

COMMUTERS TRUST

Report: 2021 Program. City of South Bend



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COMMUTERS TRUST TEAM

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The Need

People need reliable transportation to get to the places they need to go, from jobs and schools to health care and social services organizations. Yet not all people can access the transportation they need.¹

Daily life can be difficult for St. Joseph County residents without reliable transportation. Unreliable transportation is among many barriers to employment; it can hinder an individual's ability to keep a stable job, learn new skills, and even access critical services.

Unreliable transportation can cause considerable emotional and financial stress. Our findings suggest that individuals struggling with transportation insecurity often cannot rely on friends or family members for rides to or from their desired location. For those who can rely on family, doing so can strain relationships. In both cases, paying full price for a taxi or rideshare service can present both financial hardship and emotional stress.



1. Murphy, Alexandra K., Alix Gould-Werth, and Jamie Griffin. 2021. "Validating the Sixteen-Item Transportation Security Index in a Nationally Representative Sample: A Confirmatory Factor Analysis." *Survey Practice* 14 (1). <https://doi.org/10.29115/SP-2021-0011>.



Our Approach

Commuters Trust

Commuters Trust works directly with transportation vendors across multiple modes, local employers, and community organizations to provide innovative solutions for individuals facing transportation insecurity. In 2021, Ride Guarantee provided over 10,000 free or discounted rides to low-income residents in the South Bend region. Benefits provided through our current program include fully subsidized bus rides and flat fare Uber and Lyft rides, between \$0 and \$5. These benefits cut monthly budgets of participants and made any out-of-pocket funds easier to predict.

In light of the COVID-19 pandemic, we realized that there was a need to help more residents suffering from transportation insecurity in our community. We expanded our benefit offerings to include Uber (in addition to Lyft), bus passes, and subsidized gas cards for participants with personal transportation. We offered 18 free trials to local employers and converted our workforce development pilot program into a permanent program offering.

In October 2021, we used Transportation Security Index findings from our workforce development program to launch the Community Nonprofit Partner Program (CNPP) in partnership with United Way of St. Joseph County.² CNPP is a 1-year expansion pilot program with selected local nonprofits in St. Joseph County. The transportation benefit program provides fully subsidized rides to adults who face moderate or chronic transportation insecurity.

2. Gould-Werth, Alix, Jamie Griffin, and Alexandra K. Murphy, 2018. "Developing a New Measure of Transportation Insecurity: An Exploratory Factor Analysis." Survey Practice 11 (2): 3706.

Today, Ride Guarantee includes over 400 participants and 22 regional partners. We are testing multiple pilots addressing transportation insecurity for individuals living and working in St. Joseph County.





2018

- City of South Bend tested idea of transportation-as-a-benefit program with 2 local employers
- City was selected as a Bloomberg Philanthropies Mayors Challenge winner, receives \$1M to create transportation-as-a-benefit program

2019

- Launched Phase 1 of Ride Guarantee in September, offering discounted Lyft rides and Transpo bus passes
- 235 participants enrolled, 3,200+ discounted rides provided in first 4 months

2020

- In March, Ride Guarantee Phase 1 ended and Phase 2 launched; program added digital bus pass and carpool reimbursement options to Lyft discounts
- Two new employers joined Ride Guarantee during summer 2020
- Tested discounted Uber rides with new workforce development partners WorkOne and Goodwill, providing rides to their clients
- 418 participants enrolled, 3,500+ discounted rides provided in total in 2020

In September, we reached 10,000 rides. That's 6,000+ free bus rides and 4,000+ free or discounted Lyft and Uber rides for our participants.

2021

- Launched CNPP program offering fully subsidized rides to over 130 individuals through partnership with 10 different community organizations
- 241 participants enrolled in our employer-sponsored program; participants took over 2,500 subsidized Uber and Lyft rides
- Program began offering bus passes in April 2021 - resulted in 15,000+ Transpo rides taken
- Partnered with SB Code Works to launch web-based enrollment and management platform
- Piloted gas card program with Goodwill, providing monthly subsidies to 20 of their employees and clients
- Hosted launch event for On the Road Lending's Indiana expansion, a Community Development Financial Institution (CDFI) providing affordable car loans for qualifying individuals



Employer Partner Program

10

partners
Phase 3

341

participants
Jan - Dec. 2021

10,228

Transpo rides
cumulative, Jan - Dec. 2021

1,860

Lyft and Uber rides
cumulative, Jan - Dec. 2021

Community Nonprofit Partner Program

10

partners
Phase 3

130

participants
Sep - Dec. 2021

1,232

Transpo rides
cumulative, Sep - Dec. 2021

586

Uber rides
cumulative, Sep - Dec. 2021



2020

2021

Participants

418

471

Uber & Lyft rides

2,069

1,852

Transpo rides

2,006

11,460

Average ride cost
Uber & Lyft

\$10.58

\$14.95

100% Retention Rate: This year, we re-enrolled all of our 2020 partners.

Transportation Providers



transpo

Uber



Local Employer Partners

- Crossroads Solar
- DoubleTree South Bend
- Four Winds Casino South Bend
- Goodwill Industries of Michiana
- Navarre Hospitality Group
- Senior1Care
- ServiceMaster Clean
- S.B. Community School Corp.
- University of Notre Dame
- WorkOne of N. Indiana

CNPP Partners

- Center for the Homeless
- Green Bridge Growers
- Hope Ministries
- La Casa de Amistad
- REAL Services, Inc.
- RiverBend Cancer Services
- South Bend Heritage
- St. Margaret's House
- United Health Services
- YWCA North Central Indiana

Phase 3 Offering: Jan. - Dec. 2021



RIDE GUARANTEE

Uber and Lyft: Rides between \$0 and \$5*

Transpo: Fully subsidized bus rides

USIO: Monthly gas card subsidy

*depending on employer or community organization



Goals & Accomplishments

Expand service regionally to better serve the demands of South Bend workers. Nearly 15% of all South Bend residents travel to neighboring counties for employment.³ In 2021, we aimed to expand our program geographically by launching an eight-week trial with a large manufacturing company in Middlebury, IN. The trial included offering participants twenty \$3 Uber rides for trips to and from their work locations.

Help more hourly wage workers by fostering partnerships with more types of employers. In 2021, 1/3 of our free trial partners signed on to join our program long-term. The six new program partners added represent four different industries.

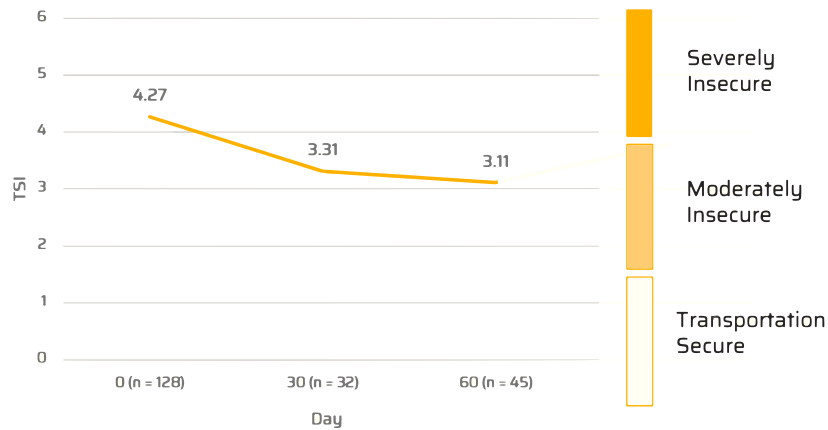
Serve future workers and job seekers through collaborations with workforce development agencies. In January 2021, we converted our workforce development pilot into a permanent program offering. In April 2021, we began offering bus passes (in addition to digital passes) to clients and employees of Goodwill Industries. The distribution of non-digital benefits allowed us to expand the reach of our program to include individuals without smartphones. Early program evaluation results and the success of the bus pass distribution provided us with a springboard to launch the Community Nonprofit Partner Program.

Automate our program enrollment process for operational ease. In September 2021, we partnered with South Bend Code Works to develop a web-based app for Ride Guarantee. The app makes customizing program offerings to fit the needs of our employer and community partners more efficient, and provides an enhanced experience for program participants and partner administrators. A participant can now complete enrollment in Ride Guarantee in less than five minutes, and partner administrators have greater visibility into program outcomes.



Combat car insecurity for hourly wage workers through a new pilot program. In August 2020, we partnered with INVANTI, a startup studio and fund focused on supporting pre-idea ventures, on developing a solution to support car ownership. In March 2021, we launched a savings program with Notre Dame Federal Credit Union and JIFFI (Jubilee Initiative for Financial Inclusion) to match up to \$500 to support individuals with their car-related expenses. We hosted a community launch event on behalf of On the Road Lending, a nonprofit community development financial institution that provides new resources to help individuals with financial barriers buy reliable vehicles. At the end of 2021, we finalized an agreement with USIO to provide Goodwill Industries clients and employees with reloadable merchant code restricted debit cards for fuel and car repairs.

Transportation Security for CNPP Participants



CNPP participants have higher starting TSI scores, on average, than employer-sponsored participants.

On average, CNPP participants experience more transportation insecurity than participants in our employer-sponsored program. For CNPP participants, TSI surveys are distributed to users every 30 days after they enrolled in the program.

As the graph illustrates, the average TSI of participants decreased for the first two months following their enrollment in Ride Guarantee. At the 90-day mark, during the holiday season, we experienced an increase in transportation insecurity for our participants. We will continue to closely monitor TSI results into 2022.



David is a 64-year-old who works with Notre Dame Campus Dining.

David has been with this program since its inception and, unfortunately, suffered an accident while riding his moped one day. Since then, his lack of a driver's license, old age, and his accident history meant that the only sustainable way he could get to work was through the bus. However, this limited his freedom as he often worked odd hours, including early morning hours.

“This program made my life easier. Whenever it was raining or snowing outside, I didn't have to walk or take the bus. Instead, I could call a ride to come right to my house and pick me up.”

In terms of the program's overall cost, David noted that he would typically spend about \$5 on gas for his moped. However, he felt like he was a lot safer with the Ride Guarantee program. David also commended the program and said:

“Keep up the good work; I know a lot of people at Notre Dame rely on you guys to get to and from work.”

* Name changed to protect privacy.

Distribution of 31-day Transpo bus passes (non-digital transportation option). We started offering a bus pass option as well as Token Transit. The bus pass program expanded our reach and allowed individuals without smartphone access to benefit from Ride Guarantee.



Samantha is a 45-year-old who is currently unemployed.

Samantha joined the program in November 2021 through the South Bend Heritage Foundation. Before enrolling in the program, she walked or took the bus to most places and found this inconvenient, unreliable, and often stressful. However, she credits the program for significantly improving her quality of life. She also stated that the program has saved her “at least a couple hundred dollars.”

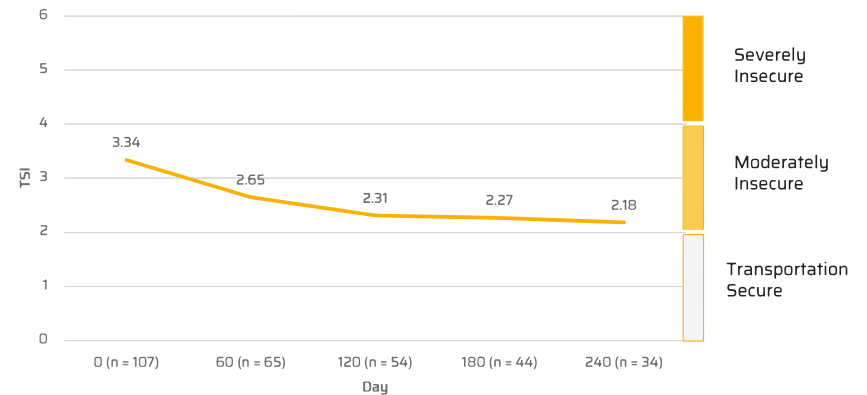
John is a 65-year-old who is unemployed and living with a disability.

John, a 4-year survivor of lung cancer, joined the program through REAL Services. Before the program, John did not have a reliable way of getting to his doctor's appointments. His options were to either ask a relative for a ride or to use an insurance company van service that often canceled on him because his home was on the outskirts of town. Ride Guarantee has provided John with a reliable way of getting to and from his doctors appointments.

* Name changed to protect privacy.

Findings From Impact Evaluation Report

In partnership with the Pulte Institute of Global Affairs at the University of Notre Dame, Swapnil Motghare, a Postdoctoral Economist at the University of Notre Dame researched the impact of Ride Guarantee from the beginning of 2020 through Phase 2. Participant interview and Transportation Security Index (TSI) results suggest that the Ride Guarantee offering had a significant impact in reducing participants' transportation insecurity.





Future Vision

What's Next for Commuters Trust

We will continue to subsidize rides for transportation-insecure individuals throughout the region. The no-cost extension period from Bloomberg will allow us to test and build evidence around transportation benefit programs that effectively improve people's lives and change how we think about transportation insecurity for another year.* We are committed to building new relationships and securing additional funding for Ride Guarantee. We will continue to develop innovative ideas to address transportation insecurity in our community. In the year ahead we plan to:

- **Offer employer-matched emergency savings plan** to program participants
- **Continue expansion** to neighboring counties through an employer-sponsored vanpool pilot
- **Modify our web-based app** to create a more seamless experience for participants and partner administrators
- **Partner with MACOG and Transpo** to further streamline the distribution of benefits

*Grant period initially set to expire at the end of 2021.



Thanks to Our 2021 Partners

Bloomberg Philanthropies
 Center for the Homeless
 City of South Bend
 Crossroads Solar
 Delivery Associates
 DoubleTree by Hilton Hotel South Bend
 enFocus, Inc.
 Four Winds Casino South Bend
 Goodwill Industries of Michiana, Inc.
 Green Bridge Growers
 Hope Ministries
 Jubilee Initiative for Financial Inclusion (JIFFI)
 La Casa de Amistad
 Michiana Area Council of Governments
 Navarre Hospitality Group
 Notre Dame Federal Credit Union
 On The Road Lending
 REAL Services, Inc
 RiverBend Cancer Services
 Senior1Care
 ServiceMaster Clean
 South Bend Community Schools Corporation
 South Bend Heritage Foundation
 South Bend Public Transportation Corporation (Transpo)
 St. Margaret's House
 United Health Services
 United Way of St. Joseph County
 University of Notre Dame
 WorkOne of Northern Indiana
 YWCA North Central Indiana

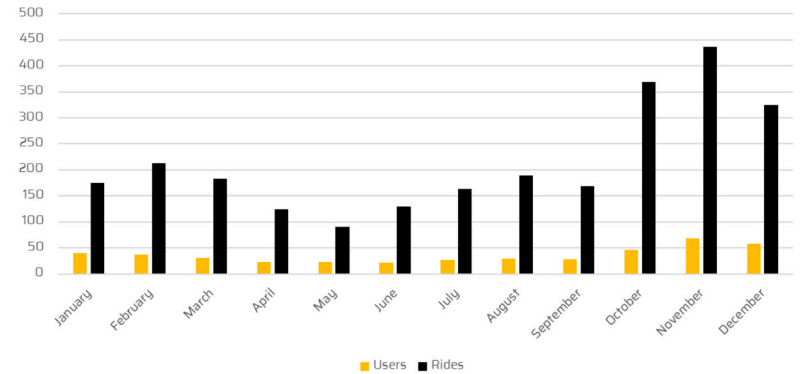
Special Thanks

Jack Jacobs, Founding Program Manager of Commuters Trust
 Swapnil Motghare, Postdoctoral Economist, University of Notre Dame
 Aaron Steiner, Founding Director of Commuters Trust

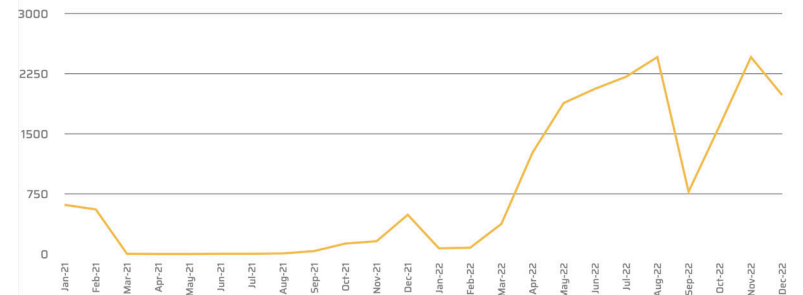
Commuters Trust is brought to you through the support of the City of South Bend and the Bloomberg Philanthropies Mayors Challenge. The Mayors Challenge is a yearlong competition that challenges city leaders to uncover and test bold, inventive ideas to confront the toughest problems faced by cities today. South Bend's Commuters Trust program is one of the nine winning ideas of the U.S. Mayors Challenge.

Appendix

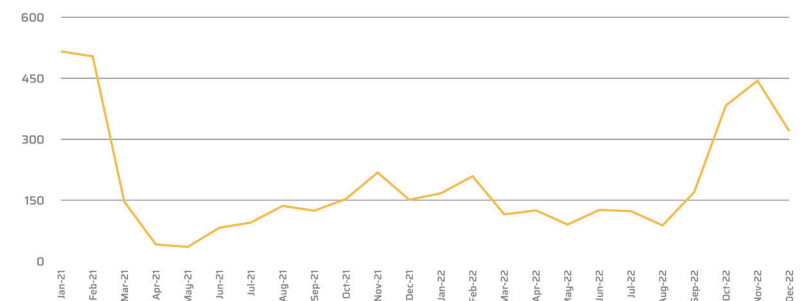
Uber/Lyft: Users and Ride Data, 2021



Transpo Rides



Uber/Lyft Rides





CommutersTrust.com