



Clipper START Program Update

Performance Data and Communication Activities

RNM Council, August 25, 2025
Agenda Item 3a - Attachment A



METROPOLITAN TRANSPORTATION COMMISSION

Clipper START Basics

- Clipper START provides single-ride 50% fare discounts to eligible riders on all transit operators that use Clipper
- To qualify, you must be:
 - Be a resident of the San Francisco Bay Area
 - Be 19-64 years old
 - Not have an RTC Clipper Card for people with disabilities
 - Have a household income of 200% of the federal poverty level or less
- Apply through the Clipper START website and provide proof of identity and income
- Approved participants receive a personalized Clipper card in the mail



Key Metrics

Are participants able to have improved mobility and access to opportunities by transit because of the discount?

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

How effective is the program's outreach/Are we reaching the eligible population?

How easy was it to get the benefit ?

What are the financial impacts to transit operators and MTC?

IDENTIFIED OUTCOMES

KPIs/ KEY PERFORMANCE INDICATORS (✓ = focus of today's presentation)

Increased Access and Mobility	✓ Total program enrollees, enrollment rate per month
	✓ Total trips, average trips per week, total trips over time, trips by operator over time, trip distribution by operator, Clipper market share
	✓ Total transfers, average transfers per week
	• Percent of trips that were new (would not have been taken) or new to transit (would have been taken by a different mode)
	• New destinations accessed via transit due to program
Affordability	✓ Average fare discount per trip
	• Participant trips by household Income
	• Difference between pre-and post-program transportation costs
Public Awareness and Reach	✓ Digital advertising impressions, clicks and click-through
	✓ Number of accounts created
	✓ Number of completed applications
	• Enrollment rates by Equity Priority Community
	• Percent applicants that are current or re-enrolling vs. new
	• Customer feedback on awareness of program
Customer Experience	• Customer feedback on most effective marketing tactic
	✓ Customer feedback on application process
Financial Viability	✓ Proof of Income Used
	✓ Total discount given to participants by fiscal year
	✓ Funding sources
	✓ Total program operational costs



Access and Mobility

KEY PERFORMANCE INDICATORS

- ✓ Total program enrollees, enrollment rate per month
- ✓ Total trips, average trips per week
- ✓ Total transfers, average transfers per week

Program enrollment, trips taken, and transfers made all **nearly doubled in calendar year 2024.**

We continue to see approximately **1,500 new participants join each month.**

❖ *Benchmark: From census data and past analyses, we estimate Clipper START’s core market opportunity to be between 90,000-200,000 people*



**7.7 Million
Trips Taken**

(+94% in 2024)

~53,000 weekly trips taken
on average in 2024



**57K Program
Enrollees**

(+82% in 2024)

~1,500 participants joining
per month



**1.9 Million
Transfers Made**

(+103% in 2024)

~14,000 transfers made per
week on average in 2024

Data from July 2020 through June 2025



Access and Mobility

KEY PERFORMANCE INDICATOR

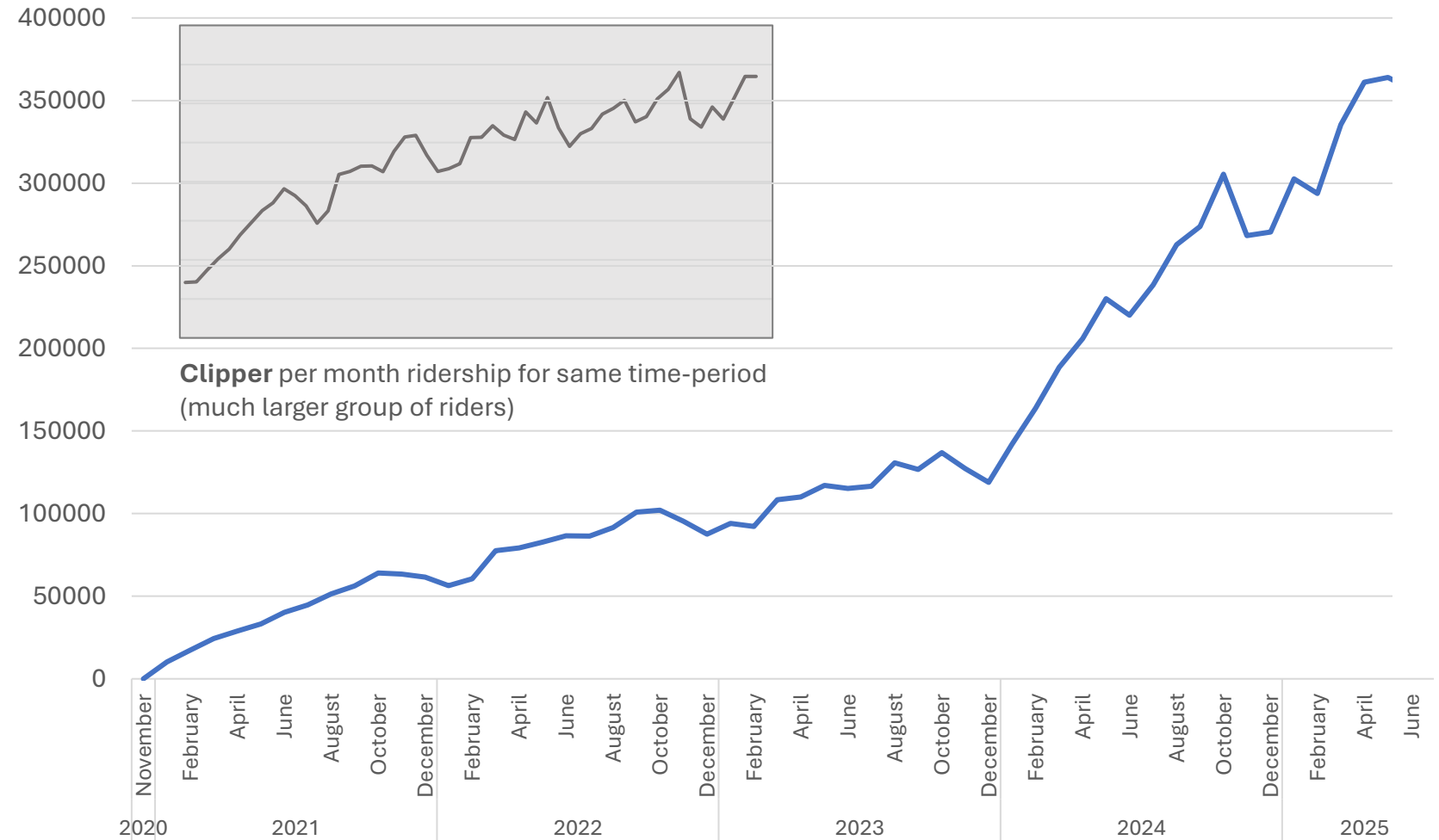
✓ Total trips over time

Clipper START ridership increased at a linear pace for 2021, 2022, and 2023, with **significant rise in 2024** after all 22 operators joined with a uniform 50% discount.

Average trips per Clipper START active card grew from **~92 trips/card in 2023** to **~107 trips/card in 2024**; Clipper START ridership grew due to increased enrollment, but participants are also taking more trips on transit.

Data from July 2020 through June 2025

Clipper START Ridership (per month)



Access and Mobility

KEY PERFORMANCE INDICATOR

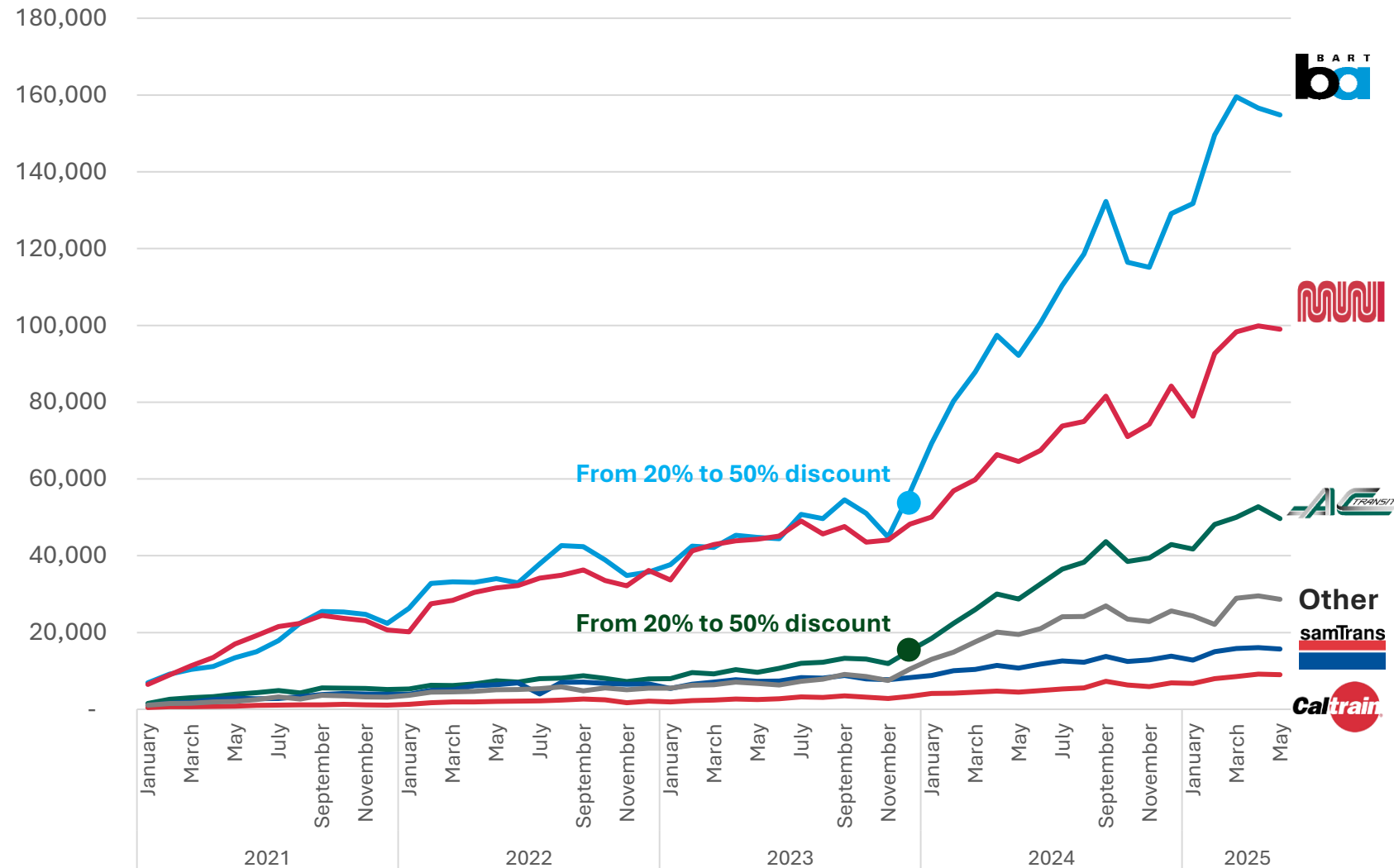
- ✓ Trips by operator over time
- ✓ Trip distribution by operator

Clipper START ridership has grown for all operators with **BART and AC Transit experiencing a sharp uptick in ridership in 2024** after these agencies moved from a 20% to a 50% discount.

- **42%** of trips to date are on BART
- **31%** of trips to date are on SF Muni
- **12%** of trips to date are on AC Transit

Data from July 2020 through June 2025

Clipper START Ridership (per month)



Access and Mobility

KEY PERFORMANCE INDICATOR

✓ Clipper market share

In bringing Clipper START to riders, understanding the Clipper market share for each operator is an important consideration.

Many operators have Clipper market share rates **below 50%** which can be a barrier for Clipper START uptake.

Attachment B has more details for reference.



Affordability

KEY PERFORMANCE INDICATOR

✓ Average fare discount per trip

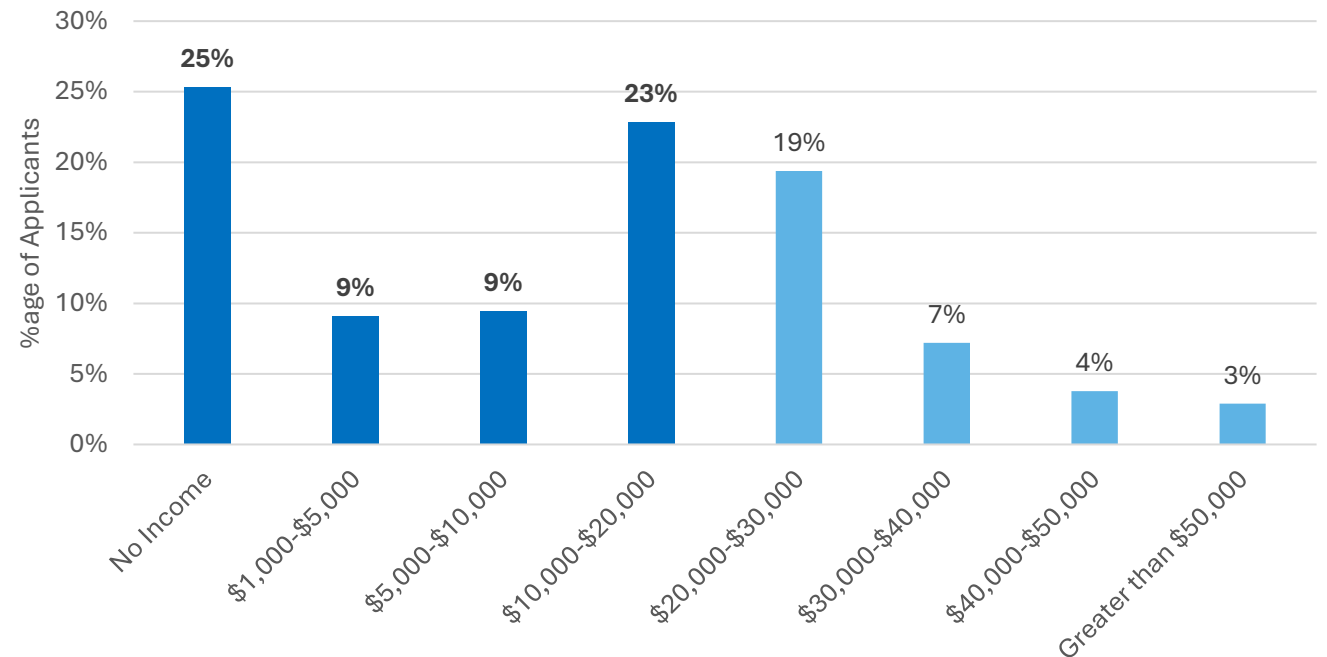
The average Clipper START fare discount is **\$1.67 per trip** (July 2020-July 2025), which enables riders to take more transit trips without increasing their spending on transport. This is a potential savings of ~\$868 per participant* per year.

This savings is important, as we know that transportation costs disproportionately impact low-income households.

Surveys from Clipper START applicants show that a significant percentage of applicants have a household income **below \$20,000** (67% of respondents) **and take transit over 5 times a week** (54% of respondents).

**Clipper START participant who was a habitual transit rider would save \$3.34 per day roundtrip, 5 days a week*

Clipper START Applicants by Household Income



Household income data collected from Clipper START applicant survey respondents (Aug 2023- July 2025)

Public Awareness and Reach

KEY PERFORMANCE INDICATORS

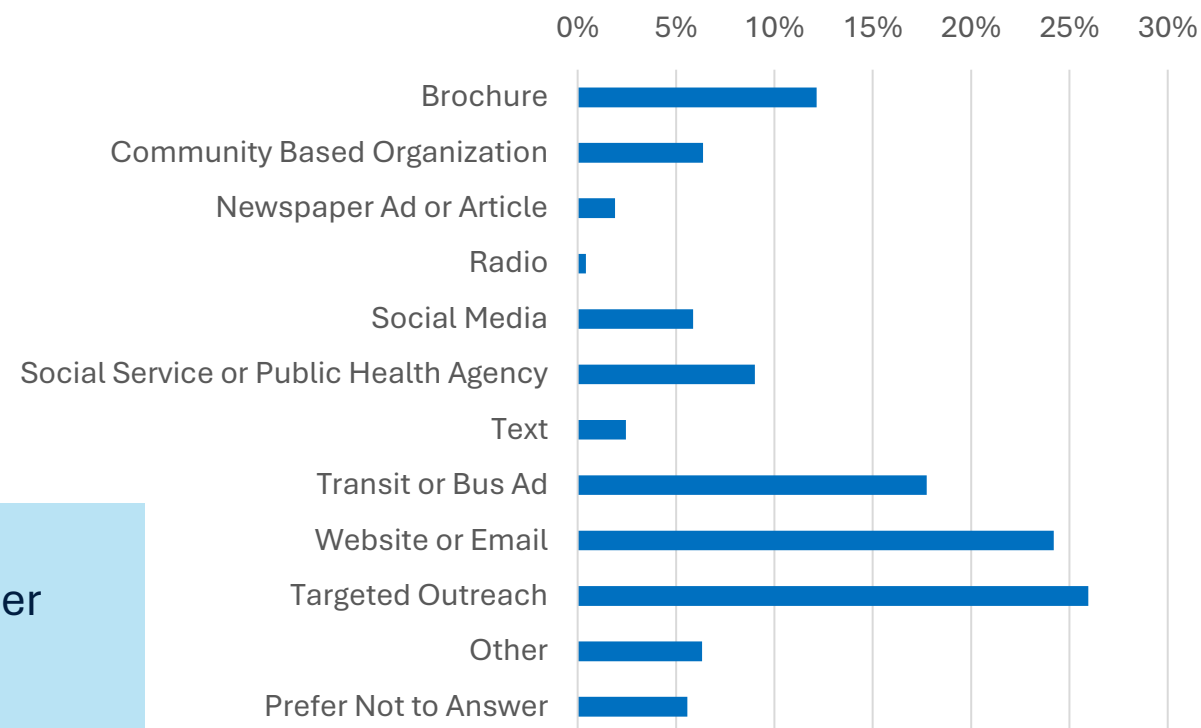
- ✓ Digital advertising impressions, clicks and click-through
- ✓ Number of accounts created
- ✓ Number of completed applications

- The last campaign (3 months) **generated 56.6 million** impressions
- **138,803 accounts created** since program initiation
- **67,597 completed applications** since program initiation

Communication activities include:

- Ongoing multilingual marketing campaign for the Clipper START program throughout the Bay Area
- Ongoing social media engagement
- Reaching people at outreach events and through CBO engagement
- Initiating cross-promotion at county Social Service Agencies

How Applicants Learned about Clipper START



*Data collected from Clipper START applicant survey respondents
(January 2024- July 2025)*

Customer Experience

KEY PERFORMANCE INDICATORS

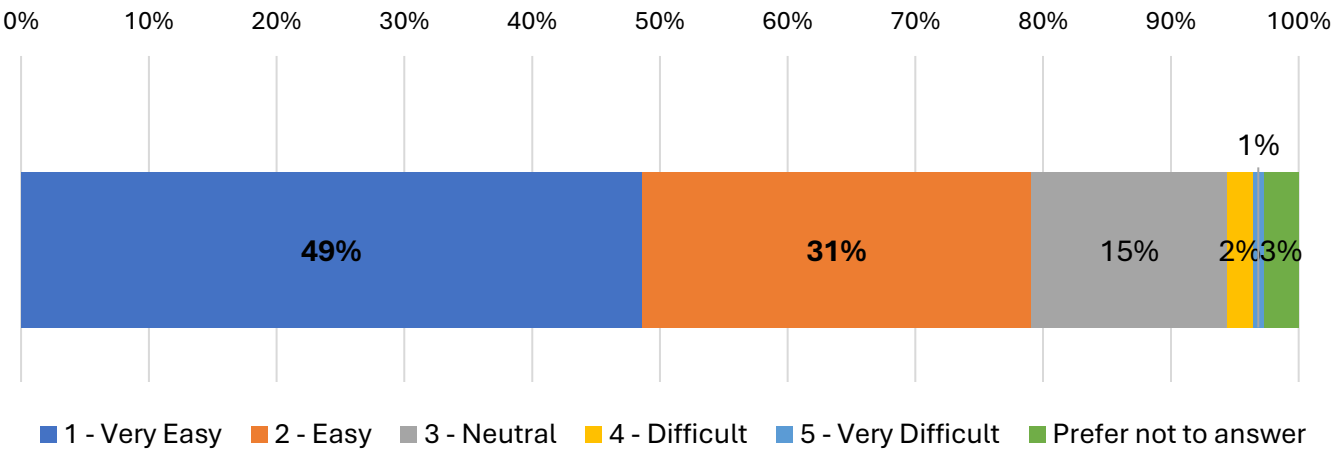
- ✓ Customer feedback on application process
- ✓ Proof of Income Used

80% of Clipper START Applicants stated the process was **very easy or easy**

78% of applicants use CalFresh or Medi-Cal Cards for Proof of Income

❖ *Benchmark: Program aims to offer applicant approval in shorter time frame, potentially in one-sitting*

Ease of Clipper START Application



Proof of Income Used

Proof of Income	% of Applicants
CalFresh/EBT Card	40%
Medi-Cal Card	38%
Tax Documents (most recent)	15%
Other	4%
Benefits Eligibility Verification Document	3%
Muni Lifeline Customer ID #	1%

Data collected from Clipper START applicant survey respondents (Aug 2023 - July 2025)

Financial Viability

KEY PERFORMANCE INDICATORS

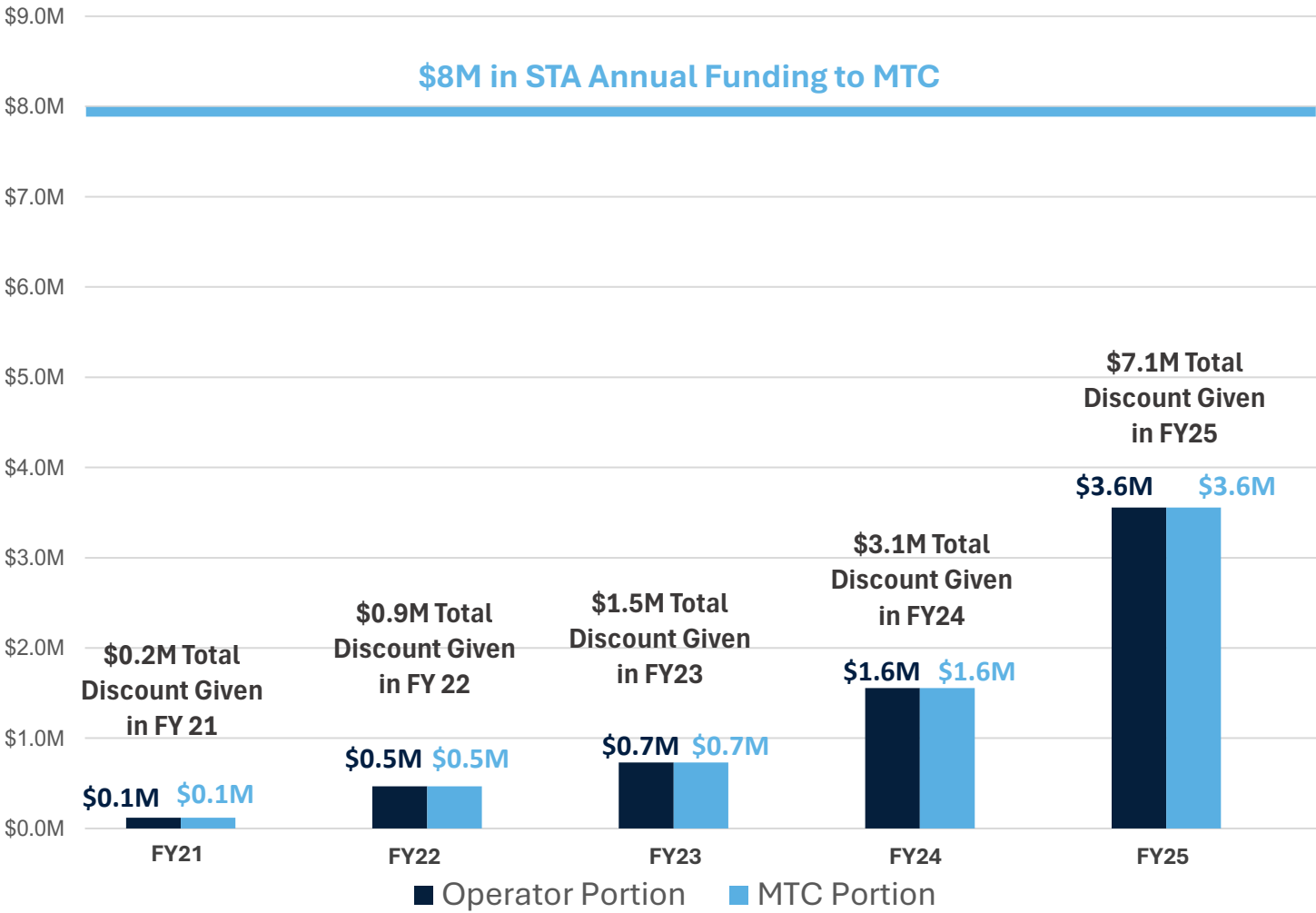
- ✓ Total discount given to participants by fiscal year
- ✓ Funding sources
- ✓ Total program operational costs

MTC Res. 4321 reserves up to **\$8M/year** in STA funding

\$12.8M in discounts given to Clipper START users to date (\$6.4M in operator forgone revenue, \$6.4M in fare subsidies to operators from MTC)

~\$1-1.5 million / year in operational and program development costs to support program growth
(customer service center, participant verification, and marketing/communications)

Operator Forgone Revenue and MTC Fare Subsidies



Data from July 2020 through June 2025

Fall 2025 Communications and Marketing

- **New creative approach** featuring images of transit vehicles
 - Tested with Clipper START-eligible customers in three focus groups (English, Spanish, Mandarin)
- **Advertising** will consist of:
 - Donated and paid space on transit vehicles and shelters and in stations
 - Digital and social media advertising
 - Direct mail
- **Active Engagement and Outreach** will consist of:
 - Contracting with up to 16 community-based organizations, including community-college Basic Needs programs
 - Outreach events at food pantries, BART stations and other community-based locations
 - Displaying posters in libraries, grocery stores, laundromats and other public places



KPI Summary and Action Items

IDENTIFIED OUTCOMES	KPI SUMMARY	NEAR-TERM ACTION ITEMS
Increased Access and Mobility	<ul style="list-style-type: none"> ✓ Significant increases in enrollment since early 2024 ❑ Room for growth: Additional eligible adults can benefit from Clipper START 	<ul style="list-style-type: none"> • Increase enrollment by at least 25% or 13,000 participants over the next year; establishing long-term goal in upcoming evaluation • Coordinate with county Social Service Agencies to promote Clipper START alongside other MTC means-based benefit programs • Conduct evaluation with focus group and surveys to understand nuanced trip information and remaining barriers to uptake
Affordability	<ul style="list-style-type: none"> ✓ Impactful transit savings for low-income riders ❑ Room for growth: With economic changes, benefit programs like Clipper START become more vital for vulnerable populations 	<ul style="list-style-type: none"> • Conduct evaluation with focus groups to further understand impacts of the Clipper START fare discount on lower-income riders
Public Awareness /Reach	<ul style="list-style-type: none"> ✓ Communication and outreach activities are generating growing interest and uptake ❑ Room for growth: Evolve communications and materials to increase awareness and uptake 	<ul style="list-style-type: none"> • Implement ongoing, targeted communication campaigns • Continue and expand contracts with CBOs to increase awareness and serve as a walk-in assistance centers

KPI Summary and Action Items

IDENTIFIED OUTCOMES	KPI SUMMARY	NEAR-TERM ACTION ITEMS
Customer Experience	<ul style="list-style-type: none">✓ Customers report application process is easy and many applicants are in Cal-Fresh and/or Medi-Cal, allowing for synergies with these state programs❑ Room for growth: Application process can take time due to manual verification process; customers currently do not have access to live helpline	<ul style="list-style-type: none">• Conduct evaluation with focus groups/surveys for customer service feedback• Utilize technology solutions to automate income and identity verification (pilot with the California Dept. of Technology (CDT)); aims to shorten approval process• Provide live customer service through upcoming contract renewal
Financial Viability	<ul style="list-style-type: none">✓ Program funding addresses MTC subsidies to operators❑ Room for growth: Additional funding may be needed to align with growth of the program	<ul style="list-style-type: none">• Continue to address fiscal viability and seek additional funding sources as Clipper START grows

Coming Soon

Upcoming Clipper START Evaluation

- Initiate this Fall to analyze performance from July 2022 to July 2026
- Set benchmarks
- Identify remaining barriers to uptake
- Recommend next steps and aspirational goals
- Utilize focus groups, interviews and surveys + Clipper data

Fall Marketing Campaign

- Launching new marketing and outreach campaign this fall

Leveraging Technology

- Partnering with California Department of Technology (CDT) Pilot to streamline application process by cross referencing with CalFresh; potential start in early 2026.

Promotion through County Partnerships

- Actively partnering with county Social Service Agencies to promote Clipper START

