

POSTER CONTENT

Demographic-specific Marketing Initiatives

Only 26% of respondents had knowledge of the app, and only 9% had used the app before.

Recommendations:

- Increase marketing efforts in places where low-income, unbanked, and limited English riders already come into contact with public transportation services.
- Offer incentives to low-income riders using TGT; respondents said that incentives (reduced fares or free rides) would incentivize them to adopt the app.

Access to Smartphones, Wi-fi, and Cellular Data

One of the key barriers that respondents identified in using Transit GO Ticket, is no or limited access to a mobile phone, wi-fi, and cellular data.

Recommendations:

- Complement rollout and implementation of mobile ticketing systems with information about the federal Lifeline program, which provides subsidized mobile phone services
- Engage with and fund Solid Ground and ConnectAll, two local organizations with experience providing subsidized smartphones to people with low income

Access for Riders Paying with Cash or Human Service Tickets

Most respondents use cash, human service tickets, or other reduced fare options. In its Cashless Fare Collection Business Plan, Metro acknowledges that “Inclusivity and Equity for socioeconomically disadvantaged rider groups will require focused KCM initiatives.”

Recommendations:

- Invest in technology that allows riders to load cash onto their cashless account and locate this technology near transit stations where unbanked riders are overrepresented.
- Develop initiatives with BankOn and Compass Housing Alliance, two local programs that offer banking services for people with a history of financial hardship and difficulties.

FINAL REPORT CONTENT

Marketing efforts to create awareness of Transit GO Ticket

The most obvious and important results of the survey were the lack of awareness about Transit GO Ticket among respondents. Only 26% of respondents had knowledge of the app, and only 9% had used the app before.

It is evident that a lack of awareness is one of the key barriers to Transit GO Ticket for survey respondents. Metro should consider increased marketing efforts in places where low-income, unbanked, and limited English riders already come into contact with public transportation services. Customer service and registration materials for RRF, Orca Lift, human service ticket distributors, and any new programs or services that result from Metro's Income-based Fare Program, scheduled for implementation in March 2020.

Additionally, survey respondents overwhelmingly reported that they would be more likely to use Transit GO Ticket if there were incentives for enrolling. Metro should consider incentives, in addition to marketing, as a method to increase awareness of the app and attract new customers.

Access to smartphones and internet

One of the key barriers that respondents identified in using Transit GO Ticket, is no or limited access to a mobile phone. In the case of respondents who did have a mobile phone, many did not have consistent access to an internet connection.

A notable comment from one of the providers interviewed in the study was that clients had benefited greatly from the "Obama Phone" program when it existed. The service the provider was referencing is actually part of a policy created in 1985 by Ronald Reagan. The Federal Communications Commission (FCC) created the Universal Services Fund in 1985 to provide

"a discount on phone service for qualifying low-income consumers to ensure that all Americans have the opportunities and security that phone service brings, including being able to connect to jobs, family and emergency services." <https://www.fcc.gov/general/lifeline-program-low-income-consumers>

In Washington state, subsidized phones and service plans are offered through eight different companies. While the Lifeline program continues to be a resource for people with limited access to telephone services, the Seattle Metropolitan Area has seen discontinuation and uncertainty regarding two local services. Community Voice Mail/Connect Up was a program started by Seattle non-profit Solid Ground in 1990. Its goal was to connect people experiencing poverty and low income with access to telephone services. However, on February 15, 2017, the program was discontinued, citing "funding cuts" as the sole reason. Solid Ground informed clients that they could access free phone services through ConnectAll, a Seattle-based organization that refurbishes and sells electronics at heavily discounted rates to local residents.

However, ConnectAll, which is part of a larger international non-profit called InterConnection, does not sell cell phones or mobile phone plans.

King County should consider a partnership with

Access for riders who do not have a bank account and primarily pay with cash or human service tickets

An overwhelming majority of respondents use cash, human service tickets, or another form of reduced fare to ride public transportation. In King County Metro's Cashless Fare Collection Business Plan(CFCBP), released May 8, 2013, Metro identifies 42% of cash-paying riders as low-income (annual income below \$25,000). Metro acknowledges that "Inclusivity and Equity for all socioeconomically disadvantaged rider groups will require focused KCM initiatives."

Building upon the 2013 CFCBP, Metro should develop specific initiatives in conjunction with the Income-based Fare Program to remove barriers for low-income riders. Research from TransitCenter and the National Association of City Transportation Officials found that buses spend almost a third of their active time stopped, waiting for passengers to pay their fare. This statistic provides a strong rationale for moving away from cash-based fare systems. However, any cashless fare system will need to be modeled in a way that improves the fare payment experience for all riders, with targeted efforts to include unbanked, low-income, and limited English proficient riders.

Metro can address the needs of cash riders by investing in kiosks or technology that allows riders to load cash onto their cashless account, with an emphasis on locating these services near transit stations where unbanked riders are overrepresented.

Furthermore, Sound Transit and King County Metro should encourage King County and other jurisdictions where Sound Transit and King County Metro to raise awareness of banking services for people with low income, history of financial hardship, and low credit scores. Two notable programs in the Seattle Metropolitan Area are BankOn and Compass Housing Alliance's (CHA) Client Services Office (CSO). BankOn is a national initiative that brings together banks, credit unions, and community based organizations to open free and low-cost checking and savings accounts. The CSO at CHA provides banking services for underbanked people, with a focus on people experiencing homelessness, poverty, and housing insecurity. Better collaboration among BankOn, Compass' CSO, and King County has the potential to help underbanked residents access banking services and thrive in an increasingly cashless economy.