

Equity Action Plan Update

Bay Area Toll Authority Oversight Committee
November 9, 2022



Community Engagement Results

Community Engagement Objectives

- Develop a comprehensive understanding of the **challenges** Bay Area drivers face related to paying tolls
- **Identify which communities** could benefit most from policy and program changes
- Assess **public awareness and knowledge** of bridge tolls, express lanes, and Fastrak[®] to inform a strategy to address equitable toll experiences for all Bay Area drivers

Community Engagement Activities

- **Intercept Surveys**
 - 403 surveys at the FasTrak Walk-In Center and through 19 community-based organizations across Bay Area counties
 - Focus on low-income neighborhoods
 - Conducted in multiple languages
- **Two Online/Phone Surveys**
 - Bridge Users – 364 (38% low-income)
 - Express Lane Users – 400 (53% low income)
- **Five Virtual Focus Groups**
 - Mixed gender groups that included White, Hispanic, API, and Black participants
 - One focus group was conducted in Spanish
- **Six Community Advocate Interviews**
 - Bay Area organizations who provide legal aid and support services to low-income households

What We Heard/What We're Doing

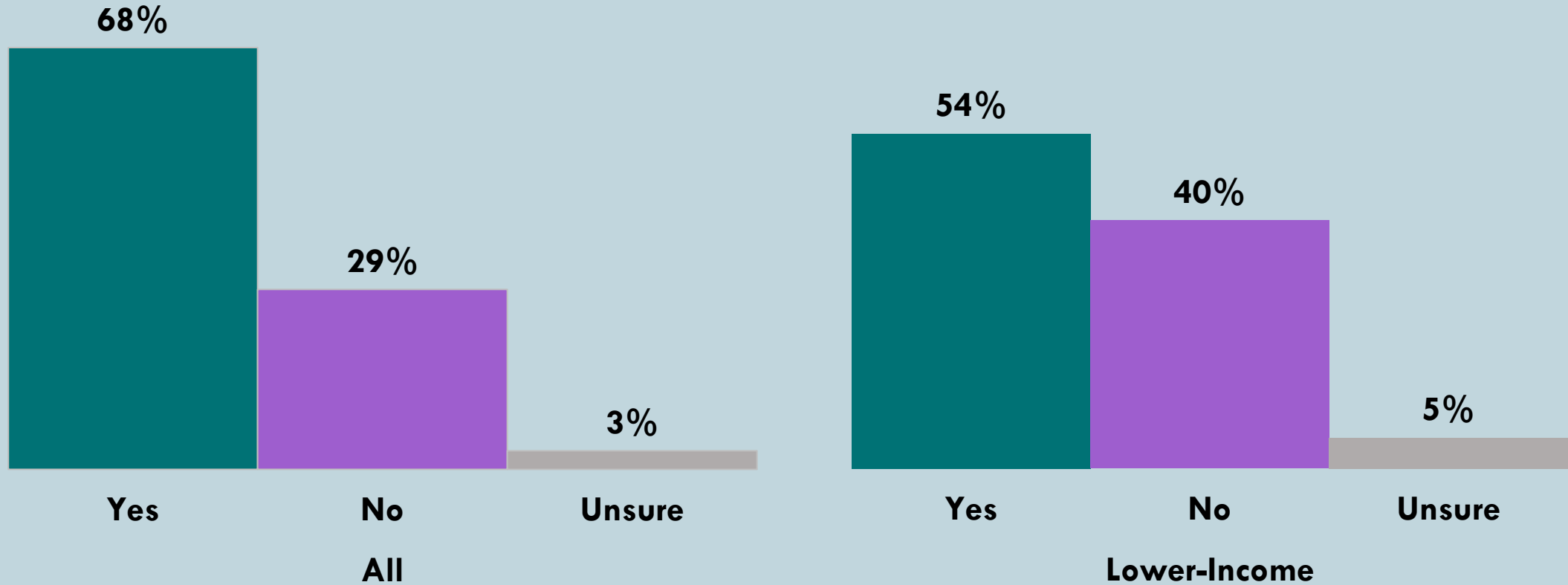
- Different engagement approaches provided rich insights into the experience of customers across diverse backgrounds
- Similar important themes emerged from the various forums
- These guided us to develop two categories of responses
 - What are doing now or can do quickly
 - What we can consider for the future
- Responding actions are informed by new state requirements under Assembly Bill 2594 (Ting)

Survey Results

Community Engagement Results: Part 1



More than Half of Bridge Survey and Intercept Survey Respondents Have FasTrak[®]



Lower income = Households earning under \$50,000 annually



Top Five Reasons for Not Having FasTrak®

- I don't see a value in having FasTrak
 - Consistently the top reason across ethnicities and income levels surveyed
- It costs too much to use FasTrak®
- It costs too much to get an account started
- I don't know how it works
- I don't know where/how to sign up for an account

Who would consider FasTrak[®]?

- Most respondents across ethnicities and ages were Somewhat or Very likely to consider FasTrak[®]
- Least likely to consider FasTrak[®]
 - Ages 41-50 and 65+
 - White and Black ethnicities*
- Extremely likely to consider FasTrak[®]
 - Ages 18-40
 - Asian and White ethnicities*

* An equal percentage of White respondents were Least and Extremely likely to consider FasTrak[®]



Understanding Invoices & Violations

- Bridge Survey:
 - About two-thirds of respondents across all demographics understood that you get an invoice if you don't use FasTrak®
 - Less than half understand the escalation process and fees for not paying
 - Less than a third of respondents understand that a registration hold can be placed at the DMV for unpaid toll violations
- Express Lanes Survey:
 - A large majority (80%) understood that a FasTrak® account is required to use any of the Bay Area Express Lanes
 - A similar majority (69%) knew that driving in the Express Lane without a FasTrak account would result in a violation notice

Bridge User Experience with Invoicing

- Roughly half of respondents had a positive experience with invoicing
- Least likely to pay on time
 - \$150k+ income levels followed by <\$30k income levels
- Least likely to understand the process
 - <\$30k income levels
 - Ages 51-64

General Bill Payment Preferences

- Most respondents across demographic categories preferred to pay their bills with credit/debit, or another mobile payment method
- Still a strong preference for check and cash methods
 - Half of the respondents in the <\$30k income levels prefer cash
 - More than half of ages 65+ preferring checks

FasTrak® Cash Payment Network Usage

- Those who used the cash payment network are satisfied with it
- Across all surveys (bridge, express lane and intercept), almost all respondents were **unaware** of option to pay at cash locations across the Bay Area
- More than half of Bridge respondents with <\$30k income levels reported that they did not pay at a cash location because they **did not** know it was an option

Experience with Violation Notices

- Two thirds of Bridge & Express Lanes survey respondents have not received a violation notice
 - Of the one-third of survey respondents who received a notice, less than half received more than one notice
 - Black and Hispanic respondents were more likely to have received violation notices
- Of the respondents who received a violation notice, about half paid it on time
 - Respondents with <\$30k and \$80k+ are least likely to pay on time

Toll Violations Owed

- Across all surveys, about half of respondents with violations due owed less than \$150
 - Express Lanes Survey respondents were slightly more likely to owe more than \$150
- Intercept Survey respondents were more likely to owe more than \$1,000
 - The Intercept Survey focused on low-income neighborhoods and had higher percentages of Hispanic and Asian Pacific Islander respondents

Focus Group & Community Advocate Interview Results

Community Engagement Results: Part 2



FasTrak[®] Experience

- Focus Groups:
 - Those who did not have FasTrak[®] generally did not see value because they:
 - **Do not use** it enough
 - Saw **no incentive** to get a transponder.
 - Among those who had FasTrak[®]:
 - Some found it convenient
 - A few expressed concerns over being charged before usage due to auto-replenishment
- Community Organization Interviews:
 - Cited challenges with navigating FasTrak[®] customer service channels

Focus Group Bridge Experience

- Participants expressed preference for an option to pay-as-you-go
- Some found the rules and fees to be confusing
- Participants recounted examples of negative experiences with early All Electronic Tolling adoption
- Most felt that 21 days to pay an invoice was too short and suggested 30 days
- A few participants missed having a toll collector available to collect tolls and answer questions

Community Advocate Comments on Bridge Experience

- Most noted that post-all-electronic tolling, an increased number of clients reach out to them about FasTrak® bridge toll debt
- Organizations noted that some clients experienced a compounding of violation fees, and others only found out about toll debt after a DMV hold
- Key challenge was not being able to look up FasTrak® toll violations online without receiving at least one by mail
- Many organizations have had clients with low incomes express a desire to bring back cash toll collectors
- Noted that clients who struggle with homelessness are unable to receive toll violation notices by mail

Express Lanes Experience

- Focus Groups:
 - Less than half of participants were aware and understood how Express Lanes work
 - Uncertainty of facility rules was the main cause of confusion, such as:
 - Occupancy requirements,
 - Where Express Lanes begin and end, and
 - Hours of operation
 - A few suggested there should be an invoice or warning before receiving a violation, similar to bridge tolls
 - Several participants thought the penalties for Express Lanes should be lowered or there should be no fees.
- Community-Based Interviews:
 - Only one organization discussed client confusion about the Express Lanes

Focus Group Comments on Payment Plans

- Most participants were interested in interest-free payment plans
- Most felt that payment plans should be open to all regardless of income or amount owed
 - A few thought it should only be for lower-income individuals
- Most felt that 200% of the federal poverty level would be too low considering the high cost of living in the Bay Area

Community Advocate Comments on Payment Plans

- Most organizations thought \$25 dollars is a realistic entry point for a payment plan
- Encouraged plans to be:
 - Flexible, and
 - Include tolls
- Some organizations cited challenges with income verification and encouraged self-attestation
- Privacy was not a main concern for clients for sharing information needed for a payment plan
- Many organizations suggested sending text reminders to customers, if possible

Summary

Community Engagement Results: Part 3



Summary

What We Heard	Immediate Action	Plans/Future Considerations
“There should be payment plans and ways to get out of debt.”	Deploy Payment Plan	Evaluate Payment Plan for effectiveness and improvements.
	Research Hardship Programs	Explore additional programs for hardship and debt forgiveness.
“I want to be able to talk to someone in my language.”	Translate account management and payment web pages.	Ongoing training.
“Why isn’t the payment period for invoices 30 days instead of 21?”	Extend payment deadlines to 30 days for invoices per AB 2594 no later than July 1, 2024	Study payment timelines.
“I’m confused about invoices and violation notices, etc.”	Increase online educational resources to clarify terminology and escalation for non-payment.	Conduct educational campaign about invoices and violation notices.
”Why can’t I just pay as I go without having FasTrak hold on to my money?”	Increase awareness and education campaigns about license plate accounts for bridges. FasTrak accounts are required for express lanes.	Continue educational campaigns about ways to pay.

Next Steps

- Finalize analysis of community engagement with a focus on results for low-income and equity priority communities
- Recommend further research and updates to Equity Action Plan initiatives based on the community engagement results, where appropriate
- Develop performance metrics
- After we have gathered data on use of program, pursue longer term research
- Pursue targeted actions that can be done in next year



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