



DRAFT

MTC Regional Means-Based Transit Fare Pilot Program (Clipper[®] STARTSM)

Technical Memo of First Two Years of the Pilot (July 2020-July 2022)

June 2023



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1 INTRODUCTION

Summary of Clipper START Pilot Program

The Clipper START Pilot Program is a regional means-based transit fare discount pilot within the nine-county San Francisco Bay Area. The pilot is a direct result of Metropolitan Transportation Commission's (MTC) equity and access policy initiatives (e.g., Lifeline Transportation Program, Coordinated Human Services Plan, Plan Bay Area, Community Based Transportation Plans) and a 2015, 3-year "Regional Means-Based Transit Fare Pricing Study". It is also one of MTC's first projects to intentionally apply MTC's Equity Platform: to listen and learn, define and measure, focus and deliver, and train and grow. The pilot is funded by State Transit Assistance, Cap and Trade, and the one-time programming of fixed funds from the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The goals of the pilot are:

- Make transit more affordable to individuals earning a low-income,
- Develop implementation options that are financially viable and administratively feasible; and,
- Move towards a more consistent regional standard for fare discounts.

The evaluation of the pilot is a requirement identified in MTC Resolution 4320 that adopted the framework of the Regional Means-Based Transit Fare Pilot Program (Clipper START). The goals of the evaluation are to:

- Produce research that helps our region better understand and respond to issues of affordability, economic mobility, and equity within the region,
- Build evidence about what works to reduce poverty and improve mobility so the region can allocate resources to more effective strategies, and;
- Apply data, technology, and service design to facilitate more holistic, equitable and effective service delivery.

The pilot launched on July 15, 2020, and will run for three years until June 30, 2023, per MTC Resolution No. 4320. After two years of analysis and engagement with customers and stakeholders, MTC is recommending changes to the current framework as well as introducing new strategies for exploration. Informed by the evaluation results, MTC and participating transit operators are examining next steps to collectively improve the program as the region recovers and adapts to changes brought on by the COVID-19 pandemic.

The program is centrally administered for the region by MTC and initially launched for riders on four of the region's transit agencies: BART, Caltrain, Golden Gate Transit and Ferry, and the San Francisco Municipal Transportation Agency (Muni). These agencies make up the pilot's Cohort 1. The fare discounts vary by Cohort 1 agencies (Figure 1). Adults are eligible for discounts if they earn at or less than 200% of the Federal Poverty Level of household income. For example, an individual is eligible for the program if their annual combined household income for a family of four is less than \$55,500 (per 2022 thresholds).

The program expanded to include a second cohort of seventeen regional transit agencies in response to the pandemic. Cohort 2 agencies launched in two waves, with Cohort 2.1 in November 2020 and Cohort 2.2 agencies in January 2021. The agencies included in Cohorts 2.1 and 2.2 and their respective discounts are shown in Figure 2. Santa Clara Valley Transportation Authority (VTA) is the only Bay area transit agency utilizing the Clipper system that opted not to participate in the program as the agency currently has a low-income discount program.

Figure 1 Clipper START Pilot Agency Discounts – Cohort 1

Agency	Fare Discount
BART	20%
Caltrain	50% ¹
Golden Gate Transit and Ferry	50%
SF Muni	50%

Figure 2 Clipper START Pilot Agency Discounts – Cohort 2

Agency	Region	Fare Discount
Cohort 2.1		
Petaluma Transit	101 Corridor	20%
Santa Rosa CityBus		
Marin Transit	North Bay	50%
Sonoma County Transit		20%
SMART		50%
San Francisco Bay Ferry	Ferry	50%
Cohort 2.2		
AC Transit	East Bay	20%
City Coach		
County Connection		
Tri Delta Transit		
WestCAT		
Wheels		
Union City Transit		
FAST	Napa/Solano	20%
Napa VINE		
SolTrans		
Vacaville City Coach		
SamTrans	Peninsula	50%

¹ Caltrain initially offered a 20% discount but increased the discount to 50% when Cohort 2 entered the pilot.

COVID-19 Impacts on Program

As the Clipper START Pilot Program launched in the middle of the COVID-19 pandemic, the results in this memo should not be separated from the reality that the region saw significant reductions in travel, particularly among transit trips. The region's 24 transit agencies were forced to cut service following public health travel restrictions and drops in travel demand in March 2020. Additionally, many of the region's transit agencies suspended fare collection to reduce contact between riders and agency drivers for some or all of the baseline period, including AC Transit, County Connection, FAST (except for express routes), Wheels, Napa VINE, SamTrans, TriDelta, Union City, Petaluma Transit, Santa Rosa CityBus, Sonoma County Transit, VTA and WestCAT. Meanwhile, ridership dropped by 85% between February and April 2020.² Of the 15% of riders that continued using the agencies, many were performing essential work services and/or had no other means of transportation.

Into the Q4 period and beyond, the region's transit agencies have been restoring service towards pre-COVID levels as public health restrictions have been reduced. Some riders have returned or begun to ride transit as COVID-19 vaccination rates have increased, businesses and events are open, and riders feel more comfortable, but most agencies are still operating with significantly lower ridership compared to pre-COVID, or 2019, levels. In July 2022, Bay Area transit ridership was 47% of ridership in July 2019, but has been steadily increasing.

Considering the service reductions and the reduced ridership, the impacts of COVID-19 are expected to have affected the outcomes presented in this memo. For Outcome 1: Awareness and Marketing, the reduction in travel demand likely had an impact in the number of completed applications and program enrollees during all time periods. For Outcome 3: Financial Viability, it is difficult to measure the long-term revenue impacts to agencies because the COVID ridership recovery rate has varied across operators. For Outcome 5: Affordability and Outcome 6: Increased Access and Mobility, trips taken by enrollees and travel patterns are likely impacted by reductions in service and reduced travel. As much as possible, these impacts will be considered throughout the analysis presented in this memo.

Final Technical Memo

This final technical memo presents detailed metrics related to the six program evaluation outcomes: Awareness and Marketing, Customer Experience, Financial Viability, Administrative Feasibility, Affordability, and Increased Access and Mobility (Figure 3). A high-level summary of the program can be found in the Executive Summary that is a companion to this report.

² National Transit Database (NTD) via MTC

Figure 3 The six program evaluation outcomes for the Clipper START program.



Quantitative and qualitative data collected from several different sources were used to understand the program outcomes and impacts reported in both the Executive Summary and this technical memo (Figure 4). Data was provided by agencies and MTC at regular periods throughout the duration of the pilot program. Program application data and participant surveys and focus groups conducted throughout the first two years of the program were especially valuable in understanding program user demographics, successful outreach methods, potential improvements to the program and program strengths and weaknesses. Social media and website marketing impressions were also tracked and shared with the program team. Financial data about the costs of the program and impact on agency revenue data allowed MTC to track financial impacts to agencies and program participants.

Additionally, two surveys were administered to gain an understanding of program awareness and promotion related to targeted and general marketing. Community-Based Organizations (CBOs)/Social Service Agencies (SSAs) throughout the Bay Area were a key target market to promote the program to clientele. CBOs/SSAs were surveyed about if and how they had promoted the program, and if they had not, what program information would encourage them to promote it to their clients. The second survey was a broad public awareness survey that was designed to understand general brand and program awareness that may have occurred through program promotion via participating operators' transit service

advertisements and/or social marketing promotion. All public surveys and focus groups were offered in English, Spanish, Chinese, and Tagalog.

Based on these findings, the memo provides recommendations for adjustments to the program’s design and implementation as the pilot program transitions to a permanent program.

Figure 4 Table detailing data sources and outcomes informed

Data Source	Outcomes Informed
Clipper START application survey	Awareness and marketing, affordability, access and mobility
Clipper Data Store trip data	Awareness and marketing, access and mobility
Marketing impression data	Awareness and marketing
Clipper START reimbursement data from MTC	Financial viability, administrative feasibility
Program user surveys: beginning and end of pilot	Customer experience, affordability, access and mobility
Program user focus groups: beginning, mid and end of 2-year pilot milestone	Customer experience, affordability, access and mobility
Public general awareness survey	Awareness and marketing
CBO/SSA survey	Awareness and marketing, access and mobility

2 OUTCOME 1: AWARENESS & MARKETING

Key Findings

- Digital ad and social media impressions fluctuated at first, but have remained relatively constant since Q3. Engagement rates and click through rates (CTRs) consistently exceeded the industry average throughout the pilot.
- Website use grew from Q3 on. Most website users are direct users (users that click links that direct them to the site, including through paid ads). Organic search users were noticeably high from Q4 on, compared to previous quarters.
- 2,348 applications were submitted in Q8, resulting in a total of over 14,800 program applications through Y2.
- Over the first two years of the pilot program, about 60% of applicants reported using BART and 60% reported using Muni. Since the launch of the Cohort 2 agencies in Q2, the percentage of applicants reporting using AC Transit, SamTrans, SF Bay Ferry, and the other Cohort 2 agencies has increased. While VTA does not participate in Clipper START, about 2% of all applicants reported they use VTA.
- Over 50% of applicants were from San Francisco in every quarter. Applicants from other cities, including Oakland, San Jose, San Leandro, Berkeley, and Daly City stayed consistent to proportions seen in Q3.
- The majority of program applicants identify as female, with the largest proportion of female riders identifying as Muni and Tri Delta Transit users.
- Over half of applicants have a household income of less than \$20,000, including those with no income. The proportion of applicants with no income was the highest in Q6. Applicants who reported using Santa Rosa, Petaluma Transit, Sonoma County Transit, and Napa Vine tend to earn the least.
- Nearly half of all applicants identify as Asian, a disproportionate representation compared to the Bay Area's low-income population. The largest proportion of riders on Muni, BART, and SamTrans identified as Asian.
- The proportion of Hispanic or Latino/a/x applicants dropped in Q4, then remained constant. SamTrans and Union City have the highest proportion of riders identifying as Hispanic or Latino/a/x.
- Applicants from Caltrain and Napa Vine tend to be younger (under 35), while applicants from Muni and Tri Delta Transit tend to be older (over 35).
- Applicants in the lowest income brackets tend to be younger than higher earners.
- According to the application survey, applicants are learning about the program in multiple ways, such as email, the Clipper START website, transit/bus advertisements, and word of mouth. Compared to past quarters, more riders in Q8 reported hearing about the program through email and the website.

- Younger applicants were most likely to hear about the program through transit/bus advertisements and email/website, while older applicants heard about the program through radio/television, newspaper articles/advertisements, and social media.
- Program awareness varied across race and ethnicity, which may indicate cultural difference with the trust in, and exposure to different sources of information. Asian applicants were most likely to hear about the program through text message or radio/television while Hispanic and Latino/a/x applicants were most likely to hear about the program through radio/television and Clipper START brochures.
- Over the course of the first two years, just under 13,000 applications have been approved, or 87% of submitted applications. Common reasons for applications to have issues or be denied are proof of income or income requirements not met.

How effective was the marketing and outreach program?

MTC worked with transit operators and retained external consultant services to market and conduct outreach for the Clipper START Pilot. Moore, Iacofano and Goltzman (MIG) was responsible for developing and implementing a marketing multilingual campaign delivered throughout the Bay Area across different mediums (website, social media, transit, newspaper, radio, TV, email) and with different partners (transit agencies, community-based organizations, human/social service agencies) providing information on how to enroll. MTC also retained a consultant to conduct direct outreach to CBOS and SSAs to promote the program to their constituents.

Number of Impressions

The number of impressions metric looks at how effective the program's outreach was at marketing and distributing information about the program. Figure 4 shows the number of digital ad impressions and click through rate (CTR), or the percentage of digital ad viewers that clicked through to the program website for the duration of the pilot. Since the Q1 period, digital ad impressions have decreased through Q2 and generally leveled off in Q4 and beyond, with the exception of a spike in digital ad impressions during Q. CTR for all quarters stayed relatively stable between 0.15-0.20%. There was a decrease in CTR during Q6, when digital ad impressions increased, followed by a spike in CTR in March 2022 (Q7). For reference, the industry average CTR is 0.08-0.10%. This relatively high and consistent CTR indicates good engagement from the community.

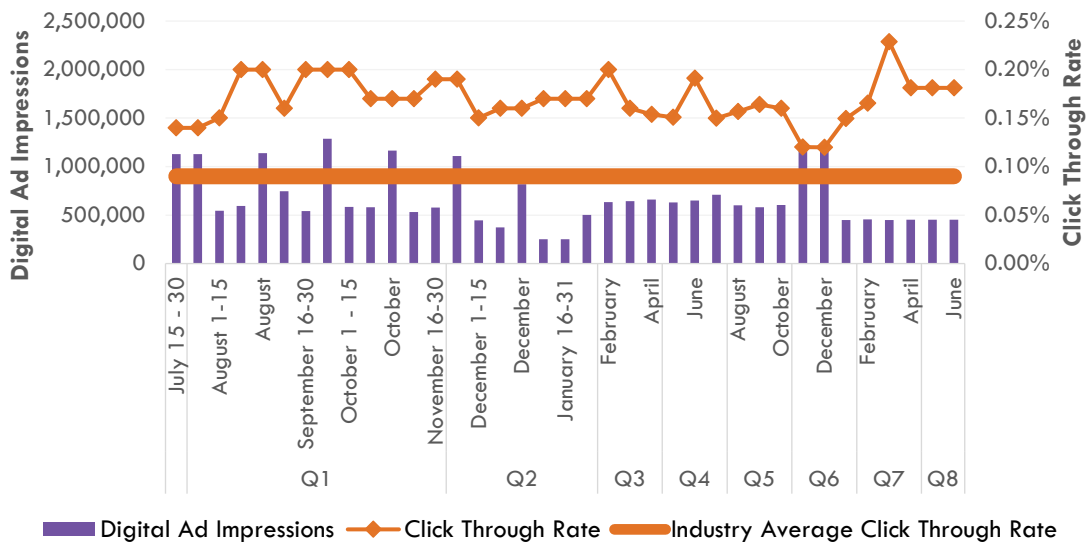
Figure 7 and Figure 8 show the number of social media impressions and engagements for Twitter and Facebook over the course of the program. Like with the digital ad impressions, social media impressions fluctuated in the first 2 quarters of the pilot but then leveled off in Q3 and beyond, along with the number of clicks. The engagement rates for Twitter stayed relatively low through Q4 with a slight upward trend from Q5 to Q8, while the Facebook

engagement rate saw a spike in the first months of Q2 and Q4, then a gradual reduction to more consistent rates through the remainder of Y2.

Figure 9 shows the breakdown of website users by acquisition type. Website use gradually increased throughout the pilot program. For all months, direct users (accessing the site via paid ads) make up the largest proportion of website users. The number of social users (linked to the site through Twitter, Facebook, reddit, LinkedIn, and other social networks) declined after the 3rd quarter, while users from organic search (accessing the site via unpaid listings generated from a search) increased from that point forward.

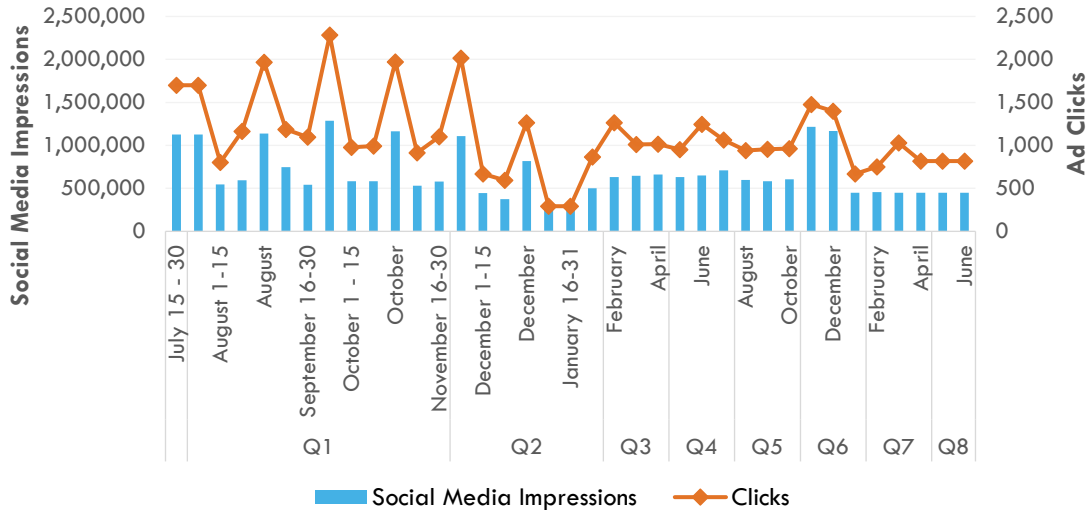
In addition to the digital ad and social media marketing, MTC facilitated additional policymaker, social service agency (SSA), and community-based organization (CBO) outreach throughout the pilot program.

Figure 5 Digital Ad Impressions and Website Clicks by Month



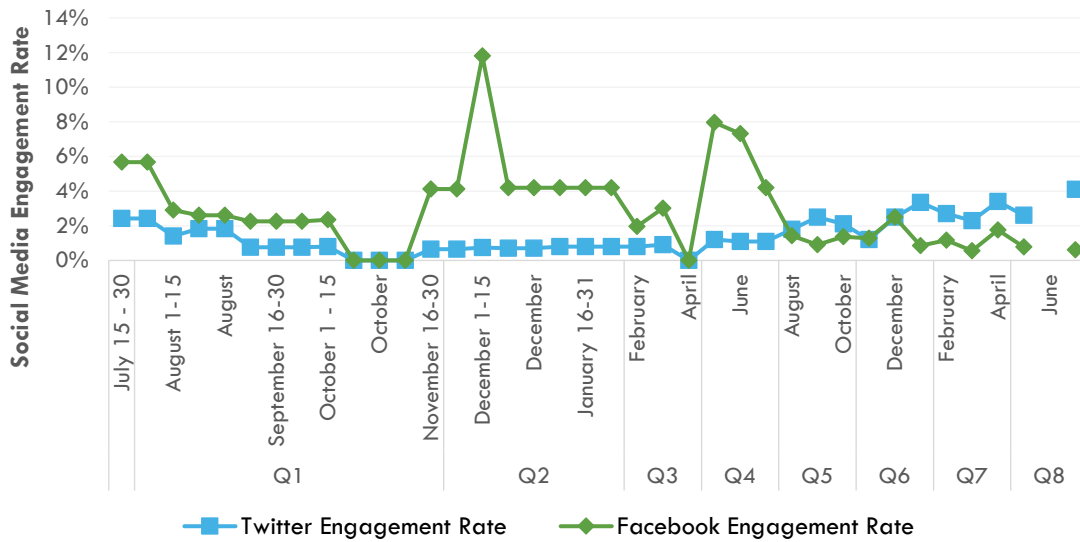
Source: Clipper START Digital Marketing Analytics Reports, July 15, 2020 – June 30, 2022

Figure 6 Social Media Impressions by Month



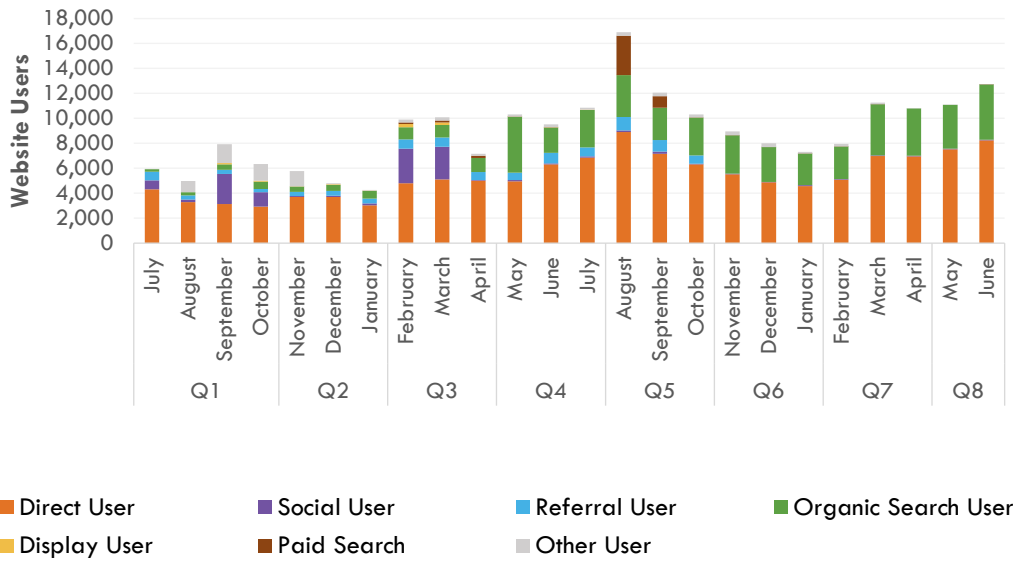
Source: Clipper START Digital Marketing Analytics Reports, July 15, 2020 – June 30, 2022

Figure 7 Social Media Engagement Rate by Month



Source: Clipper START Digital Marketing Analytics Reports, July 15, 2020 – July 31, 2022

Figure 8 Website Users by Acquisition Type by Month



Source: Clipper START Digital Marketing Analytics Reports, July 15, 2020 – June 30, 2022

Number of Completed Applications

This metric considers how many individuals have completed applications for the program. As of November 2022, 16,623 applications had been approved, with 18,865 applications submitted for the program. Prior to the COVID-19 pandemic, MTC estimated that the pilot program would have 15,000 sign ups during the original pilot program period. By July 2022, nearly 15,000 applications had been submitted.

In addition to the submitted applications, a number of applications were started but not completed during many of the periods. As of November 2022, 113,986 applications had been started. Unfortunately, due to limitations in the Google Analytics reporting, it is impossible to determine which points in the application process was causing the most drop-offs. In the General Awareness survey conducted in the Fall of 2022, most respondents who said that they had started an application and not completed it said that they had not completed the application because they learned that they did not qualify for the program. Figure 10 shows both the applications completed, and started but not completed across the monthly marketing report periods.

To better understand who is completing the program applications, applications are broken down by transit agency³, zip code, household income, race/ethnicity, and gender identity across the program to date (total):

- Applicants were asked which agencies they use of the participating transit agencies. BART and Muni remain the top agencies among applicants, with 66% and 69% of applicants each for the program to date (Figure 11 and Figure 12).

The percent of applicants who ride Caltrain and Golden Gate Transit (including Golden Gate Ferry) has stayed relatively consistent through Y2. Since the launch of the Cohort 2 agencies in Q2, the percentage of AC Transit, SamTrans, SF Bay Ferry, and the other Cohort 2 agencies has increased. During Y2, applications for most agencies remained steady, other than a severe drop off in BART applications in Q8. It should be noted that while VTA does not participate in Clipper START, about 2% of all applicants reported they use VTA.

- The largest concentration of total program applicants lives in San Francisco (52%) (Figure 13 and Figure 14). In Q8, the proportion of applicants from San Francisco was 57%. Meanwhile, the proportion of applicants from other cities, including Oakland, San Jose, San Leandro, Berkeley, and Daly City have increased. Application rates are relatively low in some of MTC's Equity Priority Communities, including Santa Rosa, Fairfield, Vallejo, and cities within the Caltrain and SamTrans service area.
- The majority of applicants (60%) identified as female across the program (Figure 15).
 - The gender of applicants varied across the selected transit. More than half of applicants from Muni, BART, AC Transit, GGT, Sam Trans, and SF Bay Ferry

³ Pandemic related ridership recovery varied across participating agencies, with all remaining below pre-pandemic levels.

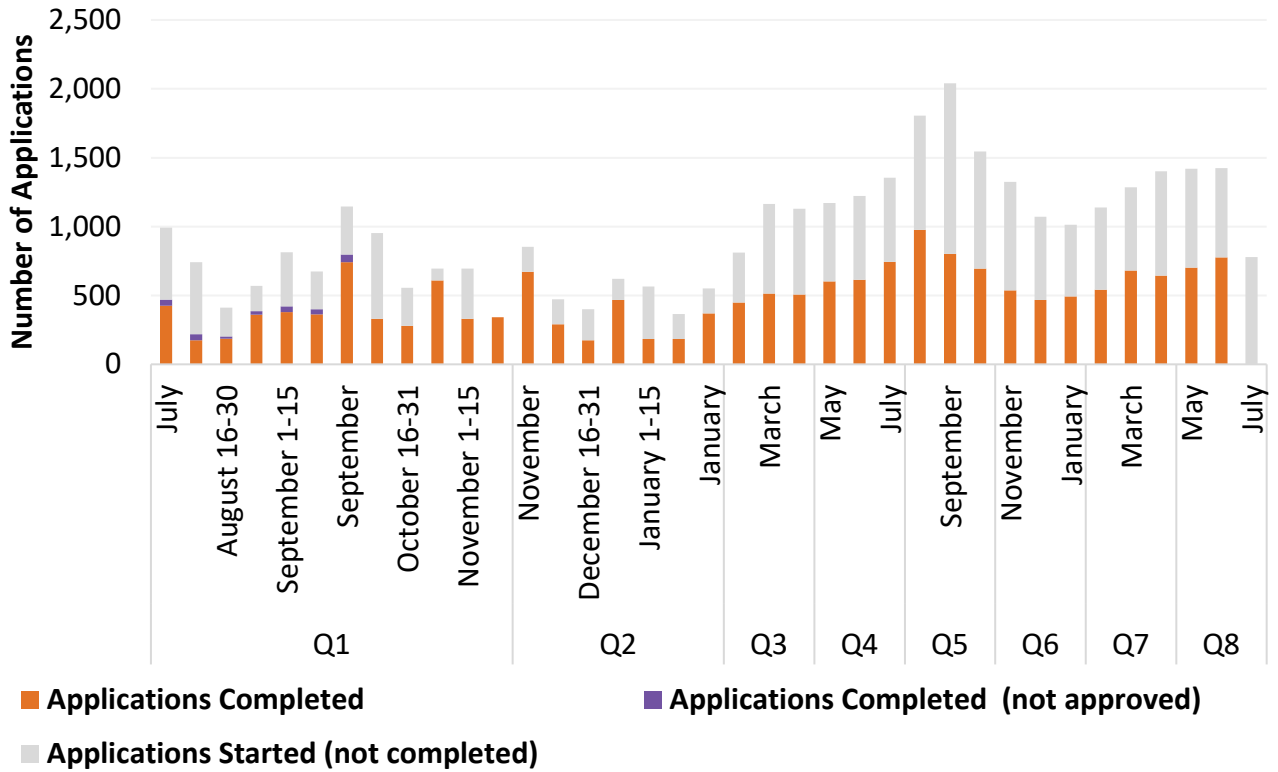
identified as female, while more than half of applicants from Marin Transit and SMART identified as male.

- The majority of total applicants (72%) reported a household income less than \$20,000 (Figure 16). In Q6, 20% of applicants reported no income, the highest of all quarters.
- Across the transit agencies, more applicants who reported using Muni, BART, and SamTrans earn more than \$20,000 compared to other agencies (Figure 17). The largest proportion of applicants earning \$20,000 or less reported using Santa Rosa and Petaluma Transit.
- Just under half (45%) of total applicants identified as Asian, 16% identified as Hispanic or Latino/a/x, and 15% identified as White (Figure 18)
 - In 2019, 23% of the Bay Area Combined Statistical Area (CSA) population was Asian and 18% of the region's population with household incomes below the Federal Poverty Level were Asian⁴. Therefore, people who identify as Asian are disproportionately represented among Clipper START applicants.
 - Across transit agencies used, the largest proportion of applicants of Muni, BART, and SamTrans identified as Asian (Figure 19). SamTrans, Union City, and Santa Rosa all had the highest proportion of riders identifying as Hispanic or Latino/a/x (23%).
- A greater proportion of applicants across the two year pilot period were between the ages of 19 and 35, with enrollment by 19-25 year olds increasing in Q4 and beyond. Enrollment was lower in older age groups (Figure 20).⁵
 - Across the transit agencies, nearly 60% of applicants that reported use of Napa Vine and FAST were under 35. Meanwhile, Muni, Tri Delta Transit, Santa Rosa, and Golden Gate Transit had the highest proportion of applicants over 35.
- Applicants in the lowest income brackets tend to be younger than higher earners, with over half of those earning under \$5,000 of household income falling under the age of 35 (Figure 21).
 - Asian applicants tend to be older than White and Hispanic or Latino/a/x applicants, with 41% of Asian applicants reporting an age of over 45 (Figure 22). Applicants under the age of 25 were mostly Latino/a/x (29%) or multiple races (32%).

⁴ 2019 American Community Survey (ACS) 5-year Estimates. It should be noted that the Federal Poverty Level Threshold used in the ACS data is lower than that used for the Clipper START Program (200% of the Federal Poverty Level).

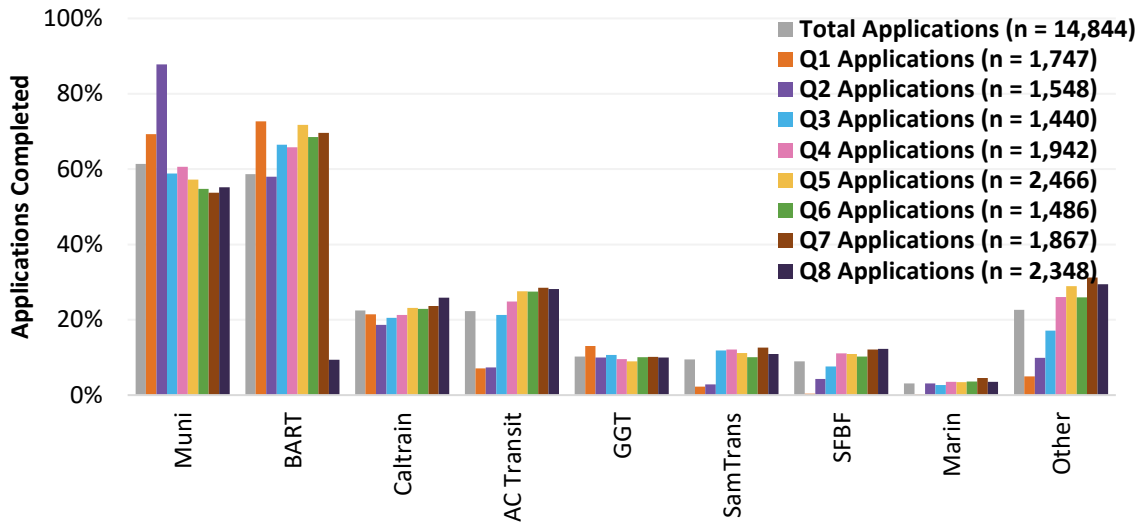
⁵ Only people between 18 and 65 are eligible for the Clipper START program. Those over 65 are eligible for additional discounts at each transit agency, such as Muni's Free Muni for Seniors program.

Figure 9 Completed Applications by Marketing Report Period by Month



Source: Clipper START Digital Marketing Analytics Reports, July 15, 2020 – June 30, 2022

Figure 10 Completed Applications by Transit Agencies Used by Period



Notes: Questions allowed the applicant to select all agencies that they currently use. Percentages do not add up to 100%. Between March 18 and April 14, 2021, the full operator multiple choice on the online application survey reverted back to the original four pilot agencies. Respondents needed to manually write-in the additional participant agencies to self-identify as riders. As a result, responses to this question for Q4 may be skewed towards Muni, BART, Caltrain, and GGT. VTA does not participate in Clipper START.

Source: Clipper START Application Survey Data, July 15, 2020 – July 2022

Figure 11 Completed Applications by Transit Agencies Used by Period

Agency	Q1	Q1 %	Q2	Q2 %	Q3	Q3 %	Q4	Q4 %	Total	Total %
Muni	1,212	69%	1,360	88%	858	59%	1,189	61%	4,619	69%
BART	1,272	73%	898	58%	973	67%	1,289	66%	4,432	66%
Caltrain	374	21%	290	19%	297	20%	416	21%	1,377	21%
AC Transit	124	7%	112	7%	313	22%	490	25%	1,039	15%
GGT	229	13%	155	10%	156	11%	189	10%	729	11%
SamTrans	39	2%	44	3%	172	12%	243	12%	498	7%
SF Bay Ferry	7	0%	66	4%	110	8%	220	11%	403	6%
Marin	4	0%	48	3%	38	3%	69	4%	159	2%
SMART	7	0%	39	3%	33	2%	75	4%	154	2%
VTA*	49	3%	32	2%	28	2%	25	1%	134	2%
County Connection	5	0%	11	1%	36	2%	82	4%	134	2%
Santa Rosa	4	0%	30	2%	27	2%	39	2%	100	1%
Tri Delta Transit	10	1%	6	0%	31	2%	40	2%	87	1%
Petaluma Transit	1	0%	19	1%	13	1%	27	1%	60	1%
SolTrans	7	0%	5	0%	20	1%	44	2%	76	1%
City Coach	-	0%	3	0%	7	0%	24	1%	34	1%
West CAT	1	0%	3	0%	20	1%	26	1%	50	1%
Wheels	3	0%	2	0%	13	1%	32	2%	50	1%
FAST	-	0%	3	0%	15	1%	31	2%	49	1%
Napa Vine	-	0%	1	0%	5	0%	16	1%	22	0%
Other	3	0%	7	0%	-	0%	31	2%	41	1%
Total	1,750		1,548		1,452		1,963		6,713	

Note: Questions allowed the applicant to select all agencies that they currently use. Percentages do not add up to 100%. The paper application brochure lists the original pilot agencies (Muni, BART, Caltrain, Golden Gate Transit, and Golden Gate Ferry) as the multiple-choice options for this question. Riders can write out the additional agencies that they use in a text box on the application. The design of this question may lead to an overrepresentation of the original pilot agencies.

*VTA does not participate in Clipper START.

Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2021

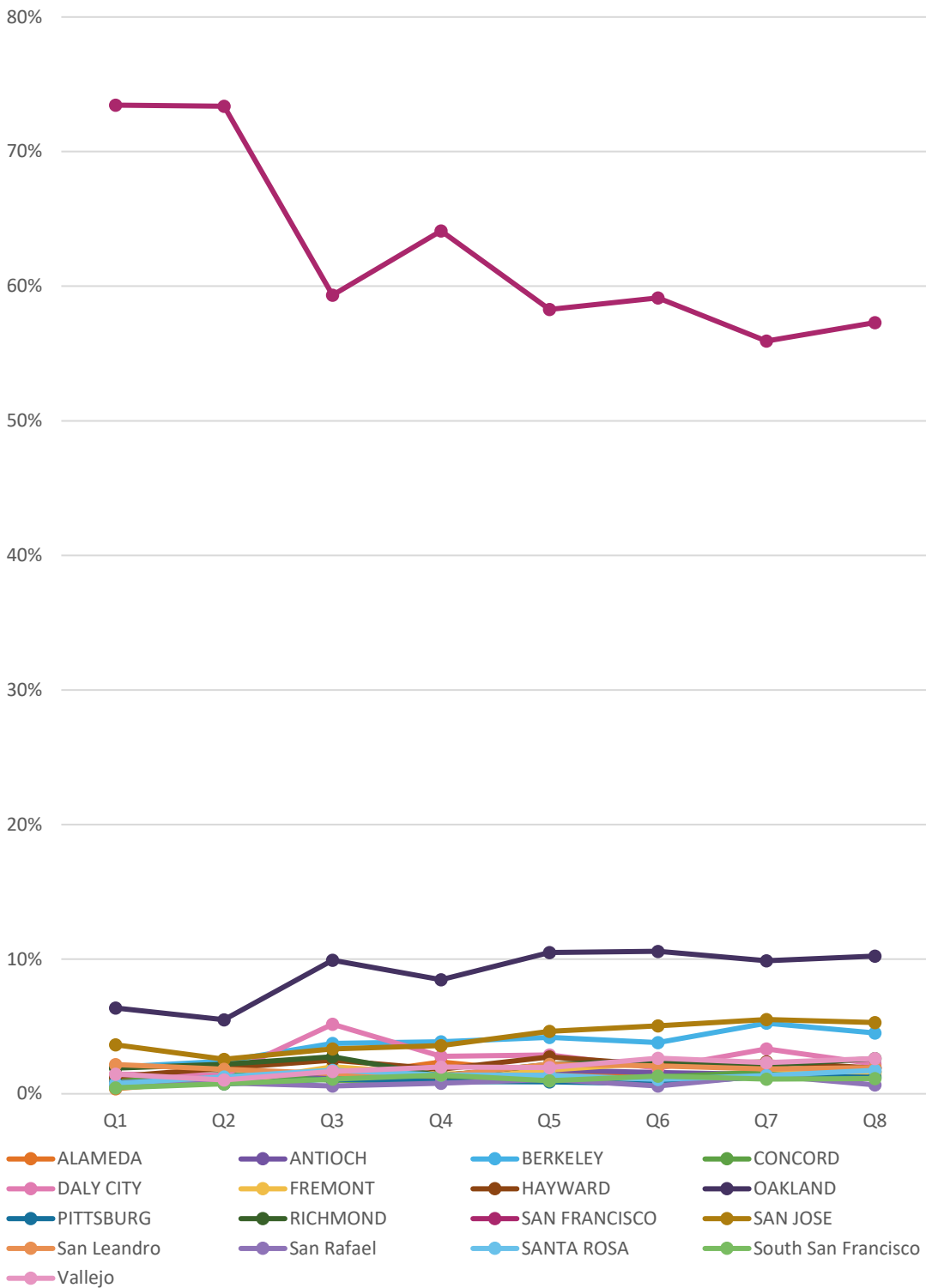
Agency	Q5	Q5 %	Q6	Q6 %	Q7	Q7 %	Q8	Q8 %	Total	Total %
Muni	1,410	57%	814	55%	1,000	54%	1,295	55%	9,116	61%
BART	1,770	72%	1,020	69%	1,300	70%	221	9%	8,710	59%
Caltrain	571	23%	340	23%	442	24%	607	26%	3,330	22%
AC Transit	680	28%	408	27%	532	28%	661	28%	3,308	22%
GGT	221	9%	150	10%	189	10%	234	10%	1,517	10%
SamTrans	275	11%	150	10%	236	13%	257	11%	1,406	9%
SF Bay Ferry	270	11%	152	10%	226	12%	289	12%	1,335	9%
Marin	84	3%	53	4%	85	5%	83	4%	463	3%
SMART	91	4%	62	4%	93	5%	98	4%	196	3%
VTA*	309	2%	37	2%	43	2%	46	2%	309	2%
County Connection	79	3%	33	2%	60	3%	74	3%	379	3%
Santa Rosa	55	2%	30	2%	51	3%	53	2%	288	2%
Tri Delta Transit	59	2%	24	2%	34	2%	53	2%	256	2%
Petaluma Transit	34	1%	12	1%	37	2%	30	1%	171	1%
SolTrans	57	2%	43	3%	37	2%	72	3%	284	2%
City Coach	34	3%	9	1%	29	2%	26	1%	131	1%
West CAT	41	2%	23	2%	32	2%	34	1%	180	1%
Wheels	34	1%	19	1%	26	1%	26	1%	155	1%
FAST	46	2%	24	2%	41	2%	53	2%	213	1%
Napa Vine	33	1%	16	1%	19	1%	24	1%	113	1%
Union City	50	2%	21	1%	27	1%	41	2%	156	1%
Total	2,466		1,486		1,867		2,348		14,844	

Note: Questions allowed the applicant to select all agencies that they currently use. Percentages do not add up to 100%. The paper application brochure lists the original pilot agencies (Muni, BART, Caltrain, Golden Gate Transit, and Golden Gate Ferry) as the multiple-choice options for this question. Riders can write out the additional agencies that they use in a text box on the application. The design of this question may lead to an overrepresentation of the original pilot agencies.

*VTA does not participate in Clipper START.

Source: Clipper START Application Survey Data August 1, 2021 – July 31, 2022

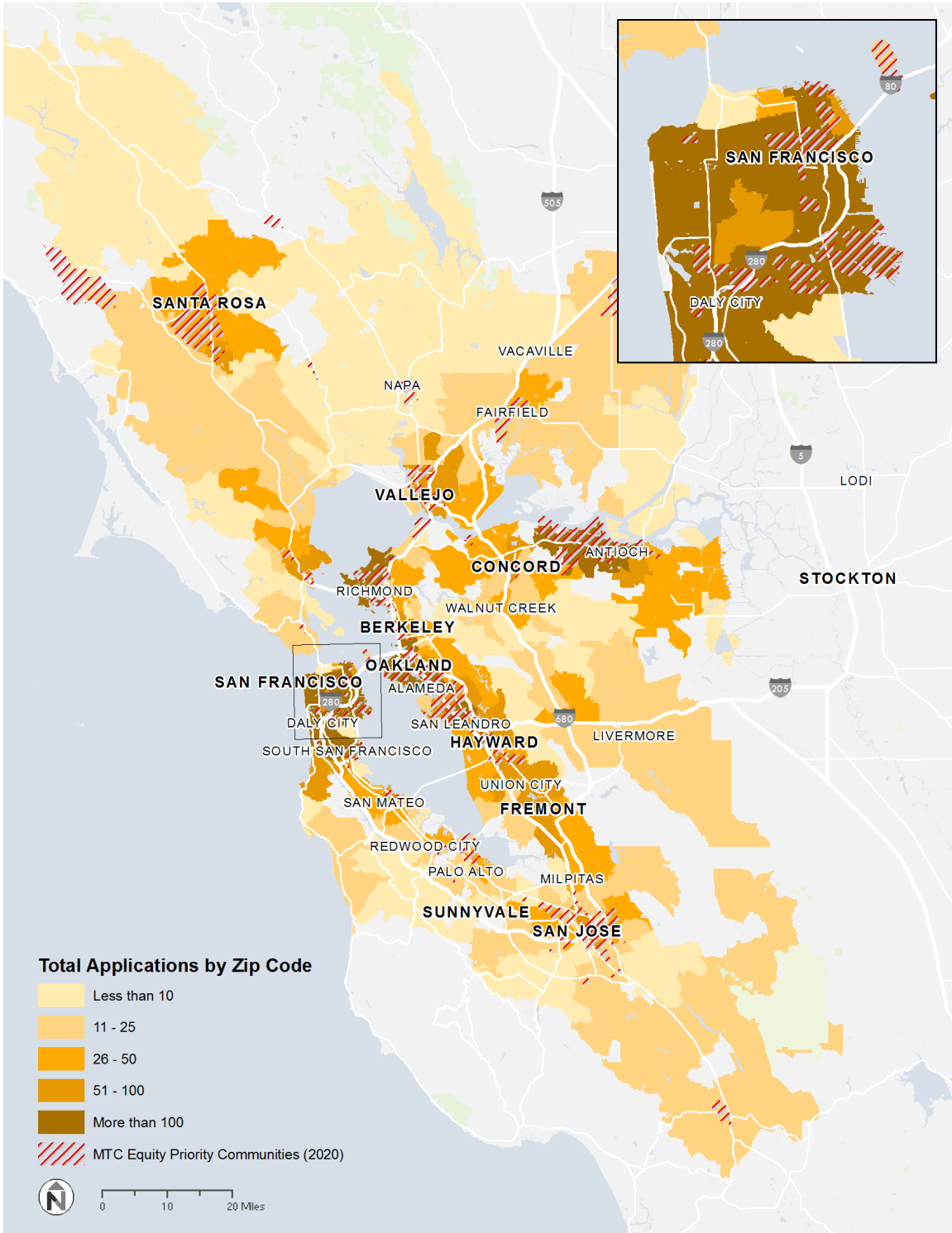
Figure 12 Completed Applications by Applicant City of Residence by Period



*Includes cities with more than 40 total applications each.

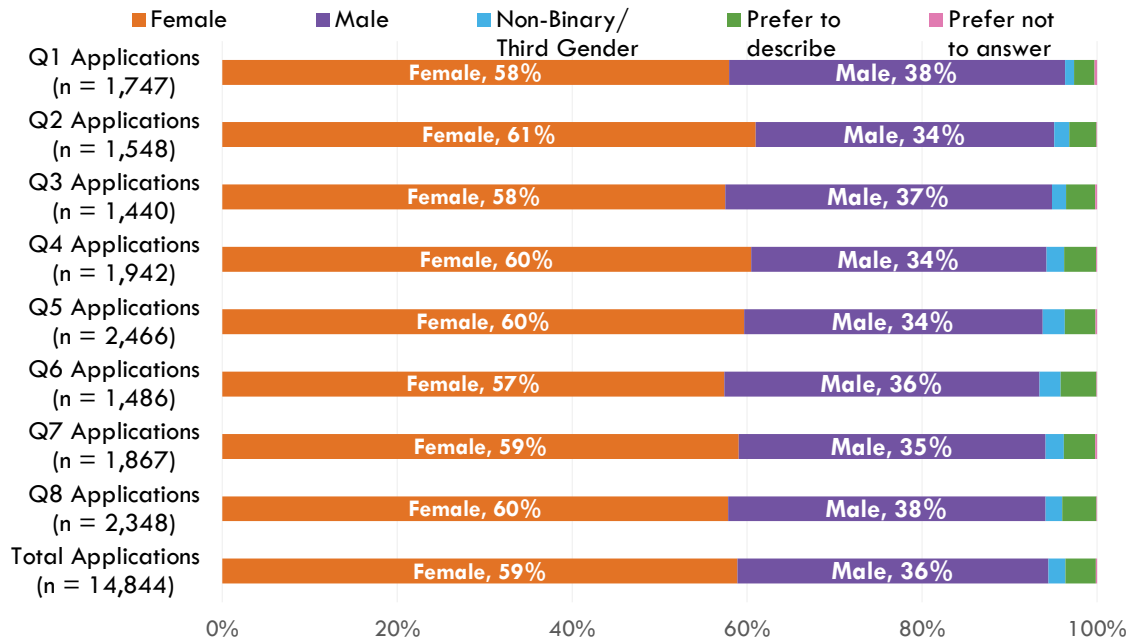
Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Figure 13 Completed Applications by Zip Code – Total



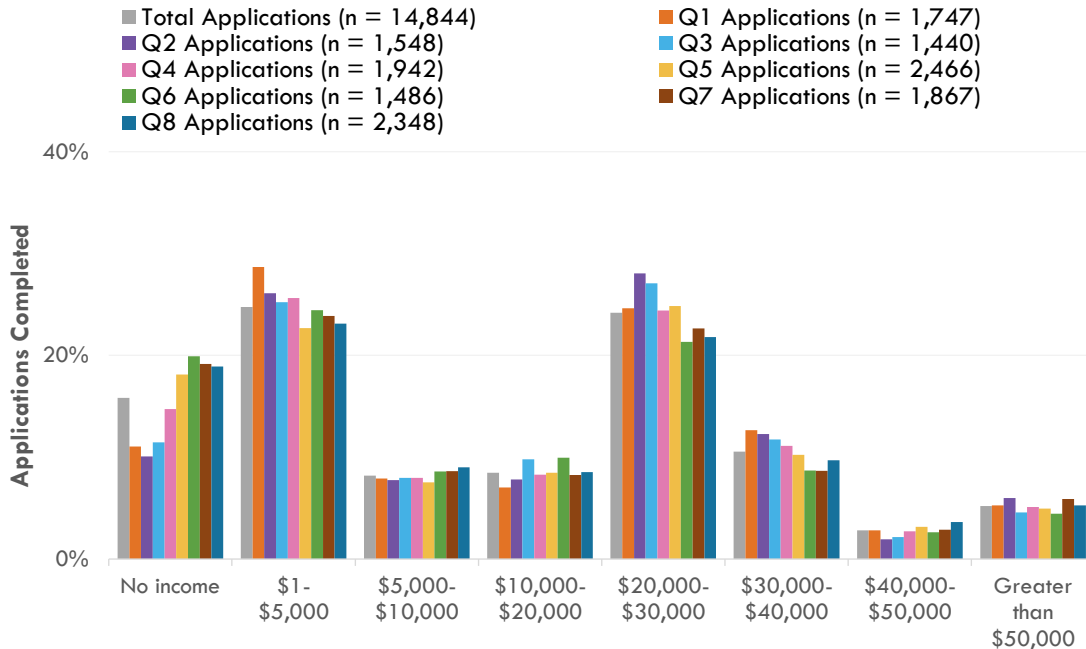
Source: Clipper START Application Survey Data, July 15, 2020 - July 31, 2022 & American Community Survey 2014-2018.

Figure 14 Completed Applications by Applicant Gender Identity by Period



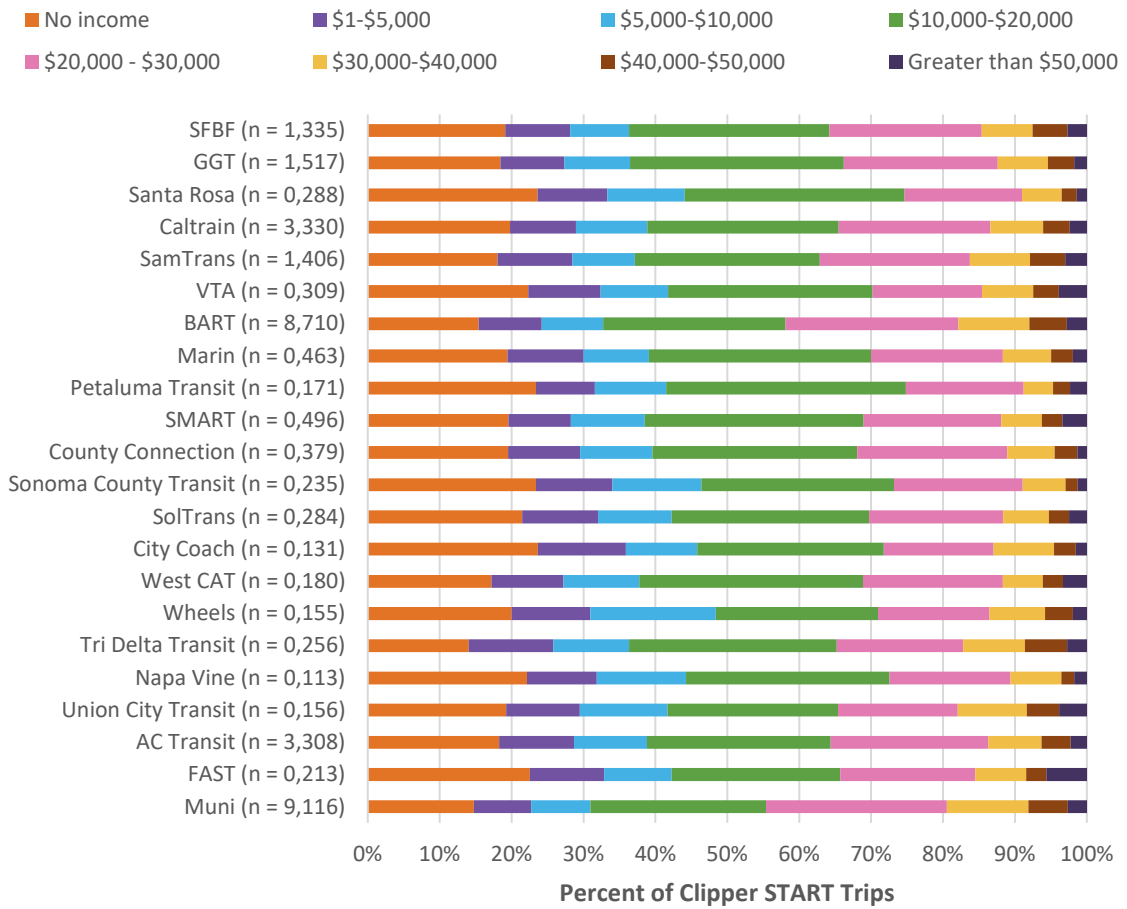
Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Figure 15 Completed Applications by Household Income Category by Period



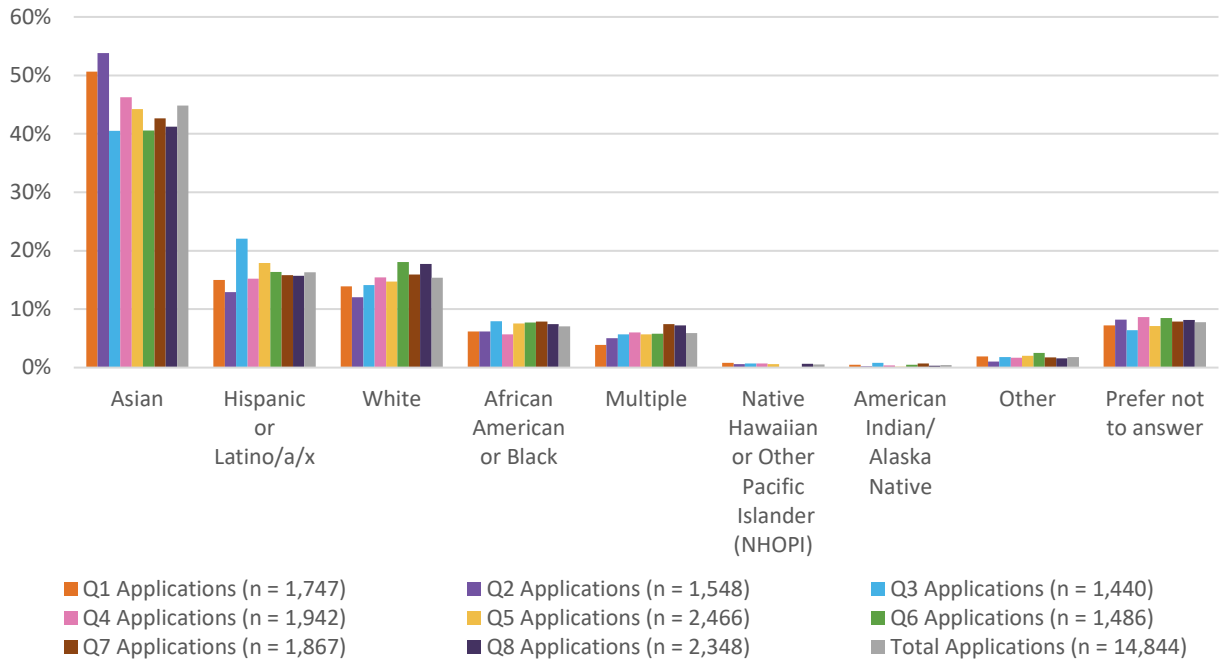
Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Figure 16 Percent of Clipper START Trip by Income and Transit Agency



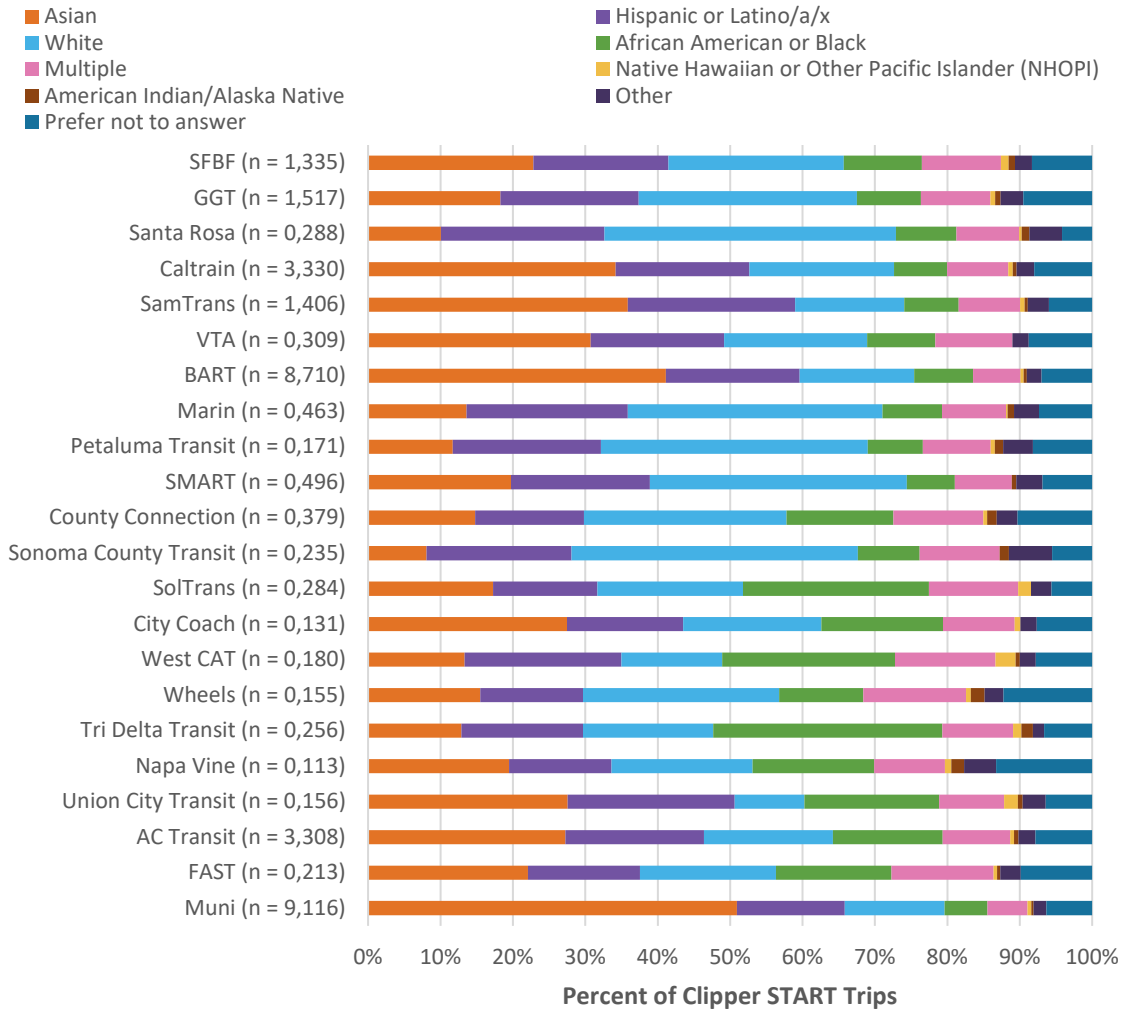
Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Figure 17 Completed Applications by Applicant Race/Ethnicity by Period



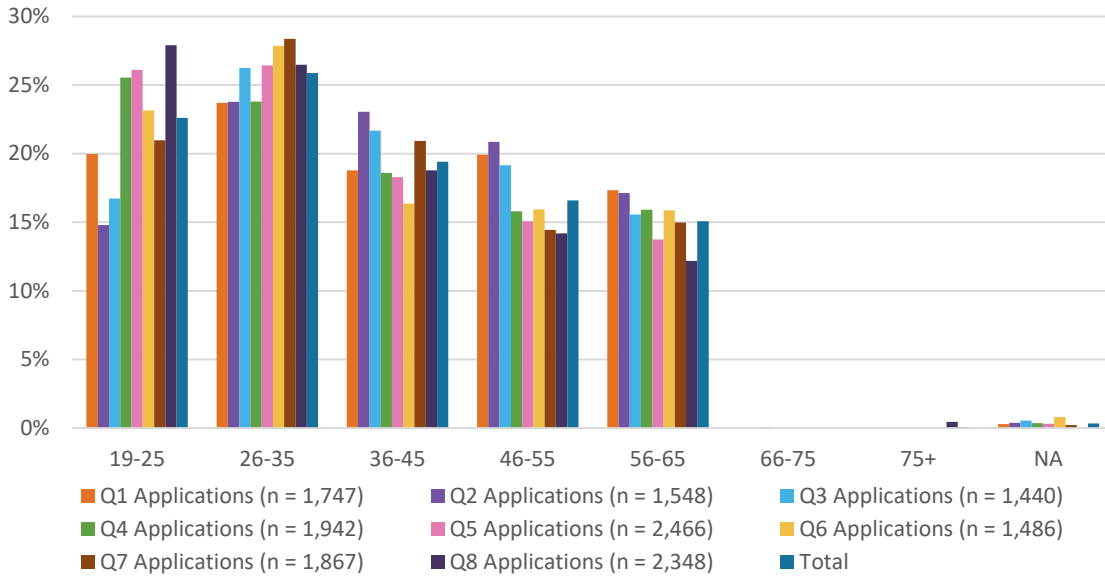
Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Figure 18 Clipper START Trips by Race and Transit Agency



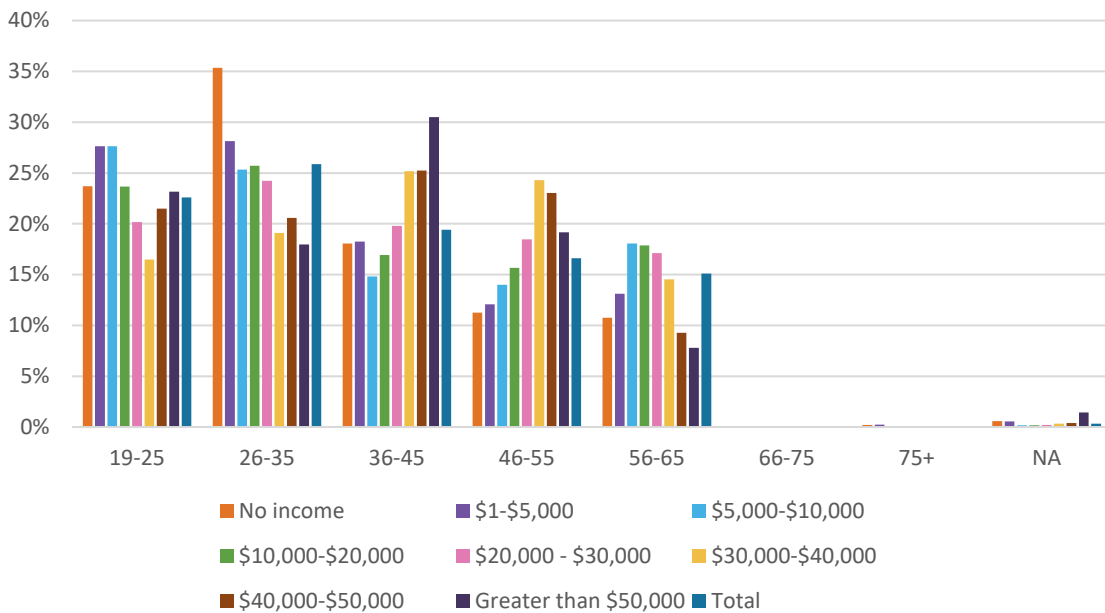
Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Figure 19 Completed Applications by Applicant Age by Period



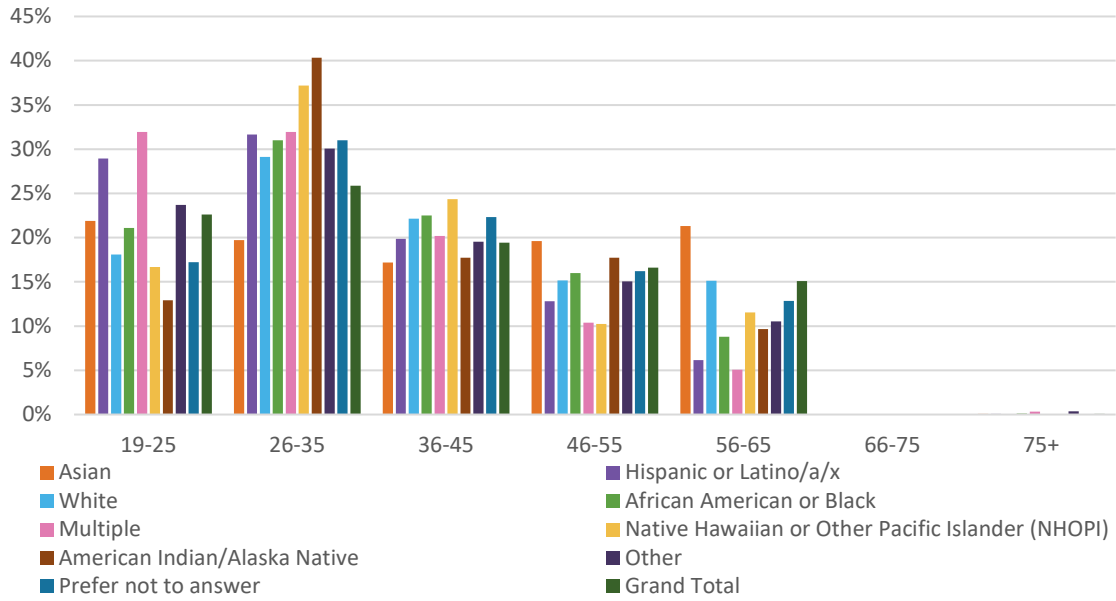
Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Figure 20 Total Completed Applications by Applicant Age and Household Income



Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Figure 21 Total Completed Applications by Applicant Age and Race/Ethnicity



Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

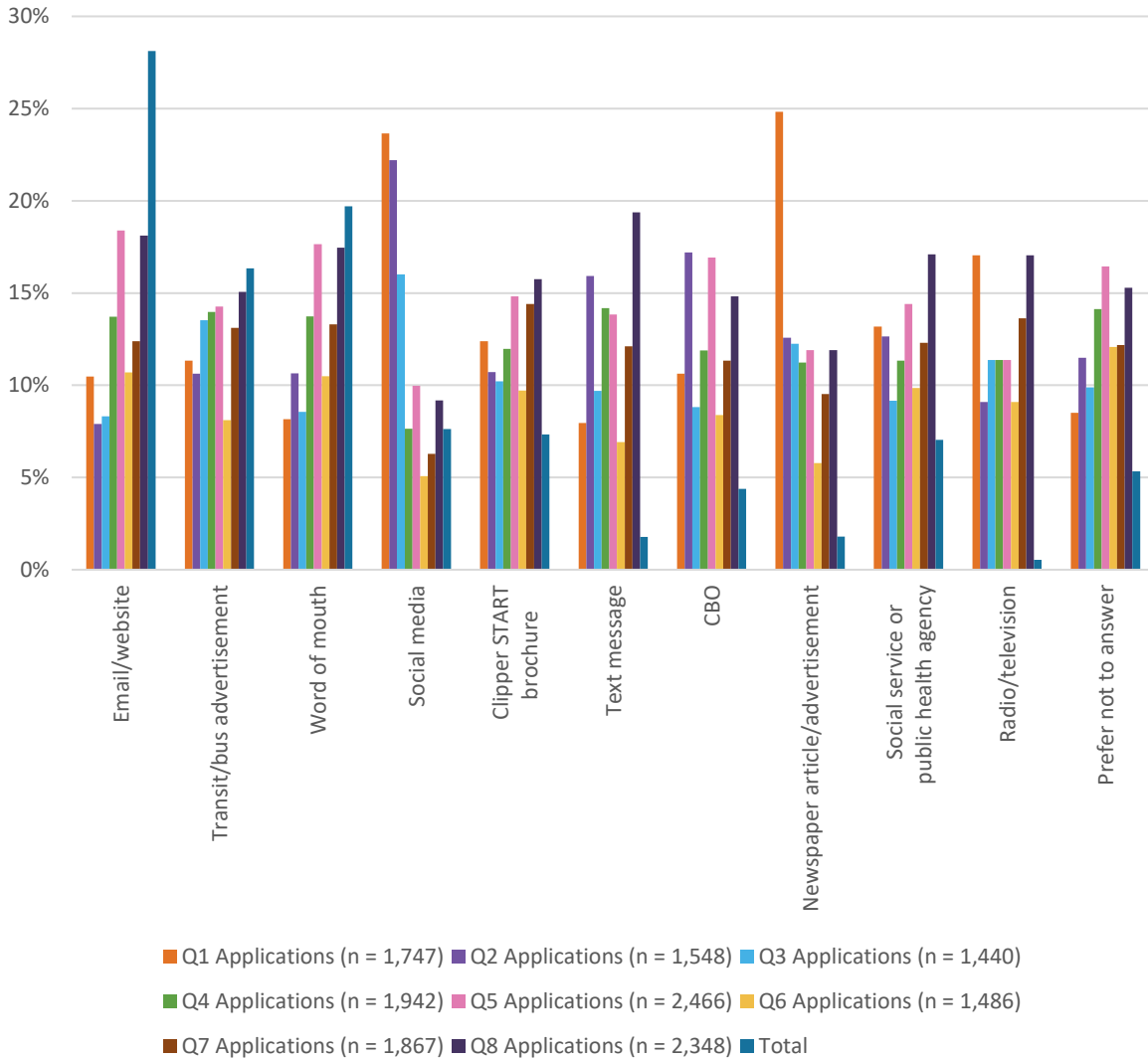
Awareness of Program

This metric looks at how applicants found out about the program and the discount to better understand the most effective way to reach eligible users. In the application survey, applicants were asked the ways they learned about the Clipper START program and discount. The most common sources of information about the program were through email or website, transit or bus advertisement, and word of mouth (Figure 23). Applicants hearing about the program through CBOs, social service or public health agencies fluctuated throughout the project period, which may reflect the challenges these agencies had in providing varying services during the pandemic. Social media was a strong source of information in Q1 and Q2 but has since become less impactful.

- Across age, applicants under 35 were most likely to learn about the program through transit/bus advertisement (53%), word of mouth (51%), and email/website (51%) (Figure 24). Applicants over the age of 35 were more most likely to learn about the program from radio/television (78%), newspaper article/advertisement (67%), social service or public health agencies (64%), and community-based organizations (63%).

Figure 25 shows awareness of the program by applicant race/ethnicity across the pilot. Notably, Asian applicants reported the highest rates of learning about the program through word of mouth and least from transit/bus advertisements. Meanwhile, Hispanic and Latino/a/x applicants reported some of the highest rates of learning about the program from transit/bus advertisements, radio/television ads, CBOs, and social media. White applicants had the highest rates of learning about the program through email/website. This may indicate cultural differences in trust and exposure to different sources of information.

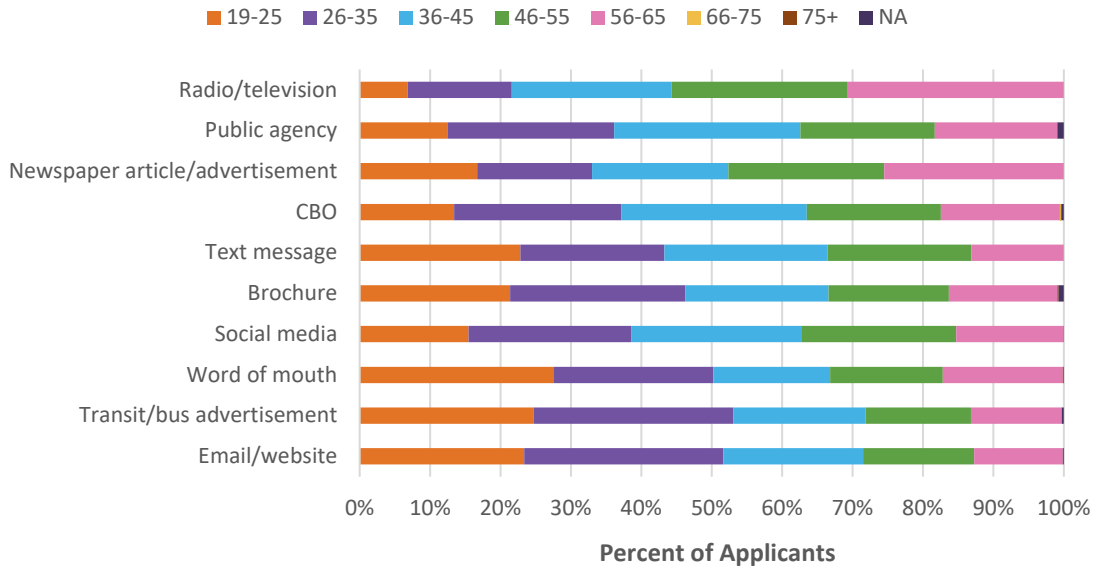
Figure 22 Completed Applications by How Applicant Learned About Program by Period



Note: Question asked the applicant to select all the ways they learned about the program. Percentages do not add up to 100%.

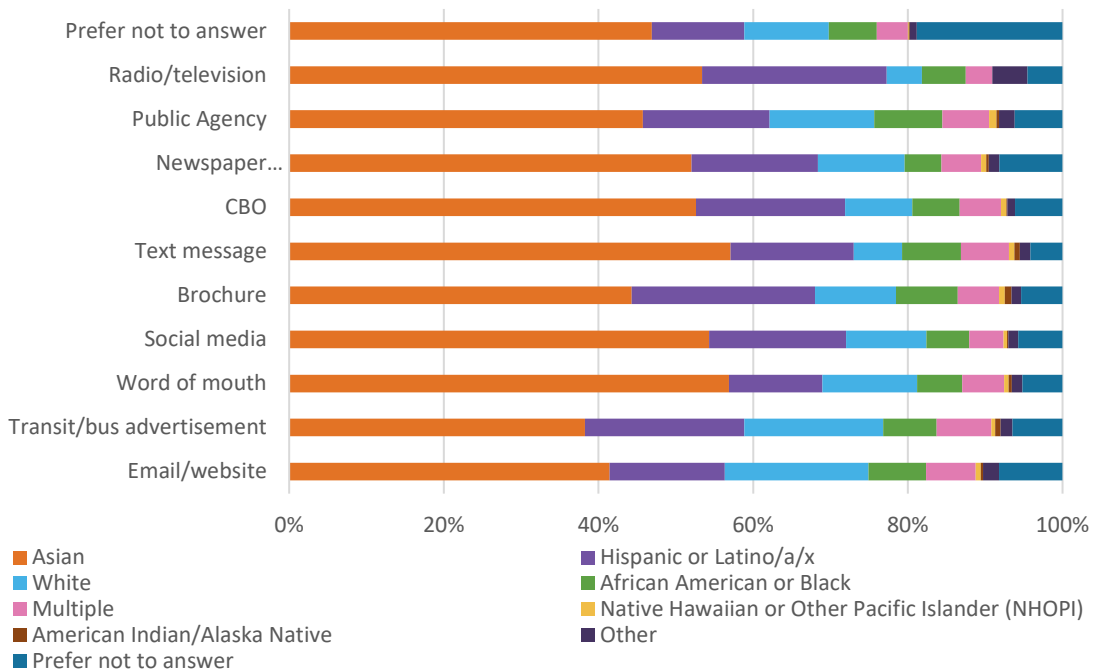
Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Figure 23 Total Completed Applications by How Applicant Learned About Program by Age



Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Figure 24 How Applicant Learned About Program by Applicant Race/Ethnicity



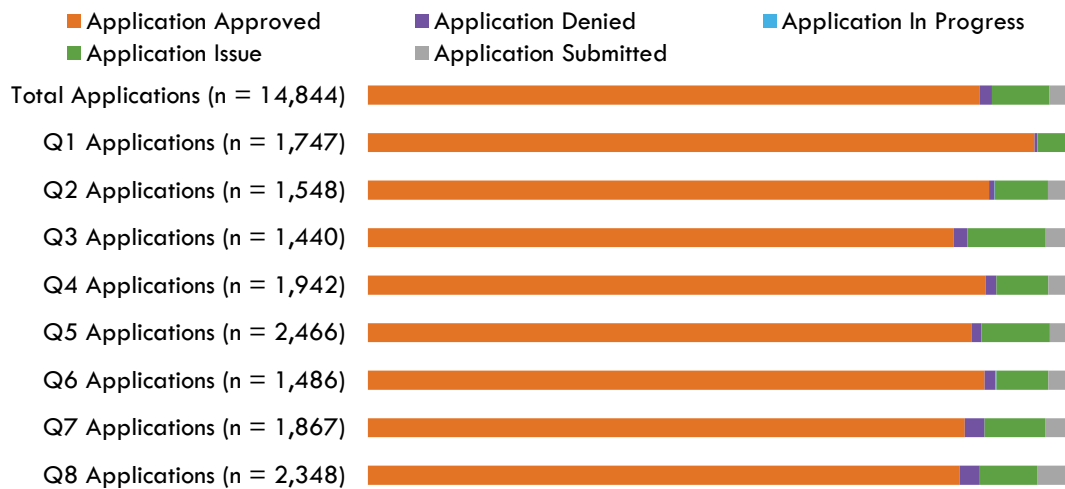
Notes: Question asked the applicant to select all the ways they learned about the program. Percentages do not add up to 100%. Select applicant race and ethnicity groups excluded from this chart if they had less than 60 applicants (Native Hawaiian or Other Pacific Islander, American Indian/Alaska Native, and Other).

Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Application Approval

The application approval metric looks at the percentage of applications that are converted to enrollees. Figure 26 shows the breakdown of completed applicants by application status. Overall, the percentage of approved applications is 87%. About 8% of applications were marked as having an issue. Nearly all issues were classified as a proof of income issue, either related to a wrong or illegible document. Just 2% of all applications have been denied, nearly all because the income requirement was not met.

Figure 25 Completed Application Status by Period

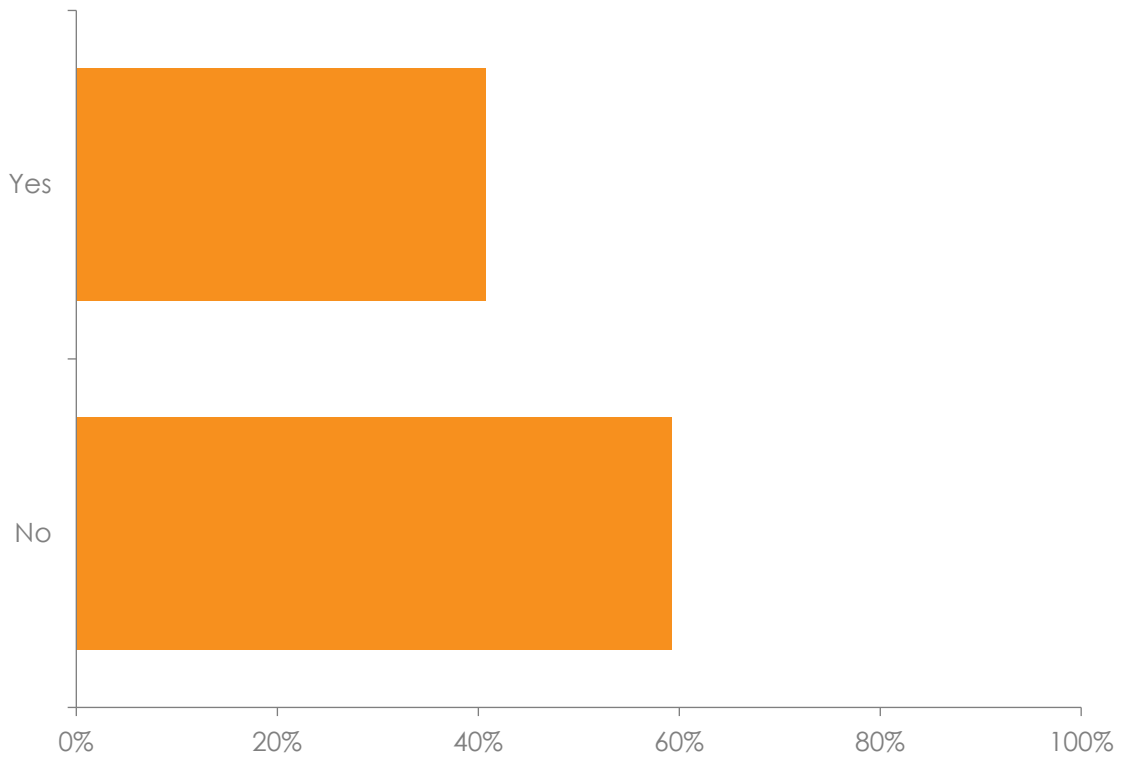


Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Opportunities for Change

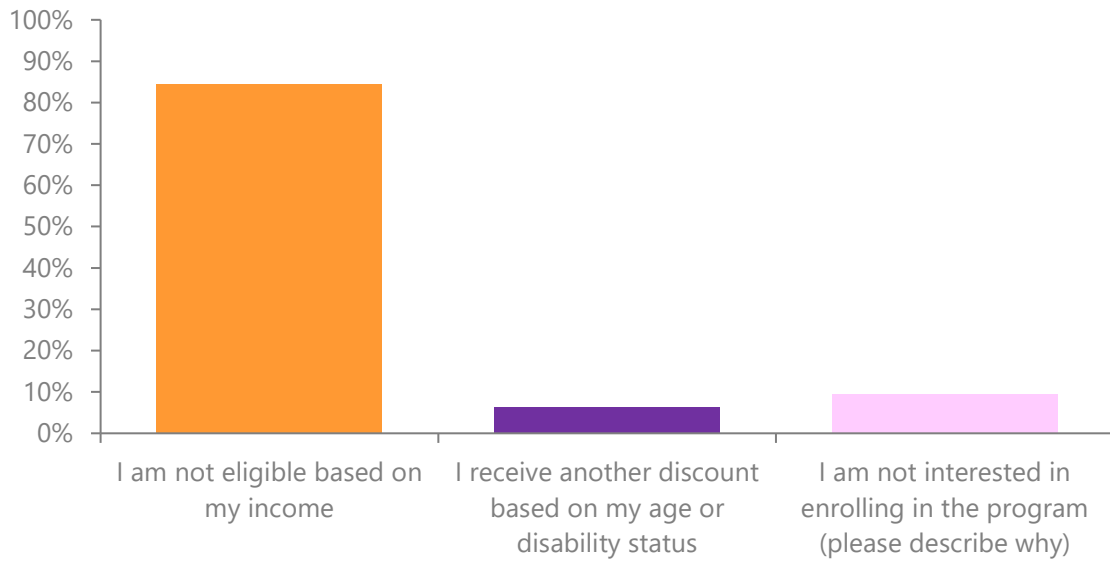
The evaluation team identified outreach and marketing as a potential area of improvement. Current Clipper START users meet program goals, as most earn less than \$20,000 per year, identify as women, or identify as Asian or Hispanic. However, there is general agreement that there are more potential program users in the Bay Area to be reached. In the General Awareness Survey, 60% (141 out of 238) of respondents answered that they had not heard about the program (Figure 27), and when informed about the program and its eligibility criteria, 73% wished to apply. Those that did not wish to apply self-selected out because of eligibility (Figure 28). Strategies focused on increasing uptake among eligible populations should be considered.

Figure 26 Have you heard about the Clipper START program? (n=238)



Source: Clipper START General Public Awareness survey, October 2022

Figure 27 Why are you not interested in applying? (n=32)



Source: Clipper START General Public Awareness survey, October 2022

*Note: Of the three individuals who said they were not interested in enrolling, one wished to see the income range as they weren't sure if they were eligible, another is visually impaired and using the cards is difficult, and the third was not interested in the program.

3 OUTCOME 2: CUSTOMER EXPERIENCE

Key Findings

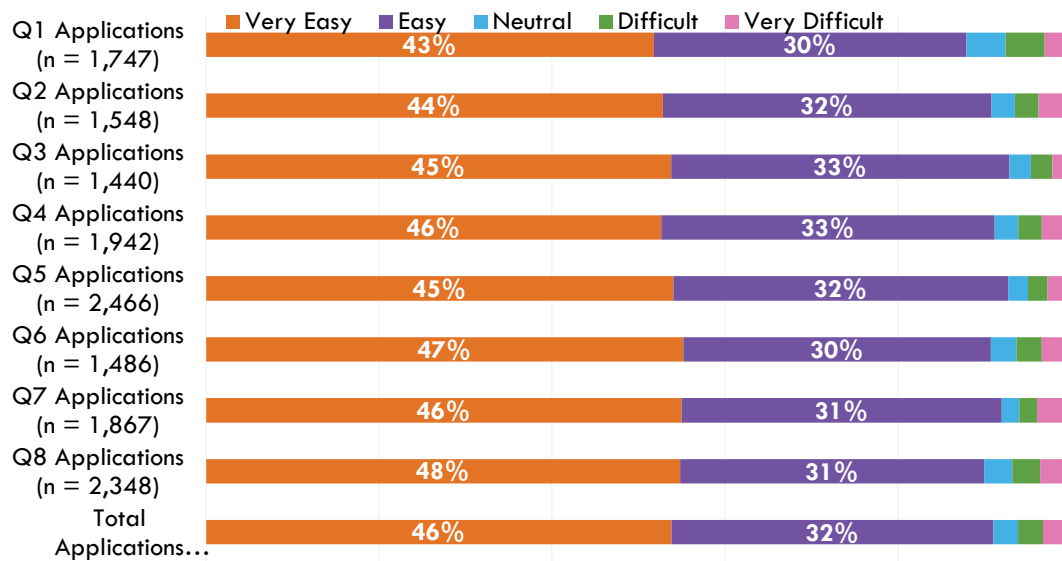
- The customer experience of applying for the program continues to be a very easy or easy experience for potential participants.
- Surveyed riders and potential participants wished for more Clipper START options when purchasing passes, including the option to get discounted monthly passes, fare capping, and automatically distributing Clipper START cards to those enrolled in social service programs.

How easy was it to get the benefit?

Feedback on Application Process

This metric looks at how customers felt about the application experience. The program application survey asked applicants to rate the ease of filling out the application on a scale from 1 – Very Easy to 5 – Very Difficult. Overall, about three-quarters (78%) of respondents felt the application process was easy or very easy. The average score of all applicants is 1.8 (very easy/easy).

Figure 28 Perception of Ease of Filling Out Application by Period

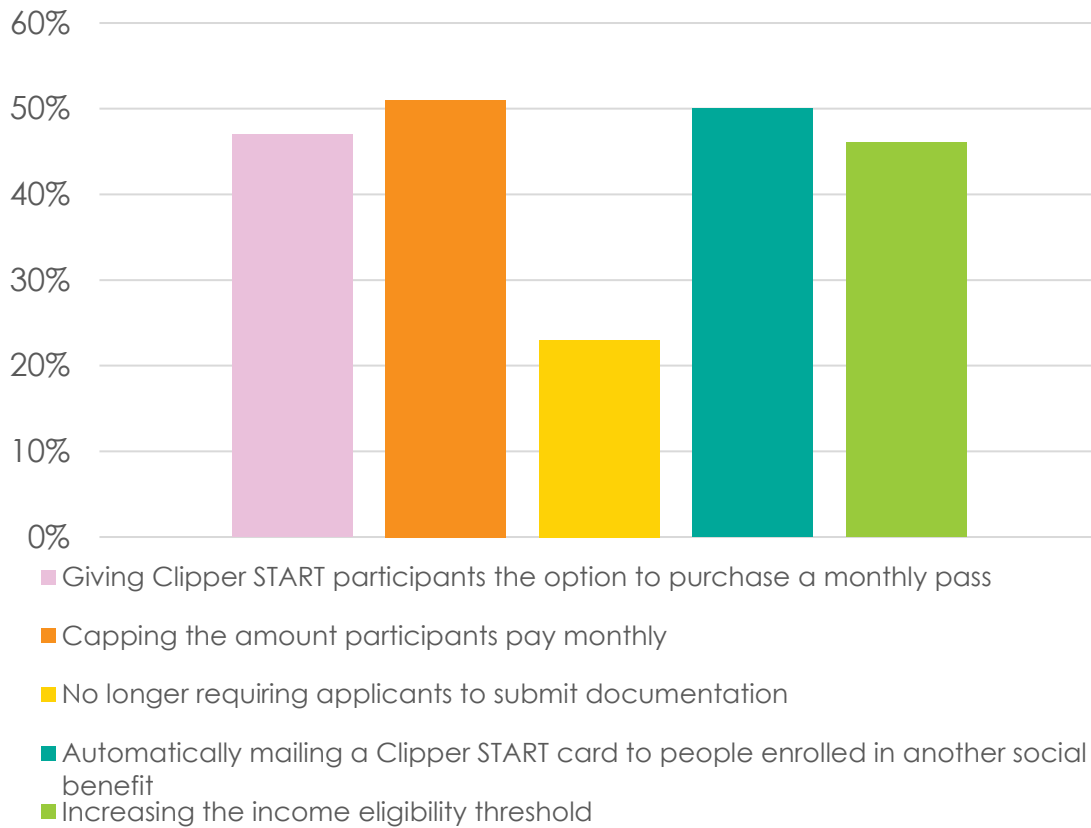


Source: Clipper START Application Survey Data, July 15, 2020 – July 31, 2022

Opportunities for Change

A common theme among focus group participants and survey respondents was the desire for additional options for Clipper START passes beyond the current single ride discount. Over 50% of End Point survey respondents expressed interest in a Clipper START monthly fare cap (Figure 30). Like the fare capping, 47% of End Point respondents suggested that Clipper should offer a discounted monthly pass to START users. 14% of General Awareness survey respondents also expressed interest in monthly fare cap and 14% liked the idea of offering a discounted monthly pass. While introducing different fare options for Clipper START users may add complexity to program administration, it could also enhance the customer experience by creating more flexible fare options for riders.

Figure 29 Participant Feedback on Eligibility and Fare Improvements



Source: End Point Survey, Fall 2022

4 OUTCOME 3: FINANCIAL VIABILITY

Key Findings

- In the two years of the pilot program, fare discounts represented approximately \$1,169,100 in foregone revenue to regional transit agencies. Agency costs varied by the number of trips taken on each system but made up less than 1% of agency revenue in FY2021 and FY2022.
- The costs incurred by the agencies were offset by about \$295,000 in total reimbursements from MTC.
- When asked about potential changes to the program, many riders expressed a desire for a consistent discount across agencies.

What are the financial impacts of Clipper START to MTC and transit operators?

Foregone Fare Revenue

MTC resolutions established the financial structure of the pilot program, which is funded through a mix of regional funds, MTC subsidizes fares up to 10% of the fare's full price and reimbursed transit operator revenue up to 10% during the pilot, with participating operators covering the remainder of the discount or any additional revenue losses from other sources. Clipper START enrollees received just under \$2,000,000 in fare discounts through the entirety of the program. Over the course of the program, MTC provided nearly \$300,000 in fare discount reimbursements. Regional transit agencies contributed about \$1,169,000 in discounted fares, or foregone fare revenue, after MTC reimbursements. The foregone revenue per transit agency varies by the number of trips taken, with agencies experiencing higher trip rates such as SF Muni and BART incurring greater revenue impacts (Figure 31). However, the revenue impact represents less than 1% of overall agency revenue over the first two years of the program. Figure 30 shows the total discount provided to riders for the whole program and for the second 18 months of the program when all agencies were participating in the pilot.

Figure 30 Total Fare Discount by Operator – Total Program and Second 18 Months of Pilot

Agency	Total Program Discount	Last 18 Months of Pilot Discount*
Cohort 1		
Muni	\$530,300	\$512,600
BART	\$329,920	\$311,780
Caltrain	\$60,680	\$65,080
Golden Gate Transit**	\$41,690	\$39,390
Cohort 2.1		
SF Bay Ferry	\$42,260	\$40,900
SMART	\$5,540	\$5,470
Corridor 101 Agencies (Petaluma Transit, Santa Rosa CityBus)	\$2,720	\$2,720
Sonoma County Transit	<\$1,000	<\$1,000
Cohort 2.2		
AC Transit	\$67,110	\$67,110
SamTrans	\$72,230	\$72,230
East Bay (County Connection, Tri Delta Transit, WestCAT, Wheels)	\$8,640	\$8,640
Napa Solano (City Coach, FAST, Napa Vine, SolTrans)	\$3,560	\$3,560
Union City Transit	<\$1,000	<\$1,000
Total	\$1,169,100	\$1,126,100
MTC Reimbursement Contribution	\$295,600	\$282,800

Source: Clipper START Reimbursement Data

*Analysis looks at discount for second 18 months of pilot when all agencies were participating (February – July 2022)

**Golden Gate Transit includes discounts from Golden Gate Ferry and Marin Transit

Opportunities for Change

Agencies participating in the program set their discount levels at 20% or 50%, which allows the operators flexibility in the impact that the program might have on their budgets yet may reduce riders’ understanding of their actual transit costs across different transit agencies. For example, a high percentage of rides occur on BART, yet their discount is 20% discount. In both the end point survey and focus groups, riders indicated they would like to see a consistent discount across agencies. Focus group participants specifically requested that BART increase their discount to 50%, along with other agencies that only offer a 20%

discount. A consistent discount (whether 20 or 50%) across agencies would provide greater understanding of the program and transit costs for participants. It is also in accordance with the vision of a seamless transit experience for the Bay Area.

5 OUTCOME 4: ADMINISTRATIVE FEASIBILITY

Key Findings

- Despite the complexity of implementing this program during the COVID-19 pandemic, the roll-out of the pilot was smooth.
- Total program administrative costs were less than \$1 million for Y2, which is over \$100,000 less than the program costs for Y1.

Can the program be efficiently administered with the current model of 3rd party eligibility verifier, web portal tool, and transit and social service agencies?

The development and implementation of the Clipper START program involved teams across multiple programs at MTC including Electronic Payments, Technology Services, and Funding Policy and Programs, with input from Legal, Finance and Legislation and Public Affairs. It also involved external partners such as the twenty-one transit operators participating in Clipper START, the community-based organizations and human/social service agencies assisting with promotion and enrollment, and companies assisting with technology, marketing, and evaluation. Despite the complexity of implementing this program during a pandemic, the roll-out of the pilot was smooth.

Program Cost

MTC funded the program administrative costs with a budget of \$3 million over three years. Total program costs are defined as maintenance cost plus start-up cost. Maintenance costs for Y1 were about \$1.1 million. Y2 costs were almost \$970,000. The largest administrative cost was related to eligibility verification. However, MTC was able to bring costs down as the program rolled out because fewer customer service representatives were needed than were contracted for due to lower enrollment numbers. Card fees include the cost of the plastic cards charged by Cubic for each card mailed out to enrollees.

Figure 31 Y1 & Y2 Administrative Costs

Administrative Element	Total Y1 Cost
Eligibility Verification	\$373,000
Marketing and Outreach	\$363,000
Website and Database O&M	\$309,000
Evaluation	\$75,000
Card Fees	\$4,000
Total	\$1,124,000

Source: MTC

Note: Numbers rounded to nearest 1,000

Administrative Element	Total Y2 Cost
Eligibility Verification	\$364,000
Marketing and Outreach	\$194,000
Website and Database O&M	\$257,000
Evaluation	\$136,000
Card Fees	\$18,000
Total	\$969,000

Source: MTC

Note: Numbers rounded to nearest 1,000

Opportunities for Change

Program uptake is currently lower than anticipated among low-income eligible riders. One strategy considered to increase uptake is auto-enrollment in Clipper START of Bay Area adults already enrolled in social service programs such as CalFresh or CalWORKS. Half of End Point survey respondents and 13% of General Awareness survey respondents recommended modifying the program by automatically mailing a Clipper START card to people enrolled in these programs. However, this method may miss eligible individuals who are not currently enrolled in a social services program. Future outreach would need to target eligible recipients who do not receive social services.

Automatically mailing Clipper START cards to those enrolled in social services may have impacts upon the administration of the program. It is assumed the costs associated with eligibility would decrease and/or may be cost-shared with agencies that administer programs such as CalFresh or CalWORKS. Additionally, eligible individuals who are not enrolled in social service benefits but are still eligible for a Clipper START card may need to continue to use the online portal to apply. Lastly, there would be some degree of costs involved for coordination between MTC and social service agencies for the activation and distribution of Clipper START cards.

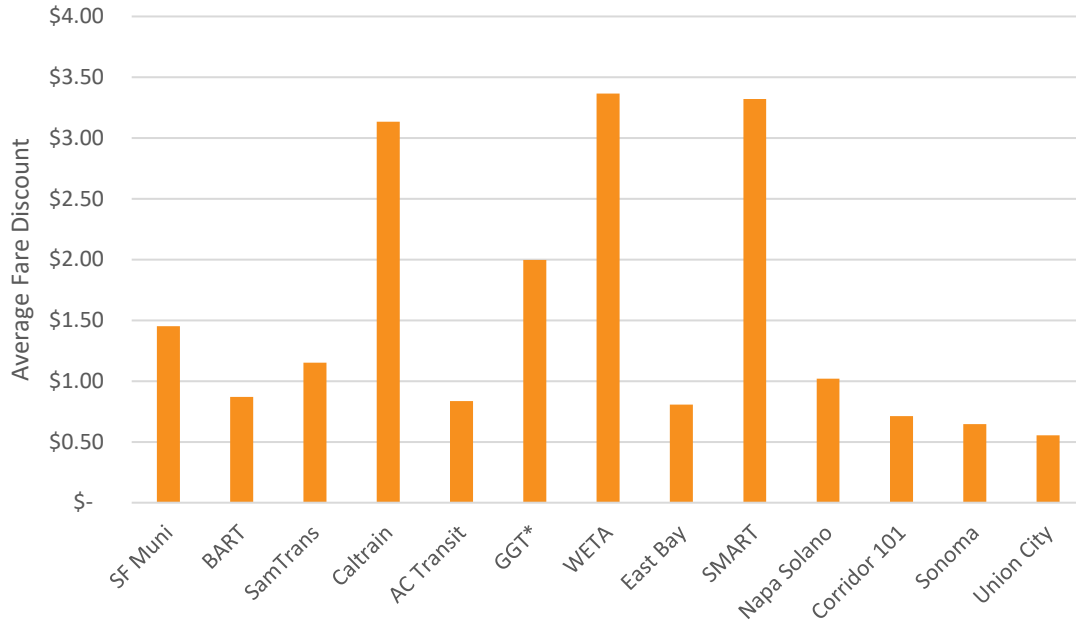
6 OUTCOME 5: AFFORDABILITY

To what degree does the program lower the cost of transportation for participants?

Fare Discount and Weekly Transit Spending

The fare discount each Clipper START user receives for each trip varies based on the fare discount provided by each operator (e.g., 20%, 50%). For all agencies, the average fare discount per trip over the course of the program was about \$1.20 (Figure 33). To understand how this savings impacts weekly transit spending for riders, pilot program trip data about riders' previous weekly transit spending was compared to agency data on discount amount given to customers. Throughout the program, nearly all participants are paying less weekly than they were before the program. It should be acknowledged that many frequent riders may have seen a reduction in costs from taking less trips due to COVID-19, which may be reducing the measured affordability impacts of the program. However, increased average weekly transit costs are seen in Q8, perhaps reflecting a greater return to transit than seen in prior quarters.

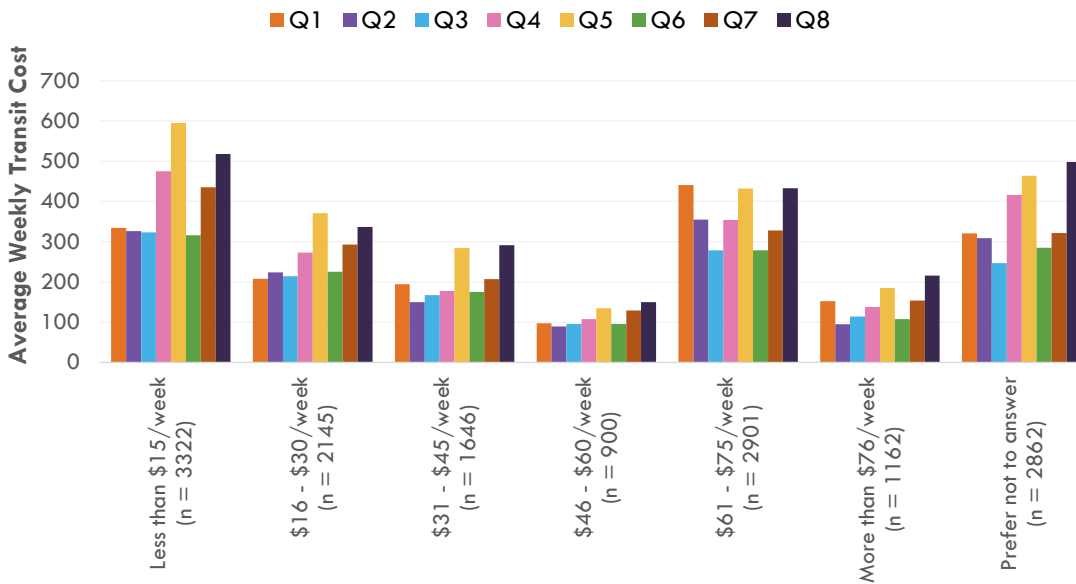
Figure 32 Average Fare Discount per Trip by Operator



Source: Clipper START Reimbursement Data

*Golden Gate Transit includes discounts from Golden Gate Ferry and Marin Transit

Figure 33 Average Weekly Transit Cost Prior to Joining Clipper START per Person by Application Period



Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

Opportunities for Change

Clipper START riders brought up improved affordability and financial savings as a common theme throughout the engagement conducted during the pilot program. All participants in the focus groups appreciated how much money they saved on transit fares because of the program, with some participants mentioning that they saved up to \$150 per month. Other focus group participants mentioned that they used transit more and used rideshare like Uber/Lyft less frequently because the discount made transit much more affordable, particularly services such as ferries. That finding matched that from the End Point survey, where 32% of respondents said that they now make fewer trips using rideshare. Importantly, saving on transportation costs such as transit carries forward into other areas of household budgets: 61% of End Point survey respondents said that they could now cover all of their expenses more easily (Figure 33).

Figure 34 Positive Impacts of Clipper START participation

Participation Impacts	Number	Percent
I make more trips on public transportation than I used to	565	64
I now regularly use more transit agencies than I used to (for example, regularly riding BART and MUNI instead of regularly riding MUNI but rarely riding BART)	387	44
I can now afford to use a faster route	332	38
It is now easier for me to cover all my expenses	534	61
It is now easier for me to put money into savings (for example: in case I am laid off, for retirement, for my child's education)	269	31
I make fewer trips using my own (or my household's) vehicle	244	28
I make fewer trips using a taxi or "rideshare" app (Uber/Lyft)	283	32

Source: End-Point User Survey, Fall 2023, n=876

Offering additional pass options like monthly passes or farecapping for Clipper START riders could improve the affordability and access and mobility outcomes by allowing riders to choose the Clipper START option best suited to their transportation needs. However, it could also create more logistical issues for administration and might be more complicated for MTC to manage. MTC would need to work with transit agencies to create a more robust Clipper START fare system which includes monthly passes or fare capping.

7 OUTCOME 6: ACCESS & MOBILITY

Key Findings

- Overall, there have been 9,793 unique Clipper START cards used throughout the pilot, or about three-quarters of approved applications. Most new riders are taking Muni and BART.
- The number of riders using Muni and BART has stayed relatively consistent over the course of the first two years.
- Over half of Clipper START trips were taken by women, including over 60% of trips on Muni.
- By the end of Q8, Clipper START card holders were taking about 20,000 trips per week, up from an average of 1,000 trips per week in Q1 (3-6 months into shelter in place for non-essential workers and pre-COVID-19 vaccines). This increase in ridership is in line with overall transit usage seen at the program's participating transit agencies over the two year pilot period, as well as the introduction of additional agencies into the program.
- By Q8, riders reported an average of 5.6 trips per week.
- Although Clipper START ridership increased as a percentage of total Clipper ridership and Bay Area ridership, Clipper START riders never accounted for more than 1% of total Clipper riders.

Do enrollees have improved mobility and access to opportunities by transit because of the discount?

Enrollee Trips

This measure looks at the number of trips taken by Clipper START enrollees. Figure 35 shows the total number of weekly Clipper START trips taken between July 20, 2020, and July 31, 2022. The number of weekly trips has increased to about 20,000 over the course of the pilot program. Over the first year of the program, Clipper START ridership increased at a faster rate than ridership recovery in the Bay Area as a whole. During the second year of the program, Clipper START ridership more closely mirrored ridership in the Bay Area as a whole (Figure 36).

Market penetration of Clipper and Clipper START programs, or percentage of riders who use each program, varies across the participating transit operators (Figure 38). Market penetration of Clipper cards is high on BART, Caltrain, and SF Bay Ferry while Muni, AC Transit, GGT, and SamTrans market penetration rates are lower. For most of the transit

agencies, including Muni, BART, Caltrain, and AC Transit, the proportion of riders utilizing the Clipper START program is in line with the relative rates of overall Clipper market penetration.

About 40% of all Clipper START trips have been taken on BART, followed by 38% on Muni. Between Q1 and Q8, the proportion of trips taken on BART decreased from 61% to 40% (Figure 39). In the same period, the proportion of trips taken on Muni increased from 32% to 38%. Trips taken using AC Transit and SamTrans have remained relatively stable since joining the pilot in Cohort 2, yet slightly below self-reported ridership on the applications (Figure 40). Agencies such as Caltrain and Golden Gate Transit whose ridership was significantly represented by the "9 to 5" commuter have a low percentage of Clipper START trips and significantly lower ridership than was self-reported in applications. As reflected in Figure 40,

Across the pilot period, about 90% of trips are taken on weekdays (Figure 41). The proportion of weekday and weekend trips by agency was relatively consistent (Figure 42). AC Transit (11%), Muni (12%), SamTrans (12%), and Marin Transit (11%) had the highest proportion of weekend trips, while SF Bay Ferry had the lowest proportion.

Figure 43 shows the number of individual participants, or unique Clipper START cards, used in the first twelve months of the program. Overall, there have been 9,793 unique cards used throughout the pilot, or about 66% of approved applications. Figure 44 shows the same data broken out by operator. For most of the program, the majority of unique riders have utilized Muni and BART. Unique riders on Caltrain and GGT have stayed relatively low. Unique riders on Cohort 2 agencies such as AC Transit, SamTrans, SF Bay Ferry, SMART, the East Bay agencies, and Napa Vine increased throughout the pilot period. On average, each unique rider took around 5.6 trips per week in Q8, an increase from the beginning of the program, but consistent throughout Y2 (Figure 45).

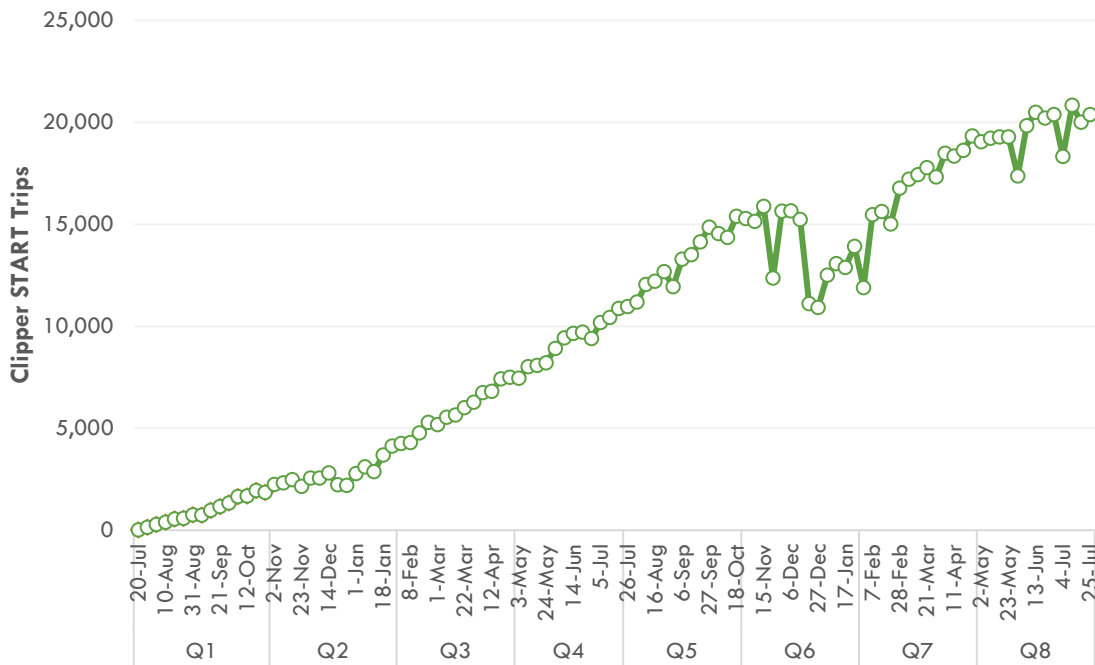
To better understand who is taking the Clipper START trips, trips are broken down by gender identity, household income, and race/ethnicity :

- Similar to the applicant breakdown, the majority of trips (59%) were taken by riders that identified as female across all periods (Figure 46).
 - Figure 47 shows the proportion of trips taken on each agency by rider gender identity. Notably, 61% of trips on Muni, 60% of trips on Tri Delta Transit, and 58% of trips on BART and Union City Transit were taken by women. Only SMART, Petaluma Transit, Marin, VTA, and Santa Rosa had less than 50% of riders identifying as female.
- About a third of trips are taken among enrollees with a household income of \$10,000-20,000. Another 26% of trips are among enrollees with a household income of \$20,001-30,000 (Figure 48). People with a household income below \$5,000 make up a smaller proportion of trips than of applications, while people between \$10,000-\$30,000 make up a larger proportion of trips than applications (Figure 49).
 - Across the agencies, all operators had more than 50% of their Clipper START rides taken by riders earning less than \$20,000 per year. Petaluma (75%), Santa

Rosa (75%), Napa Vine (73%), and Sonoma County Transit (73%) had the largest proportion of riders earning less than \$20,000 (Figure 50). Muni (45%) and BART (42%) had the highest proportion of riders earning more than \$20,000.

- The largest proportion of trips (45%) are taken by riders that identify as Asian, followed by 20% of trips taken by riders who identify as Hispanic or Latino/a/x (Figure 51).
- Compared to the completed applications by race/ethnicity, Hispanic or Latino/a/x riders are taking a greater proportion of trips than Asian and White enrollees (Figure 52).
- Across the agencies, Muni had the largest proportion (51%) of Asian riders, followed by BART (41%) (Figure 53). Union City Transit, SamTrans, and Santa Rosa all had the highest proportion of Hispanic or Latino/a/x riders (23%).

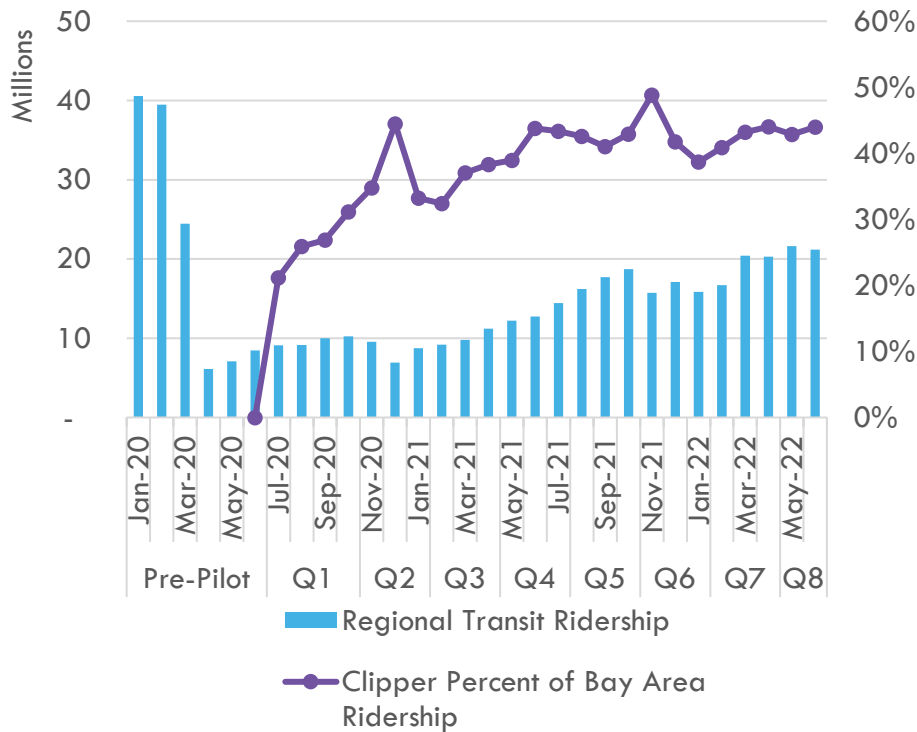
Figure 35 Total Clipper START Trips by Week



Source: Clipper Data Store, July 15, 2020 – July 31, 2022

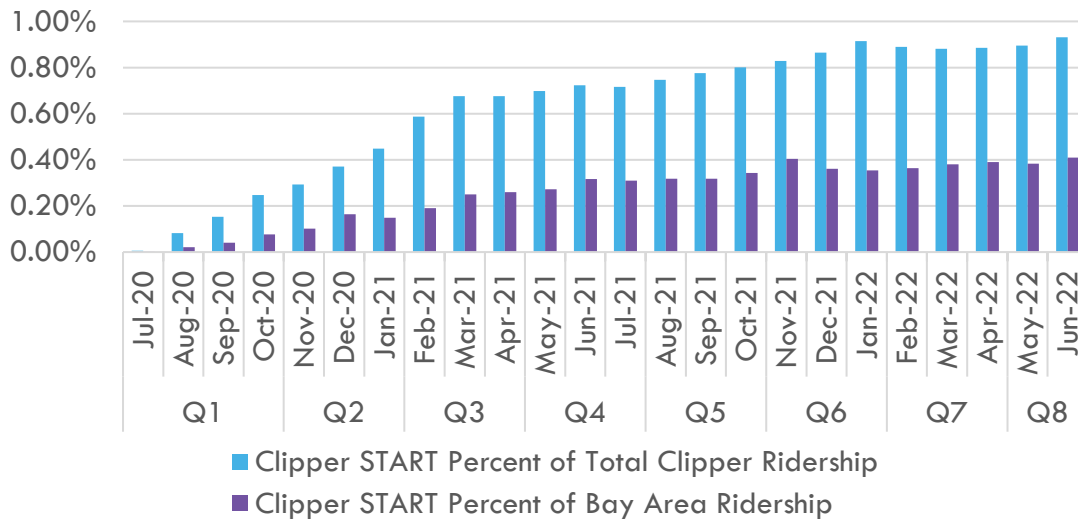
*Note: It is possible that the dip in trips in Q6 corresponds to the surge of the Omicron variant in the Bay Area, which may have lowered transit demand for a period of time.

Figure 36 Clipper START Ridership as a percent of total Regional Bay Area Ridership



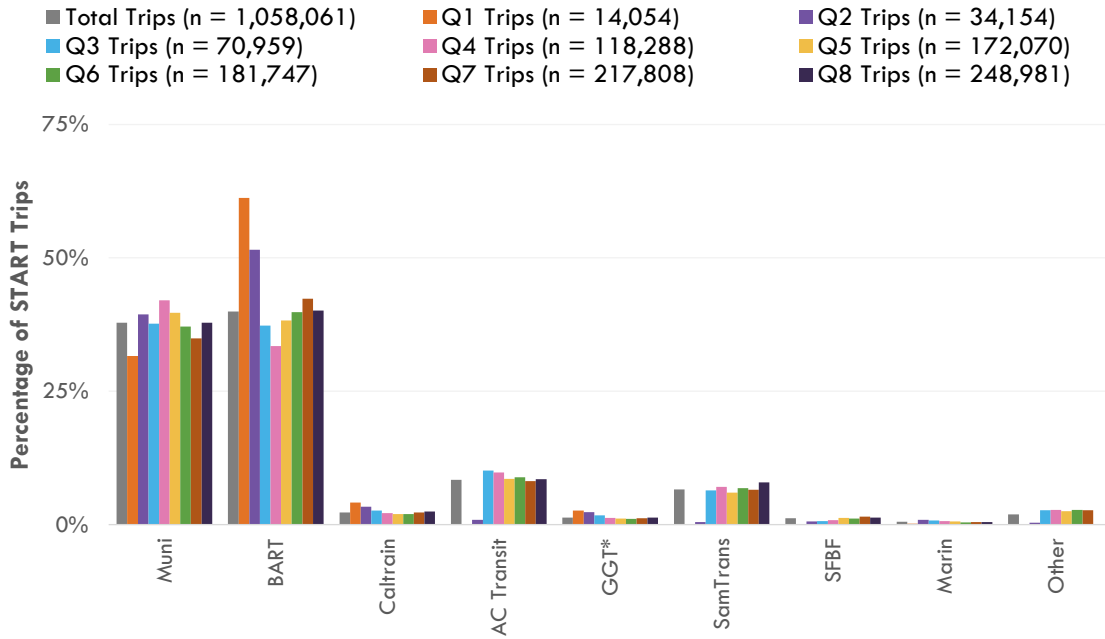
Source: MTC transit ridership data and Clipper Data Store, January 1, 2020 – June 30, 2022

Figure 37 Percent of Clipper START Ridership of Total Clipper Ridership and Bay Area Ridership by Month



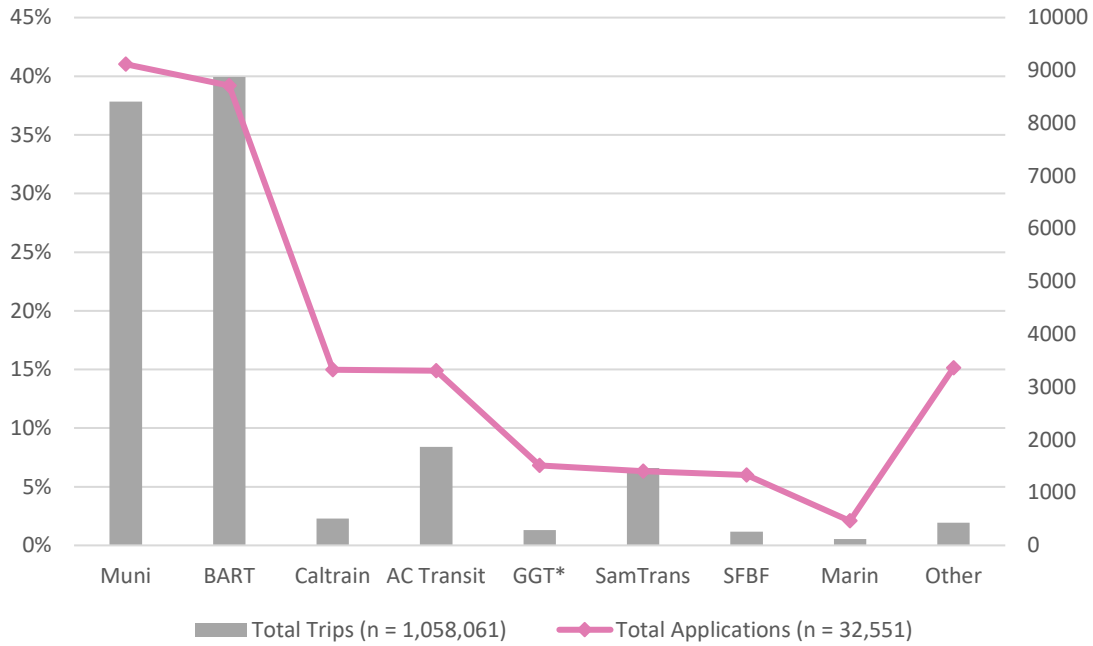
Source: Clipper Data Store, July 15, 2020 – July 31, 2022, and MTC

Figure 38 Clipper START Trips by Transit Agency by Period



Source: Clipper Data Store, July 15, 2020 – July 31, 2022

Figure 39 Total Clipper START Trips by Transit Agency and Applications by Reported Transit Agency Used

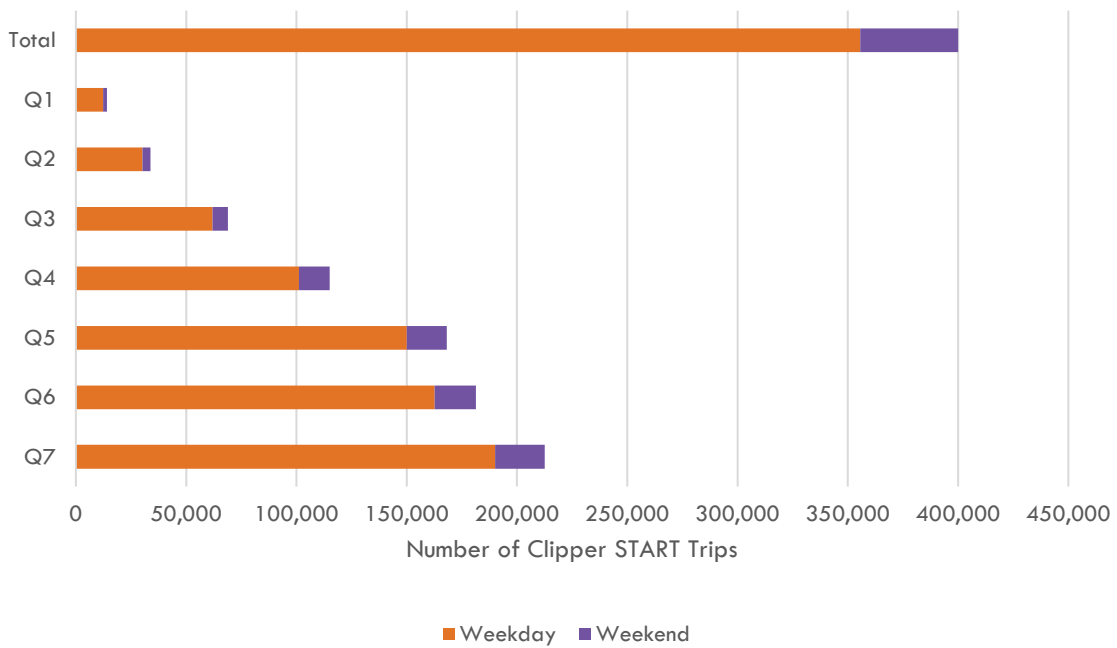


Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

* Application data only reported for combined Golden Gate Transit and Golden Gate Ferry. VTA does not participate in Clipper START.

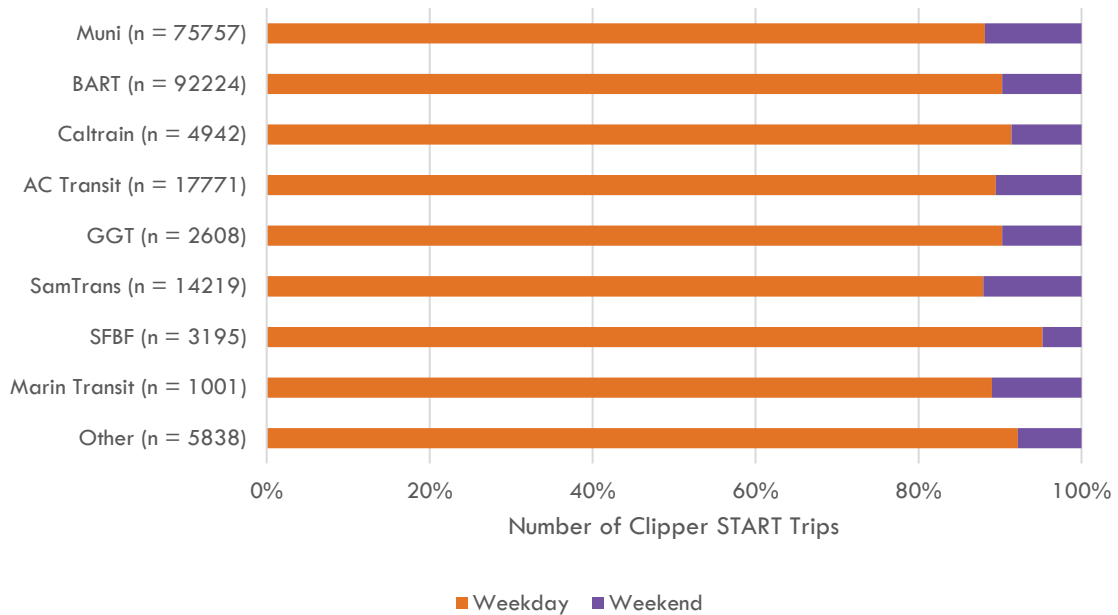
Note: Before November 23, 2020, Clipper START trips taken on Marin Transit had a discount of \$0.

Figure 40 Clipper START Trips by Day Type by Period



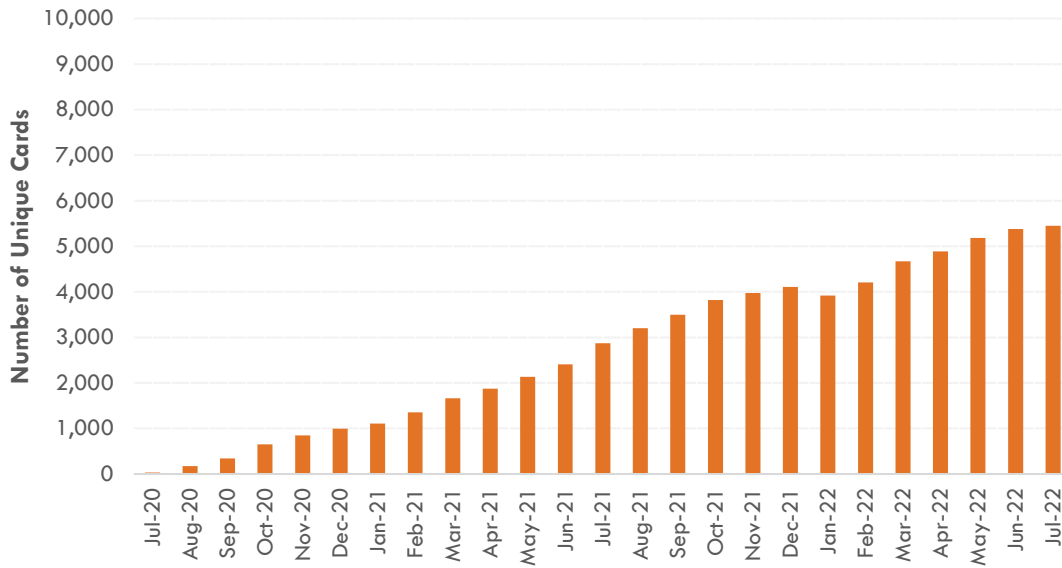
Source: Clipper Data Store, July 15, 2020 – April 30, 2022

Figure 41 Clipper START Trips by Day Type by Transit Agency Used



Source: Clipper Data Store, July 15, 2020 – July 31, 2022

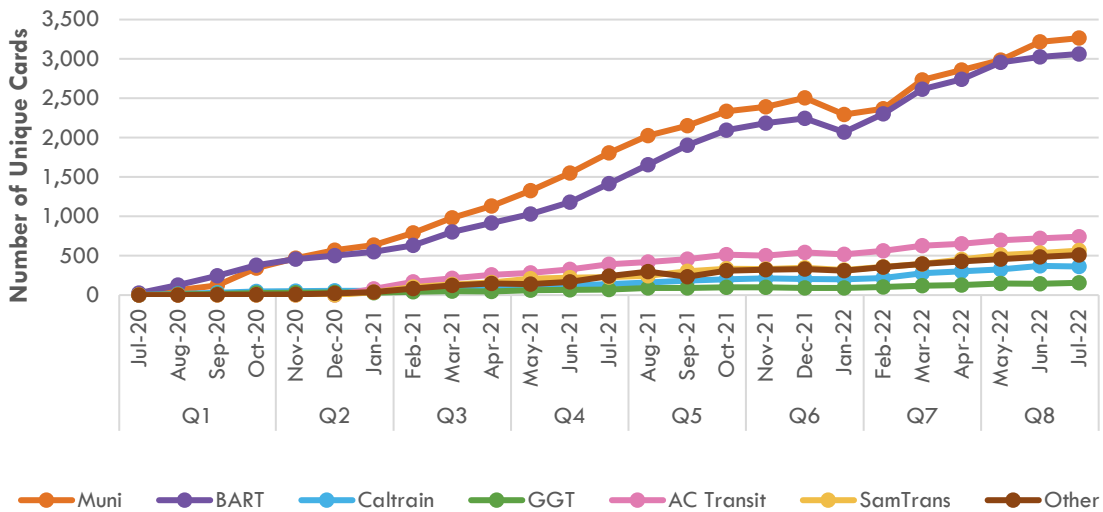
Figure 42 Unique Clipper START Cards Used by Month



Source: Clipper Data Store, July 15, 2020 – July 31, 2022

Note: The program total does not equal the sum of the individual months.

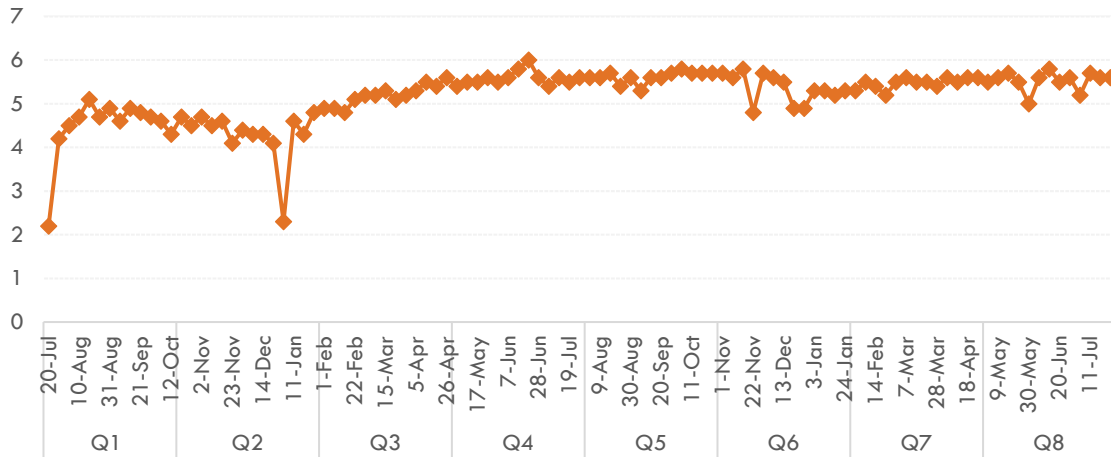
Figure 43 Unique Clipper START Cards Used by Operator by Month



Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

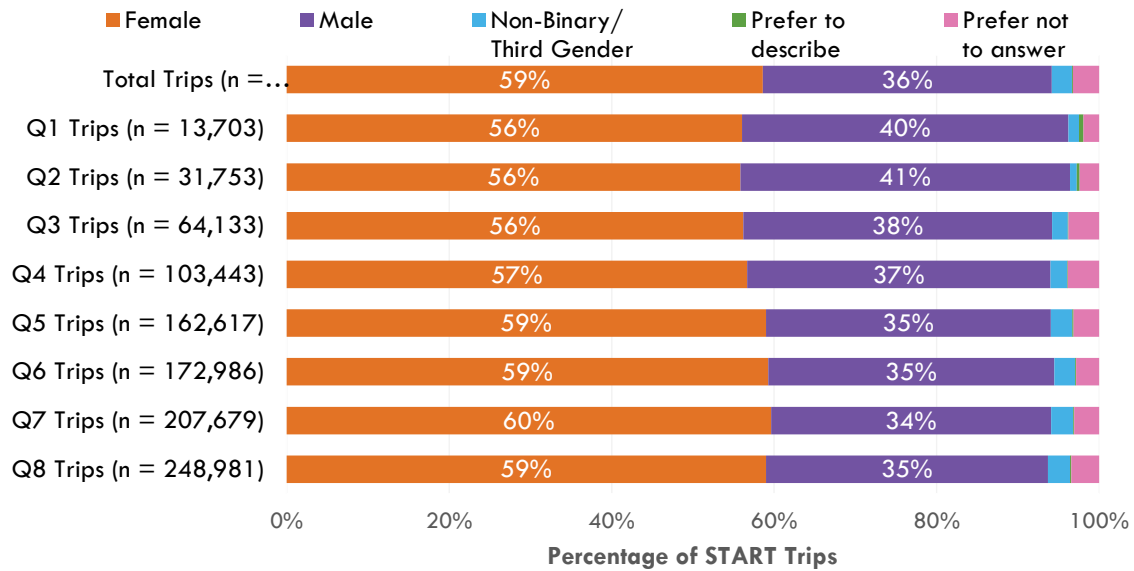
* Golden Gate Transit trips include Marin Transit trips

Figure 44 Average Weekly Clipper START Trips by Clipper START Enrollees by Week



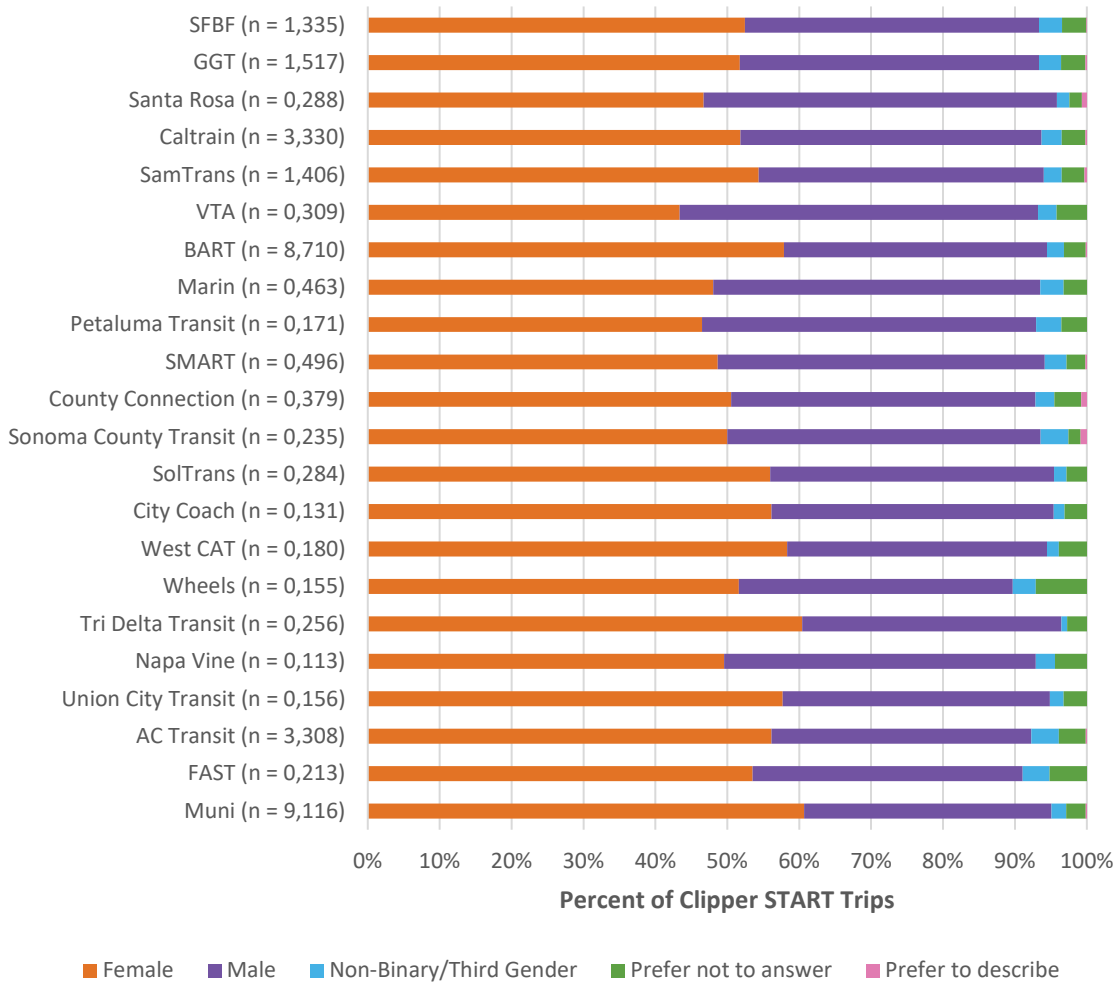
Source: Clipper Data Store, July 15, 2020 – July 31, 2022

Figure 45 Clipper START Trips by Gender Identity by Period



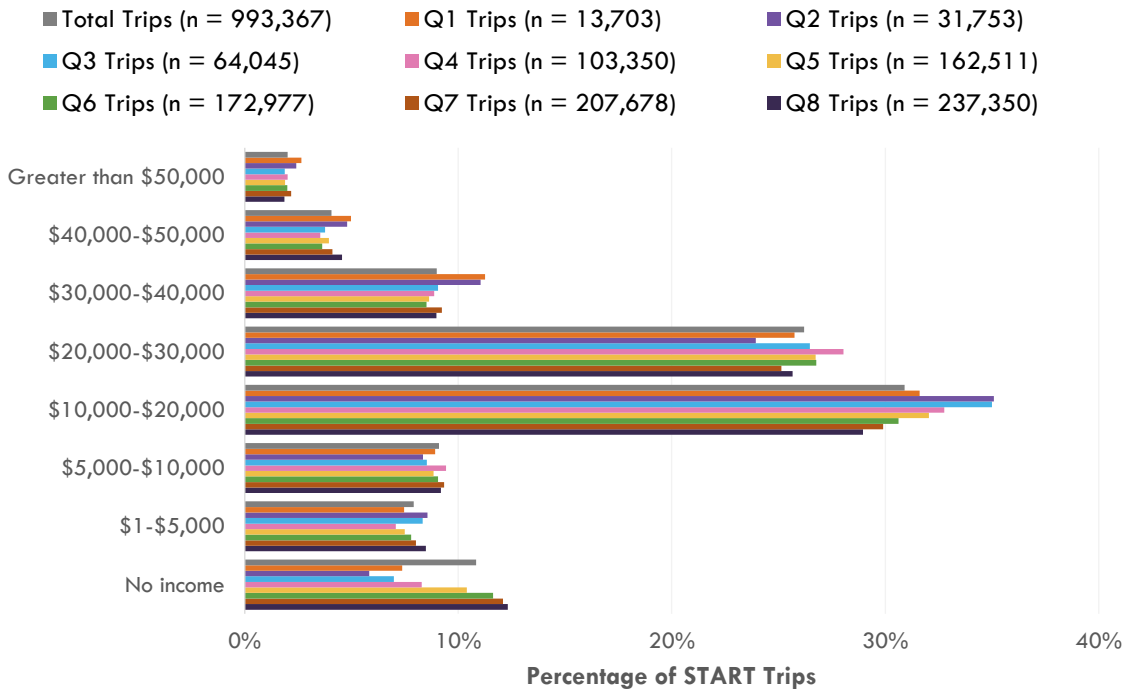
Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

Figure 46 Total Clipper START Trips by Gender Identity by Transit Agency



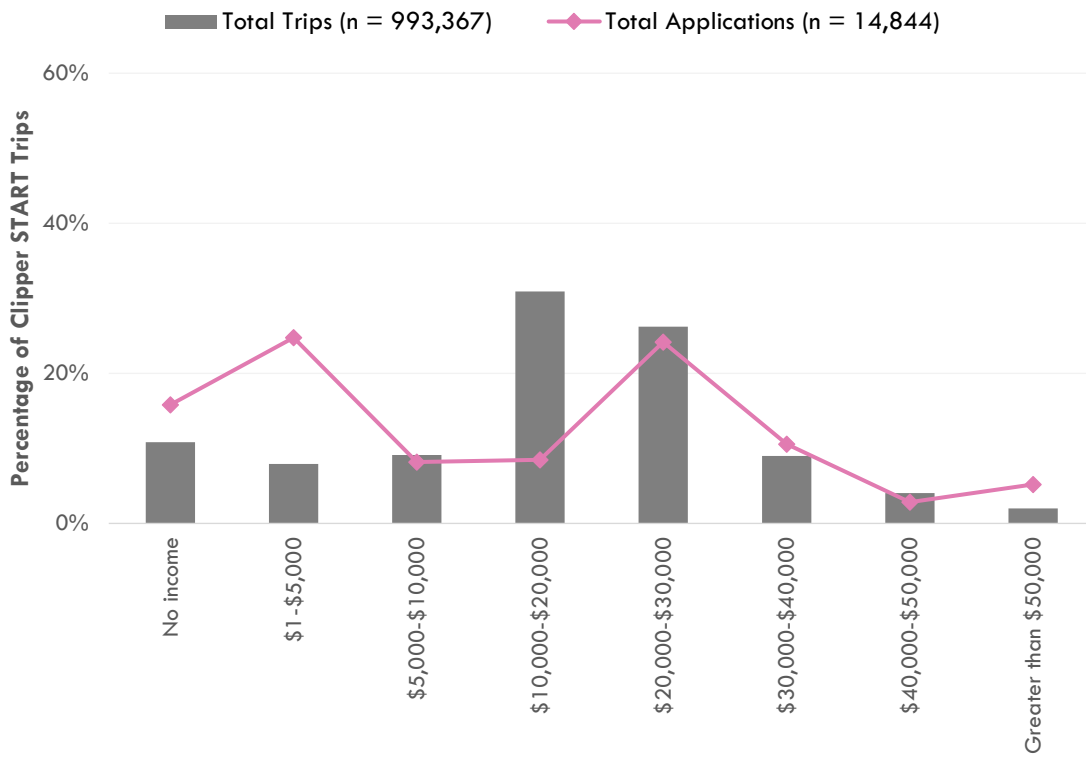
Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

Figure 47 Clipper START Trips by Household Income Category by Period



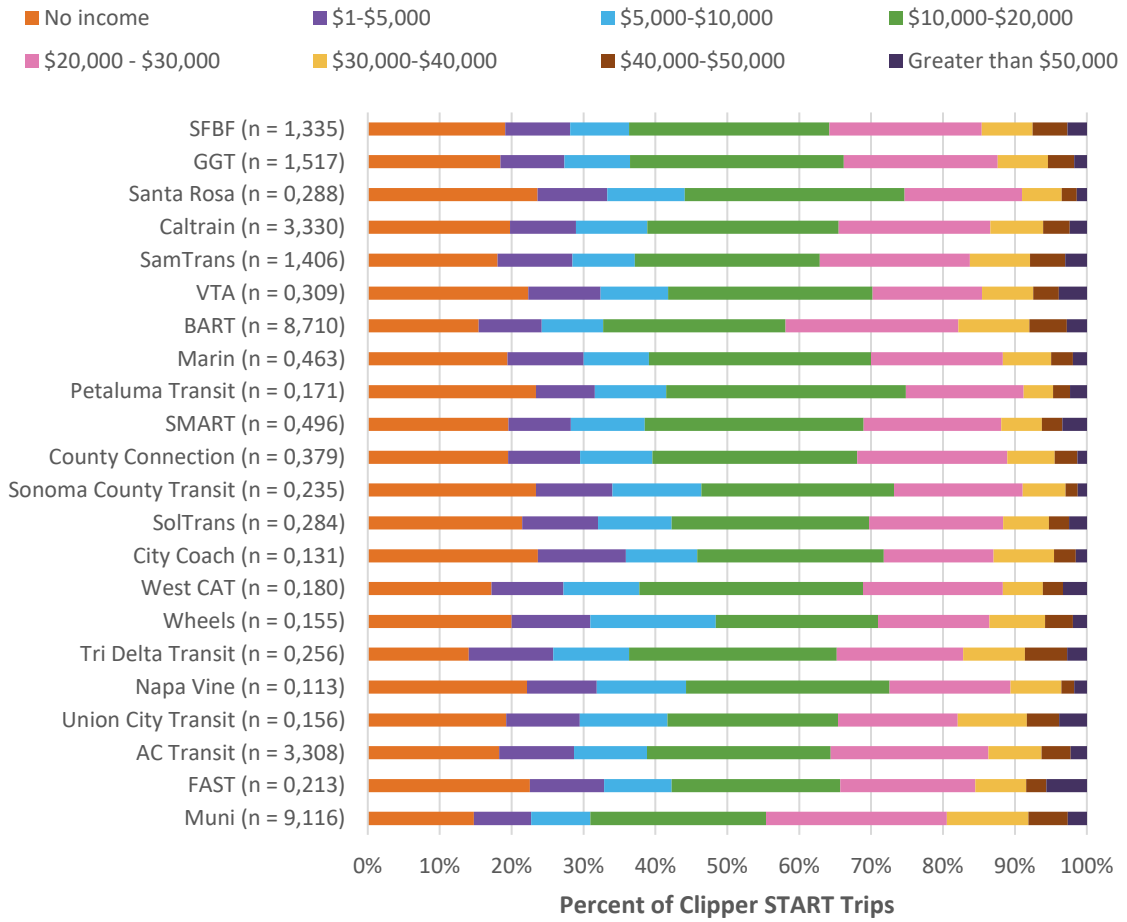
Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

Figure 48 Total Clipper START Trips and Applications by Household Income Category



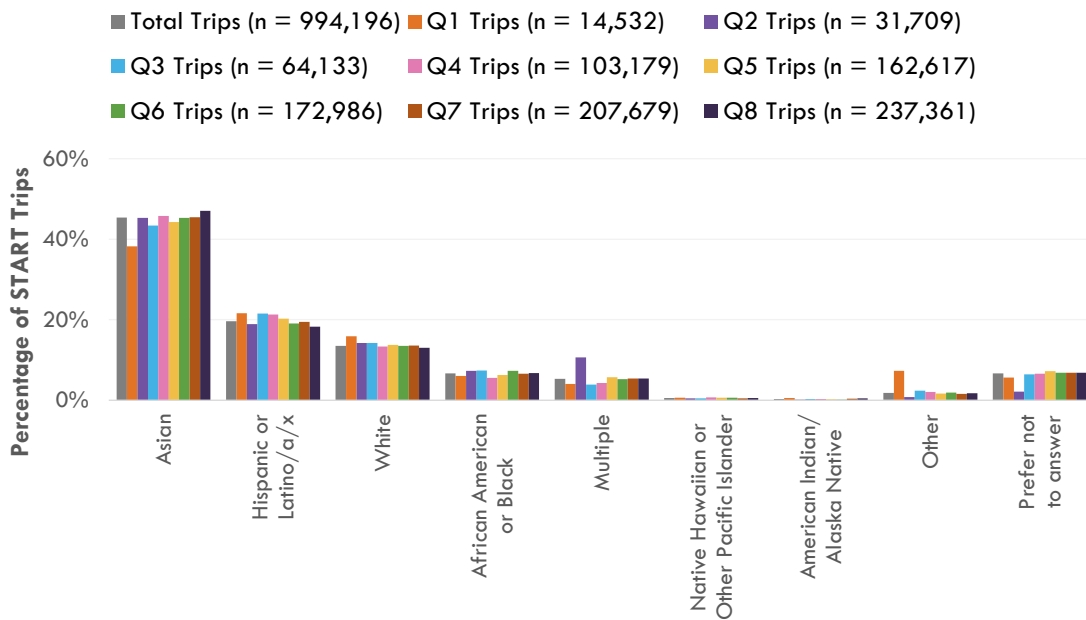
Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

Figure 49 Total Clipper START Trips by Household Income Category by Transit Agency



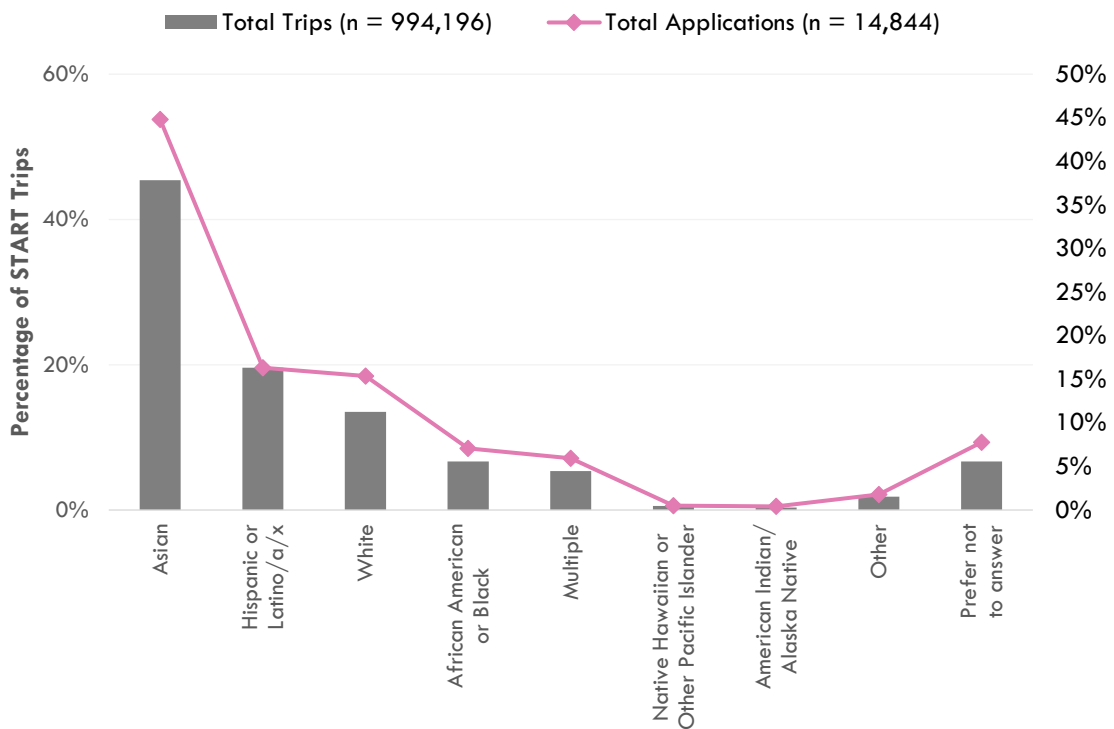
Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

Figure 50 Clipper START Trips by Race/Ethnicity by Period



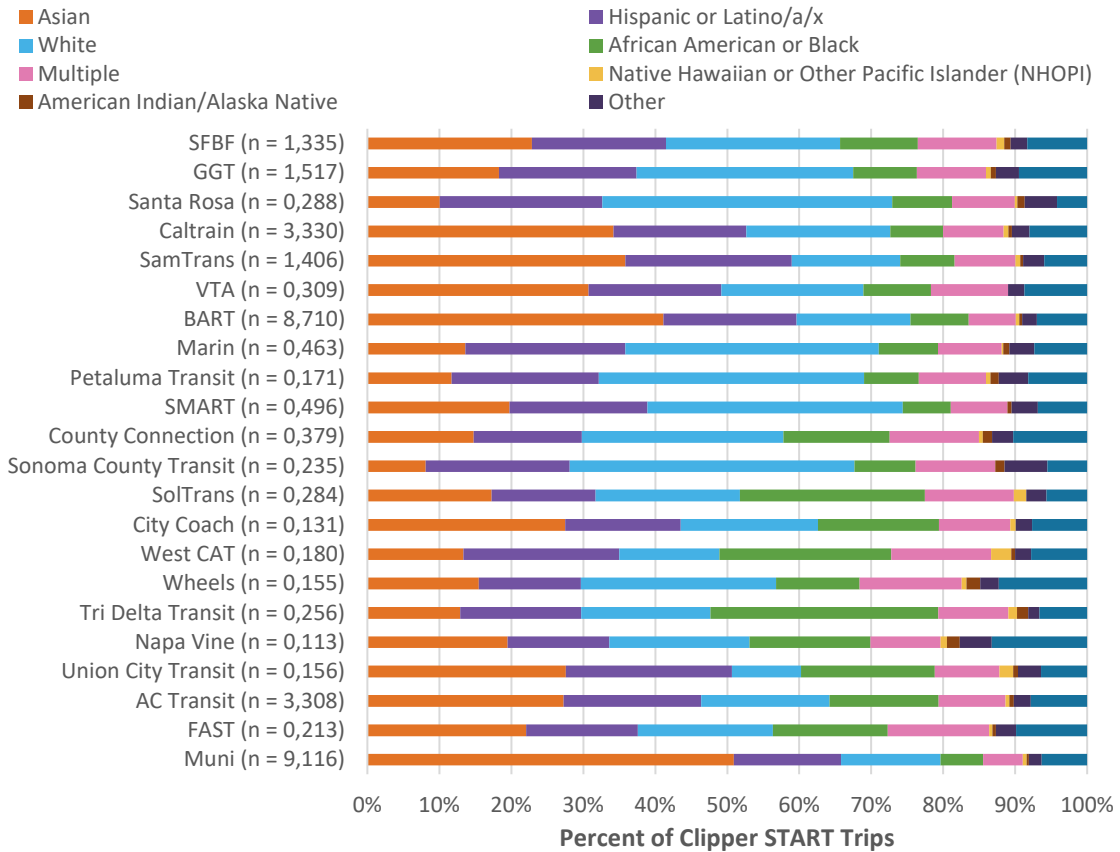
Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

Figure 51 Total Clipper START Trips and Applications by Race/Ethnicity



Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

Figure 52 Total Clipper START Trips by Race/Ethnicity by Transit Agency



Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

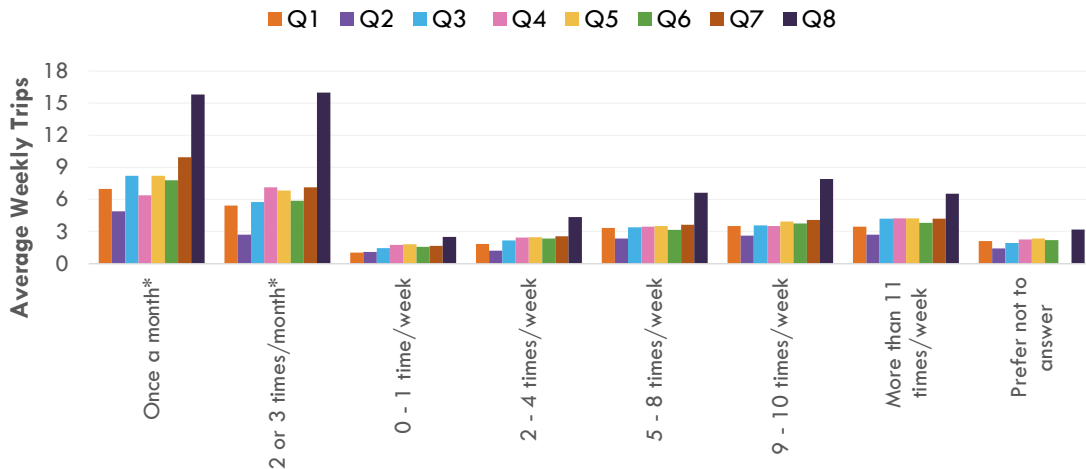
New Trips/Frequency of Use

This measure looks at whether applicants took more trips while in the program than they did prior. Since the program has the potential to reduce the cost of transit for travelers across the region, one measure of program success may be increased frequency of transit use by participants. In the application survey, applicants were asked how many trips they took in a given period (in a week or month) on transit prior to entering the program. The survey does not specify whether applicants should provide pre-COVID transit frequency or frequency during the COVID pandemic.

Figure 55 shows the average number of weekly transit trips by pre-enrollment self-reported trip frequency. Participants who reported riding once a month, 2 or 3 times per month, or 0-1 times per week report higher Clipper START trip frequency than before joining the program, whereas those that reported being more frequent riders pre-enrollment are traveling at or slightly below their pre-program frequency. Trip frequency for all program increased in Q8, a

positive sign for transit for the region as a whole given the reductions that occurred during the pandemic.

Figure 53 Average Weekly or Monthly Trips by Survey Reported Frequency by Period



Source: Clipper Data Store and Applicant Survey Data, July 15, 2020 – July 31, 2022

* The resulting frequencies for respondents who reported they took transit “once a month” or “2 or 3 times/month” are reported in this chart as monthly frequencies rather than weekly frequencies.

Transfer Patterns

This measure looks at enrollee frequency of transfer between transit agencies. Figure 55 shows a matrix of trips that transferred among and between agencies in Q8. Figure 56 shows the same matrix for the entire program. Aside from intra-agency transfers, the most common transfers for Clipper START enrollees in Q8 and in the entire Pilot were seen between BART and SF Muni transfers, followed by transfers between BART and AC Transit. The orange highlights show the top five agency pairs with the highest count of trips. Agencies do not appear on this table if a Clipper START card was not used to travel on them.

Figure 54 Transfer Agency Matrix for Clipper START Cards – Q8

	Agency 2														
	AC Transit	BART	Caltrain	Corridor 101	East Bay	Golden Gate Transit	Golden Gate Ferry	Napa Solano	SF Muni	SMART	SamTrans	Sonoma	VTA	WETA	Grand Total
AC Transit	3,489	3,600	*	-	35	22	-	*	81	-	22	-	11	14	7,255
BART	3,765	2,805	299	-	779	124	18	246	3,573	-	1,127	-	207	92	12,736
Caltrain	*	273	138	-	-	29	-	-	211	-	83	-	143	6	737
Corridor 101	-	-	-	342	-	27	-	-	-	63	-	51	-	-	432
East Bay	8	1,028	-	-	296	*	-	*	*	-	-	-	-	-	1,339
Golden Gate Transit	19	147	23	11	*	698	15	*	176	33	*	*	-	-	1,129
Golden Gate Ferry	-	20	-	-	-	18	*	-	22	12	-	-	-	*	75
Napa Solano	*	211	-	-	*	16	-	71	*	-	-	-	-	21	304
SF Muni	117	5,244	339	-	*	244	49	*	21,925	-	424	-	-	284	28,344
SMART	-	-	-	58	-	47	16	-	-	23	-	*	-	-	144
SamTrans	54	1,363	155	-	-	*	-	-	379	-	2,929	-	65	*	4,881
Sonoma	-	-	-	28	-	*	-	-	-	*	-	34	-	-	32
VTA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WETA	23	136	12	-	-	-	*	23	206	-	-	-	-	23	-
Grand Total	7,457	14,691	959	439	1,115	1,230	101	326	26,370	133	4,587	89	426	419	57,408

Source: Clipper Data Store, May 2022 – July 2022

* To preserve the privacy of individual users, trip counts of 5 or less are omitted.

Note: The Clipper Data Store aggregates travel County Connection, LAVTA (Wheels), Tri Delta Transit, and WestCAT under “East Bay”, FAST, Napa VINE, SolTrans, and Vacaville City Coach under “Napa Solano”, and Petaluma Transit and Santa Rosa City Bus under “Corridor 101”. Golden Gate Transit (GGT) includes Marin Transit. Transfers from VTA were not reported.

Figure 55 Transfer Agency Matrix for Clipper START Cards – Total

	Agency 2														
	AC Transit	BART	Caltrain	Corridor 101	East Bay	Golden Gate Transit	Golden Gate Ferry	Napa Solano	SF Muni	SMART	SamTrans	Sonoma	VTA	WETA	Grand Total
AC Transit	15,177	15,744	14	-	95	117	-	13	451	-	78	-	161	47	31,689
BART	15,878	12,825	1,001	-	2,941	616	111	1,175	14,264	-	4,818	-	818	674	53,629
Caltrain	48	985	529	-	*	38	-	17	1,015	-	347	-	559	29	2,982
Corridor 101	-	*	*	1,346	-	170	-	-	6	162	*	197	*	-	1,692
East Bay	55	3,679	-	-	1,151	*	-	10	6	-	-	-	-	-	4,904
Golden Gate Transit	117	887	53	153	*	3,549	23	20	621	137	*	32	-	-	5,564
Golden Gate Ferry	-	178	*	-	-	39	14	-	160	43	-	-	-	*	437
Napa Solano	25	1,160	-	-	7	108	*	351	10	-	-	-	-	166	1,662
SF Muni	546	21,164	1,489	-	8	853	272	*	96,937	-	1,768	-	*	1,273	123,039
SMART	*	169	10	158	-	141	45	-	792	107	17	*	-	*	1,440
SamTrans	108	5,205	732	-	-	*	-	-	1,437	-	10,342	-	238	*	17,829
Sonoma	-	-	-	100	-	28	-	-	-	14	-	116	-	-	142
VTA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
WETA	50	713	45	-	-	*	*	137	1,180	-	*	-	-	51	2,139
Grand Total	31,955	61,997	3,836	1,757	4,206	5,667	466	1,588	115,699	463	17,375	350	1,779	2,195	249,333

Source: Clipper Data Store, July 15, 2020 – July 31, 2022

* To preserve the privacy of individual users, trip counts of 5 or less are omitted.

Note: The Clipper Data Store aggregates travel County Connection, LAVTA (Wheels), Tri Delta Transit, and WestCAT under “East Bay”, FAST, Napa VINE, SolTrans, and Vacaville City Coach under “Napa Solano”, and Petaluma Transit and Santa Rosa City Bus under “Corridor 101”. Golden Gate Transit (GGT) includes Marin Transit. Transfers from VTA were not reported.

Opportunities for Change

Riders mentioned that they could now afford to ride public transit more frequently and travel to more destinations due to the discount. Additionally, they were able to bring family members with them to more events. 64% of End Point survey respondents said that they now take more trips on public transportation than previously. Others said that they were able to save time traveling by choosing a faster transportation option that they could afford using the discount, like BART or the ferry. 38% of End Point survey respondents said that they could now afford a faster transportation route, while 44% of respondents said that they now regularly use more transit agencies than they used to, due in part to increased affordability.

8 RECOMMENDATIONS

The Clipper START pilot enrolled over 15,000 eligible individuals and made a significant difference in the transportation experience of enrollees through decreased transportation costs and improved mobility. This impact was even more notable given the program's implementation in the midst of a worldwide pandemic that ground the world to a halt for many months and continues to influence travel behavior three years after the shelter in place announcement in March 2020.

While these successes are notable, there is a desire for program improvement in three key areas: increase uptake among eligible individuals, improve the customer experience, and decrease program costs. Based on the findings of the pilot program, engagement with pilot partners and program participants and surveys to the general public during and after the first two years of the pilot program, the following strategies may be considered as the program evolves (Figure 58):

Figure 56 Potential Program Strategies

Potential Strategy	Key Area for Improvement
Auto-enroll individuals that receive other social service benefits (e.g., CalFresh, CalWORKS)	Increase Program Uptake Decrease Program Costs Improve Customer Experience
Self-verification of eligibility during application process	Increase Program Uptake Decrease Program Costs Improve Customer Experience
Increase income eligibility threshold	Increase Program Uptake
Consistent discount across participating agencies	Improve Customer Experience
Fare cap/accumulator pass	Increase Program Uptake Improve Customer Experience
Monthly credit or cash balance (e.g., Transportation Wallet/Universal Basic Mobility program)	Increase Program Uptake Improve Customer Experience
Structured outreach/engagement such as identified champions by geography, culture, agency for program promotion and education (e.g., promotores/community ambassador model)	Increase Program Uptake Improve Customer Experience
Review of marketing materials on website and print for understanding and comprehensiveness of information provided	Increase Program Uptake Improve Customer Experience

Auto-Enrollment

This strategy would automatically mail Clipper START cards to adults in the Bay Area that already qualify for social service benefits such as CalFresh or CalWORKS. Eligibility for these programs already constitutes eligibility for Clipper START, so this strategy would eliminate the burden of applying and providing documentation for these individuals. Additionally, folks that are eligible but not aware of Clipper START would automatically receive a card and be able to use that benefit. For their recently implemented additional ORCA Lift tier, King County Metro partnered with Washington State Department of Social and Health Services (DSHS), Catholic Community Services (CCS), and Public Health who verify eligibility and distribute fully subsidized annual transit passes to clients of the six-state benefit programs.

Auto-enrollment may reduce costs associated with eligibility verification, one of the higher annual expenses that the program incurs. Auto-enroll would shift costs from enrollment verification to notification of enrollment and processes to access or register cards. Although this strategy would increase the uptake of Clipper START amongst many low-income individuals who need government assistance, it could create gaps among those who qualify but are not enrolled in social services. If auto-enrollment were implemented, MTC and other operators would need to focus outreach and marketing on eligible riders who are not already benefiting from another government program. Finally, MTC may need to create criteria or screening to determine current or potential use of Bay Area transit to ensure that people that receive a Clipper START card would use it.

Self-Verification of Eligibility

Allowing riders to self-verify their eligibility for the program would eliminate the burden on individuals of providing documentation during the application process. Allowing self-verification would also reduce program costs associated with eligibility verification. However, only 11 out of 147 (7.5%) of respondents to the General Awareness survey said that not requiring documentation submission would encourage them to apply, so this strategy might not significantly increase uptake. This strategy may also lead to abuse of the program if individuals enroll without meeting eligibility criteria.

Increase Income Eligibility Threshold

Increasing the income eligibility threshold would increase the number of riders eligible for Clipper START, which could increase the number of Clipper START riders. Most low-income fare programs have an income eligibility threshold between 125-200% of the FPL (Figure 52). However, increasing the income eligibility threshold might more accurately reflect the high cost of living in the Bay Area. The largest transit agency with the highest income eligibility threshold is LA Metro, with a range from 184-306% of FPL, depending on household size. Although this strategy would increase the pool of eligible riders, it would not increase the percentage of lower income individuals enrolled in the program. It is anticipated that low uptake percentages would not increase without further investment in outreach and marketing. This strategy may also increase costs (i.e., foregone revenue) for transit agencies as more riders pay using a discounted fare.

Consistent Discounts Across Agencies

Currently, transit agencies can choose to offer 20% or 50% discounts through Clipper START. Consistent discounts would lead to greater customer understanding of the program and transit costs and a more seamless transit experience across the Bay Area, irrespective of agency. While this strategy could have a positive impact on the customer experience, transit agency foregone revenue might increase if the discount is set at 50% for all agencies. This

may also reduce transit agency support for the program considering the risk of revenue loss with the higher level of discount.

Fare Cap/Accumulator Pass

Accumulators are alternatives to fixed-price pass products. They cap fares or provide bonus trips based on a threshold (number of boardings or value of fares paid) within a defined period (monthly, weekly, or daily fare caps are common). Accumulators with caps effectively allow riders to purchase the benefits of pass products (e.g., monthly passes) in small increments rather than requiring payment of the full price of the pass up-front.

Capping fares would allow those that must travel more often because of work, children, or other responsibilities to rely on a consistent transportation cost per month. On the other hand, individuals who do not use transit as frequently would not get as much of a discount if they did not reach the threshold.

However, a single-ride discount plus fare cap may not be financially viable for MTC and agencies and might make the discount offered as part of Clipper START effectively greater than currently exists. Additionally, switching fare policies would result in additional costs in terms of marketing, communication, time, and technology/administrative costs.

Monthly Credit or Cash Balance

This strategy would offer Clipper START enrollees a certain amount of money to use toward transit per month. Implementing this strategy would improve administrative efficiency, as MTC would no longer need to reimburse transit agencies for fare revenue lost due to Clipper START. Enrollees would also be able to predict their monthly transit benefit and budget accordingly. Two peer examples include the City of Portland Transportation Wallet, which provides passes and credits for use on transit, streetcar, bike-share, car-share, and e-scooters; and LA Metro's Low-Income Fares are Easy (LIFE) program, which provides 20 free regional rides monthly and fare caps on participating transit agencies and bike share.

This measure could encounter issues of scalability and financial complexity. MTC would need to identify a funding source for this program. Additionally, the level of support and investment from transit agencies might decrease, as they would no longer be required as strong partners. There could also be organizational issues. MTC would have to decide what to do when a transit user does not use their entire monthly benefit each month, as well as if discounts should still be offered for rides that exceed the monthly benefit. However, the ease of use and clarity of the program might increase overall uptake.

Structured Outreach and Engagement

One frequently identified challenge of the Clipper START program is the lack of knowledge about the program among eligible individuals, and the correspondingly low rate of uptake.

This strategy would create a structured outreach and engagement strategy to increase uptake and awareness of the program, including by identifying champions by geography, culture, or agency for program promotion and education, similar to the promotores or community ambassador model. Surveys and focus groups showed that word of mouth was a key source of program information. Identifying and promoting a trusted source can inform and educate harder to reach individuals about the program, particularly those who may not be enrolled in other social service programs.

This type of outreach has proved successful in public health and with other agencies like SamTrans. However, implementation could be challenging. It would require greater initial legwork to identify key agencies/organization and community champions or ambassadors and to create the program. This program also could have significant cost implications and could be as expensive as consultant outreach to agencies. However, promoting a trusted local source to convey program information could be a successful strategy to reach additional eligible riders who are not aware that this program exists.

Review Marketing Materials

MTC should review existing marketing materials on the website or print for understanding, comprehensiveness, and customer communication framing of information provided. Most responses to the survey sent to social service agencies and community-based organizations requested additional information about the program or shared confusion about the requirements for enrollees. In addition to providing clearer information to community-based organizations that may be able to spread the word about Clipper START, evaluating marketing materials for a clear and concise message could help increase enrollment and awareness of the program. Improved program communications could also improve overall customer experience. Reviewing and revising marketing materials would lead to additional costs for MTC but could increase uptake and customer satisfaction with this program.

ACKNOWLEDGEMENTS

CLIPPER START PARTICIPANTS

Participating Community- Based Organizations

Regional Social Service Agencies

Transit Partners

- Clipper START Working Group
- Clipper Executive Board
- Fare Integration Task Force

MTC

- Commission
- Policy Advisory Council's Equity and Access Sub- Committee
- MTC Executive Team
- Clipper START Team: Lysa Hale (PM), Helise Cohn, Sarah Doggett, Carol Kuester, Melanie Choy, Drennen Shelton, Theresa Romell, Brooke Fotheringham, Shauna Callow, Jennifer Largaespada

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