



San Mateo US 101 Express Lanes Community Transportation Benefits Program Evaluation

May 2024



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EXECUTIVE SUMMARY

In April 2022, the San Mateo County Express Lanes Joint Powers Authority (SMCEL-JPA) launched the first express lanes-funded choice-based equity program in the United States, known as the San Mateo 101 Express Lanes Community Transportation Benefits Program (Program). The Program helps cover transportation costs for qualifying individuals in the San Mateo County (County). Program participants can choose from one of two transportation benefit options: a preloaded transit card (Clipper) with a \$100 credit or a preloaded toll transponder (FasTrak®) with a \$100 credit. The Program distributes these benefits at the individual—versus household—level, with the recognition that every person has their own specific transportation needs and provides a choice in the type of benefit for the same reason. The Program completed its pilot year at the end of April 2023. Overall, the response to the Program has been positive, with almost 2,000 participants enrolled in the first year.

The main goal of the pilot year was to spend down the available budget of \$1.4 million such that the most benefits possible reached the largest number of qualified individuals. In addition, there were three high-level goals focused on programmatic outcomes:

1. Be responsive to the transportation needs of historically underserved communities in the County.
2. Provide meaningful benefits to historically underserved communities.
3. Prioritize flexibility so that the Program can be adaptive and evolve over time, in parallel with the phased implementation of the San Mateo 101 Express Lanes and in response to changing community needs.

The intention of this Program Evaluation is to analyze Program performance in its pilot year to primarily understand the extent to which the Program met its goals, and to assess opportunities for improvements that are likely to best meet the community's needs. The Program Evaluation also offers the chance to seek feedback from important Program stakeholders, including participants, the San Mateo County (County) Core Service Agencies (Core Agencies) Network executive directors and case managers, and other local community organizations who work with the Program's target participants to inform recommendations for the future of the Program.

Key findings and conclusions include the following:

- **Expenditures:** The Program underspent significantly in its first year, signaling that there are opportunities to augment the current benefit structure or expand the Program in other directions. Of the funds expended, the vast majority (88%) went to direct benefits to participants and only 12% went to overhead.
- **Demographic Representation:** The Program is serving largely low- and very low-income people of color, seniors, and women, each of which intersect with communities who have and continue to experience historical disadvantages. From the geographic representation standpoint, the Program Evaluation revealed several cities that are underrepresented among Program participants, which also have high overlap with Equity Priority Communities (EPC) (e.g., North Fair Oaks/Redwood City), elevating the need for more targeted outreach and community-based organization (CBO) engagement in these locations. EPCs are census tracts determined by the Metropolitan Transportation Commission (MTC) that have a

significant concentration of underserved populations, such as households with low incomes and people of color.¹

- **Benefit Uptake:** Overall, the Program’s enrollment numbers do not reflect a level of uptake commensurate with the potential need given that, according to the American Community Survey (ACS), 65% of people in the County make below \$75,000 annually. In follow-up with case managers, it was revealed that qualified individuals refused the benefit for various reasons, including that neither benefit met their mobility needs.

Clipper Card selection (83%) far exceeded FasTrak® transponder selection (17%). The analysis of participant Clipper Card usage revealed the following:

- The \$100 credit took participants an average of 3 months to spend-down.
- Almost a quarter of the participants reloaded their Program-issued Clipper Card.
- Three quarters of the trips taken with Program-issued Clipper Cards were on SamTrans, signaling the importance of the County’s bus system for the Program’s participants.

The analysis of participant FasTrak transponder usage revealed the following:

- Roughly half of distributed transponders had been used or registered.
- Of the transponders used, about half were reloaded.
- Transponders were used most on bridges (70%) (majority on San Mateo and Bay Bridges), followed by the San Mateo 101 Express Lanes (17%)

Throughout the Program evaluation process, participants and stakeholders vocalized that the benefit amount and frequency should be increased to provide increased support to better meet community needs, and that it should work with other regional discount programs, such as the Clipper START and Clipper Senior Programs, so that the discounted transit trips could be leveraged by the \$100 credit on the Program-issued Clipper Cards.

- **Administration and Enrollment:** Partnerships with Samaritan House and the County Core Agencies for Program administration and enrollment ensured that benefits reached those who are known to have among the highest needs in County. However, employing the Core Agencies as the only method for enrollment created a barrier for those who may not know or trust the Core Service Agencies. In addition, individuals may have a difficult time traveling to the physical locations to enroll or pick-up benefits or may not be able to visit a Core Agency during its open hours. Expanded in-person enrollment partners and an online enrollment option were raised throughout the Program evaluation period as a way to decrease the barrier to entry for a Program.

Taken together, these findings and conclusions provide a valuable understanding of opportunities the Program can implement—informed by a refined set of Program goals—to realize a heightened level of impact for historically underserved communities in the County. A “next generation” Program is recommended, which includes the following:

1. Implementation to use a pre-loaded mobility debit card restricted to transportation-related purchases (akin to the City of Oakland’s Universal Basic Mobility Program);

¹ <https://mtc.ca.gov/planning/transportation/access-equity-mobility/equity-priority-communities>

2. Exploration of an online enrollment portal for future Board consideration, including cost and participant experience;
3. An increased benefit amount of \$200;
4. The benefit to be provided annually upon eligibility re-verification; and
5. Expanded outreach and engagement through re-branded marketing collateral that features new Program details, and CBO engagement in communities underrepresented in participant data.

1 PROGRAM DESCRIPTION

In April 2022, the San Mateo County (County) Express Lanes Joint Powers Authority (SMCEL-JPA) launched the first express lanes-funded choice-based equity program in the United States, known as the San Mateo 101 Express Lanes Community Transportation Benefits Program (Program). The Program is funded by the SMCEL-JPA and provides benefits to low-income community members that are rightsized to best meet their personal mobility needs.

The Program helps cover transportation costs for qualifying individuals in the County. Program participants can choose from one of two transportation benefit options: a preloaded transit card (Clipper) with a \$100 credit or a preloaded toll transponder (FasTrak®) with a \$100 credit. The Program distributes these benefits at the individual—versus household—level, with the recognition that every person has their own specific transportation needs and provides a choice in the type of benefit for the same reason. To qualify for the Program, a participant must meet the following three qualifications:

- Resident of San Mateo County,
- Age 18 or older, and
- Earn an individual income at or below the County's Area Median Income (AMI) (\$78,300 in 2022); or
- Already receive one or more benefits or services through the County's Core Service Agencies (Core Agencies) Network.

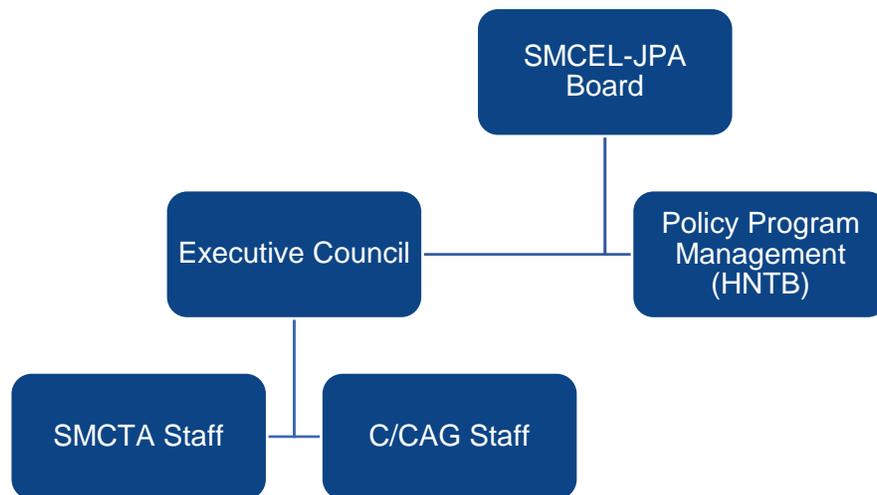
The Program aims to improve mobility, access to opportunity, and agency of choice. The first year of the Program was intended to be treated as a pilot to be evaluated and adapted to best meet community needs.

1.1 Background

The San Mateo 101 Express Lanes Project (Project) is 22 miles of express lanes in both directions on U.S. Route 101 from the San Mateo County/Santa Clara County Line to Interstate 380 in South San Francisco. The southern 7-mile section opened in February 2022, and the full corridor opened in March 2023. The Project seamlessly connects to the express lanes in Santa Clara County. The Project intends to reduce traffic congestion, enable more reliable travel times, and encourage carpooling and transit use along one of the busiest thoroughfares in the Bay Area.

The SMCEL-JPA manages and operates the Project. The governing body of the SMCEL-JPA is a six-member Board of Directors (Board), consisting of three San Mateo County Transportation Authority (TA) board members and three City and County Association of Governments of San Mateo County (C/CAG) board members. An Executive Council comprised of executive leadership from C/CAG and TA, staff from each agency, and a Policy Program Management (PPM) team, which is currently HNTB, staff the Project. See Figure 1 for the Project's organizational chart.

Figure 1: San Mateo 101 Express Lanes Organizational Chart



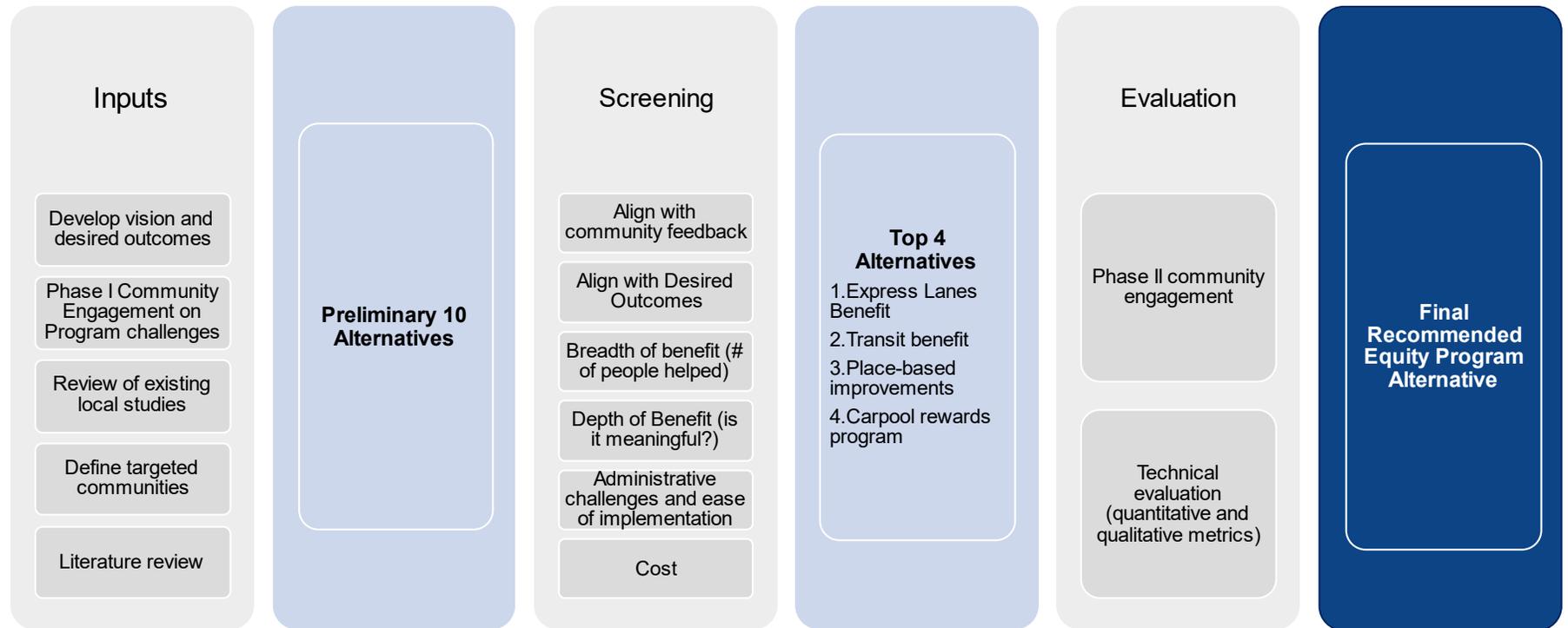
Source: PPM, 2024

The Board established equity as a foundational principle of the Project from the outset. Although the Project’s final Environmental Impact Report did not find environmental justice impacts from the Project, the Board wanted to ensure equity played a key role in its implementation. To that end, they pursued an equity study in May 2020 to inform an equity program funded by the overall Project, with a set-aside of \$1 million for the first year and a minimum of \$600,000 from toll revenue in subsequent years.

The PPM was tasked with full implementation of the equity program, including the equity study, equity program operationalization, program oversight and monitoring, and program evaluation. As such, the PPM serves as the main point of contact for the Program and provides programmatic recommendations to the Executive Council and the Board regarding improvements necessary to meet equity goals.

Between May 2020 and May 2021, the PPM managed a team to conduct the equity study comprised of two rounds of community engagement, a literature review, and technical analysis. The first round of community engagement focused on understanding the transportation needs in the County through interviews with community leaders and paid partnerships with community-based organizations (CBO) to conduct outreach and gather feedback from historically underserved communities on behalf of the Program. The second round of community engagement, which was conducted predominantly through a community roadshow of more than 20 meetings, focused on presenting equity program alternatives to different community groups for their feedback. Throughout the process, the equity study team engaged an Equity Study Advisory Committee (ESAC) comprised of planning and public works staff from cities along the San Mateo 101 corridor as well as community organizations, regional transportation agency officials, and other key stakeholders; and presented periodically at public meetings to receive questions, comments, and important input from the community. Figure 2 provides a more detailed look at the equity study process. The ESAC was disbanded upon completion of the equity study.

Figure 2: San Mateo 101 Express Lanes Equity Study Process Diagram



Source: Arup, 2021

The equity study team recommended an equity program comprised of two benefit options: a preloaded transit card (Clipper) with a \$50 credit provided annually or a preloaded toll transponder (FasTrak®) with a \$50 credit provided one time. FasTrak® operates the toll accounts and electronic toll collection system for the Project. The equity study team recommended the following eligibility requirements: 1) resident of the County, 2) age 18 or older, and 3) earn an individual income at or below 200% of the Federal Poverty Level (FPL). There was also consideration given to expanding the equity program to those who worked or attended school in the County and also to those under 18, but the decision was made to limit the benefit to adults mainly because other transit programs existed for youth. Additional details about the recommended equity program can be found in the San Mateo US 101 Express Lanes Equity Study Report (June 2021)² on the Project website.³

After reviewing the recommendations of the equity study, the PPM returned to the community to gather more information to support Program implementation. The additional discussions revealed that the recommended benefit of \$50 was too low to be meaningful, so it was doubled to \$100. The income threshold was also raised from 200% of the FPL \$27,180 to an individual income at or below 60% of the County's AMI, \$78,300 for 2022, in recognition of the high cost of living in the County.

Community members are also eligible for the Program if they already are already receiving a benefit from the County's Core Agencies, described in more detail in Section 1.3. During community engagement discussions, the PPM identified the Core Agencies as an important partner to assist with the Program's administration, including the enrollment process, as some of the County's lowest income community members are already receiving social services from them, including rental and food assistance.

1.2 Goals

Ultimately, the goal of the Program in its pilot year was to spend down the available budget such that the most benefits possible reached the largest number of qualified individuals. The Program itself is rooted in the following three high-level goals focused on programmatic outcomes that were developed early in the equity study process in consultation with community leaders, residents, and the ESAC:

1. Be responsive to the transportation needs of historically underserved communities in the County.
2. Provide meaningful benefits to historically underserved communities.
3. Prioritize flexibility so that the Program can be adaptive and evolve over time, in parallel with the phased implementation of the San Mateo 101 Express Lanes and in response to changing community needs.

² SMCEL JPA (San Mateo County Express Lanes Joint Powers Authority). 2021. *San Mateo US 101 Express Lanes Equity Study Report*. Prepared by San Mateo County Transportation Authority, City and County Associations of Governments of San Mateo County, ARUP, and Estolano Advisors. Available at: <https://101expresslanes.org/media/8/download?inline>.

³ SMCEL JPA (San Mateo County Express Lanes Joint Powers Authority). 2023. 101 Express Lanes Website. Available at: <https://101expresslanes.org/>.

These goals continue to help shape and guide decision-making related to the Program but were intended to be refined following completion of the Program's pilot year.

1.3 Administration and Oversight

Samaritan House administers the Program and provides oversight for the seven other Core Agencies to enroll clients and new participants in the Program. Samaritan House has a formal contract with SMCEL-JPA to administer the Program for a fee of 12% of the value of the total benefits distributed.

The Core Agencies are unique in that they function as a decentralized network of social service providers, working closely with the County's Human Services Agencies to deploy resources to those most in need. They focus on supporting individuals and families with basic emergency and support services to stabilize their living situations. The Program fills a major gap in the County's social services by offering the first transportation benefit available to residents. Eligible participants may enroll in the Program at the Core Agency that serves their specific geography.

The Samaritan House team and the PPM team meet on a bi-weekly basis to discuss Program progress, resolve issues or concerns raised by participants or case managers, and identify areas where Program improvements are needed. Each month, Samaritan House generates a report of the total benefits distributed and associated demographic information for each benefit, which the PPM reviews and incorporates into monthly reporting to the SMCEL-JPA Board.

1.4 Funding

The Program is funded primarily from the TA \$100 million loan that funded the overall Project. The Board allocated \$1 million from these funds for the first year of operations. This decision was made by the Board before any revenue had been generated by the Project (see Figure 3). In the flow of funds, the Program is at the very top of their priorities, signaling its importance as a cornerstone of the Project and its desired impact in the County. An additional one-time allocation of \$400,000 from Measure A: Alternative Congestion Relief Program funds through the TA was authorized to support the Program in its first year. In subsequent years, \$600,000, at a minimum, is set aside from toll revenue annually to support the Program. Any unexpended funding from the Program's first year budget will roll over into preceding years until spent down. Finally, an additional 15% of toll revenue, after allocation to other expenses, reserves, and funds, could be allocated to the Program.

Program costs include the following:

- Direct benefits (Clipper Cards and FasTrak® toll transponders) and associated fees
- Program administration contract with Samaritan House
- Translation services for Program materials
- Marketing and outreach

Figure 3: San Mateo 101 Express Lanes Flow of Funds from Toll Revenues



Note: If in any given year, excess revenues to the TA are more than \$ % millions, 0.15% of the TA's Credit Enhancement Fee will be used for additional Bond Loan principal repayment.

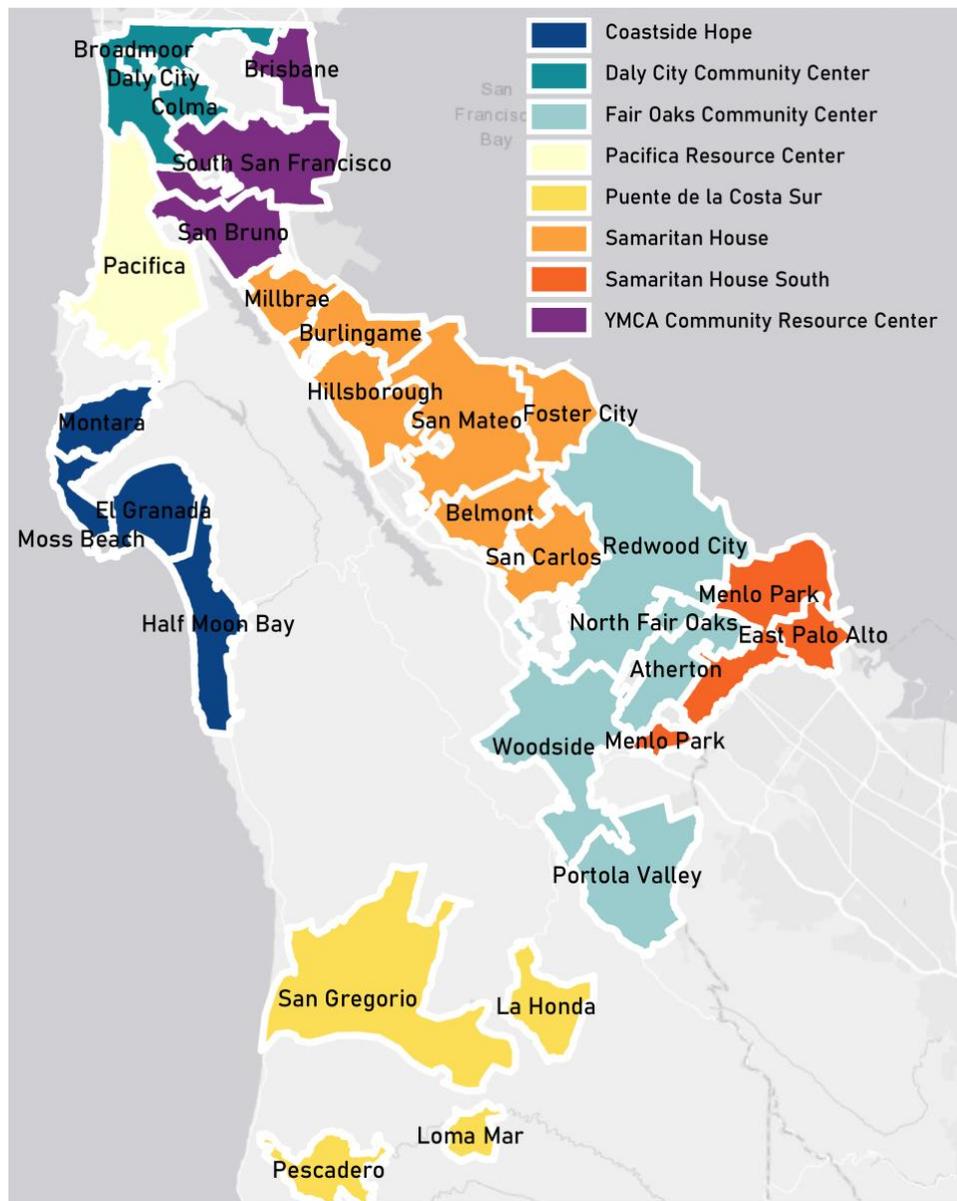
Source: TA, 2020

1.5 Enrollment Process

Eligible participants can sign up for the Program at the Core Agency that serves their specific geographic area (see Figure 4).⁴ If a client is already receiving a benefit or service from a Core Agency, they do not need to verify their eligibility to participate in the Program. The only additional step required of them is to answer a survey question specific to the Program, which asks how the client will use the benefit (i.e., to get to work, to get to healthcare, etc.).

⁴ If a participant does not live in a location specifically covered by a Core Agency based on the Core Service Agency Geographic Service Areas map (Figure 4), they may contact the Core Agency most convenient for them.

Figure 4: Core Service Agency Geographic Service Areas



Source: PPM, 2022

If a participant is new to the Core Agencies, a case manager will screen them for eligibility to ensure they meet the following three qualifications:

1. Resident of San Mateo County,
2. Age 18 or older, and
3. Earn an individual income at or below the County's AMI (\$78,300 in 2022)

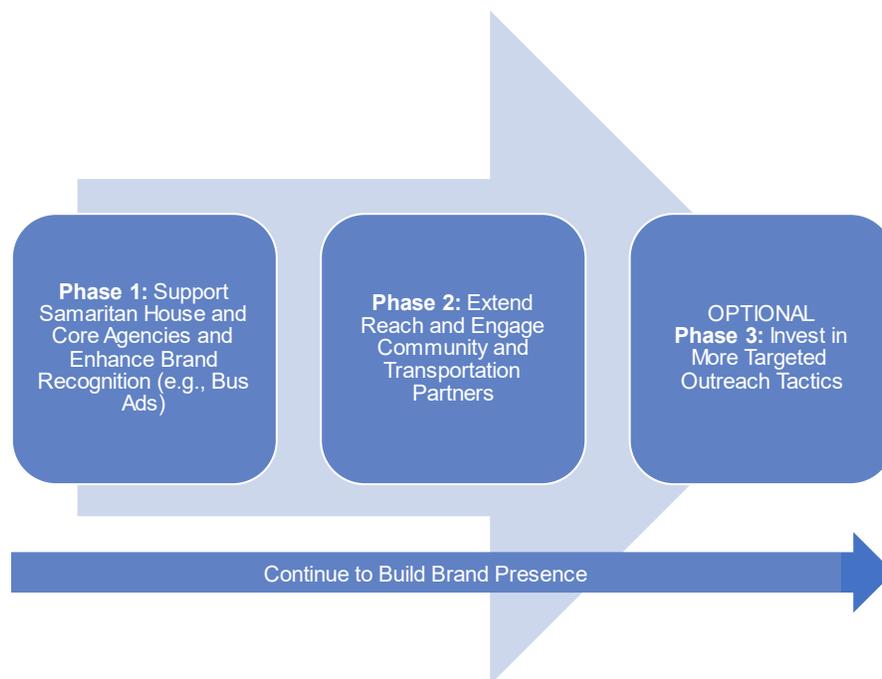
The case manager will verify their address through a piece of recent mail, and income eligibility through paystubs, an employer letter, or a benefits letter. Both methods of verification are what the Core Agencies already use to verify address and income eligibility for other benefit

programs they administer. If none of the income verification options are available, participants may self-declare their income with a legally binding self-declaration of income form (Appendix A). In addition to verifying a San Mateo County address and income, case managers will fill out an intake form to gather key information about the client, including date of birth, city of residence, race/ethnicity, and age, as well as the one survey question described above previously (Appendix B). The case manager then uses this information to put together a client profile in the County’s database—called Clarity Human Services (Clarity)—which is a shared database and software application that confidentially collects, uses, and shares personal information related to homeless and safety net services in the County. Intake forms may vary across Core Agencies, but each gathers the same set of baseline data about the client that the PPM requested for reporting.

1.6 Outreach and Marketing

The initial approach to marketing for the Program was through case managers offering the benefit directly to their clients and through word-of-mouth among existing Core Agency clients. This marketing approach intended to leverage the existing Core Agency client base, which was automatically eligible for the Program. In August 2022, the PPM developed a detailed marketing plan to increase Program awareness among both existing Core Agency clients and qualified individuals across the County. The marketing plan employed a phased approach, detailed in Figure 5.

Figure 5: Community Transportation Benefits Program Phased Marketing and Outreach Plan



Source: PPM, 2023

Phase 1 focused on developing marketing products for use by the Core Agencies to distribute to their clientele. These products included posters, flyers, and postcards written in the voice of the

Core Agencies for placement at events and in Core Agency offices that serve clients. Figure 6 provides an example of the look and feel of the marketing products developed in multiple languages.

Figure 6: Program Posters Translated into English, Spanish, and Simplified Chinese



Source: PPM, 2023

The PPM also developed a Partner Toolkit for the Core Agencies, which included pre-drafted content formatted for their communication channels, including a suite of social media posts and graphics. Finally, the PPM developed Program advertisements to feature inside SamTrans buses. All products were translated into English, Spanish, and Simplified Chinese and included QR codes that those interested could scan with a smartphone to learn more about the Program. The Phase 1 timeline was August 2022 through January 2023.

Phase 2 focused on identifying and engaging community and transportation partners, whose networks could be leveraged to extend the reach of the Program to those eligible residents who may not already be connected with the Core Agencies. This phase was not fully activated in the pilot year to ensure alignment with the TA’s CBO engagement strategy, which was not slated for launch until the hiring of a new community liaison in April 2023. The PPM performed some engagement with community and transportation partners at the direction of the Board, including development and distribution of a Partner Toolkit and flyer presented in the voice of a non-Core Agency organization, which these partners can share with their networks. Community partners that the PPM engaged included San Mateo County Labor Council, San Mateo County Community College District, and the San Mateo County Office of Education. Transportation partners the PPM engaged included 511.org, Commute.org, and Metropolitan Transportation Commission (MTC). These partners shared information about the Program via newsletters, e-blasts, blogs, social media, and on their websites because of their engagement in Phase 2. These activities occurred between February and July 2023.

Finally, the PPM developed Phase 3 if it was determined necessary—depending on Program uptake—to invest in more targeted outreach tactics like digital advertisements. Strategies contemplated in this phase included paid Facebook, Waze, and Google display advertisements

targeted toward our participant demographics. Ultimately, Phase 3 was not deployed with the intent to focus on supporting Core Agencies and community and transportation partners in their efforts to promote the Program to their clients and stakeholders.

During all phases of the marketing plan implementation, PPM focused on building the Program's presence through marketing on SMCEL-JPA, SamTrans, TA, and other agency partners' social media channels. In addition, the PPM wrote several op-ed articles to be featured in local newspapers, including the San Mateo Journal and East Palo Alto Today, and responded to requests for presentations about the Program, including from the Commute.org Board of Director, Half Moon Bay City Council, North Fair Oaks Office of Community Affairs, and the TA Board of Directors.

1.7 Pilot Year Adaptations

In the pilot year, the PPM advanced two adaptations to the way the Program was originally launched to be responsive and flexible to feedback received from those implementing the Program. The intention in advancing these adaptations was to remove barriers to entry to the Program and encourage as much benefit uptake as possible through logical and easily implementable changes, which resulted in a more streamlined and efficient enrollment process for case managers and steady increases in enrollment over time. Those adaptations include the following:

- **Reduced the number of Program-related survey questions included in the intake form:** The initial intake form included a set of six survey questions related to benefit usage and information about the participants' other transportation needs and ways the Program could support mode shift. The intention was for the Core Agencies' case managers to ask these six survey questions of every new or existing client receiving the benefit. The PPM received feedback from the Core Agencies' case managers that these six survey questions posed a barrier to enrollment by increasing the amount of time case managers had to spend with each client. In response, the PPM streamlined the enrollment process and reduced time needed to conduct intake of new participants. Specifically, PPM reduced the number of questions from six down to one and determined that the other questions could get addressed as part of the evaluation process. The one survey question focuses on how the participant will use the benefit (i.e., get to work, get to school, etc.). The case managers have reported that the reduction in survey questions related to the benefit has greatly streamlined their enrollment process.
- **Amended the Samaritan House contract to include funding for a part-time temporary staff person (temp) to support Program enrollment:** Samaritan House and other Core Agencies vocalized that staff capacity was a barrier for increasing enrollment in the Program and associated client data entry into Clarity. In February 2023, the SMCEL-JPA Board approved an amendment to the contract between Samaritan House and the SMCEL-JPA to cover the costs of a temp to be managed by Samaritan House. The temp supports Samaritan House as the lead Program administrator but is also intended to be able to float to the various Core Agencies to provide Program support, as requested. Core Agencies reported that in the period between when the temp was onboarded in April 2023 and June 2023 (outside of the evaluation period), enrollment increased by 68%.

The PPM intends to continue to approach the Program with a spirit of adaptability to make it as easeful as possible for our partners to administer and participants to enroll without changing any of the intent of the Program defined by the Board.

2 PROGRAM EVALUATION PURPOSE AND USE

The intention of this Program Evaluation is to analyze Program performance in its pilot year to primarily understand the extent to which the Program met its goals and to assess opportunities for improvements that are likely to best meet the community's needs. The Program Evaluation also offers the chance to seek feedback from important Program stakeholders, including participants, the County's Core Agencies executive directors and case managers, and other local community organizations who work with the Program's target participants to inform recommendations for the future of the Program.

The Program Evaluation employs both qualitative and quantitative methods to build a holistic understanding around how the Program is supporting the needs of participants and the County community overall, with the intention of serving one of the Program's key goals of being adaptive and evolving over time. The Program Evaluation includes a series of recommendations for Program improvements based on a suite of findings.

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3 EVALUATION METHODS

The PPM team employed various methods to evaluate the Program. The following section details the data and methods that inform the Program Evaluation and associated recommendations. The Program Evaluation relies on both qualitative and quantitative methods to offer a complete representation of Program performance in its pilot year.

3.1 Program Expenditures

The Program expenditures section will include a review of Program spending by pilot year period, and by fiscal years (FY) 22 and 23, organized by expense type to understand the extent to which the Program spent its budget and the room it has to grow in the future.

3.2 Program Enrollment Data

The Program enrollment data analysis illustrates the breakdown of the demographics of Program participants. This data were provided by Samaritan House via the County's Clarity system. This includes information like race/ethnicity, age, gender, income, city of residence, and responses to the Program-related survey question that case managers ask participants about how they will use the benefit. The Program intake form data are important for understanding who the Program's existing participant base is and if there are specific groups that are underrepresented in the data.

3.3 Census Data

The census data analysis presents overall County data for race/ethnicity, gender, age, income, and city, compared to the Program intake data to better understand the extent to which the Program participants reflect the County overall. The County-wide comparison point supported the PPM team in identifying if there are certain groups who are underrepresented in the Program's participation, requiring further interrogation and strategic outreach.

3.4 Participant Survey

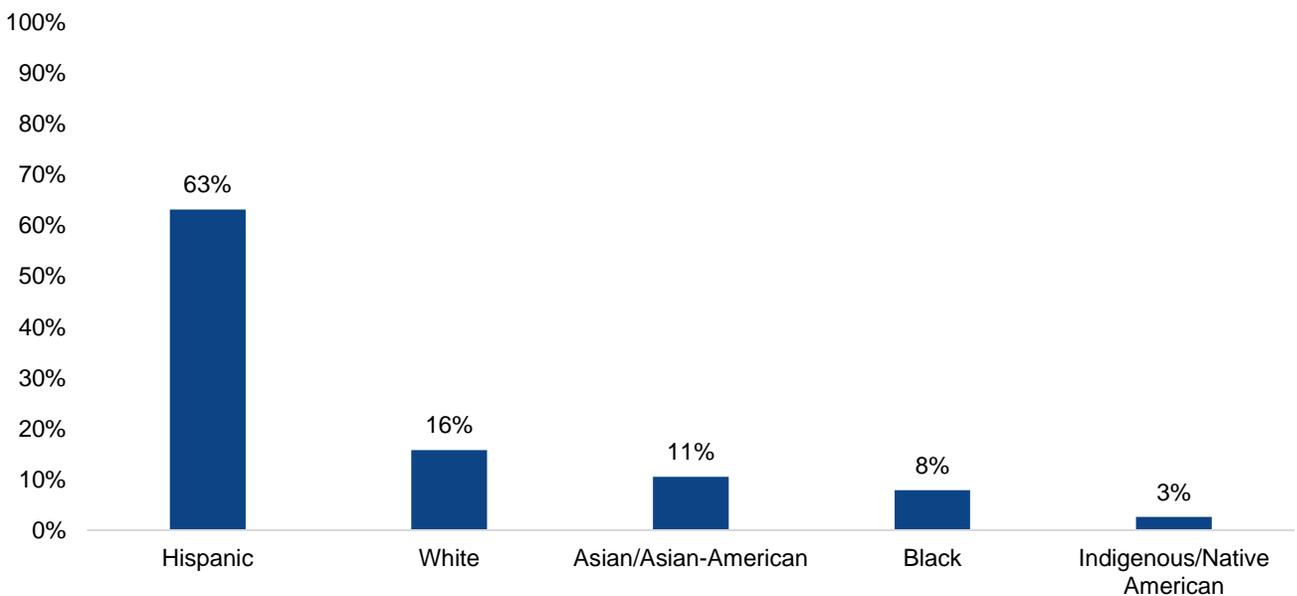
The Program participant survey (Appendix C) was administered by Samaritan House and was embedded into their existing processes in which they call clients to ask them questions about other benefits or services received. Samaritan House calls the client one time—if they answer and are available, the survey is conducted. If they do not answer—which occurs most of the time—then they leave a message requesting a call-back. Samaritan House surveys less than 20% of all clients they call. Samaritan House asked the following questions during the period between May and July 2023:

1. Confirm benefit received.
2. How did you learn about the program? (a. From a friend or family member, b. From a Core Agency case manager, c. Flyer or other printed promotional material, d. Online (social media, e-newsletter, etc.), e. Community event, f. news article, g. Other - please describe)

3. On a scale from 1 to 5, how satisfied are you with the benefit? (1 being not satisfied at all and 5 being extremely satisfied). If 1, please elaborate.
4. What is the number one improvement you would make to the enrollment process? (a. Ability to enroll online, b. Opportunity to enroll at San Mateo County libraries, c. Opportunity to enroll at San Mateo community colleges, d. Other - please describe)
5. Would you recommend the program to others and why?
6. What transportation improvements will make it easier for you to get to work, the grocery store, school, and other places you need to go?
7. Why did you choose the benefit you selected?

Samaritan House contacted 148 participants and was able to survey 38 of them to support the Program Evaluation. Figure 7 illustrates the stated race/ethnicity of those participants who were surveyed.

Figure 7: Race/Ethnicity of Participant Survey Respondents



Source: PPM, 2023

The median age of participant respondents was 45. The majority of participant respondents live in the City of San Mateo (50%), while 26% of participant respondents were homeless. A substantial portion (63%) of participant respondents had no reported income. At a high level, the demographics of the participants surveyed aligns with the Program participants overall.

3.5 Core Agency Network Focus Groups

The Core Agency focus groups provide a unique opportunity to talk with those people who are working directly with participants to build a deeper understanding of the impact of the Program through storytelling and hear the ways in which the benefit itself, enrollment, outreach, etc. could be improved. The PPM held two focus groups with Core Agency case managers (May 2 and May 10, 2023) and one with Core Agency executive directors (May 2, 2023) to receive feedback both on implementation and administration of the Program. Focus group participation included the following:

- Case Manager Focus Group #1: Attended by 15 case managers from across seven Core Agencies
- Case Manager Focus Group #2: Attended by 4 case managers from across four Core Agencies
- Executive Director Focus Group: Attended by 7 Core Agency executive directors

3.6 Clipper Card Usage Data

The Clipper Card usage data will allow the PPM team to understand how participants are using the transit benefit, including which transit providers are most frequently used, and for how long the \$100 credit was useful for the participant. There are limitations to receiving this data in aggregate, rather than disaggregate form, which would allow us to connect usage patterns with specific demographic information; however, we must adhere to compliant use of personally identifiable information (PII). The Clipper Card usage analysis period was from May 2022 – June 2023. This analysis will shed light on:

- **\$100 Usage:** Average time it took to spend down the \$100
- **Trip Cost:** Average trip cost
- **Trip Count:** Average number of trips occurring in the first \$100
- **Card Replenishment:**
 - Percent of participants who "added value" to their card after \$100 was spent down
 - Average frequency of "add value"
 - Average amount of "add value"
- **Transit Operator:** Percent of trips on each transit operator among Program participants (denominator is total number of trips; numerator is provider/transit agency)

3.7 FasTrak® Usage Data

The FasTrak® usage data will allow the PPM to understand how participants are using the express lanes benefit, including which toll facilities are most frequently used and patterns around transponder replenishment. The FasTrak® usage data analysis period was from May 2022 – December 2023 and includes the following information:

- **\$100 Usage:** Average time it took to spend down the \$100 (compared to average time it takes for all FasTrak® users to spend \$100, on average)
- **Trip Cost:** Average trip cost (compared to FasTrak® users overall)
- **Trip Count:** Average number of trips occurring in the first \$100 (compared to average number of trips occurring for \$100 among all FasTrak® users)
- **Violations:** Percent of transponders that received a violation after \$100 was spent
- **Facility:** Percent of trips on each facility among Program participants (i.e., San Mateo 101 Express Lanes, Golden Gate Bridge, Bay Bridge, etc.)
- **Registration:** Percent of transponders registered

3.8 Community Partner Interviews

The community partner interviews bring important perspective from those in the community who are not Core Agency staff but who interface with the Program’s target audience and have an awareness about the Program. The purpose of these interviews was to better understand the external Program perception in its first year and receive feedback from key stakeholders who are outside of the immediate Program’s sphere of influence. In June 2023, the PPM team interviewed various community partners (Table 1). Some interviews requests by the PPM team were declined (also described in Table 1).

Table 1: Community Partner Interviews

ORGANIZATION	NEXUS WITH PROGRAM
Friends of Old Town	<ul style="list-style-type: none"> • Represents South San Francisco • Highly engaged during equity study and initial Program promotion after launch • Some in this group are also Program participants
Commute.org	<ul style="list-style-type: none"> • Serves County commuters • Runs similar transportation benefits programs for commuters • Actively promoting the Program, especially to people who come to them for support, but who are not eligible for their benefits because they do not work/commute
San Mateo County Community College District SparkPoint Center	<ul style="list-style-type: none"> • Serves low-income San Mateo County Community College students with housing, food, and other resources

ORGANIZATION	NEXUS WITH PROGRAM
	<ul style="list-style-type: none"> Students served intersect with the Program's target participant base
San Mateo County Labor Council	Declined interview: Concerned they had not received enough feedback on the Program from members to provide adequate input
Nuestra Casa	Did not respond to multiple email requests: PPM has worked with Nuestra Casa during the equity study and on early Program promotion and wanted to learn how their stakeholders (largely low-income community members of color) have received the Program in its pilot year.

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4 FINDINGS

The following section details key findings related to Program performance in its pilot year and captures the feedback and insights identified for Program improvement across the following categories: spending, demographics, benefit usage, enrollment, and administration.

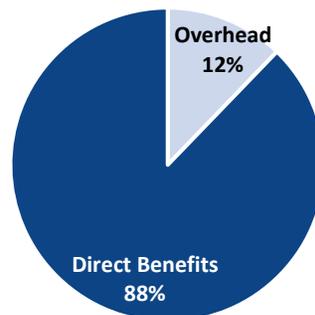
4.1 Program Expenditures

The Program underspent significantly in its first year; however, of the funds expended, the vast majority went directly to covering direct benefits to participants.

4.1.1 Pilot Year Performance

Table 2 captures Program spending in the pilot year (April 2022 through April 2023) and by FY through April 2023, organized by expense type. JPA and PPM staff time is not included in the table. The total spending for the pilot year was approximately \$399,000. In the pilot year, 12% of all spending was on overhead costs and 88% went to direct benefits for participants (Figure 8).

Figure 8: Overhead Versus Direct Benefit Expenditures in Pilot Year Period



Source: PPM, 2023

With \$1.4 million available in the pilot year, the Program underspent significantly, signaling that there are opportunities to augment the current benefit structure or expand the Program in other directions.

Table 2: Program Spending in Pilot Year (April 2022-April 2023) and by Fiscal Year (through April 2023)

EXPENSE TYPE	PILOT YEAR	FY22	FY23 (THROUGH APRIL 2023*)
SAMARITAN HOUSE ADMINISTRATIVE FEES	\$23,557	\$7,020	\$16,537
CLIPPER CARDS	\$300,000	\$150,000	\$150,000
FASTRAK® TRANSPONDERS	\$52,500	\$52,500	\$0
BENEFIT ADMINISTRATIVE FEES	\$9,000	\$4,500	\$4,500
TRANSLATION SERVICES	\$7,180	-	\$7,180
PRINTING SERVICES	\$6,442	-	\$6,442
TOTAL	\$398,679	\$214,020	\$184,659

**Note: There were other expenses incurred in FY23 that are not included in Table 2, as they were not within the Program Evaluation period of April 2022 through April 2023).
Source: PPM, 2023*

4.1.2 Program Improvements

The pilot year of the Program was intended inform how to shape the Program into one that best fits community needs in the County, with the goal to spend down the pilot year budget such that the most benefits possible got to the greatest number of qualified individuals. Program improvements related to augmenting the benefit and enrollment opportunities are captured in Sections 0 and 4.3.5, respectively; these improvements would have direct impact on the Program’s spending by increasing the amount of the benefit, and as a result, likely the number of participants and associated administrative fees. Depending on the final adopted next generation of the Program (Next Gen Program), additional grant or other funding may need to be secured to cover a potential delta between the \$600,000 annual set-aside and the total Program costs.

4.2 Demographic Representation

From a race/ethnicity and income lens, the Program is meeting its goals of serving the most historically underserved community members in the County, with the majority of benefits going to people of color and individuals who make under \$25,000/year. The participants also skew older and female, which are two groups that intersect heavily with historically disadvantaged communities. That being said, the Program experiences lower levels of participation in some Equity Priority Communities (EPC), like Redwood City/North Fair Oaks, which conceivably have a high level of overlap with the Program’s target audience, signaling that more targeted outreach in these communities is important in the coming year.

4.2.1 Pilot Year Performance

Race and Ethnicity

In its first year, the Program reached a diverse group of participants within the County, with most participants identifying as Hispanic (47%), which is high compared to the County overall (23%). Asian or Asian American participation represented the next highest rate of participation with 26% of the overall sign-ups, which generally reflects the percent of Asian or Asian Americans in San Mateo overall (30%). White participants comprised the third largest group of participants at 13%, which is low compared to their outsized representation in the County overall at 38% (the largest racial group in the County). Finally, Black participants represent 8% of total sign-ups, but comprise only 2% of the County’s overall population. These numbers show that the most County’s most underrepresented racial and ethnic groups have higher levels of representation in the Program than their overall population share in the County, which contributes to achieving the Program’s goals of extending benefits to the County’s historically underserved community members (Table 3).

Table 3: Race/Ethnicity of Program Participants Compared to San Mateo County Overall

	HISPANIC	ASIAN OR ASIAN AMERICAN (NON-HISPANIC)	WHITE (NON-HISPANIC)	BLACK, AFRICAN AMERICAN, OR AFRICAN (NON-HISPANIC)	NATIVE HAWAIIAN OR PACIFIC ISLANDER (NON-HISPANIC)	MULTI-RACIAL (NON-HISPANIC)
PROGRAM PARTICIPANTS	47%	26%	13%	8%	1%	1%
OVERALL COUNTY RESIDENTS	24%	30%	38%	2%	1%	4%
% DIFFERENCE PROGRAM VS COUNTY	+23%	-4%	-25%	+6%	-0%	-3%

Sources: United States Census Bureau, 2021⁵ and County of San Mateo Performance (San Mateo County Performance Portal), 2022⁶

When considering the composition of the Program’s participants in comparison to the County overall, it is important to also understand the median income in the County by race/ethnicity (Table 4). For instance, white residents on average make 13% above the County’s median income level, a potential reason they may be underrepresented in the Program data despite being the largest racial group in the County overall. Hispanic and Black residents on average make 35% and 34% below the County’s median income, respectively, which supports the enrollment data showing their outsized representation in the Program demographics in

⁵ United States Census Bureau. 2021. American Community Survey, Demographic and Housing Estimates, 2021 5-Year Estimates (DP05).

⁶County of San Mateo Performance (San Mateo County Performance Portal). 2022. Community Transportation Benefits Program Enrollment Data (San Mateo County Clarity System)

comparison to the rates in the County overall. This data suggests that those groups who are among the lowest income in the County are receiving Program benefits.

Table 4: Median income of San Mateo County Residents by Race/Ethnicity (2021)

	OVERALL MEDIAN	HISPANIC	ASIAN OR ASIAN AMERICAN (NON- HISPANIC)	WHITE (NON- HISPANIC)	BLACK, AFRICAN AMERICAN, OR AFRICAN (NON- HISPANIC)	NATIVE HAWAIIAN OR PACIFIC ISLANDER (NON- HISPANIC)	MULTI- RACIAL (NON- HISPANIC)
OVERALL COUNTY RESIDENTS	\$136,837	\$89,431	\$154,260	\$154,691	\$90,064	\$128,147	\$123,272
VS MEDIAN	100%	-35%	+13%	+13%	-34%	-6%	-10%

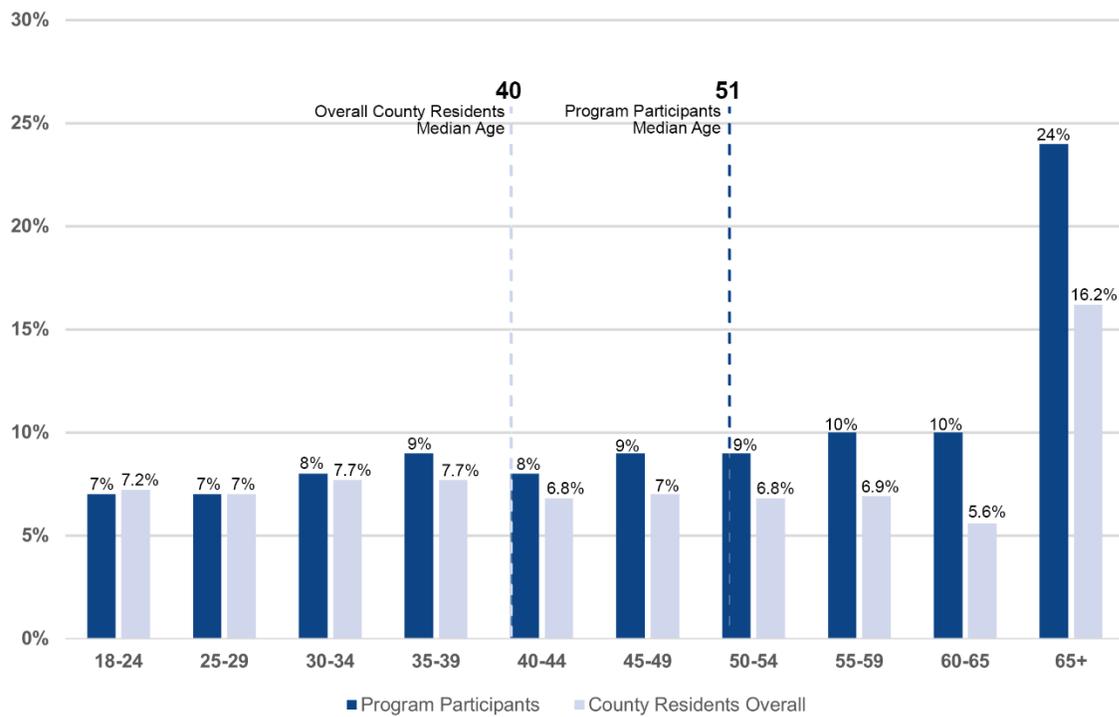
Source: United States Census Bureau, 2021⁷

Age

The median age served by the Program is 51, while the County’s median age is 41, signaling that the Program is skewing toward an older demographic. Indeed, this trend is supported when considering the age ranges of participants. Figure 9 shows that the percent of participants represented goes up slowly the older the age range. Representation for the age ranges between 18 and 34 generally track with the County’s rates, but then continues to increase at a higher rate than the County overall. Participation sharply increases at ages 65 and over, which comprise 24% of the overall Program participants, but only 16% of the County overall. This age group has the largest representation for the both the Program and the County overall.

⁷ United States Census Bureau. 2021. American Community Survey, Median Income in the Past 12 Months, 2021 5-Year Estimates (S1903)

Figure 9: Age Range of Program Participants Compared to San Mateo County Overall



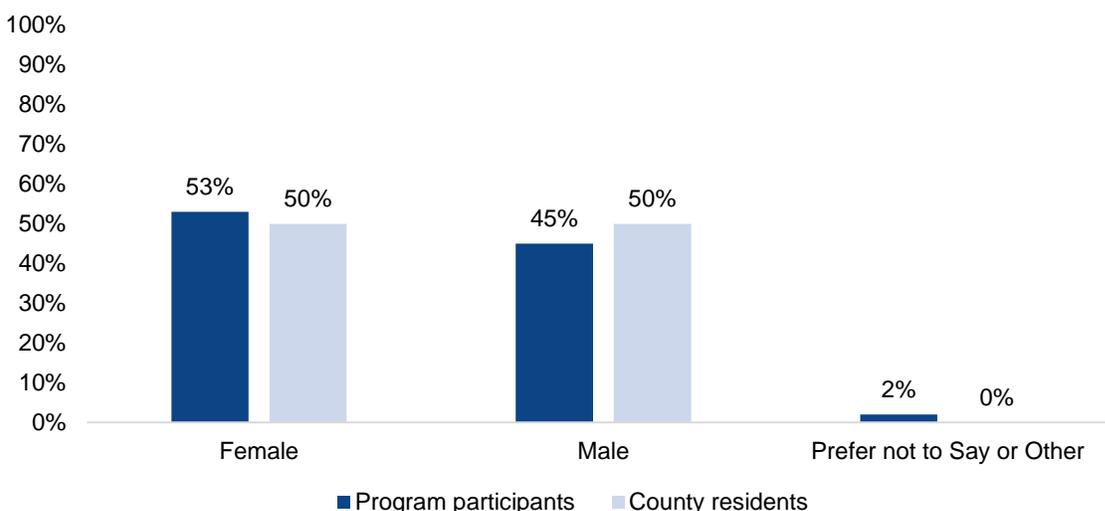
Sources: United States Census Bureau. 2021⁸ and County of San Mateo Performance (San Mateo County Performance Portal), 2022⁶

Gender

Women comprise the largest proportion of Program participants at 53%, slightly higher than the County overall at 50.2%, while men comprise 45% of participants and 49.8% of the County overall. Figure 10 provides additional details on Program participant gender.

⁸ United States Census Bureau. 2021. American Community Survey, Age and Sex, 2021 5-Year Estimates (S0101)

Figure 10: Gender of Program Participants Compared to San Mateo County Overall



Note: * ACS data includes only “male” or “female” as response options.
 Sources: United States Census Bureau, 2021⁵; and County of San Mateo Performance (San Mateo County Performance Portal), 2022⁶

Income

Table 5 illustrates the annual income of Program participants compared to individuals in the County. Most participants report having no income (60%) compared to 14% in the County overall. Given that the benefit is distributed at the individual level, it is likely that some of the participants are from households in which only one person is working. Also, many clients are coming to the Core Agencies when they have lost income, such as a job loss or another emergency, which could help explain this higher-than-expected share of non-working adults

The next highest representation among Program participants is the income group of those making below \$25,000/year (30%), which is high compared to 23% in the County overall. As income brackets get higher, Program participation gets lower, with only 2% of all participants reporting an income between \$50,001 to \$78,300. These stark comparisons suggest that the Program is supporting those in the County with the highest need.

Table 5: Annual Income of Program Participants Compared to San Mateo County Overall

	NO INCOME	\$1-\$25,000	\$25,001-\$50,000	\$50,001-\$78,300
PROGRAM PARTICIPANTS	60%	30%	8%	2%
COUNTY RESIDENTS OVERALL	14%	23%	17%	12% ¹
% DIFFERENCE, PROGRAM VS COUNTY	+46%	+7%	-9%	-10%

Notes: ¹ Residents above \$75,000 included in separate category in ACS data.
 Sources: United States Census Bureau, 2021⁹; and County of San Mateo Performance (San Mateo County Performance Portal), 2022⁶

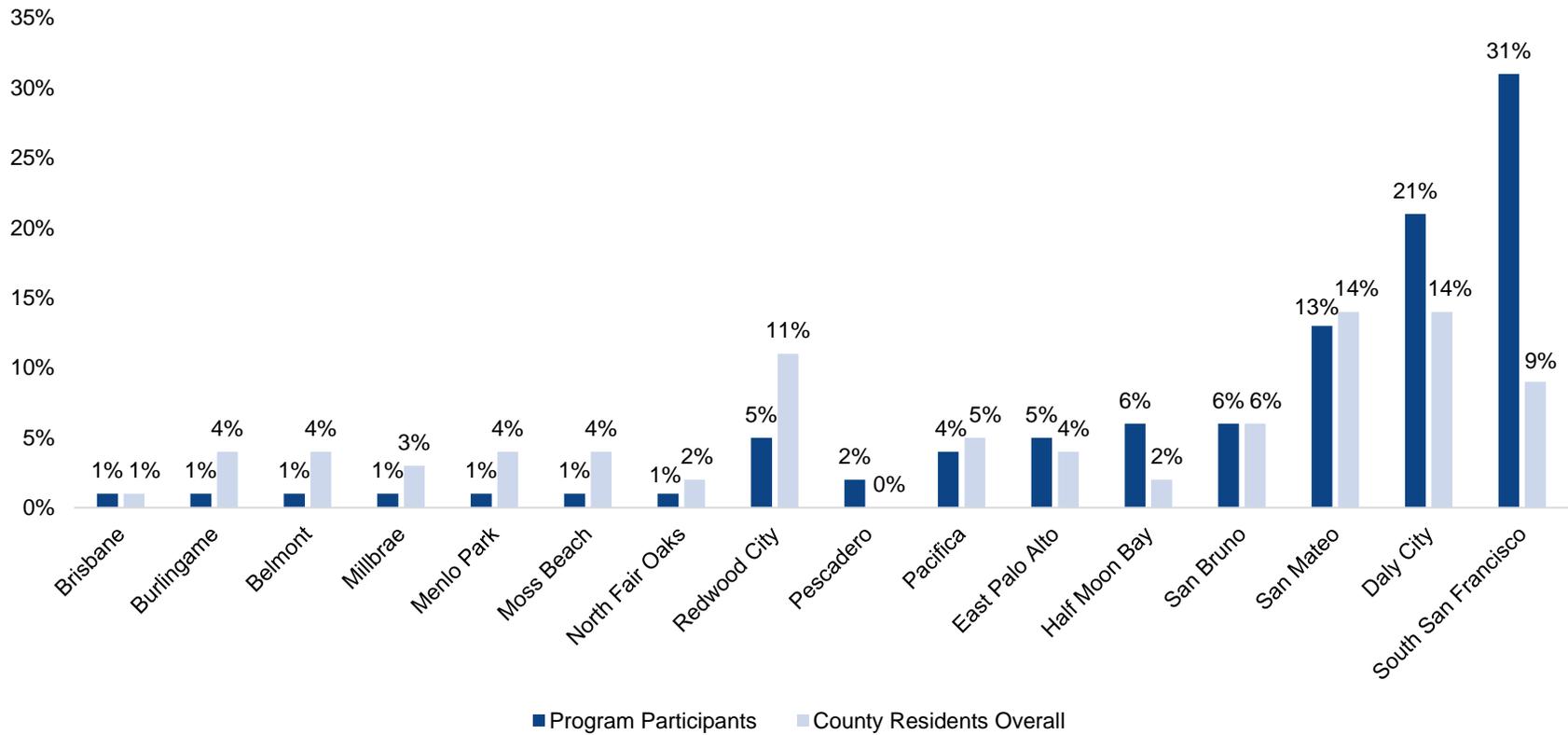
⁹ United States Census Bureau. 2021. American Community Survey, Place of Birth by Individual Income in the Past 12 Months (in 2021 Inflation-Adjusted Dollars), 2021 5-Year Estimates (B06010).

City of Residence

The County is comprised of 20 cities. Of the 20 cities, 16 are represented among the cities in which Program participants reside (Figure 11). Those that are not represented are among the most expensive cities in the United States, including Atherton, Hillsborough, and Portola Valley, which are likely to have very few income-eligible residents. The cities with the highest rates of participation in the Program are among the most populous cities in the County, including South San Francisco (31% of participants and 9% of the County overall), Daly City (21% of participants and 14% of the County overall), and San Mateo (13% of participants and 14% of County overall). Daly City and South San Francisco have Program participation rates far exceeding their overall representation of the County's population overall due in large part to the presence of very active CBO groups who conducted effective outreach shortly after Program launch and who have promoted the Program widely since then. These same groups were also paid on behalf of the equity study effort to gather input from community members to help inform the Program early on. Their ongoing support is a model for the type of CBO engagement the PPM would like to implement in other parts of the County with lower rates of enrollment. The coast side cities comprise 13% of all Program participants residences, and 11% of the County's population overall, suggesting that the coast side cities are well-represented among Program participants.

Redwood City is starkly underrepresented among Program participants (5%), compared to its population overall (11% of all County residents live in Redwood City). This is especially concerning because Redwood City is an EPC, meaning that the Program could be particularly impactful to individuals who live there. In a mid-year check-in with the Core Agencies, it was discovered that the Core Agency serving Redwood City was severely under-resourced and did not have the capacity for enrolling clients in the Program for several months after the Program launched. This was one of the reasons the JPA augmented Samaritan House's contract in the pilot year (as described in Section 1.7) to accommodate a temp who could float to different Core Agencies to build capacity for Program enrollment. Other cities that are under-represented among Program participants include Burlingame, Belmont, Millbrae, Menlo Park, and North Fair Oaks, suggesting that more public outreach, or further discussions with the Core Agencies representing these cities are needed to determine if there are additional resources needed by the Core Agencies to increase enrollment.

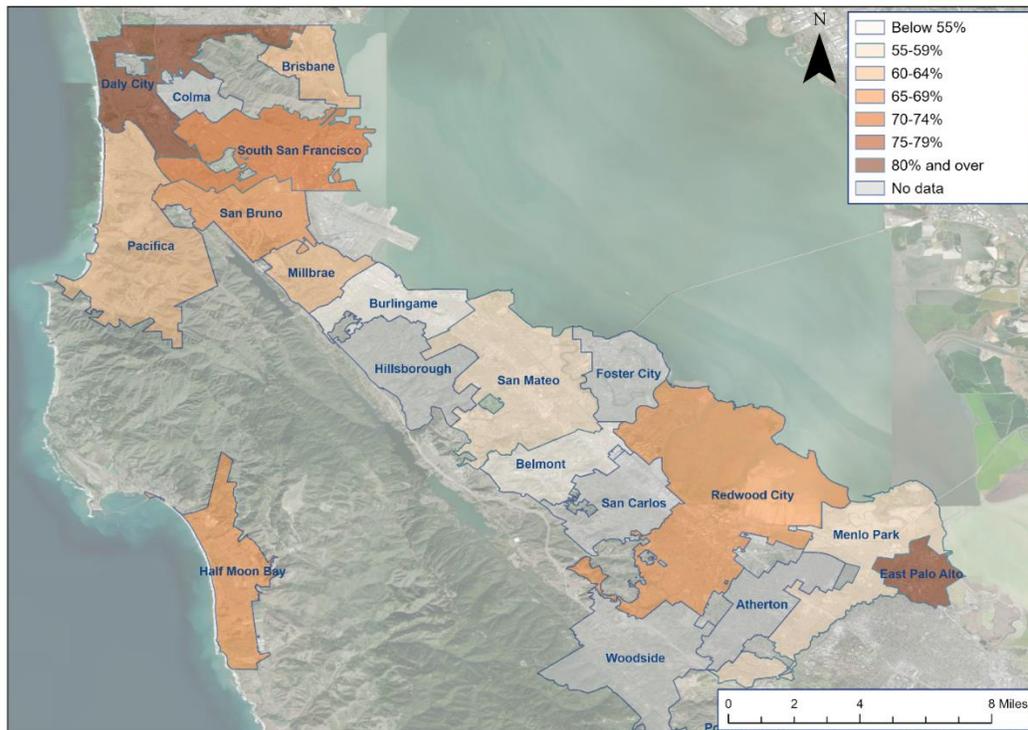
Figure 11: Cities Where Program Participants Live Compared to San Mateo County Population Distribution Overall



Source: PPM, 2023

An additional dimension to consider related to city representation in the participant data is the percentage of people in each city who make below the Program’s income eligibility threshold. The 2021 ACS reports on income ranges by individuals. The reporting threshold closest to the Program’s income eligibility of \$78,300 is \$75,000, and as such, is used as the closest reference point for the analysis shown in, which intends to demonstrate where the highest needs in the County may exist from an income-perspective to inform future outreach and goal setting. In the County, 65% of all individuals make below \$75,000 annually. Only four of the cities in the County have an average individual income rate above \$75,000. The cities with the highest representation of income earners under \$75,000 include East Palo Alto (84%), Daly City (80%), North Fair Oaks (79%), and Pescadero (78%). All but Pescadero are EPCs, further supporting the conclusion that a more targeted outreach approach for EPCs in the County is important, but also validating that there is a real need for this Program in all cities throughout the County. Other cities that include EPCs are Daly City, South San Francisco, and San Mateo. Interestingly, San Mateo’s average individual income is higher than \$75,000, signaling that there is important nuance to understand about each community’s needs.

Figure 12: Percentage of Population Making Below \$75,000, by City



Source: United States Census Bureau, 2021⁹

4.2.2 Program Improvements

The Program’s initial approach of partnering with an administrative partner who provides social services has been effective at building the Program’s desired participant base. The Program is serving largely communities of color and low- and very low-income populations, seniors, and women, which are populations that intersect with communities who have and continue to experience historical disadvantages.

Program improvements related to achieving more proportional representation among the County's cities are important in the coming year, particularly for those cities that are located in one of the region's EPCs, including South San Francisco, East Palo Alto, and Redwood City. More outreach is required to CBOs in these communities to promote the Program, as well as further discussions with the Core Agencies representing these cities to determine if there are additional resources needed by the Core Agencies to increase enrollment.

4.3 Benefit Uptake

Overall, the level of benefits distributed in the pilot year was lower than expected. Case managers shared that though the benefit was offered to all Core Agency clients, many declined the benefit because it did not meet their mobility needs. For instance, individuals who live on the coast side do not have transit access in many cases and are dependent on their vehicle, but do not have a need to use the Express Lanes. Other feedback received included that clients did not have access to a vehicle but had concerns about transit safety and cleanliness.

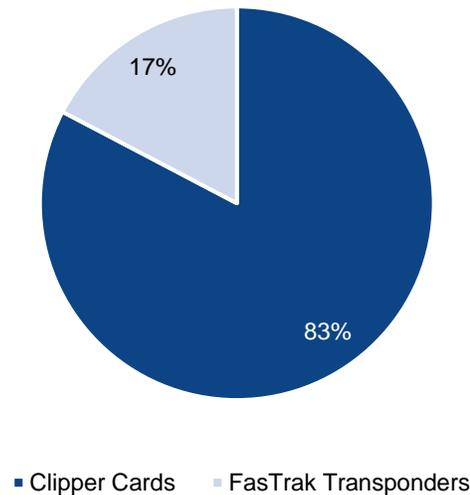
Of the two benefits offered, Clipper Card selection far exceeded FasTrak® transponder selection. Program participants and case managers have shared that the Clipper Card benefit was more popular for a number of reasons, chief among them that many participants do not have access to a vehicle and are transit dependent. Also, the Clipper Card was determined to have more value to participants because it is available annually, rather than a one-time benefit, like the FasTrak® transponder. Distribution experienced a low-point in January 2023 but has been steadily on the incline since then, likely as a result of marketing efforts that kicked off in earnest in January 2023. The Clipper Card data revealed that the \$100 credit took participants an average of 3 months to spend down. Almost a quarter of the participants reloaded their Program-issued Clipper Card. Three quarters of the trips taken with Program-issued Clipper Cards were on SamTrans, signaling the importance of the County's bus system for this particular population. The FasTrak® usage data revealed that only half of the transponders distributed had been used at least once or were registered, elevating the need for more information around barriers for participants to utilize this benefit.

4.3.1 Pilot Year Performance

Total Benefits Distributed

In the pilot year of the Program, the Core Agencies distributed 1,913 total benefits. Of the 1,913 benefits, 1,582 were Clipper Cards (83%) and 331 were FasTrak® transponders (17%) (see Figure 13). Figure 14 illustrates the number of benefits distributed in each month of the pilot year. Enrollment peaked in June 2022 following a tremendous outreach effort by CBOs in Daly City and South San Francisco who comprised 174 and 101 of the total benefits distributed in June 2022, respectively. As a point of comparison, since the Clipper START Program launched in June 2020, 1,492 people who live in the County have signed up.

Figure 13: Total Benefits Distributed by Type

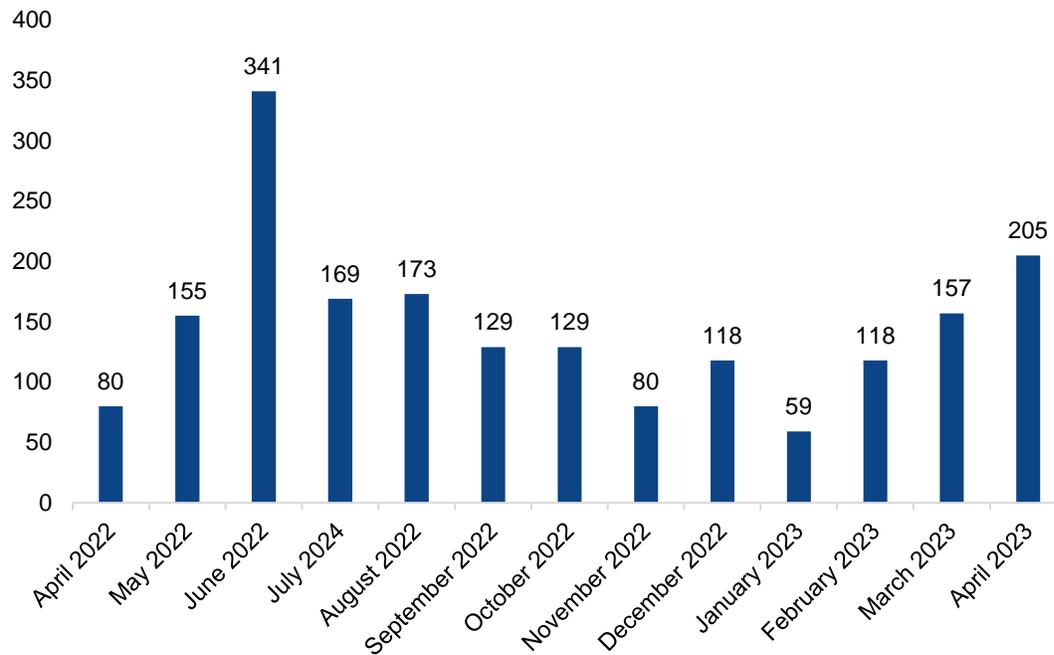


Source: PPM, 2023

Midway through the pilot year the Board expressed the desire to increase the marketing and outreach effort given the lower than anticipated uptake rate. As a result, the PPM team developed a phased approach, as described in the Section 1.6. The cornerstone of that effort created important marketing materials to help promote the Program to existing Core Agency clients, as well as a set of marketing materials geared toward potential participants who were not existing Core Agency clients. They also created a social media presence for the Program and the Project overall. Anecdotally, case managers noted upticks in Program interest and enrollment as a result of various marketing pushes, particularly for marketing efforts geared toward audiences outside of the Core Agency client base.

Enrollment numbers waned significantly in the winter months but experienced a slow, but substantial, increase in the final months of the pilot year, potentially due to springtime engagement of new community and transportation partners who received partner toolkits, printed flyers for distribution, or an provided an informational presentation from the PPM.

Figure 14: Total Benefits Distributed by Month for Pilot Year



Source: PPM, 2023

Clipper Card Usage

Understanding how benefits were used by participants is informative for how the Program could change or grow over time to best meet community needs. The Clipper Card usage data is provided at an aggregate, rather than disaggregate, level for reasons related to PII. The usage data provided by MTC shows activity on Program-issued Clipper Cards through June 25, 2023, with the intent to capture several months-worth of activity data on Clipper Cards distributed toward the end of the pilot year (April 30, 2023). The numbers in this query also reflect activity on Program-issued Clippers that were distributed after the pilot year concluded in the period between May 1, 2023, and June 25, 2023.

The usage data shows the following:

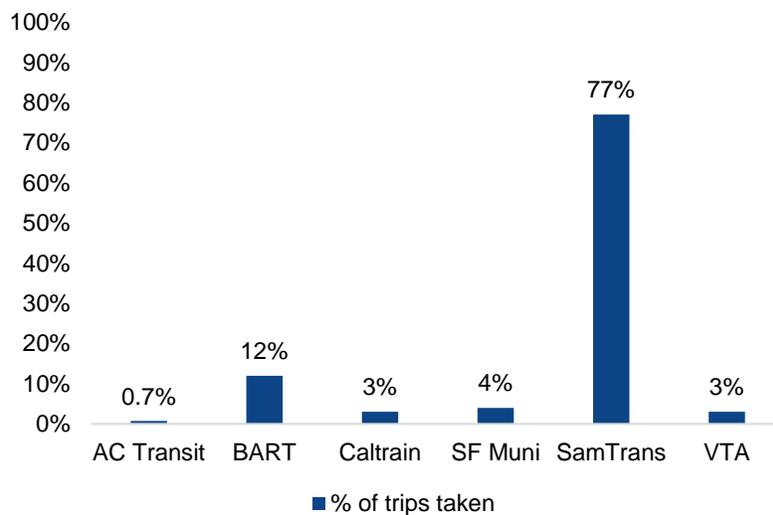
- **Initial \$100 credit**
 - Average number of trips taken with the initial \$100 credit: 32
 - Average time lapsed between first and last trip taken with initial \$100 credit: 3 months
- **After initial \$100 spent**
 - Amount of participants who added more value to card after Program credit spent: 22%
 - Average amount of money added at a time: \$12
 - Average total amount added to Program-issued cards: \$104
- **Overall usage**

- Average fare charged for transit trips taken: \$2.58
- Average amount was spent-down on the Program-issued Clipper Cards: \$89.31

Participants who continued to reload their cards presented in the data as habitual transit riders who used their cards for many trips (bringing the average number of transit trips up). However, there were many participants who stopped using the Program-issued Clipper Card completely once the \$100 was spent, suggesting that they may have continued to use transit if additional funds were made available.

Figure 15 provides further detail about the transit providers that Program participants use most frequently. Most trips were on SamTrans buses—77% of all trips taken with the initial \$100 credit. San Francisco Bay Area Rapid Transit District (BART) trips represented the next highest number of transit trips taken at 12%. Other transit providers represented in the data include Caltrain, the San Francisco Municipal Transportation Agency Municipal Railway (Muni), and Valley Transportation Authority, and a very small number of trips on Alameda-Contra Costa Transit District (AC Transit) buses. Any trips on other providers that were below 1% were not included in this figure.

Figure 15: Trips Taken by Transit Provider



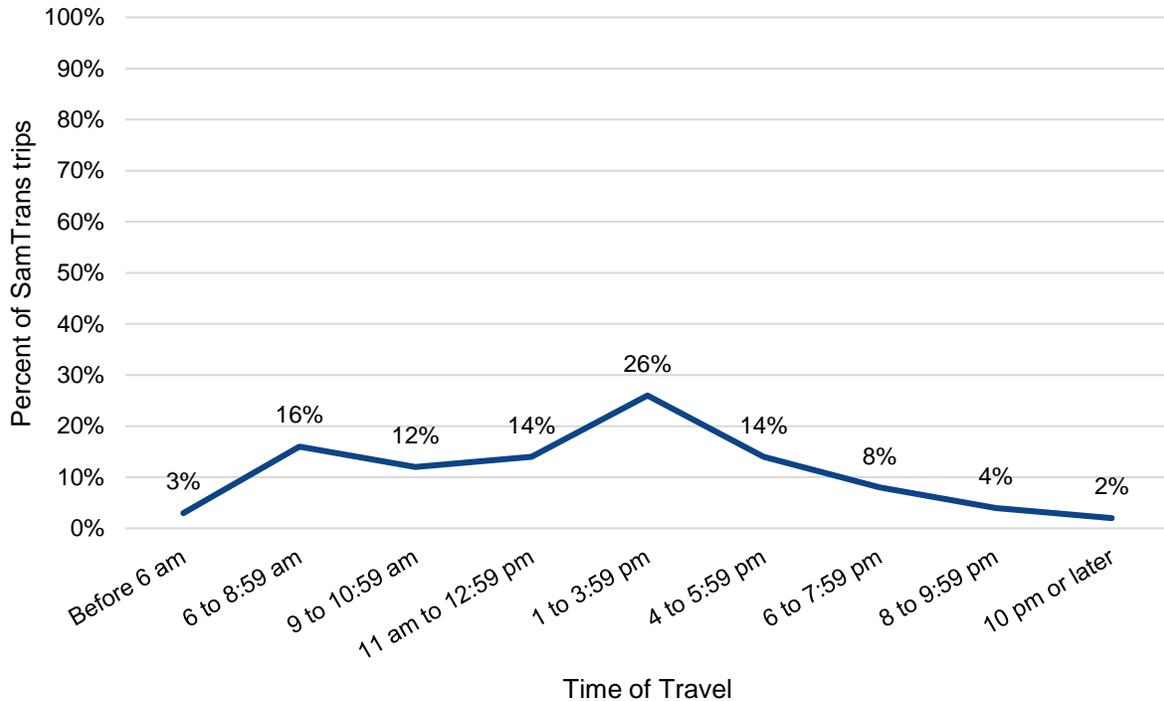
Source: MTC, 2023¹⁰

Figure 16 provides additional detail about the time of weekday that Program participants travel on SamTrans using their Clipper Cards—SamTrans trips comprise the vast majority of all trips taken by Program participants. The highest rate of travel on Program-issued Clipper Cards is in the off-peak period of 1 p.m. to 4 p.m. (26%). The next highest rates of travel are in the am peak between 6 a.m. and 9 a.m. (16%) and pm peak between 4 p.m. and 6 p.m. (14%). These time of travel trends illustrate that more than a quarter of all trips are made outside of traditional commuting periods, supporting other participant data showing that 60% of all Program

¹⁰ MTC (Metropolitan Transportation Commission). 2023. Clipper Card Usage Analysis, Community Transportation Benefits Program.

participants have no reported income (i.e., do not have a paying job), or may work in lower-wage jobs that require non-traditional commute times.

Figure 16: Weekday Time of Travel for SamTrans Trips



Source: MTC, 2023¹⁰

Taken together, the Clipper Card usage data show that the majority of participants are using their benefit to travel using SamTrans buses, largely during off-peak hours (67% of all trips are outside of am/pm peak periods). Only a quarter of all participants who selected Clipper Cards continued to add value to their cards beyond the initial \$100 credit, signaling that additional funds on a Clipper Card benefit would be well-leveraged by participants.

Responses to the participant survey (Appendix C) confirm the impact of the Clipper Card benefit for those who selected it, with every participant respondent (38) noting that they did not have a car or that their car was broken, and they were transit dependent. Many described that they needed assistance paying for the bus, with several participant respondents noting that the Clipper Card benefit allowed them to take the bus instead of riding their bike for a period of time, helping them get to more destinations quicker.

FasTrak® Usage

Like the Clipper Card data, the FasTrak® usage data is provided at an aggregate, rather than disaggregate, level for reasons related to PII. The usage data provided by MTC shows activity on Program-issued FasTrak® transponders from inception through December 1, 2023, where is a different query period than the data used in the Clipper Card usage analysis.

The usage data shows the following:

- **Tolls**
 - The average trip on the San Mateo 101 Express Lanes cost \$2.10
- **Facilities:**
 - Transponders were used most on bridges (70%+), followed by San Mateo 101 Express Lanes (17%+)
 - Of the bridge trips, most (70%) were on the San Mateo Bridge and Bay Bridge (equal usage)
- **Overall usage:**
 - Of distributed transponders, roughly half have been used at least once or registered
 - Of transponders used, about half were replenished, a quarter went negative, and the rest have not yet exhausted funds at the time of writing

The low rates of transponder usage and registration point to a need for improved communication around logistics related to the FasTrak® benefit selection, both at the marketing level, and with the Core Service Agency level during the point at which the participant receives this benefit. The PPM will aim to understand where there may be barriers to usage and/or transponder registration to ensure all participants benefit from their selection and remain in good standing with FasTrak®, as well.

4.3.2 Program Improvements

Feedback about the Program and the benefits themselves has been positive. For instance, all 38 participants who were surveyed said that they were “extremely satisfied” with the benefit they received, and all 38 participants said they would recommend the Program to a friend or family member. Many participants noted that this was one of the only benefits available to them as newly immigrated people or those in the middle of the immigration process, and that it has provided tremendous value in their lives by alleviating some transportation costs.

The topline feedback related to improvements to the benefit itself has been consistent throughout the pilot year—as described above, participants are appreciative of the \$100 but would like to see the benefit increase in amount and/or frequency and have the FasTrak® benefit renew at the same rate as the Clipper Card benefit; the FasTrak® benefit is currently structured as a one-time benefit while the Clipper Card benefit can be renewed annually. It has been noted in some outreach that the current misalignment between the frequency of the two benefits is inequitable, particularly for those who live in areas with low- or no levels of transit service (i.e., coast side) or those in the service industry (e.g., landscapers, house cleaners, etc.), and are more dependent on their vehicles for transportation. The Program was initially structured in this way in an effort to encourage mode shift toward transit.

It has also been consistently vocalized that there is a desire to have Clipper START and Clipper Senior discounts interact with the Program so that participants can use their \$100 credit while receiving discounted transit fares that would make their benefit go further. The PPM explored

this with Clipper partners before the Program launched and determined it was infeasible due to the cost and level of effort required to upgrade back-end systems to accommodate this capability. It was also raised that individuals who rely on the County's paratransit services are unable to benefit from the Program-issued Clipper Cards as the paratransit service does not accept Clipper Cards. This issue extends beyond the Program, but the feedback is important to explore as the level of intersectionality between the disabled community and historically disadvantaged communities is high.

Finally, working with CBOs on more targeted marketing and outreach in communities with low uptake rates and high needs, like EPCs, could improve uptake dramatically. Strategies like tabling at events, signing up individuals in the field, and sharing multi-lingual information about Program enrollment may yield increases in participation in these locations.

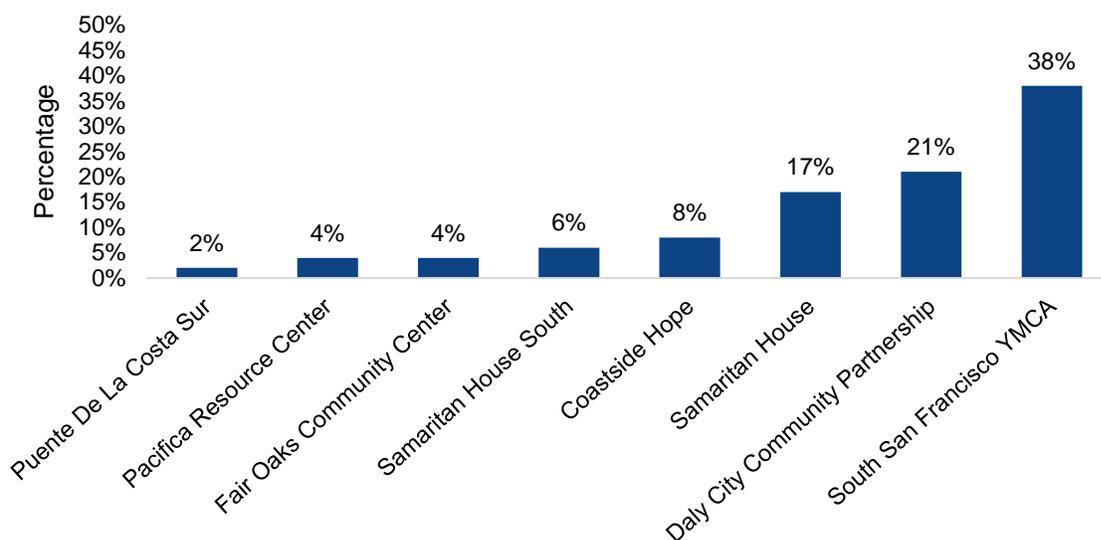
4.3.3 Administration and Enrollment

Samaritan House is contracted as the Program's lead administrator and enrollment partner. In this role, Samaritan House provides oversight on Program administration and enrollment to the seven other Core Agencies in the County. SMCEL-JPA pursued the model of engaging community partners for Program administration and implementation in an effort to leverage the Core Agencies' existing client base, one which was known to overlap heavily with the Program's targeted participants.

4.3.4 Pilot Year Performance

As detailed in Section 4.3.1, 1,913 participants enrolled in the Program in its pilot year. Enrollment by Core Agency generally tracks to enrollment rates by city, as shown in Figure 17, as Core Agencies provide services to people based on where they live. South San Francisco YMCA (38%), Daly City Community Partnership (21%), and Samaritan House (17%) served the highest numbers of Program participants. Taken together as all of the coast side Core Agencies, Puente de la Costa Sur, Pacifica Resource Center, and Coastside Hope served 14% of all participants. Fair Oaks Community Center (4%) and Samaritan House South (6%) had the lowest rates of enrollment for reasons related to staff capacity and delays in reopening following closures during the COVID-19 pandemic. Their enrollment numbers continue to increase over time.

Figure 17: Program Enrollment by Core Service Agency



Source: PPM, 2023

By partnering with Samaritan House and the Core Agencies for enrollment, the Program is reaching those who are known to have among the highest needs in the County, meaning that the benefits are reaching those who can use them most. However, the Program’s enrollment numbers do not reflect a high level of uptake when considering the known need in the County. This level of enrollment is not unexpected compared to other transportation benefit programs in the region given the steps required for enrollment. As a point of comparison, since the Clipper START Program launched 3 years ago in June 2020, a total of 1,492 people who live in the County have signed up.

The PPM explored several avenues to better understand if there were barriers to enrollment, including the length and detail of the intake form, eligibility requirements, verification requirements, and the enrollment process itself. Appendix D includes enrollment and eligibility research conducted by the PPM about other transportation benefits programs in the region as a point of reference for the following conclusions:

- Intake Form:** All Core Agencies collect the same information in their intake forms; however, a few collect more demographic questions than what the Program requested with the intention to screen new clients for other benefits for which they could potentially qualify (Appendix B). This is part of the Core Agencies’ approach to look at the whole person and their needs and ensure they are receiving as much support as possible, even beyond the Program. Clients can opt out of answering any of the questions if they so choose. At one page in length, the PPM determined that the intake form was not overly burdensome to the extent that it would impact enrollment numbers. The intake form data are also highly informative for the SMCEL-JPA to know who is benefitting from the Program and how they are using their benefit.
- Eligibility Requirements:** To be eligible for the Program, participants must be 18 or older, live in the County, and earn an individual income of 60% of the County’s AMI or lower (\$78,300 in 2022). Or, if a participant is already a Core Agency client, they are automatically qualified for the Program. In the Program Evaluation period, the PPM consistently heard

from both participants and community partners that the eligibility requirements for the Program were fair and supported the SMCEL-JPA's goal of having a low barrier to entry to receive the benefit. Almost all of the other programs in the region use 200% FPL to means test their applicants, meaning that far fewer people are able to benefit from these programs, despite the need given the high cost of living in the Bay Area. The Program set the income eligibility threshold high to acknowledge the high cost of living in the County, even though there are low rates of enrollment for participants earning at the high-end of the Program's income range. The other two eligibility requirements regarding age and geographic constraint are standard across many types of programs.

- **Verification Process:** Clients seeking any service must provide photo identification. Case managers verify new clients' addresses through a piece of recent mail, and income eligibility through paystubs, an employer letter, or a benefits letter. Both methods of verification are what the Core Agencies already use to verify address and income eligibility for other benefit programs they administer. If none of the income verification options are available, participants may self-declare their income with a legally binding self-declaration of income form (Appendix A). This form provides an auditable record, creating an important Programmatic backstop to ensure accountability. Of the transportation benefit programs researched, the Program was one of two income-based programs that allowed participants to self-declare their own income. Self-declaration of income is one method that the SMCEL-JPA employed to encourage all individuals in the County to participate in the program, particularly those who are undocumented, paid in cash, or who may not have traditional income verification documents available. To date, the self-declaration option has not raised any issues or concerns.
- **Enrollment Process:** Almost all the transportation benefits programs researched (see Appendix D) offered an online enrollment option, in many cases using self-service portals. While this approach poses challenges for those with limited access to the Internet or a computer/smartphone, an online enrollment option greatly decreases the barrier to entry for a program. Most of these programs also offered an in-person or mail-in opportunity for enrollment. Employing the Core Agencies as the only method for enrollment creates a barrier for those who may not know or trust the Core Agencies, may have a difficult time reaching the physical Core Agency location to enroll or pick-up benefits, or are unable to reach a Core Agency during its limited open hours.
- **Preference:** Finally, preference plays a part in enrollment, too. All case managers are advised to offer the benefit to every client who comes to the Core Agencies seeking support. However, anecdotally, many clients have declined the benefit for various reasons including that they do not have a driver's license or car, they have too many tickets to drive, or that they were fearful of transit, finding it to be unsafe, dirty, or inconvenient.

4.3.5 Program Improvements

While the intake and verification processes are not barriers for Program uptake based on feedback from case managers and Program participants and comparisons with other regional transportation program, the enrollment process itself needs improvement. Engaging Samaritan House and the Core Agencies has been an important partnership to ensure the County's most underserved community members are aware of the Program and have had the opportunity to enroll in its pilot year. This partnership remains important for Program continuity and

consistency. However, during both the evaluation period and the pilot year, the PPM heard a consistent theme that participants and other community members would like additional methods for and partnerships to support enrollment. For instance, 47% of participants surveyed said that the number one improvement they would make to the enrollment process would be the ability to enroll online. Also, 29% of participants surveyed thought the ability to enroll at County libraries, County community colleges, and County-run affordable housing projects, in addition to the Core Agencies, would increase access to and awareness of the Program.

The Core Agency case managers raised several improvements to the existing enrollment processes during the focus groups hosted by the PPM. The first was for the PPM to offer “office hours” to the case managers on a regular basis to share more regular feedback about the Program with the PPM, including sharing direct input from clients, asking administrative questions, and providing other insight about program improvements as they come up. The focus groups the PPM held in May were a rich opportunity for this type of exchange. A recurring time to meet with the intention to exchange knowledge throughout the year would be beneficial for the Program moving forward.

The other improvement that was raised was related to the Program’s phone line. Currently, the Program has a phone number which goes directly to a voicemail at Samaritan House directing callers to leave a message so that a case manager can get back to them. Samaritan House estimates they receive two voicemails a day, or 10/week on this voicemail. Samaritan House checks the voicemail box every day and calls people back on the day the voicemail was reviewed. In most cases, people are calling because they want to know where and how to sign up for the Program. The staff person is often directing the interested party to the correct Core Agency based on their geography. The suggestion made by the case managers, in an effort to reduce administrative time, is to move the phone number to an automated text-based system in which someone could text the number to indicate interest and share their city of residence to learn which Core Agency to contact about enrollment. Their assessment is that this would address the majority of voicemails currently received. If the person would like a call back to discuss a topic further, they can indicate that, and a Samaritan House representative will call them back in the same way they would today.

Finally, with the intent to increase enrollment and reduce capacity pressures on the Core Agency case managers, the TA requested the PPM look into the option of a pre-enrollment process for existing Samaritan House and Core Agency clients. For reasons related to reporting in the County’s Clarity system and to the capacity of the Core Agency staff to verify clients outside of their usual process, it was determined that a pre-qualification process was infeasible and would not reduce staff capacity issues as intended. Case managers were supportive of the PPM exploring a pre-qualification process for non-Core Agency clients to streamline the intake process for these individuals.

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5 NEXT STEPS

The following section details PPM conclusions from the findings, assumptions, and goals carried forward into the recommendation, a discussion of the key considerations and potential challenges related to addressing the findings, and the preliminary recommendation for the Next Gen Program that the PPM identified as part of the evaluation process. At this stage of evaluation, the Next Gen Program recommendation already considers feasibility and a rough assessment of implementation and operation. Technical concepts, risk analyses, and estimates of cost and duration will follow during the planning for Program improvements.

5.1 Conclusions

The PPM drew the following conclusions about the pilot year of the Program based on the findings described in Section 4. The conclusions directly inform the PPM's Next Gen Program recommendation for the Board's consideration, as detailed in Appendix E.

5.1.1 Benefit Amount and Frequency

The benefit amount should increase, and any benefit offered should be able to be renewed on an annual basis at a minimum. The spirit and intent of this Program has always been to provide a meaningful benefit that genuinely supports the County's most underserved community members. Participants have consistently identified an increased benefit as the primary way the Program could support them better. Also, participants who chose the FasTrak® benefit would like to be able to renew their benefit annually, like the Clipper Card benefit. This is particularly relevant in areas of the County's coast where transit options are limited, and car dependency is higher. For an intervention to disrupt cycles of poverty, moving away from a one-time benefit is an important first step in advancing equity. Offering a benefit that participants can plan for and factor into their budgets helps people become more secure and bringing the frequency of the benefits into parity with one another helps the Program itself become more equitable.

Anecdotally, the PPM has heard from participants that the FasTrak® benefit lasted less than a month (in some cases just a week given peak period tolls), while the Clipper usage data shows that participants spend down their \$100 credit in about 3 months on average. This conclusion has an important dependency with conclusions related to enrollment, as an augmented enrollment process is likely to increase overall participation, and with it, Program spending. After interrogating scenarios with different assumptions around enrollment methods and benefit amount, the PPM determined that \$200 is a viable and reasonable step up from the current \$100 amount, with the assumption that enrollment would continue to increase over time resulting from the higher amount, expanded enrollment options, and long-term annual budget constraints. (Appendix E). An increased benefit amount and annual renewal frequency sets the SMCEL-JPA on a path for increased impact.

5.1.2 Ease of Enrollment

The Program's enrollment method has been raised as a potential barrier given that it requires participants to enroll in person at a Core Agency. While this approach has downsides, it has proven beneficial in several ways. For instance, it helps to ensure the Program is reaching those

in the County who have the highest need (illustrated by the 60% of participants reporting that they have no income), and potentially brings new people to the Core Agencies who benefit from their other offerings. During the pilot year and the evaluation period, the PPM received consistent feedback that engaging new enrollment partners or developing an online enrollment option could improve uptake. Specifically, the online enrollment option enjoys broad support, as it would expand Program accessibility, particularly for those to whom the in-person enrollment process is a barrier and brings increased visibility to the Program through a method that many individuals are accustomed to and have come to expect.

5.1.3 Integration with Regional Programs

The reality that the Program is unable to interact with the Regional Transit Connection (RTC), Clipper START, and Clipper Senior discounts has been frustrating for participants, especially because most of them qualify for both programs. Ideally, participants could use their \$100 credit while receiving discounted transit fares through these programs, making their benefit go further by essentially doubling their credit in some cases, depending on their transit mode. Instead, participants in both programs must carry around two separate Clipper Cards, one with the \$100 credit from the Program, and one that affords them the 50% discounts through Clipper START or Clipper Senior. The PPM explored this issue with Clipper partners before the Program launched and determined it was infeasible due to the cost, time, and level of effort required to upgrade back-end systems to accommodate this capability.

5.1.4 Uptake Rate

There were several factors contributing to a lower-than-expected uptake rate for the Program in its pilot year, including the in-person only enrollment method, discussed in Section 5.1.2. The PPM received additional feedback from qualified individuals that they rejected the benefit for several reasons including that they did not feel safe taking transit, they did not have a vehicle or a driver's license, the bus did not take them where they needed to go, they were unable to take the regular bus because of a disability, or they did not want another FasTrak® to manage and instead wanted the funds on their existing FasTrak®. The PPM also heard that participants would like the ability to use the benefit for Transportation Network Company (TNC) rides, carshare programs, bikeshare, scootershare, and paratransit (which does not take Clipper Card) to allow them to leverage more transportation options that suit their needs.

5.2 Assumptions and Goals

The Program initially laid out a set of high-level goals—described in Section 1.2—with the intent to learn from the pilot year and refine the approach based on findings from the Program Evaluation. As the Program matures, revised and additional goals are important for alignment between intentions and outcomes and to identify key metrics for future evaluations.

The PPM developed the goals and proposed recommendation for the Next Gen Program with the assumption that the Board continues to support the “mobility-for-all-users approach” to the Program, meaning that the benefit is geographically unconstrained and is focused on supporting the transportation needs of individuals who live in the County. Currently, participants can use the FasTrak® benefit on any toll facility in the region, potentially subsidizing other toll operators

and directing funds away from the Project and the County. Similarly, the Clipper Card benefit can currently be used on any of the transit providers in the region who accept Clipper Card.

With this assumption in mind, the PPM developed the following refined goals for consideration to support the direction of the program moving forward.

- **Aim for impact:** Ensure that the amount and frequency of distribution of the benefit helps to lift up those in the County with the highest needs.
- **Increase uptake:** Seek additional enrollment partners whose stakeholders intersect with the Program's target participant base.
- **Continue to minimize overhead:** Select a path forward that keeps the Program on the path of low overhead and high distribution of funding toward direct benefits.
- **Balance mode choice:** Acknowledge the multitude of transportation options available to participants and expand the Program benefit to leverage multiple different modes.
- **Prioritize EPCs:** Work with CBOs to perform additional outreach in EPCs and other communities for whom the Program would provide critical relief.

Once the PPM refines or confirms these goals with the Board, the PPM will propose key metrics for consideration and refinement, followed by finalizing the goals for adoption in the next iteration of the Program. Developing a set of meaningful metrics against which to measure and evaluate the Program's progress in the years to come will enable accountability to both the SMCEL-JPA Board and the Program's participants and stakeholders and allows the Program to become more standardized for future evaluation.

5.3 Key Considerations and Potential Challenges

The following section details the key consideration and potential challenges that the PPM considered to inform the Next Gen Program recommendation, including an exploration of various solutions to issues elevated during the evaluation period.

5.3.1 Benefit Replenishment

Feedback has been received that participants would like the FasTrak® benefit to change from a one-time benefit to an annual benefit for parity with the Clipper Card benefit; however, the technical solution for replenishing the benefits is not simple or elegant. The existing approach employed by the Program for the Clipper Card benefit is to have participants return to their Core Agency after a year to be re-verified and receive an entirely new pre-loaded Clipper Card annually. This comes with a \$3 administrative fee every year. To apply this process to FasTrak® would have even more of an administrative burden (\$5 per tag, requiring the prior tag to be surrendered, etc.) and could create confusion and a barrier for participants receiving their benefit. Following are some examples the PPM explored around how funds could theoretically be added to a FasTrak® account, noting the user perspective of each process (example 2 is also applicable to Clipper Card replenishment). The key takeaway is that none of the benefit replenishment options are ideal in terms of ease of implementation, value and transparency to participants, and overall cost effectiveness.

1. **Distribute new tags on an annual basis:** New tags would be distributed on an annual basis like the Clipper Card option and participants would return the one they used the previous year. This could be a clean process if each participant used exactly \$100 of tolls, no less, or registered the tag to associate it with a FasTrak® account. If they get a second preloaded tag, there could be a situation where both are in the vehicle, and toll systems will automatically choose which one to charge (which is why carrying two tags in a vehicle is not recommended).
2. **Mail participants a check made out to Bay Area Toll Authority (BATA) or Clipper Regional Customer Service Center (RCSC):** Participants would be mailed a check that they then would mail to BATA or Clipper (depending on the benefit selected), who would fund the participants' account with \$100 each year. The participant would need to receive and follow instructions to associate that payment with their FasTrak® tag/account or Clipper Card account. Checks, envelopes, postage, and correct mailing addresses could all create small barriers—including lost checks and fraud—to completing replenishment, and the process will take time (one week or more). Participants would still need to be reverified in order to receive the replenishment check.
3. **Waive \$100 in tolls every year:** The PPM could provide TransCore with the list of tags for participants to be excluded from billing for up to \$100. TransCore would require a change order to set up the functionality. The transaction would never be sent to the RCSC; therefore; there is no operational cost to processing the waived transactions. This option allows the benefit to be constrained to the Project area if the Board desires. The drawback to this option is that the participant would never know how much of the \$100 benefit they had drawn down, so unless they self-fund the account, they could receive a violation for tolls over the \$100 threshold. Participants have no way to monitor their usage and with dynamic prices, it would be difficult keep track of their balance. There is also no transparency for them to know they actually received the full benefit.

Ultimately, there are serious financial, administrative, and logistical barriers that make the ability to re-up the benefit on an annual basis costly and clunky, without many improvements available on the near-term horizon. The Next Gen Program recommendation solves for the barriers that these options pose by allowing participants to load funds to Clipper or FasTrak® or make purchases that best suit their transportation needs without needing to turn in an old toll tag or Clipper Card. This also reduces administrative costs to the Program (between FY22 and FY23, the Program spent \$14,000 on administrative fees related to Clipper Cards and FasTrak® toll transponders).

5.3.2 Enrollment

As discussed above, there is a strong level of support for an option to enroll in the Program online, rather than expanding to a new in-person enrollment partner. This is mainly because the online enrollment option shows more potential for increasing reach and scale of the Program. The PPM has conducted initial scoping of an online enrollment portal, but this added dynamic to the Program's existing enrollment process will require further exploration outside of the scope of this Program Evaluation. The key considerations related to advancing an online enrollment portal include:

- **Matching the technical solution to the Program's needs:** The PPM considered several different technical solutions for an online enrollment portal as part of this Program Evaluation to build an understanding of the range of options and their functionality. These solutions included 1) building a stand-alone online enrollment portal or 2) integrating into existing regional enrollment systems and processes, such as Clipper START. Ultimately, the stand-alone option gives the SMCEL-JPA more flexibility, agility, and independence to shape an online enrollment process that complements existing enrollment methods and eligibility requirements.
- **Integration with Core Agency in-person enrollment methods:** Incorporating an online element into the Program's existing enrollment structure led by the Core Agencies raises important concerns around fraud, eligibility verification, and data collection and protection. The PPM and Samaritan House will need to collaborate closely to develop cross-referencing procedures between in-person and online Program applications, eligibility documentation review, and consistent and timely data collection and entry into Clarity for both in-person and online applications.
- **Cost:** Initial scoping revealed that a stand-alone portal would be less costly than trying to integrate into an existing system. Ultimately, the PPM intends to keep costs related to building an online enrollment portal as low as possible to stay consistent with the Program's desire to keep overhead costs minimal. The main drivers of cost for the stand-alone online enrollment option include 1) PII and the need to protect applicant information through secure data transfer that is PII compliant and automate purging of records, and 2) the need to interface with Clarity to maintain system of record. The other Capital Expenditures (CapEx) and Operating Expenditures (OpEx) costs associated with this building a stand-alone online enrollment option include: development of frontend website content and eligibility verification interface, development and configuration of a backend database, hosting and licensing, security protocols, website translation, Americans with Disabilities Act and Section 508 compliance, PII compliance, potential licensing costs, and the staff/contractor time to deliver this subproject.

5.3.3 Regional Coordination

Currently, the Program is one of two express lanes equity programs in the nine-county Bay Area. In April 2023, MTC's Bay Area Infrastructure Financing Authority launched the pilot Express Lanes START Program. Express Lanes START is an in-lane toll discount program on I-880 which provides at least 50% off express lanes tolls for single-occupancy vehicles. This type of in-lane discount is an entirely different approach than the Program's redistributive model, which directs money from the express lanes project to qualified individuals. After the Express Lanes START Program completes its pilot year program evaluation (after April 2024), the PPM recommends collaborating with regional partners to conduct a comparative analysis of the two programs. The analysis would look at funding expenditures, uptake, user demographics, usage patterns, etc. Understanding how these two Programs perform could be informative for an eventual, more coordinated regional equity program effort. The Board will need to determine if the findings of such an analysis would compel an adaptation of the Program to a regionally consistent program (should such an effort materialize), or if it wants to continue to go it alone as a standalone County-wide program. For the near-term recommendation, the Next Gen Program

does not require integration with Express Lanes START as the debit card funds could be applied to the FasTrak® account of a participant enrolled in the program.

5.4 Next Generation Program Recommendation

Taken together, these conclusions call for a reimagining of the Program's overall benefit and enrollment structure to realize a heightened level of impact in the County. The goals helped to guide the development of the recommendation in a way that aligned with the intent and spirit of the Program. The PPM proposes a Next Gen Program that addresses the programmatic challenges found during the pilot year and incorporates elements from other progressive programs to grow the Program in a way that meets community members where they are. The following subsections provide details about the proposed Next Gen Program.

5.4.1 Preloaded Mobility Debit Card

The PPM has heard that participants would like the benefit to be recurring on at least an annual basis, to speak to other regional discount programs like RTC, Clipper START, or Clipper Senior discounts, and to be workable with other transportation modes outside of transit and vehicle travel. A preloaded mobility debit card would remove several known barriers posed by logistical challenges and high administrative costs for replenishing or providing new Clipper Cards and FasTrak® toll tags annually and would allow participants to fund their Clipper START or Clipper Senior cards, or FasTrak® accounts seamlessly. It also provides SMCEL-JPA the ability to support the mobility challenges of community members in other ways by allowing the mobility debit card to be used for other transportation modes, like TNCs or bikeshare, where transit or Express Lanes access is not an option.

The preloaded and reloadable mobility debit card is akin to the Oakland's Department of Transportation's Universal Basic Mobility (UBM) Program and would follow a similar process to stand-up. UBM participants receive \$300/annually on a pre-paid Mastercard debit card, which can only be used to pay for transportation services such as Clipper Card, AC Transit buses, BART trains, Water Emergency Transportation Authority ferries, BayWheels bikeshare, and scootershare (LINK, Lime, and VeoRide). The UBM Program works with a third-party vendor who configures the debit card and restricts the merchant categories within the confines of the UBM Program. Once it is activated, the participant may use the card in-person or online just like any other debit or credit card—but only for public transit and shared mobility purchases. The card can be used at any transportation provider identified as an allowable vendor.

The mobility debit card expands mobility options for Program participants and greatly simplifies the annual benefit replenishment process by removing the Clipper and FasTrak® vendor involvement. At the same time, it can expand to pay for modes beyond those supported by Clipper and FasTrak® (such as bikeshare, TNCs, etc.) thereby offering more choice to fit the diverse needs of participants.

5.4.2 Increased Benefit Amount

The consistent feedback received throughout the pilot year and into the evaluation period was to increase the benefit amount such that it would go further in supporting those highest need community members for longer periods of time. The Next Gen Program increases the benefit

amount by 100% to \$200, which participants would be eligible for on an annual basis. This number is intended to balance the potential increased interest in the Program resulting from the increased benefit amount, the new benefit structure that a pre-loaded mobility debit card brings, and new online enrollment option. Appendix D offers some details and assumptions about how the \$200 benefit would impact overall Program expenditures depending on enrollment method and resulting uptake rate to build an understanding of budget implications. For instance, if nothing about the Program changed except for the benefit amount increase, the PPM assumed the enrollment rate to increase by 50%, therefore bringing annual Program expenditures up to \$700,000/year. If an online enrollment option is pursued in earnest, the PPM assumed a participant increase of 150%, bringing annual Program expenditures up to \$1.1 million/year (not including CapEx for building the online enrollment portal) In this case, there will be a need for additional funding to cover the delta between the \$600,000 annual budget and the costs associated with an online enrollment option.

5.4.3 Expand Enrollment Options

Administration and enrollment emerged as areas where the Program should pursue new opportunities to reach participants. The Next Gen Program recommendation positions the Program to continue working with Samaritan House and the Core Agencies as cornerstone administrative and enrollment partners; they have been trusted partners since the Program kick-off in April 2022. There is certainty in working with them that every client they serve has a real, and usually urgent, need for support across several basic life requirements—including housing and food—which supports the goal to aim for impact. The Program also creates an opportunity for new clients to come into the fold who are interested in the Program benefit and who are screened for eligibility for other Programs when they arrive at the Core Agency. The Core Agencies' practice of assessing each person for a whole host of needs means that participants may receive even more than they expected in terms of support. For these reasons, PPM recommends that the Program continue to engage Samaritan House and the Core Agencies as a primary enrollment partner.

However, the evaluation process has revealed that having just one method for enrollment is an impediment to the Program. The Next Gen Program recommendation pursues another enrollment option to augment the work of the Core Agencies, while providing another entry point into the Program. In the next year, the Program will spend time understanding online enrollment configurations that align with and integrate into existing in-person enrollment processes, match technical functionality with Program needs (i.e., level of sophistication), protect participant PII, and are within a reasonable budget to execute.

5.4.4 Expanded Marketing and Outreach

The Program requires a marketing and outreach plan and committed budget to not only promote and launch the Next Gen Program, but to perform more targeted outreach in EPCs with low enrollment numbers. The PPM recommends the SMCEL-JPA include the following funding needs into a marketing line item for the Program to support the success of a Next Gen Program:

1. **Updating existing collateral:** At a minimum, some established marketing budget for updating collateral used by the Core Agencies is needed to reflect any Program updates resulting from this evaluation, in addition to associated translation and printing costs. If

additional budget is possible, ongoing marketing support could help enhance awareness about the Program and changes to the Program through continued social media presence and targeted ads. (\$115-135K)

2. **Developing new collateral and launch campaign:** If the Board decides to expand the Program's enrollment to an online option along with the Mobility Debit Card, marketing will be needed to develop a re-branding campaign for promotion, including launch events and paid digital advertising. (\$175-225K)
3. **CBO outreach in underrepresented EPCs:** The PPM will work closely with TA community affairs staff to increase outreach and CBO engagement efforts in under-represented geographies, especially in EPCs, through paid engagement with CBOs and targeted outreach materials. As a continuation of the existing Phase 2 marketing strategy, the PPM will identify appropriate CBOs and coordinate with the TA on outreach to gauge interest and capacity to support engagement efforts. This approach aligns with the approach the SMCEL-JPA employed during the equity study period of the Program in which the PPM paid CBOs to solicit feedback from community members to inform our Program approach. This part of the equity study is often lauded as a best practice among agencies, and continuing to engage with CBOs in this way could help bring additional engagement with the Program.

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APPENDIX A: SELF-DECLARATION OF INCOME FORM

SELF-DECLARATION OF INCOME

Applicant Name:

This is to certify the income status for the above named individual. Income includes but is not limited to: *(Use only when there is no income, or no 3rd Party Verification)*

- The full amount of gross income earned before taxes and deductions.
- The net income earned from the operation of a business (e.g., total revenue minus business operating expenses. This also includes any cash withdrawals from the business or profession for your personal use).
- Monthly interest and dividend income credited to an applicant's bank account and available for use.
- The monthly payment amount received from Social Security, annuities, retirement funds, pensions, disability and other similar types of periodic payments.
- Any monthly payments in lieu of earnings, such as unemployment, disability compensation, SSI, SSDI, and Worker's Compensation.
- Monthly income from government agencies excluding amounts designed for shelter, utilities, WIC, food stamps and childcare.
- Alimony, child support and foster care payments received from organizations or from persons not residing in the dwelling.
- All basic pay, special day and allowances of a member of the Armed Forces excluding special pay for exposure to hostile fire.

Check only one box and complete only that section

I certify, under penalty of perjury, that I currently receive the following income:

Source: <input type="text"/>	Amount: <input type="text"/>	Frequency: <input type="text"/>
Source: <input type="text"/>	Amount: <input type="text"/>	Frequency: <input type="text"/>
Source: <input type="text"/>	Amount: <input type="text"/>	Frequency: <input type="text"/>

Applicant Signature: _____ Date: _____

I certify, under penalty of perjury, that I do not have any income from any source at this time.

Applicant Signature: _____ Date: _____

Staff Signature: _____ Date: _____

On _____ Client _____ was read the Self-Declaration of Income over the phone. Client verbally agreed to terms. Verbal agreement was accepted due to COVID-19 emergency.

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APPENDIX B: SAMARITAN HOUSE INTAKE FORM

Clients can opt out of answering any of the demographic questions included if desired. The Program receives reports on information through “Hispanic.” Other information is gathered if client is signing up for other benefits and services.



Samaritan House
Intake Form

Today's Date: ___/___/___

Check if Update

Name _____ **DOB** ____/____/____ **Gender:** **M** **F**
Nombre Last Name / Apellido First Name /Primer Nombre mm dd año (yy) Sexo: Masculino Femenino

Address _____ **City** _____ **Zip Code** _____
Dirección Ciudad Código Postal

Telephone Number (____) _____ - _____ **e-mail:** _____
Numero de Telefono Correo electrónico

Marital Status: Married Single Widowed Divorced Other _____
Estado Civil: Casado/a Soltero/a Viudo/a Divorciado/a Otro _____

Race (circle all that apply) White Black Asian Amer Indian Native Hawaiian/Pacific Islander Other _____
Raza (circule los que aplica): Blanca Moreno Asia IndioAmericano Nativo de Hawaii/Pacifico Otro _____

Hispanic (check one) Yes No **Primary Language** Spanish English Other _____
Hispano (debe marque uno): Sí No Idioma Primario:: Español Ingles Otro

Emergency Contact: _____ **Telephone Number** _____
Idioma Primario Numero de Telefono

Household Members:
Miembros del hogar:

Name Nombre	Gender: Sexo:	Date of Birth Fecha de Nacimiento	Monthly Income Ingresos Mensuales	Country of Birth Pais de nacimiento	Vet Veterano

Highest level of education of applicant 0 - 8 yrs 9 - 12 yrs 12+ yrs
Máximo grado de Educación del cliente: 0 - 8 anos 9 - 12 anos 12+ anos

Seguro de Medico: Ninguno Kaiser Medi-Cal Medicare ACE Otro: _____
Health insurance None Other

Non Cash Benefits Information: (check all that apply)
Información de beneficios no monetarios (marca el que corresponde)

Food Stamps WIC CalWorks Transportation
Estampillas de Comida WIC / Mujeres y niños Ayuda de transportacion

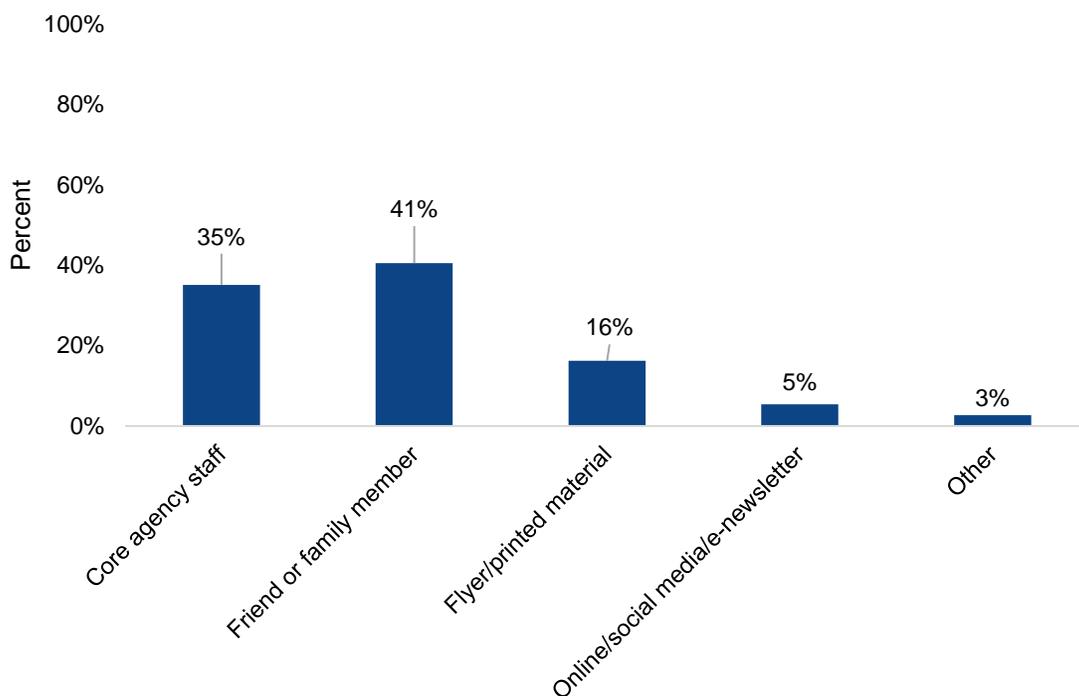
Section 8 CalWorks ChildCare
Sección 8 Ayuda para cuidado de niños

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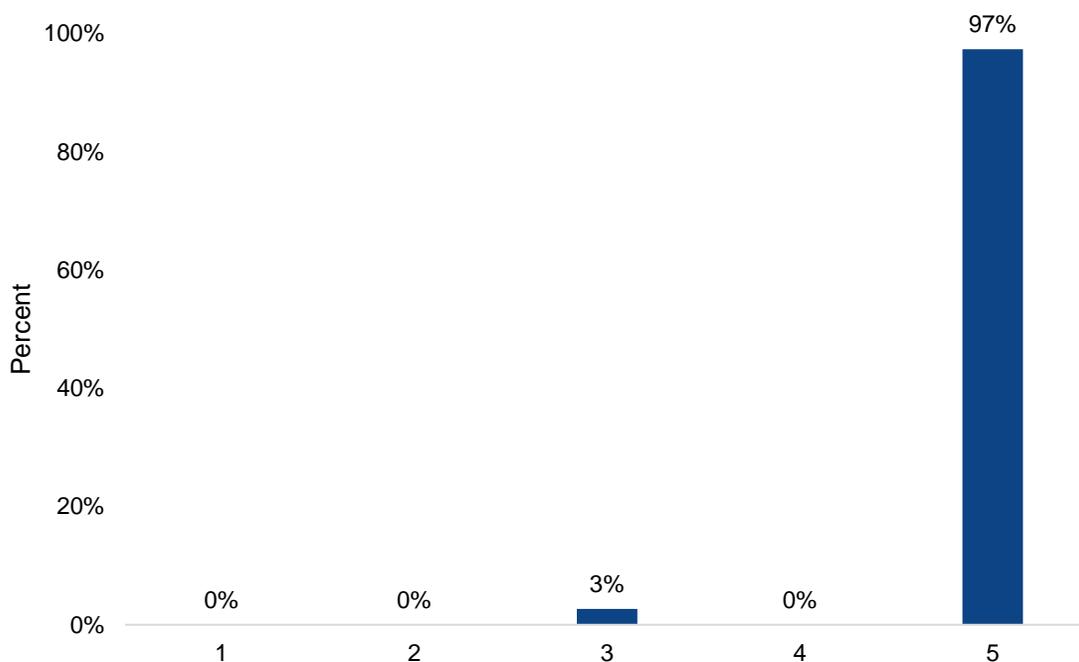
APPENDIX C: COMMUNITY TRANSPORTATION BENEFITS PROGRAM PARTICIPANT SURVEY RESPONSES

Samaritan House case managers administered the Program participant survey to 37 Program participants over the phone during the period between May and July 2023. The survey consisted of six questions regarding their experience with and feedback about the Program. Case managers also recorded demographic information about the participants surveyed. The responses and demographic information from the surveys are summarized below.

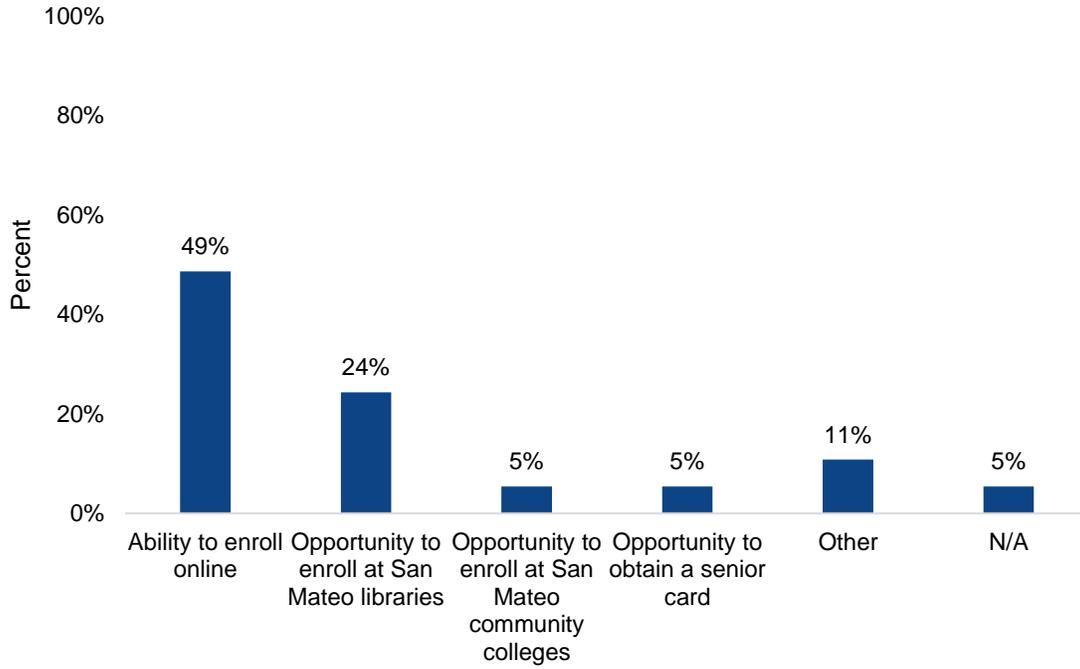
1. How did you learn about the program?



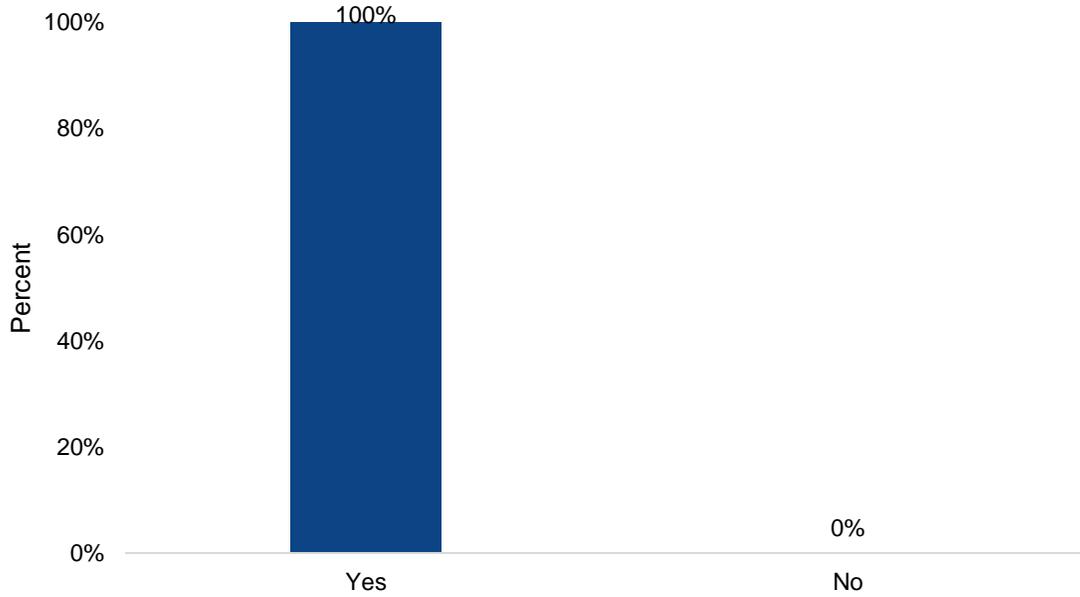
2. On a scale from 1-5, how satisfied are you with the benefit? (1 being not satisfied at all and 5 being extremely satisfied).



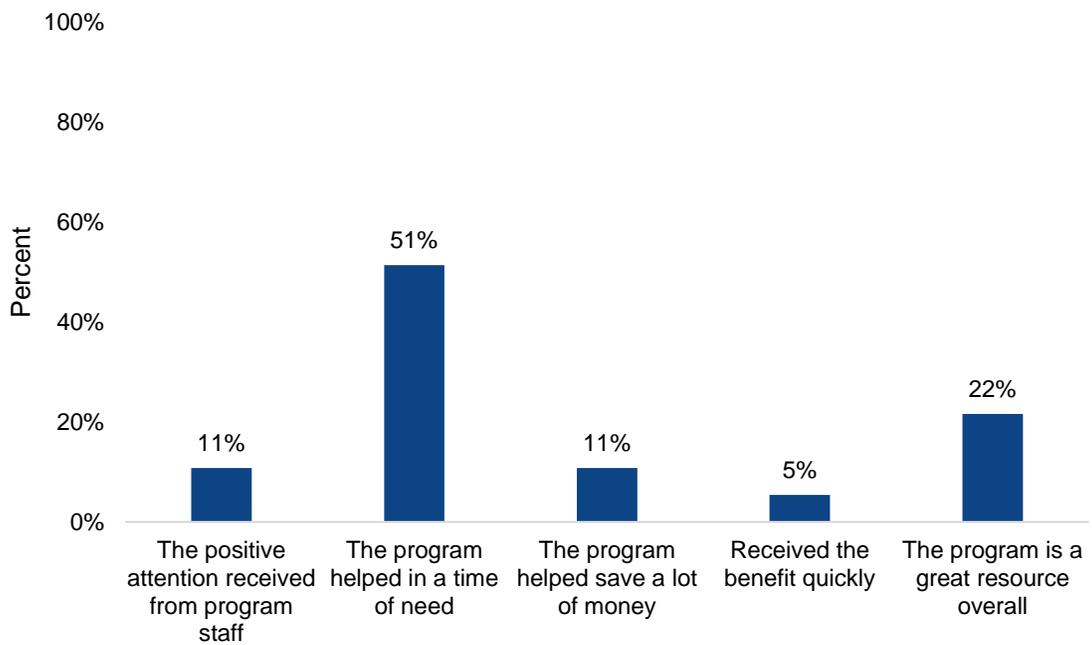
3. What is the number one improvement you would make to the enrollment process?



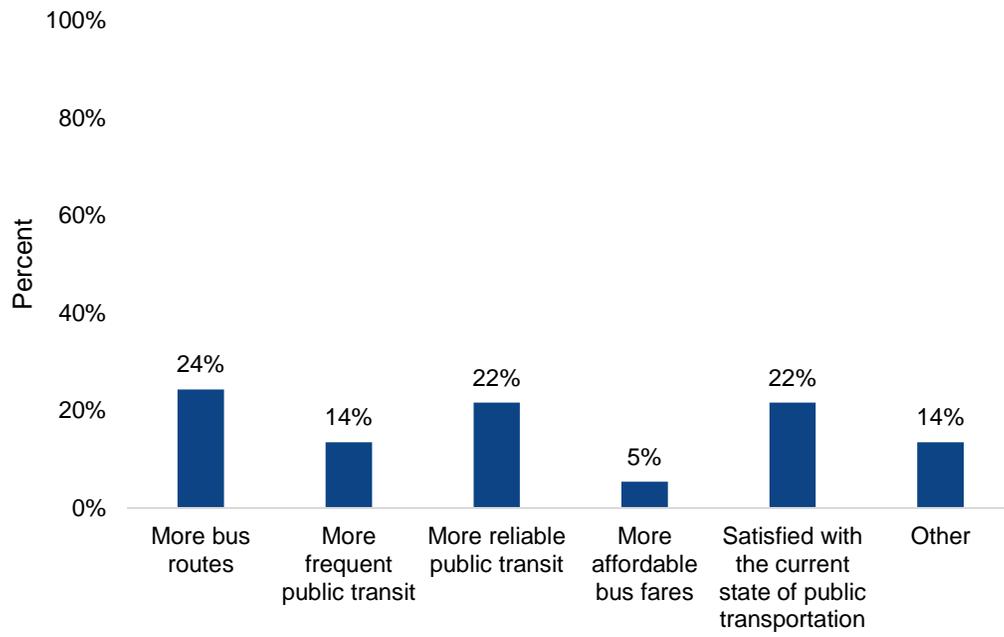
4. Would you recommend the program to others and why?



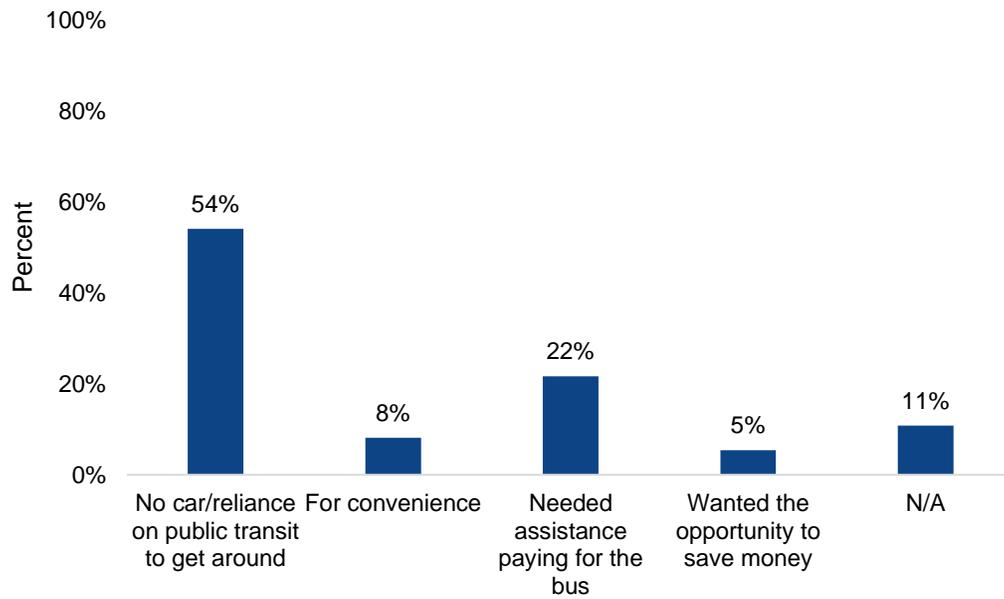
Reasons noted for recommending:



5. What transportation improvements will make it easier for you to get to work, the grocery store, school, and other places you need to go?

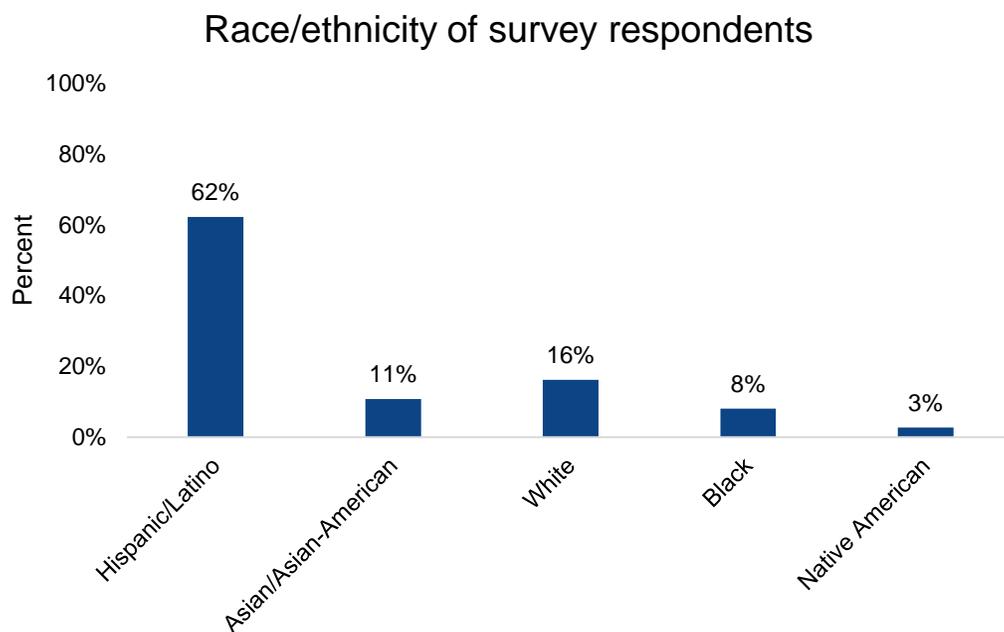


6. Why did you choose the benefit you selected? *

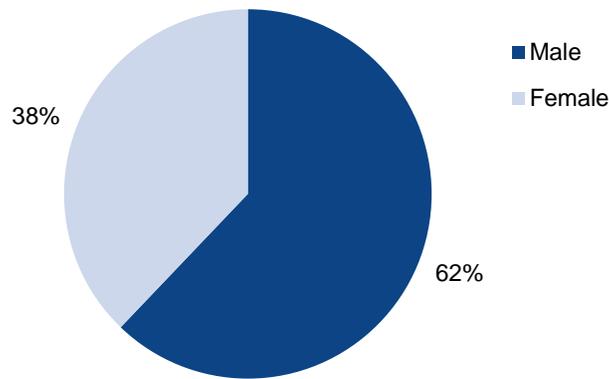


*All survey respondents selected the Clipper Card benefit.

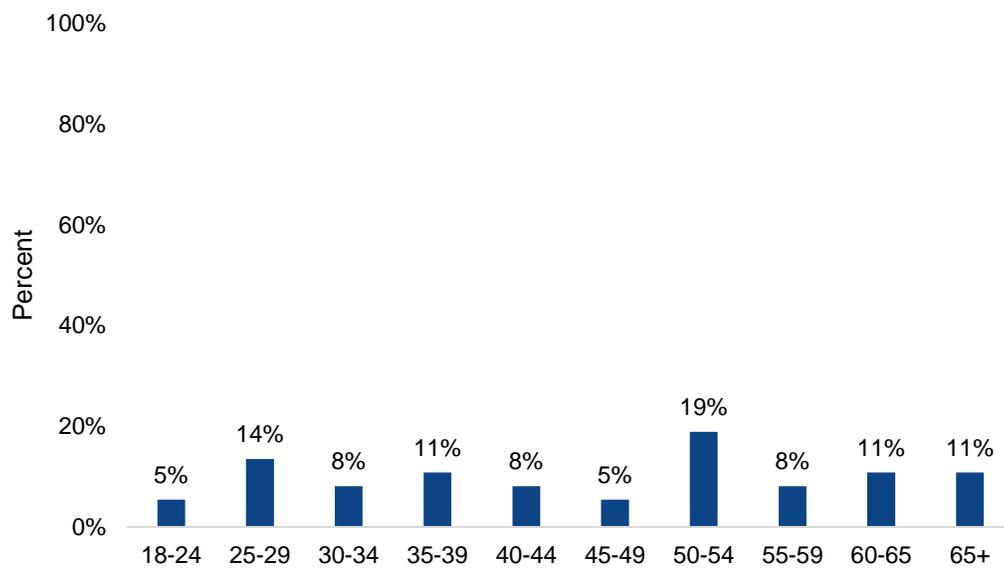
Demographic information:



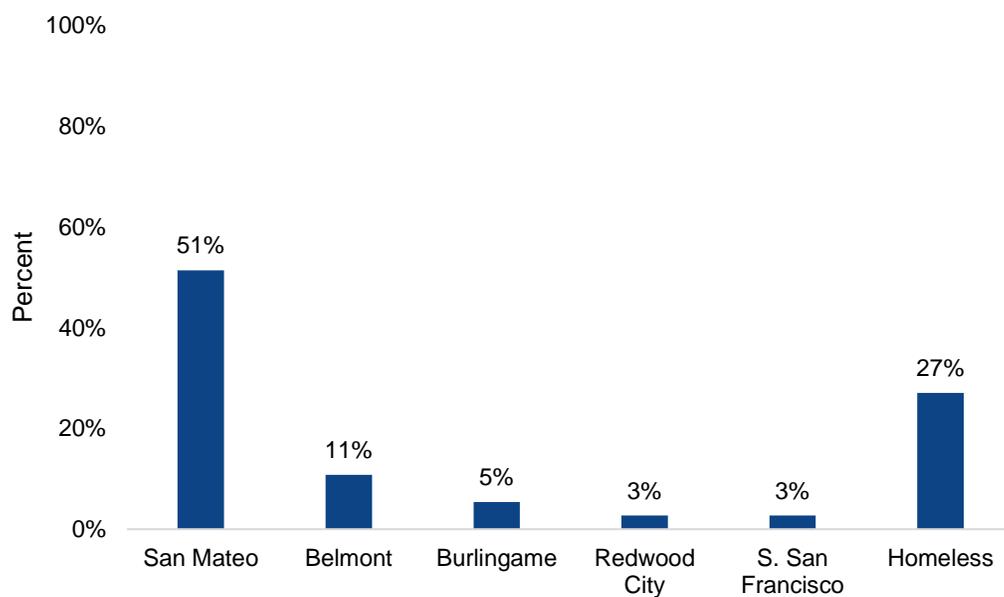
Gender of survey respondents



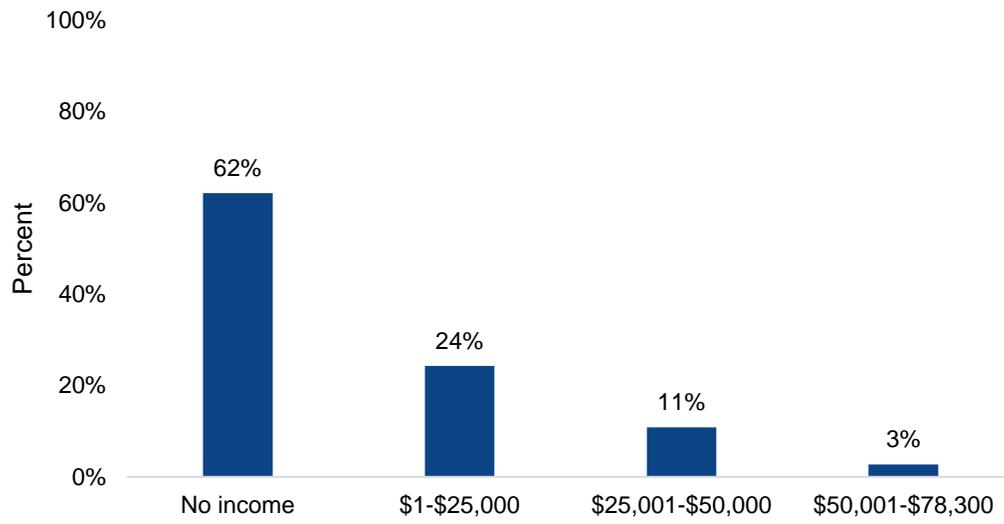
Age of survey respondents



City of residence of survey respondents



Income of survey respondents



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APPENDIX D: TRANSPORTATION BENEFIT ENROLLMENT AND ELIGIBILITY RESEARCH

The table that follows details 10 regional transportation benefits and their associated enrollment and qualification processes, as well as their eligibility criterion, compared to the Program.

Program Name	Description	Benefit Provided	Application Process	Eligibility Verification	Residence Requirements	Age Requirements	Income Requirements	Other
Community Transportation Benefits Program	This is a choice-based stipend program that is funded by revenue from the San Mateo 101 Express Lanes.	Choice between an annual \$100 transit credit on a Clipper Card OR a one-time \$100 toll credit on a FasTrak® transponder.	Call or go to your local Core Agency location, speak to a case manager to enroll, verify eligibility, choose benefit, pick up benefit at local Core Agency.	Income verification via paystubs, letter from employer, benefits letter, OR the option to self-declare income.	Be a resident of San Mateo County.	Be 18 or older.	Individual income at or below 60% of county AMI (\$78,300 individual income).	If you are already eligible to receive at least one benefit provided through the San Mateo Core Agencies network, you already qualify.
Express Lanes START	This is an 18-month long trial program offering discounts for low-income drivers in the I-880 Express Lanes between Oakland and Milpitas.	Discount when using the I-880 Express Lanes. 50% off single drivers, 75% off 2-person carpool, 75% off Connected and Automated Vehicles, no toll on 3-or-more-person carpool.	Apply online through the website. If you already have FasTrak®, provide account number in the application. If you do not have FasTrak®, once approved, use approval code to redeem benefit with FasTrak®. Application link can be found here .	Proof of ID, proof of income (Electronic Benefit Transfer [EBT] card, Medi-Cal card, County benefits eligibility verification document, Muni Lifeline Customer Identification (ID) number, Clipper Card START card number, OR most recent tax return), and San Francisco Bay Area home mailing address.	Be a resident of the nine-county San Francisco Bay Area.	N/A	Have a household income of 200% of the FPL or less (\$27,180 individual income).	Have an active FasTrak® account or the ability to open one.
Clipper START	This is a pilot program offering discounts to low-income residents on single rides through Clipper cards.	50% discount on single rides on Muni, Caltrain, Golden Gate Transit buses and ferries, SamTrans, and other transit providers; 20% discount on single rides on BART, AC Transit, and other transit providers.	Apply online through the website. Once approved, receive a personalized Clipper card through the mail to get discounts. Application link can be found here .	Proof of identity, proof of income (EBT card, Medi-Cal card, County benefits eligibility verification document, Muni Lifeline Customer ID number, Clipper Card START card number, OR most recent tax return) and San Francisco Bay Area home mailing address.	Be a resident of the nine-county San Francisco Bay Area.	Be 19-64 years old.	Have a household income of 200% of the FPL or less (\$27,180 individual income).	Not have an RTC Clipper Card for people with disabilities.
Access Pass (SFMTA)	This is a program by the SFMTA providing free access to Muni vehicles for individuals who are experiencing homelessness and who are in contact with the city's Access Points, which offer help to those who are homeless.	Free access to Muni vehicles for 12 months on an Access Pass ID Card. Applicants are also eligible for transit citation dismissal.	After contacting an Access Point, apply online, OR mail paper application to SFMTA, OR drop off a completed paper application at SFMTA location. Once application is received, you will receive your pass within 7 business days. If applying in person, you can receive it while you wait. Application link can be found here .	Confirm eligibility with a Coordinated Entry Access Point, then complete and submit application.	Currently experiencing homelessness in San Francisco.	N/A	N/A	Must have contacted one of the City's Access Points in the last 6 months.

Program Name	Description	Benefit Provided	Application Process	Eligibility Verification	Residence Requirements	Age Requirements	Income Requirements	Other
Lifeline Pass (SFMTA)	This is a pass by the SFMTA providing discounts to low-income residents on monthly transit passes. It applies only to Muni.	50% discount on monthly Muni pass. Applying also makes you eligible for a dismissal of most recent fare evasion ticket (within 30 days of enrollment). Benefit can be used through ID card with a valid sticker that must be purchased monthly.	Apply online through the website, OR mail paper application to SFMTA, OR drop off a completed paper application at SFMTA office. Application link can be found here .	Confirm income eligibility through either proof of Medi-Cal, EBT, Women Infants and Children, OR complete authorization form to allow SFMTA to confirm income verification through its database. If you are applying with no approved proof of income and do not receive public benefits, utilize tax documents for the most recent year.	Be a resident of San Francisco.	Be 19-64 years old (other ages may apply for the Free Muni Program instead)	Have a household income of 200% of the FPL or less (\$27,180 individual income) OR receive Medi-Cal or CalFresh.	If you do not have proof of income because you are a student or unemployed, you must then go apply for Medi-Cal or CalFresh.
UPLIFT Transit Program	UPLIFT provides free passes to people who are homeless/at risk of homelessness.	Free quarterly transit pass for adults experiencing homelessness or who are at risk of homelessness.	Apply through participating agency, including St. Joseph's Family Center. Client must agree to participate in case management services and will have limited personal data input into the Homeless Management Information System.	N/A	Individuals experiencing homelessness in the agency service area codes 95014 Cupertino, 95030 Monte Sereno/Los Gatos, 95032 and 95033 Los Gatos, 95044 Redwood Estates, 95070 Saratoga, and 95129 and 95130 San Jose.	Be 18 or older.	N/A	N/A
Youth Unlimited Program	Youth Unlimited Program is a partnership between SamTrans and the San Mateo County Office of Education, which provides free bus fares for socioeconomically disadvantaged (SED) students. Distribution is done at the school level.	Free SamTrans bus fares for qualified students, in the form of Flash Passes distributed to students.	Passes are distributed by individual schools.	Individual schools are responsible for verification process.	N/A	N/A	SED: students with free or reduced lunch, students experiencing homelessness, foster youth, migrant students, and students whose parents did not graduate high school.	This program is available to students in participating school districts (Redwood City School District and Sequoia Union High School District). Participating schools include elementary, middle, and high school students.

Program Name	Description	Benefit Provided	Application Process	Eligibility Verification	Residence Requirements	Age Requirements	Income Requirements	Other
Altamont Corridor Express (ACE) Community Assistance Program	The Community Assistance Program (CAP) allows low-income riders who qualify to purchase tickets at a discounted fare on their app.	50% discount off regular ACE fare tickets. Applicant is then able to purchase CAP tickets on the ACE mobile app or in person.	Download ACE Mobile App by providing a valid email and password to retrieve a mobile ID #. Fill out the ACE Mobile App CAP Entitlement Request Form. Verify income. Submit form to ticketing department through email. Application link can be found here .	Call 2-1-1 of San Joaquin County at 1-800-436-9997 for income assessment verification to retrieve a Verification ID #.	N/A	Be 13-64 years old.	Have a household income of 200% of the FPL or less (\$27,180 individual income).	Must not be eligible for the ACE Discount ticket program.
Universal Basic Mobility	UBM is an ongoing pilot program, through which Oakland residents are randomly selected to receive funding for transit, shared mobility, and other mobility-related services through prepaid debit cards and Clipper Cards. The first pilot took place in 2021 and served East Oakland residents, and the West Oakland pilot is currently ongoing.	Pilot program with prepaid debit cards that could be used on public transit, bikeshare, and scootershare. Option of receiving a physical or virtual pre-paid debit card. Initial pilot program had 500 recipients get \$300 total in two installments. Funds are used to load value onto Clipper card.	Sign up by filling out an online survey. This was a pilot program for East Oakland residents, and there is an ongoing pilot program for West Oakland residents. Card will arrive by mail. Application link for the West Oakland pilot can be found here .	Provide address of physical residence or place of work in the survey.	Pilot program for people who live and work in East Oakland took place in 2021. Pilot program for people who live and work in West Oakland is ongoing.	N/A	N/A	Participants were selected from survey responses in order to create a representative sample.
Marin Access Fare Assistance	Marin Access Fare Assistance is a program that provides transit credit for Marin residents who are 65+ or have a disability and who are also low-income.	\$75 of credit per quarter (3-month period) to use for trips on local Paratransit and Marin Access Shuttles. Can also opt-in for a free pass to use on Marin Transit local bus service (this is a flash pass shown to bus driver).	Apply online, over the phone, or via a paper application. Applicants will receive a letter confirming enrollment that provides further instruction. Benefit must be renewed yearly. Application link can be found here .	Submit a copy of Medi-Cal card, OR if applying based on income: most recent three paystubs, most recent three financial assistance documents, most recent tax return, and most recent year end social security statement.	Have a primary residence in Marin County.	Age 65+ OR are a person with a disability who cannot independently use regular Marin Transit or Golden Gate Transit bus service some or all of the time.	Either demonstrate an annual income at or below the current Elder Economic Index Standard (\$48,612 individual income for renter, \$26,292 for individual income without mortgage, \$52,164 individual income with mortgage) OR be enrolled and eligible for Medi-Cal.	Aside from income requirements, must also be eligible for Marin access.
Low Income Fare is Easy (LIFE)	The LIFE program is a Los Angeles-based program run by LA Metro that provides a free pass for a limited amount of time, and subsequently provides discounted passes.	If you are new to the program, you will get a free 90-day pass. After the first 90 days, you can continue to load the LIFE discounted passes or 20 free rides onto your TAP card. Benefit in the form of TAP card.	Apply online, email application, mail application, or submit application in person. Can also enroll in person at community partners. Application link can be found here .	Option to self-certify or provide proof of income such as Medi-Cal, EBT, any proof of public benefit, Social Security Award, check stub, or tax return.	Los Angeles County resident	Be 18 years or older or enrolled with an adult as head of household	Individual income of \$44,150 or less	Must not receive transportation discounts from city/county schools or employers, must not be an Access or Universal College Student Transit Pass cardholder.

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APPENDIX E: COST SCENARIOS

The following scenarios were developed by the PPM to understand the rough order of magnitude for different benefit uptake and enrollment configurations to support the Next Gen Program recommendation. The scenarios show annual total benefits distributed and associated total expenses. For each scenario, the PPM assumed that:

- The benefit is \$200 and provided on a mobility debit card.
- Program enrollment would increase by a certain percentage from the pilot year baseline of 1,913 benefits as a result of changes to enrollment processes.

Scenario 1: Change to benefit only (type and amount)

- Enrollment method: Core Agencies; continued part-time temp at Samaritan House
- Increase from baseline: 50%
- Total benefits assumed: 2,870

Expense	Total
Debit cards	\$573,900
Administrative fee (12%)	\$68,868
Debit card cost	\$7,174
Part-time Samaritan House temp	\$50,000
TOTAL	\$699,942

Scenario 2: Add one new in-person enrollment partner

- Enrollment method: Core Agencies plus one new in-person enrollment partner
- Samaritan House Temp: Continued part-time temp at Samaritan House
- Administrative fee increase: Fee increases resulting from increased administrative effort to cross-check enrollment between partners
- Increase from baseline: 75%
- Total benefits assumed: 3,348

Expense	Total
Debit cards	\$669,550
Admin fee (15%)	\$100,433
Debit card cost	\$8,369
Part-time Samaritan House temp	\$50,000
TOTAL	\$828,352

Scenario 3: Add online enrollment option

- Enrollment method: Core Agencies and basic online enrollment option
- Samaritan House Temp: Continued part-time temp at Samaritan House (included in OpEx figure)
- Increase from baseline: 150%
- Additional costs: Includes CapEx and OpEx costs for online portal/process
- Total enrollment online assumed: 2,391

Total benefits assumed: 4,783

Expense	Total
Debit cards	\$956,500
Admin fee (12%)	\$57,390
Debit card cost	\$11,956
Mailing costs	\$1,578
Initial cost to develop online enrollment portal	\$260,015
Annual cost to operate online enrollment portal	\$108,500
TOTAL	\$1,396,039