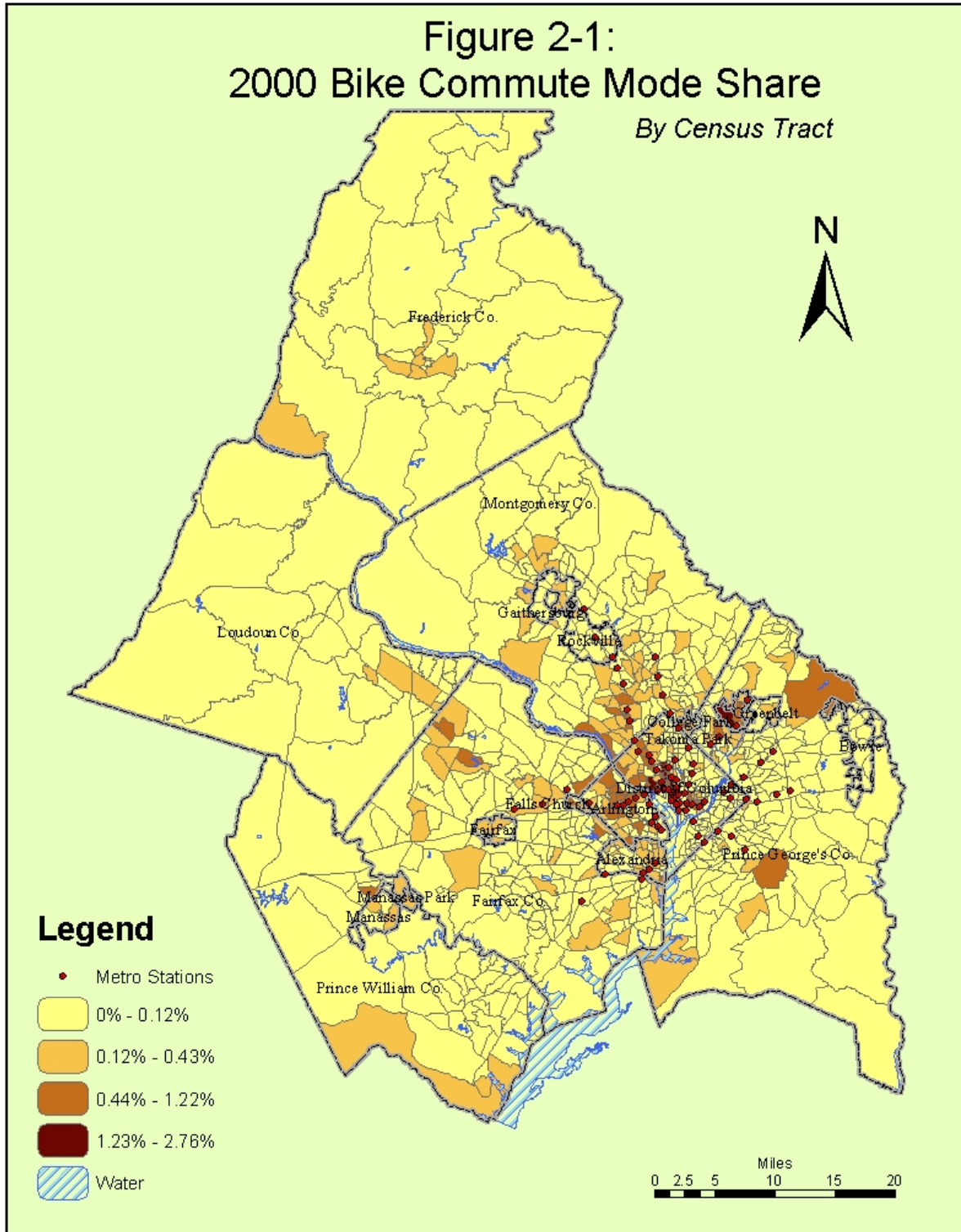
Chart 2-2: Percentage of Workers Biking to Work



Generally, the urban core of the Washington region, consisting of the District of Columbia, Arlington, and Alexandria, has experienced modest losses in pedestrian mode share and considerable gains in bicycling. The District of Columbia has maintained its pedestrian mode share for the journey to work, while increasing its bicycle mode share considerably. The outer suburban jurisdictions had relatively few people bicycling or walking to work in 1990, and that number fell further during the decade that followed.

Mode Share by Census Tract

Figure 2-1 shows the percentage of home-based work trips by bicycle for each census tract within the TPB member jurisdictions. Figure 2-3 shows the percentage of home-based work trips. Figures 2-2 and 2-4 show bicycle and walk work trips respectively for the area served by Metrorail. The maps show that bicycling and walking are concentrated in the neighborhoods surrounding downtown D.C., Capitol Hill, and North Arlington. The neighborhoods closest to downtown show the highest walk mode shares, while those a little further out have the highest bike mode shares. Census tracts abutting major facilities such as the W&OD, the C&O, and the Mt. Vernon Trails tend to show higher levels of bicycling. College campuses and military bases such as University of Maryland, Ft. Meyers, Bolling Air Force Base, the National Institute of Health, Walter Reed, Howard, Georgetown and Gallaudet all have high walk or bike mode share.



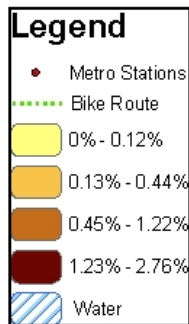
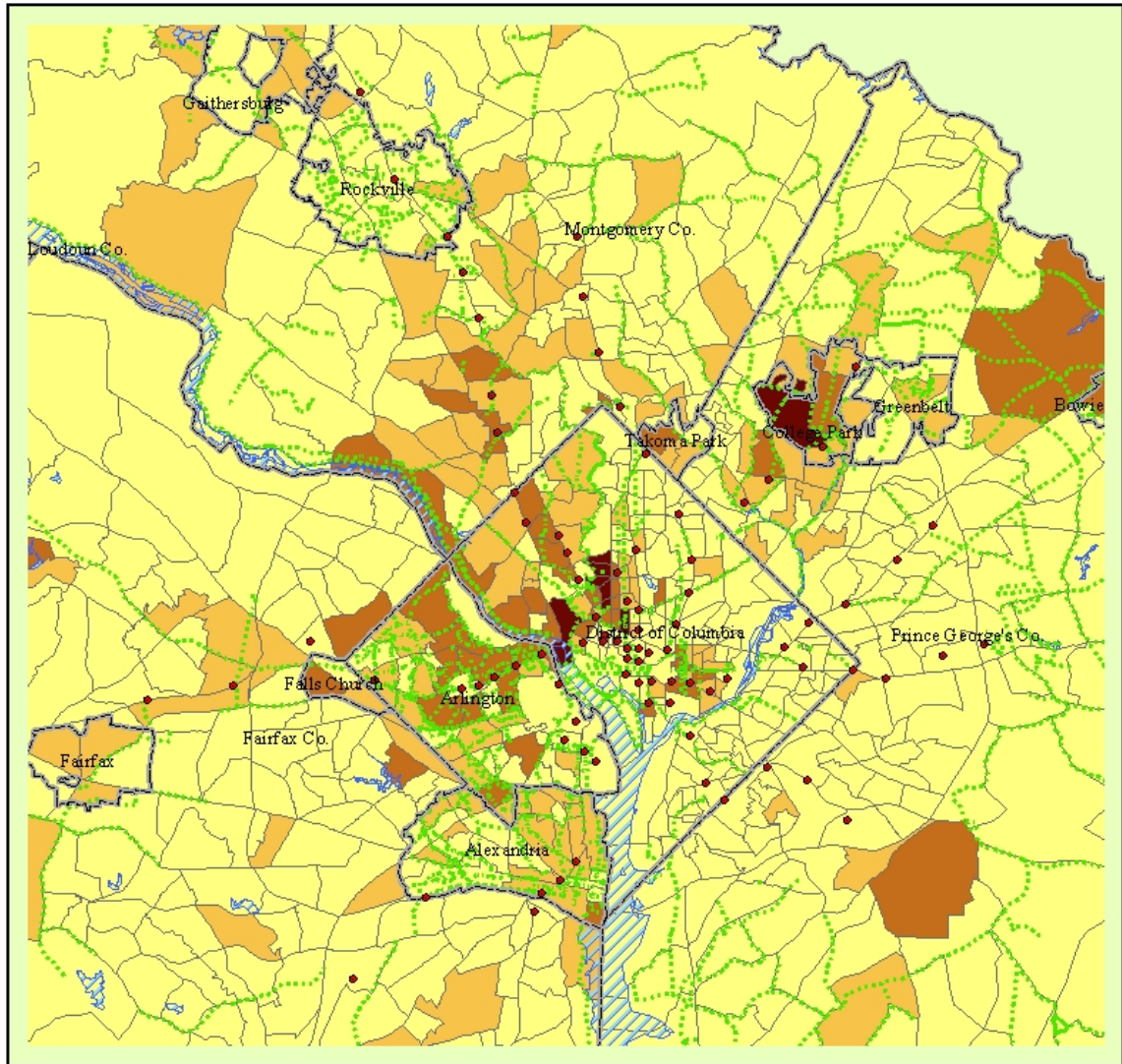
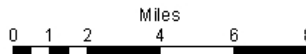
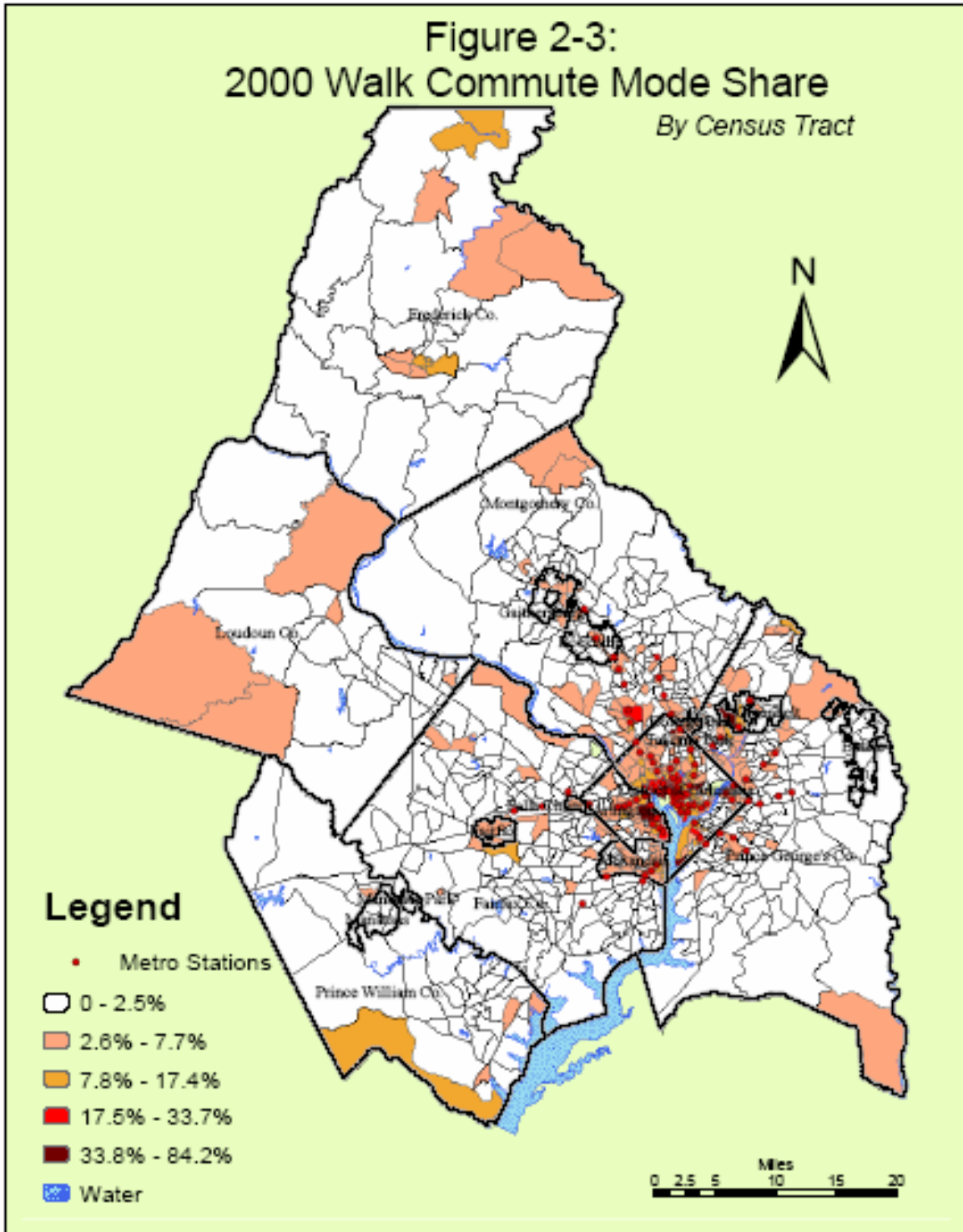
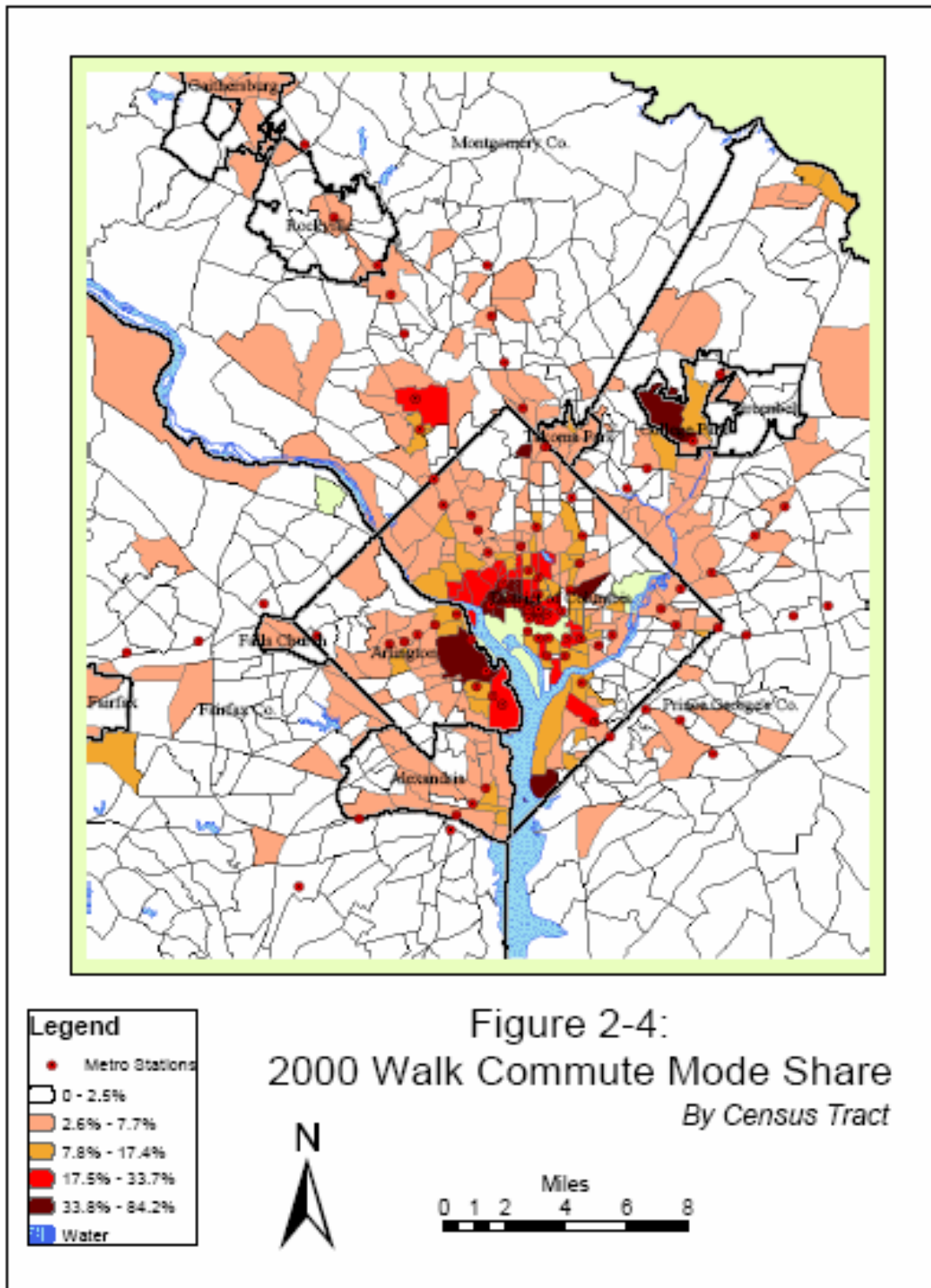


Figure 2-2:
2000 Bike Commute Mode Share
By Census Tract







Bicycling in the Metro Core

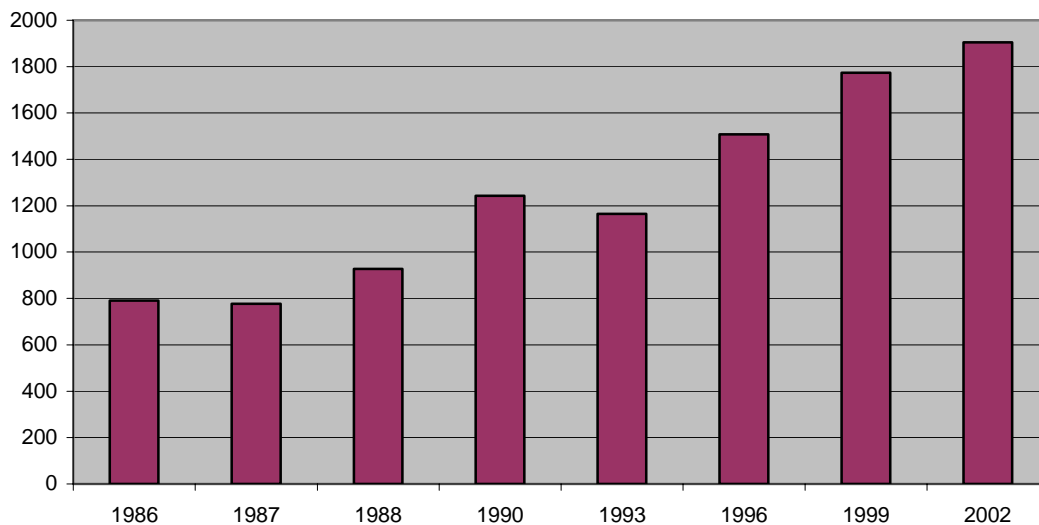
COG periodically takes a count of vehicular traffic, including bicycle traffic but excluding pedestrian traffic, entering downtown D.C. and Arlington. COG's cordon counts confirm the census data indicating a concentration of bicycling in the neighborhoods close to downtown D.C. and Arlington.

Bicycling is Growing Rapidly in Downtown D.C. and North Arlington

The counts show that bicycle traffic into the downtown Metro core is growing rapidly, with bicycle traffic into the D.C. section of the Metro core more than doubling from 1986 to 2002. The number of bicyclists entering the Metro core within the District of Columbia has grown steadily from 474 in 1986 to 1,379 in 2002. The number of cyclists crossing the Potomac bridges grew from 317 in 1986 to 525 in 2002. Bicycle traffic into the Arlington section of the Metro core increased from 409 to 645 bicyclists between 1999 and 2002, while Potomac bridge traffic declined

slightly over the same period, indicating that more people are bicycling to destinations, probably employment, within Arlington in the morning. Chart 2-3 shows the number of bicycles entering the D.C. section of the Metro core from 1986 to 2002.

Chart 2-3:
Bicycles Entering D.C. Section of the Metro Core



Bicycle traffic is also counted on the beltway cordon, including traffic on shared-use paths, but the a.m. volumes recorded are a fraction of the numbers entering the Metro core. Table 2-5 in

Appendix D shows the bicycle volumes recorded crossing the beltway in 1995, 1998, and 2001.

Demographic Characteristics of Pedestrians and Bicyclists

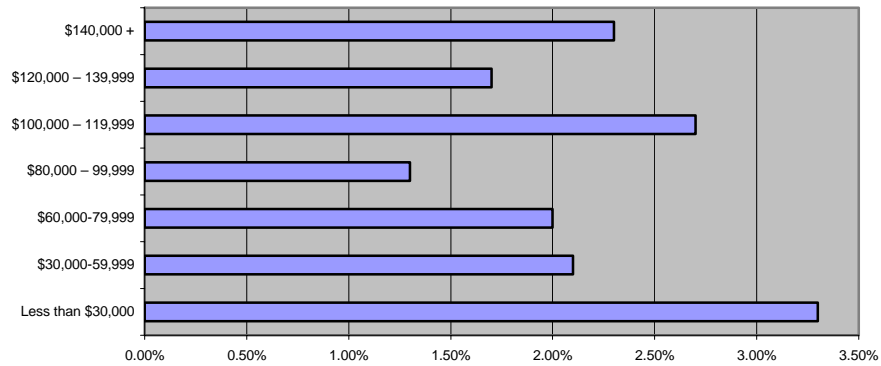
Ethnicity, geography, income, age, and car ownership affect the decision to walk or bicycle to work. The best recent source of this demographic information on pedestrian and bicycle commuters in the Washington region is the 2004 Commuter Connections State of the Commute (SOC) Survey. However, the State of the Commute Survey and the US Census both measure work trips only, and the conclusions in terms of both the prevalence and distribution of walking and bicycling can be quite different for all trips than for work trips. Nationally, the 2001 National Household Personal Transportation Survey is the best source of data demographic data on pedestrians and bicyclists for all types of trips.

All data in the following tables comes from the 2004 State of the Commute Survey unless otherwise noted. Walking and bicycling were not calculated separately in the State of the Commute Survey for the subcategories of ethnicity, income, age, and state of residence due to sample size issues. All mode shares are for primary commute mode, 3+ days per week. Walk/bike mode share varies by household income, state of residence, number of vehicles in the household, ethnicity, and age. Both the 2001 and the 2004 State of the Commute Surveys show lower mode share for walking and bicycling than does the 2000 Census, a discrepancy probably explained by differing methodologies.

A. Household Income

Chart 2-4 shows walking and bicycling commute mode share by income. Walking and bicycling to work are somewhat more prevalent among the low-income (less than \$30,000 household income per year) than among the very high-income (more than \$140,000 per year). Bicycling and walking are slightly more common at the top and the bottom of the income distribution than in the middle. This is roughly consistent with the national data for all trips.

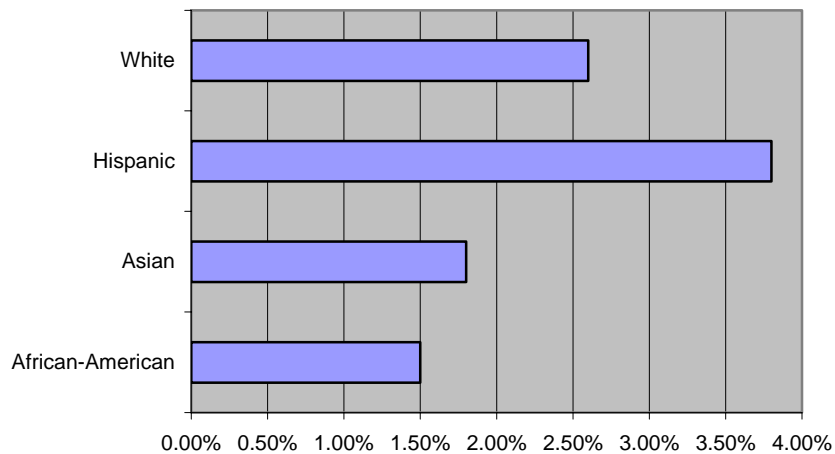
Chart 2-4: Walk/Bike Commute Mode Share by Annual Household Income



B. Ethnicity

Walk/bike commute mode share differs more by ethnicity than by income. Hispanics have the highest walk/bike mode share at 3.8%, African-Americans the lowest at 1.5%.

Chart 2-5: Walk/Bike Commute Mode Share by Ethnicity



National data for all trips, however, show African-Americans and Hispanics both walking for about 12% of all trips, though African-Americans bicycle less. Whites walk less than any other ethnic group, but take 0.9% of their trips by bike, the same as Hispanics.⁵

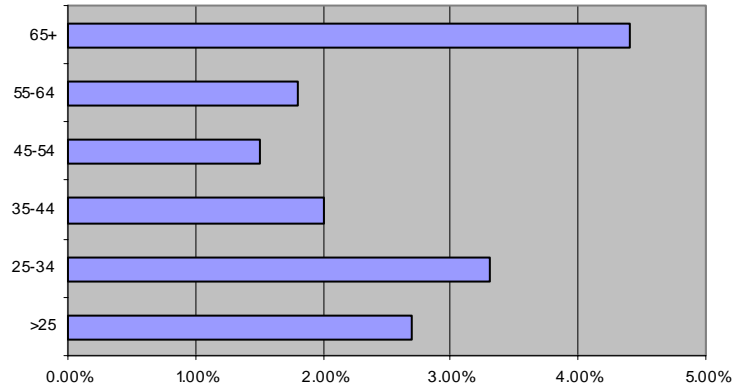
C. Age

Chart 2-6 shows walk/bike commute mode share by age. People under 35 and over 65 are more likely to walk or bike to work than the middle-aged. Nationally the elderly have a lower than average mode share for bicycling, so we can presume that most of the

⁵ Ibid, p. 68.

elderly are walking rather than bicycling.

Chart 2-6: Walk/Bike Commute Mode Share by Age



D. State of Residence

State of residence strongly predicts the likelihood of walking or bicycling to work, with 8.7% of District of Columbia residents walking or bicycling, versus 1.4% of Maryland residents and 1.5% of Virginia residents. District of Columbia residents are much less likely to own cars than Virginia or Maryland residents, are more likely to be low-income, and tend to live closer to transit or within walking distance of work.

E. Motor Vehicles per Household

Vehicles per household is another strong predictor, as shown in Table 2-6. People in households without any vehicles are much more likely to walk or bike to work than households that own one, while those living in households with one vehicle are more likely to walk or bicycle to work than those owning more than one vehicle. Non-work trips also shift radically away from walking in households that have at least one car.

Table 2-6
Walk/Bike Mode Share by Number of Vehicles

Number of Vehicles in the Household	0	1	2	3	4+
Walk/Bike Commute Mode Share	11.40%	3.70%	1.20%	1.40%	0.60%
Walk Mode Share – All Trips (NPTS) ⁶	41.1%	12.5%	7.8%	6.3% (3 or more)	
Bike Mode Share – All Trips (NPTS)	2.4%	0.7%	0.9%	0.8% (3 or more)	

⁶ Ibid, p. 57.

Trip Distances

Distance was the third most frequently cited reason, by 31% of respondents, to COG’s Bike to Work Day survey to explain why they were *not* riding to work. Reasons One and Two were “Don’t like to ride in rain/cold/hot weather” (42%) and “No safe route” (35%). So trip distance is of great interest when gauging the potential for increasing bicycling (or walking). The 2004 SOC survey asked respondents about the length of their commutes. Commute mileage is shown in Table 2-7 below.

Table 2-7: Commute Distance

Distance	Less than 5 miles	5 to 9 miles	10 to 14 miles	15 to 19 miles	20+ miles
Percentage	17%	19%	18%	13%	34%

The mean commute distance in the Washington region is 16.2 miles. However, 17% of commutes in the Washington region are less than ten miles and therefore potentially bikable on a daily basis.

Another major potential source of walk or bike trips is the trip to transit, park and ride lot, or vanpool or carpool pick-up point. As shown in Table 2-8, access trips to alternative mode meetings points tended to be short. Respondents traveled an average of 3.1 miles. The majority of respondents (59%) traveled one mile or less to the meeting point. Another 26% said they traveled between two and five miles. Only 15% of respondents traveled more than five miles.

**Table 2-8
Distance Traveled from Home to Alternative Mode Meeting Point**

(n=1,230)

Distance	Percentage
1 mile or less	59%
2 miles	10%
3 miles	7%
4 to 5 miles	9%
6 to 10 miles	10%
11 miles or more	5%

Table 2-9
Means of Getting from Home to Alternative Mode Meeting/Transfer Point
(n=1,577)

Access Mode to Alternative Mode	Percentage
Walk	39%
Picked up at home	15%
Drive to a central location (e.g., Park & Ride)	18%
Drive alone to driver's/passenger's home	11%
Bus/transit	9%
I am the carpool/vanpool driver	5%
Dropped off/another CP/VP	1%
Other*	1%

Based on the distances being traveled, many of the 29% of respondents who are currently driving to their alternative mode meeting point might be able to walk or bicycle instead.

Non-Work Trips: The COG Household Travel Survey

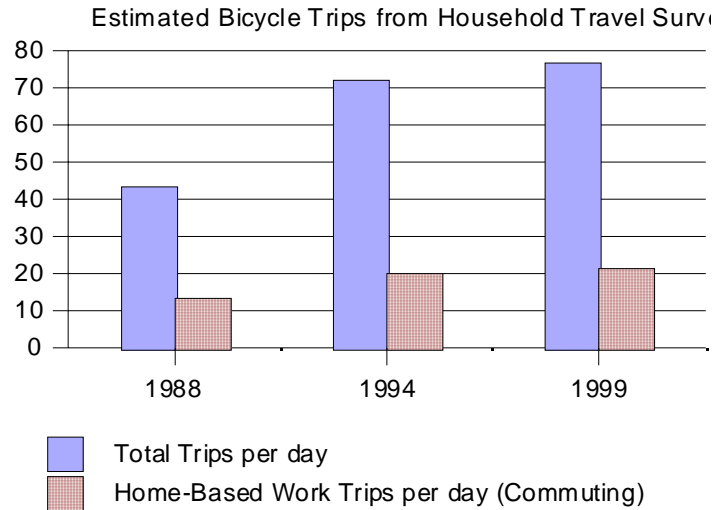
The Census and the State of the Commute Survey give us information about commute trips only. In order to calibrate the regional travel demand model, the Council of Governments conducts periodic surveys of travel behavior. The most recent surveys that include bicycle and pedestrian data were conducted in 1988, 1994 and in 1999.

These surveys use a much smaller sample of the region's residents than the Census. In 1994, 4800 households were surveyed about their travel behavior (out of a Metropolitan population of roughly 4 million). In 1999, only 2000 were sampled. The advantage of the Household Travel Survey is that we learn about trips of all purposes, not just work trips. The disadvantage is that only the 1994 sample size was large enough to provide reliable information about bicycling and walking. Another household travel survey with a sample size comparable to the 1994 survey will be available done in 2006-2007.

According to Chart 2-7 bicycle trips nearly doubled from 1988 to 1999. However, this increase coincides with an increase in population and employment in the region. In those 11 years the population increased an estimated 17% and the number of jobs increased 14%. Another important factor in the apparent increase is the difference in survey methodology between 1988 and 1994. A greater effort was made to gather bicycle and pedestrian trips in 1994 and 1999.

From 1994 to 1999 bicycle trips as a portion of total trips for all modes remained about the same: 0.5 % for all trip purposes and 0.7% for work trips.

Chart 2-7



The number of pedestrian trips is higher. In the 1994 Household Travel Survey, we found that 7.8% of all trips were on foot, and that walking accounted for 3.1% of work trips. The 1988 Household Travel Survey only asked about work trips, and this data does not include walking to transit.

In 1994 three fourths of all trips in the Washington region were for purposes other than work, and those trips were relatively short trips, averaging between four and six miles in length.⁷ Yet more than 80% of those trips were auto trips, and another 4% were school bus trips.

Walking and Bicycling to Transit

Walking is the dominant mode of access to transit. The census walk to work mode share does not include walk trips to transit, since a walk trip to transit is counted as a transit trip rather than as a walk trip. In areas with high transit ridership the census walk to work numbers significantly undercount the amount of walking to or from work. According to the 2004 State of the Commute Survey, 83% of bus commuters walk to the bus.⁸

⁷ 1994 COG/TPB Household Travel Survey: Summary of Major Findings. January, 1998. Metropolitan Washington Council of Governments, page 5.

⁸ 2004 State of the Commute Survey Results. Metropolitan Washington Council of Governments, p. 63.

In 2002 WMATA surveyed passengers at all 83 of its Metrorail stations. The primary purpose of the survey was to estimate the percentage of total ridership residing in each jurisdiction. Passengers *entering* each Metro station were queried throughout the entire day, so the “mode of access” number for any give Metro station includes both people on their way to work or some other destination, and those on their way home. “Mode of Access” is the mode people use to get to the station, not to leave it.

*61% of
Metrorail
Passengers
Walk to the
Station*

Table 2-10 in Appendix E and Table 2-11 in Appendix F show the number of passengers who arrived at each station on a given day by bicycle, on foot, and by all modes put together. On average, 60.74% of all Metrorail passengers walked to the station, while only 0.31% arrived by bicycle. 15% parked and rode.⁹ 5% were dropped off by someone, and another 11% arrived at the Metro station by bus. “Mode of Access” by foot numbers are higher than the number of commuters who report getting to Metro on foot in the 2004 State of the Commute Survey, because “mode of access” to any given station includes people who are returning *from* work. Another likely reason for the difference is that the State of the Commute Survey includes only those using Metro for commuting, while the Passenger Rail Survey includes those using Metrorail for all purposes.

Mode of access varies enormously by station, from Federal Center, with 94.2% access by foot, to Branch Avenue, with 0.9% access by foot. The top thirty stations for pedestrian access (as a percentage of total passengers accessing that station) are all located in the District of Columbia, Arlington, or Alexandria. Stations with a very high share of pedestrians tend to be major employment centers, with people are walking from work to the station, rather than from home to the station. However, largely residential-area stations such as Woodley Park, Cleveland Park, Eastern Market, and Columbia Heights are found in the top thirty. Dense, mixed-use areas such as Bethesda, Foggy Bottom, Crystal City, Pentagon City, Friendship Heights, Van Ness, Dupont Circle, Shaw, and the Rosslyn-Ballston Corridor have high percentages of pedestrian access as well.

The bicycle mode of access to transit, according to the 2002 WMATA Rail Passenger Survey, was 0.31%, and ranged from 3% at College Park to zero at 23 stations. Stations with more bicycling tended to be located in the western portion of the region, have access to a major shared-use path, be near a major University, and/or be located in an area with a bicycle-friendly street grid. Stations with no bicycling are either in dense urban employment centers with no bicycle parking, or are located in the eastern portion of the

⁹ 2002 WMATA Rail Passenger Survey, WB&A Market Research, from the table “Origin Station by Mode of Access”.

region. Of the 14 Metro stations located east of the Anacostia River in 2002, ten had no bicycle use at all. All stations in Fairfax and Montgomery Counties had some bicycle use. The WMATA rail passenger survey confirms what the census tells us about the distribution of walking and bicycling in the region, with walking and bicycling heavily concentrated in the Metro core and at certain inner suburban stations.

Outlook

Walking and bicycling taken together are significant travel modes in the Washington region, especially for non-work trips, and for trips to transit. Walking is the larger mode, but it is shrinking, while cycling is less common and is stable at the regional level.

Growth in Walking and Bicycling will likely occur in the Urban Core and Regional Activity Centers

Commutes are getting longer across the region, and most population growth taking place in outer jurisdictions that have low and declining levels of walking and bicycling. Those areas have developed in ways that make utilitarian walking and bicycling difficult and dangerous, with long distances, lack of direct routes, heavy, fast automobile traffic, and incomplete facilities for walking or bicycling.

The story in the urban core, however, is different. In the District of Columbia, Arlington, Alexandria, and portions of Montgomery County, walking is holding its own, while bicycling is expanding rapidly.

It is likely that bicycling and walking will increase in the urban core and inner suburban communities. Many inner suburban activity centers have already reached critical levels of traffic congestion. Land values in the inner jurisdictions have been rising rapidly, and regional projections call for rapid employment growth in these same areas. 80% of the region's employment is currently found within a series of "regional activity centers", or concentrations of employment and housing identified by the TPB. Seventy percent of regional employment growth to 2030 is planned to take place within or directly adjacent to those centers, as well as thirty-six percent of household growth.¹⁰ Under current zoning, far more workers are projected to arrive in the region than there will be homes built for them, and transport links will not be adequate for them to commute from outside the region.¹¹ The COG Board of Directors has concluded that some land will need to be replanned and re-zoned to accommodate sufficient housing to meet employment

¹⁰ <http://www.mwcog.org/planning>

¹¹ Metropolitan Washington Council of Governments, *Growth Trends to 2030: Cooperative Forecasting in the Washington Region*, October, 2005. Pp. 2, 14-15.

projections. If redevelopment occurs in ways that are consistent with the TPB Vision, creating activity centers that mix jobs, housing and services in a walkable environment, there will be more walking and biking.

Data Sources

Major sources of data for bicycling and walking in the Washington region include the US Census, the Commuter Connections State of the Commute Survey, the 1994 COG household travel survey, COG's cordon counts, pedestrian and bicycle crash data from the Departments of Transportation, WMATA's 2002 Rail Passenger Survey, and the 2004 Bike to Work Day Survey.

A. US Census

The most fine-grained data on travel behavior comes from the Census. Every 10 years the Census Bureau asks roughly one in seven individuals (those who fill out the 'long form') how they get to work. People are polled at their home, not at their place of work. The most recent data available is from the 2000 Census. The biggest limitation of the Census data is that it only contains commute trips. Only one quarter of all trips in the Washington region are commute trips.¹² However, commute trips occur at the most congested time of day.

B. COG Cordon Counts

COG's cordon counts are conducted by machine or in person, on specific roads or trails. In cordon counts, COG counts the volume of traffic crossing a series of points along an imaginary circle. For example, one cordon line is the Capital Beltway. At approximately 60 points along the Beltway, COG counts all vehicles crossing over or under the Beltway. Another cordon line is known as the Metro Core, circling downtown DC and part of Arlington. Counts take place on a single day, so results may vary widely depending on weather, transportation incidents, security emergencies, or other factors. Pedestrians are not counted. Bicyclists crossing the cordon line may or may not be commuters; they are counted but not stopped or asked their trip purpose. In most cases the numbers represent only one day of counting and can not be viewed as a daily average.

C. Commuter Connections State of the Commuter Survey

The State of the Commute (SOC) survey is a random sample survey of 7,200 employed persons in the 12 counties and four independent cities of the Washington Metropolitan designated non-attainment region. Commuter Connections commissions this survey in order to evaluate the effectiveness of its programs. The region polled is the Washington

12 National Capital Region Transportation Planning Board, *1994 COG/TPB Household Travel Survey: Summary of Major Findings*. January, 1998. Page 4.

Metropolitan Statistical Area, shown in figure i-1 on page i-4. The sample size of the State of the Commute Survey permitted the calculation of walk/bike mode shares by annual income, ethnicity, age, and state of residence.

The SOC survey does not provide any information on non-work trips. Surveys were carried out from February 7th to May 2nd, 2004, by telephone, and asked about behavior “last week”.

This methodology differs somewhat from U.S. Census, which asks about behavior during the first week in April. The 2001 and 2004 SOC surveys show lower numbers for walking and bicycling than does the census.

D. 1994 COG Household Travel Survey

In 1994 consultants for the Metropolitan Washington Council of Governments conducted a survey of more than 11,000 persons in 4,800 households throughout the Metropolitan Washington region, about trips made on a randomly assigned weekday for their household. The survey was conducted in two waves, the first in May and June of 1994, the second in October and November of 1994. In each wave of the survey randomly selected Washington area households were contacted by telephone and asked to participate in a one-day travel survey. Those households agreeing to participate were sent a travel survey packet containing information on the survey and a travel diary for each member of the household age 5 and older. Instructions in the survey packet asked all eligible household members, age 5 or more, to record in the enclosed travel diaries all trips made on a specific weekday that had been randomly selected for their household. Reminder cards were sent and phone calls made. Then beginning on the day after the travel day consultant staff began calling each participant household to obtain a telephone report of all trips made by each household member on the household’s travel survey day. The net response rate was 40%.

The data collected in the COG Household Travel Survey is used to develop an understanding of the basic factors that determine the amount and nature of daily travel in the Metropolitan region. They are also used to predict changes in daily travel patterns in response to current development trends and changes in regional transportation policies and programs.

E. 2002 WMATA Rail Passenger Survey

WMATA carried out a survey of rail passengers in 2002. Surveys were carried out between April 8 and May 22, 2002. Data were collected for the full day, divided into a.m. and p.m. peak and off-peak periods. Subjects were interviewed in Metro rail stations. The primary purpose of the survey was to allow WMATA to estimate the percentage of total ridership residing in jurisdiction. However, the survey also asked riders what mode of transportation they used to access or egress the station. 57,700 responses were gathered.

F. 2004 Bike to Work Day Survey

The Bike to Work Day survey is a survey of participants in the regional Bike to Work Day of May 7, 2004. It is not a random sample, but it provides a portrait of a self-selected group of cyclists. In November, 2004 COG mailed surveys to all 4,200 registered participants, and got back 1,240 completed surveys, a response rate of 30%.

Participants in Bike to Work Day often rode considerable distances for the event, with 18% riding 10-15 miles, and another 12% riding more than 15 miles. However, the post-ride survey indicates that people may be willing to ride farther for a one-day event than they will on a daily basis. Several months after the event participants were asked if they still biked to work, and if not why not. Of the 354 respondents who did not continue riding to work after participating in Bike to Work Day, 42% cited weather, while another 35% cited lack of a safe route, 31% cited distance, 18% cited lack of showers or changing facilities, 10% cited lack of bike parking/storage, and 8% cited the need for a car to take care of personal business.