

**Louisville-Southern Indiana
Ohio River Bridges Project
EJ Community Leader Survey**

August 2014

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APPENDIX E4

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Material Accuracy

The intent of this study and this subsequent report is to provide accurate and authoritative information about the views held by the members of the Environmental Justice leadership community pertaining to potential tolling options. IQS Research makes reasonable effort to ensure that data are collected, analyzed, and portrayed in an accurate and factual manner. However, there is no guarantee that this data is without flaws or that the use of this data will prevent differences of opinion or disputes and IQS Research bears no responsibility for its use or consequences.

Research Methodology

This section of our report will discuss the chosen research technique, the development of the name lists, the invitation and scheduling process, the interview protocol, and the respondent sample size.

Research Technique

To accurately understand the impact of proposed tolling and mitigation measures on members of local Environmental Justice (EJ) populations, IQS Research was asked to interview leaders who represent, advocate for, or work with low-income, minority, and/or low-income and minority residents in the Louisville/Southern Indiana region. It was expected that these individuals would share their own personal beliefs relative to the Bridges project, while also reflecting any concerns they had received from their constituents.

To assist in generating a comprehensive list of EJ leaders and to introduce the research project to these community members, IQS contracted with an individual with deep ties to and trusted relationships in the EJ community, DeVone Holt. Mr. Holt has combined his experience as a communications specialist, a community development professional, and a public education administrator to heighten the nation's awareness of inner city resources. He is the host of a weekly radio program that boasts significant listenership within EJ communities, and he is an Ordained Deacon at St. Stephen Church, one of the 100 largest churches in America, as determined by Outreach magazine in 2010. Mr. Holt's full biography can be found in the Appendix to this report.

This strategy of engaging a trusted liaison in the process of scheduling appointments with EJ leaders is one that was highlighted in the report, "Environmental Justice Emerging Trends and Best Practices Guidebook" issued by the FHWA on November 1, 2011 (Document Number: FHWA- HEP-11-024). As noted in the section titled "Trends in Public Involvement/Community Engagement," a similar technique was employed with success in DeKalb County, Georgia (page 29).

Name List Development

An initial list of 48 leaders, 32 from Kentucky and 16 from Indiana, was provided to IQS by the respective State Transportation Agencies and included business, civic, religious, and neighborhood leaders. A number of individuals on the Kentucky side were persons who had previously been named by Louisville Mayor, Greg Fischer, to a 2012 Violence Prevention Work Group. An additional 22 names were added to this target list by Mr. Holt, bringing the list to a total of 70 unique individuals (51 in Kentucky and 19 in Indiana).

In addition to this primary list of 70 persons, leaders who completed interviews were asked to recommend other individuals who also represent the EJ community and who should be invited to participate in this feedback gathering process. This secondary referral method generated a list of 27 additional names and corresponding contact information, of which 22 were in Kentucky and five were in Indiana.

Invitation & Scheduling Process

Beginning on June 21, 2013, invitations to participate in this interview process were extended. As a Louisville resident, DeVone made initial contact via email, phone, or a face-to-face conversation with all 51 leaders from the original Kentucky list. Of the 19 Indiana leaders, 16 had been personally contacted by a representative of the Indiana Department of Transportation prior to their being included on this list. Given this, IQS personnel contacted the individuals on the Indiana list directly via phone or email. In both cases, the research process was explained, and leaders were invited to schedule a phone or in-person interview at a time and location convenient to that individual. The role of the liaison was not to conduct interviews, but merely to introduce the project and encourage participation therein. As such, those persons who agreed to Mr. Holt's suggestion to be involved were referred back to IQS to formally schedule and complete the interview.

Between June 21 and July 19, 2013 at least three phone and/or email attempts were made by DeVone and/or IQS employees to invite and involve each leader on the initial list of 70 persons in a phone or face-to-face interview. On July 22, those persons for whom we had emails, who had not completed an interview, were not scheduled for one, or had not declined to participate were sent an email encouraging them to share their thoughts in an online format. The design and questions included in the online survey were the same as those presented to individuals via phone or in-person interviews.

With regards to the secondary list of 27 individuals who were recommended by leaders on the original list, the following process was employed. As interviews were completed, additional names were provided to IQS Research, and within one week of receiving a suggested name, the person was contacted by IQS and invited to participate in an interview. This invitation was extended one to two times, prior to the close of the data collection window. For those individuals whose names were provided during the last full week of data collections, July 22 – 29, 2013 they were exclusively invited to offer feedback via the online format.

Interview Protocol

All individuals who agreed to participate in an interview were asked to first review two educational pieces of information describing the Bridges project, the proposed tolling assumptions, and the recommended mitigation factors. An email was sent with a link to the report, “DRAFT Assessment of Economic Effects of Tolling and Potential Strategies for Mitigating Effects of Tolling on Low-Income and Minority Populations” which was dated June 24, 2013 and released to the public on June 27, 2013. They also received a link to a 5 minute and 14 second YouTube® video that documented the highlights of the report.

From our full list of 97 individuals, three persons with whom we spoke indicated that they did not have internet access or preferred to review a physical copy of the report. A printed copy of the document was mailed to these leaders for review. The video was burned onto a DVD and sent to two of these individuals, but the third person indicated that she did not have access to a DVD player and therefore could not view this.

Individuals who received the invitation to complete the survey online were provided the link to the report, the link to the video, and the link to the online instrument itself.

The survey instrument consisted of 13 questions. As a reference, a copy of the instrument is provided in the Appendix to this report.

Respondent Sample Size

Between July 2 and July 30, 2013 thirty-eight interviews were completed with EJ leaders in Kentucky and Indiana. Some 25 were individuals in Kentucky, and 13 were from Indiana. A total of 28 were completed on the phone or in-person, and 10 were submitted online. Relative to the combined list of 97 leaders, this process yielded a response rate of 39%.

The charts below represent the outcome of contact made with the 70 individuals on the original list in addition to the 27 who were referred by other EJ leaders.

Status of Initial 70 Leaders	Total	% of Population
Completed interview	28	40%
Agreed to participate but never followed through to complete; and/or scheduled an interview but were not available at the time of the interview and/or did not respond to subsequent attempts to provide feedback	17	24%
Formally declined to participate or working contact information could not be identified	9	13%
Did not respond to any contact throughout the data collection process	16	23%
Total	70	100%

Status of 27 Referred Leaders	Total	% of Population
Completed interview	10	37%
Agreed to participate but never followed through to complete; and/or scheduled an interview but were not available at the time of the interview and did not respond to subsequent attempts to provide feedback	4	15%
Formally declined to participate or working contact information could not be identified	3	11%
Did not respond to any contact throughout the data collection process	10	37%
Total	27	100%

Exhibit 1

Analysis Note

Some charts and tables will total more than 100% when multiple answers were allowed for an individual question. Similarly, some charts and tables will not total 100% due to rounding. With regard to comment coding, comments reported in the comment category "Other" are sentiments that were expressed by only one person. When at least two people shared the same sentiment, that sentiment itself is noted on the chart with its corresponding frequency.

Research Findings

Respondent Constituencies

This study was designed to gather the opinions of the business and community leaders in the Louisville and Southern Indiana areas. Specifically we are trying to hear from leaders who advocate for or work with low-income and/or minority populations in those areas. As such, our first question was designed to verify that the leaders with whom we were speaking were indeed involved with these populations. For this question, we asked the individuals to indicate with which populations they worked. Although this did not occur, if a respondent did not work with any of the identified populations, their interview would have ended. Furthermore, some respondents indicated answers orally that indicated the identified population but did not specifically mention them by name. Also, many individuals work with multiple populations. The responses received are shown below.

Population Represented by Leader

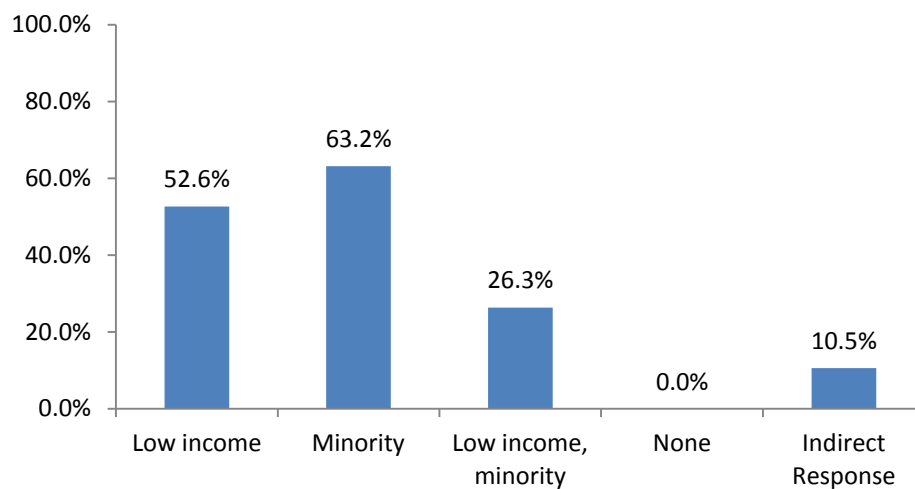


Exhibit 2

Impact of Tolls

For this next area of exploration, we wanted to gain a deeper understanding of the perceived impact that tolls will have on the populations represented by these leaders. To gain this understanding a battery of three questions was posed to the leaders. These questions focused on the perceived change in commuting behavior, perceived impact to lifestyle, and impact to the neighborhoods.

When we consider the impact leaders believe will be exerted by the tolls on commuting behavior we see that a majority (79%) of leaders believe that their constituents will switch to non-tolled routes and slightly less than half (45%) will reduce the number of trips they take across the river. Only 11% believed that there would not be any changes.

Tolling Impact on Commuting Behavior

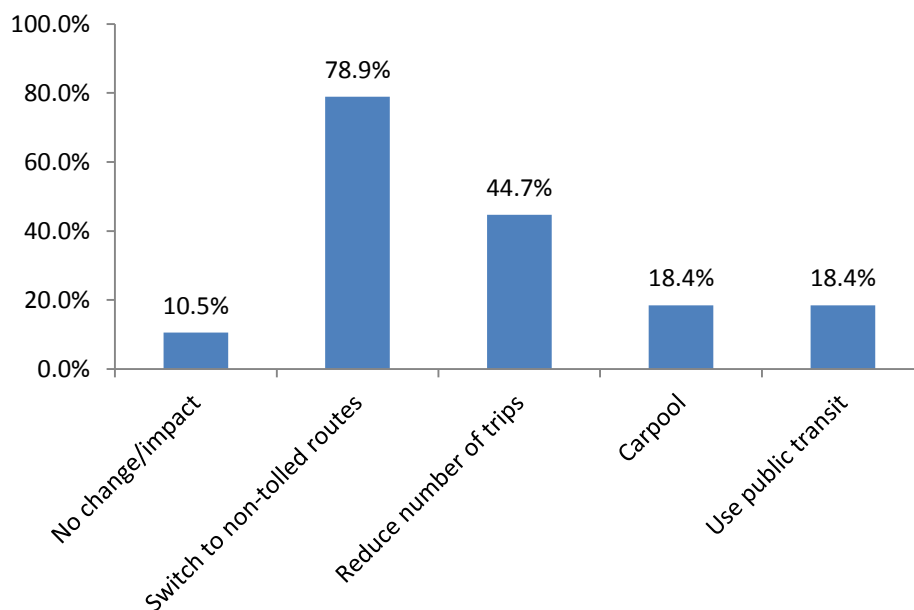


Exhibit 3

Continuing our analysis, we next wanted to understand the perceived impact that tolling may have on people's lifestyle. For this question we find that a majority of the respondents indicated that the bulk of the lifestyle changes that people would enact are in the "other" category. These changes are diverse and summarized below. Furthermore, almost a quarter (24%) of respondents believed that the impact would cause people to switch jobs.

Tolling Impact on Lifestyle

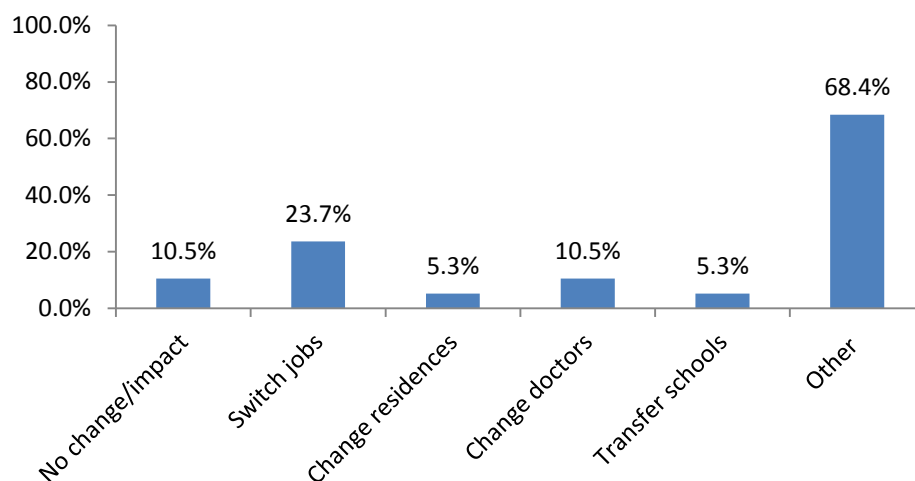


Exhibit 4

When we compare these numbers between Kentucky and Indiana we find that the rank order of the changes are similar, however, the actual proportions do change. Leaders in Indiana are much more likely than their Kentucky counterparts to believe that the populations they represent will need to change jobs and change doctors.

	IN	KY
No change/impact	8%	12%
Switch jobs	42%	15%
Change residences	8%	4%
Change doctors	25%	4%
Transfer schools	8%	4%
Other (Specific)	5%	77%

Exhibit 5

When looking at the “other” changes that are identified, we had 27 leaders provide comments outside of the given choices, with some individuals offering more than one thought, thus leading to a total of 33 comments. The comments, as documented or submitted, are shown in the Appendix at the end of the report. We find many leaders citing the overall financial burden that tolls will impart on their constituencies. It’s believed that the perceived additional burden of tolls will impact families in their travel activities and also in their ability to use their income for family and household related expenses such as shopping. Some 11 respondents commented on this subject. We found that the comments given by the leaders could be sorted into the following sentiment categories which are displayed according to their frequency.

Comment	Count
Tolls will take needed money out of their pockets	11
Other	11
Effect habits for shopping, family, entertainment, etc	7
Individuals will take fewer trips across bridge	4

The final question related to impact provided an open-ended way for the Leaders to comment on their perceptions of how the bridges project will affect the neighborhoods where low-income or minority residents live. A sum of 36 of the 38 respondents chose to provide a comment to this question, with many of them providing multiple thoughts on the subject; the total of the responses amounts to 51 comments. The comments have been classified according to the following segments, which are displayed in the order of frequency. Once again, the comments, as documented or submitted, have been included in the Appendix at the end of the report.

Comment	Count
Will increase traffic on non-toll routes	13
Will decrease economic development in these areas/Louisville	7
Neighborhoods will alter their habits	7
Individuals will have less money for their needs	6
Other	6
It will have little to no effect	4
Not sure/unclear	4
Negative impact/reduce quality of life	2
Decrease property values/Disrupt neighborhoods	2

Potential Travel Alternatives

There were two potential travel alternatives that were proposed to the respondents. It is posited that having two of the bridges available without a toll and also TARC could act as potential alternatives to people wishing to avoid tolls. These questions were designed to determine if those options were considered effective travel alternatives for the populations.

To begin our discussion, we posed a question about the un-tolled routes, indicating that the Sherman Minton Bridge (I-64) and the Clark Memorial Bridge (US 31/Second Street Bridge) would both remain un-tolled. We asked the respondents if this would be an effective alternative for their constituencies.

A slight majority (58%) of leaders believe that the un-tolled bridges will be an effective option. Approximately 1/5 of respondents either weren't sure or did not believe this would be an effective option. In both cases, they were afforded an opportunity to elaborate on their responses. Several of those who had indicated that it would be an effective alternative, as well as the 2.6% who did not answer the question, offered commentary on this subject, although they were not expressly provided the option to do so; these comments are reported along with the category of respondents who indicated that they were "unsure."

Impact of Un-Tolled Bridges as an Alternative

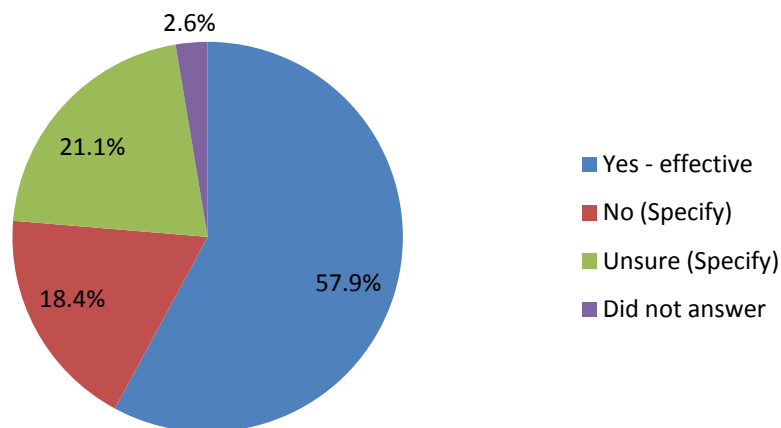


Exhibit 6

Comments Indicating No

Some 7 of the respondents shared comments after indicating that the Sherman Minton Bridge and the Clark Memorial Bridge remaining un-tolled would not be effective options for travelers wishing to avoid paying a toll. At times, these leaders gave more than one complete thought on this subject, resulting in a total comment count of 9. Of the 9, 5 people indicated that the traffic on these un-tolled routes would be a hardship for their constituents. The comments, as documented or submitted, are listed at the conclusion of the report in the Appendix. The comments given have been sorted into the following classifications, which are listed according to frequency.

Comment	Count
Traffic on non-toll routes will be a hardship	5
Other	4

Comments Indicating Unsure, Yes, or Did Not Answer

Within this category, 12 comments were shared, with one of these leaders giving more than one whole comment, leading to a total of 13 comments. These comments, as documented or submitted, are listed in the order in which they were received in the Appendix at the conclusion of the report. Some of these leaders stated that the increased congestion on these routes will end up causing traffic and other traffic-related problems such as pollution. Beyond that, the comments have been divided into the following categories and are listed in an order of decreasing frequency.

Comment	Count
Increased congestion will cause other related problems	6
Difficult to say/not sure	3
Forces low-income individuals to use toll-free routes	2
Driving costs will be more than the toll itself	2

Continuing our exploration of proposed alternatives to the tolled routes, we next wanted to consider the role that public transportation could have in the process. Specifically, we wanted to understand if the leaders believed that increasing the number of buses and vans, creating more park-and-ride lots, and making other transportation improvements would be an effective alternative to using the tolled routes.

For this question, the population is divided. While approximately a third (34%) believe this would be an effective alternative, a full 24% indicate that it would not be an effective alternative while a plurality (42%) is unsure.

Impact of TARC as an Alternative

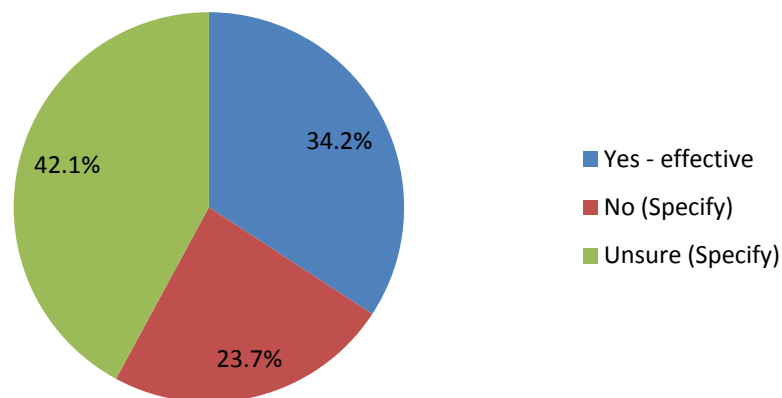


Exhibit 7

Comments Indicating No

When asked for a further explanation as to why they did not believe this was an effective option, 8 leaders provided comments, with one giving more than one comment on the subject, leading to a total of 9 comments. The comments, as documented or submitted, of these leaders are listed at the end of the report in the Appendix. The comments have also been classified into the following categories, which are shown according to frequency.

Comment	Count
Other	4
TARC takes too long	3
TARC has a cost as well	2

Comments Indicating Yes or Unsure

A few individuals who agreed that these changes would be effective chose to provide additional thoughts on this subject, even though they were not specifically offered the option of doing so. In addition, leaders who indicated that they were unsure if the public transportation improvements would be effective options for travelers who wish to avoid paying a toll also provided explanations. In total then, 18 gave at least one complete thought with one sharing multiple sentiments, thus leading to a sum of 19 total comments. A majority of these respondents gave comments that either indicated that TARC would need extended hours or stops, or indicated that TARC is not currently convenient enough for their constituents. The comments are displayed in the Appendix of the report and have been sorted into the following classifications which are listed according to frequency.

Comment	Count
TARC needs extended hours and/or stops	7
TARC is not convenient	5
Other	5
Most will still use their cars	2

Regardless of whether people believed in the effectiveness of TARC as a solution, we wanted to know if they believed the populations they represent would consider riding TARC instead of driving.

Here we find that approximately a fifth (18%) of the respondents believes the populations they represent will choose to switch to TARC. A full 37% do not believe that their people will switch and often cited the ability to be independent, or drive their own vehicle out of habit or preference. Less than half (42%) indicated unsure. As before, these people could provide additional details. One person indicated “does not apply” because the specific information about proposed TARC changes was not provided, and the respondent felt that that information was needed to answer the question.

Will People Change to TARC?

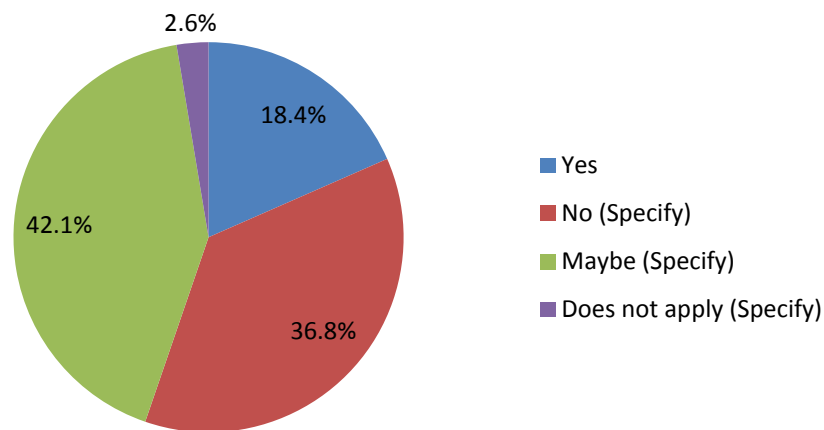


Exhibit 8

Comments Indicating No

Leaders were asked to elaborate on why they thought that people would not use TARC. Some 7 respondents who said no alluded to the fact that people with their own cars like the independence of using their own car to travel. Additionally, 4 respondents commented that TARC is just too inconvenient for people and still costs money. Once again, these comments, as documented or submitted, are listed at the conclusion of the report in the Appendix, but have been sorted into the following classifications and are provided here according to their respective frequencies.

Comment	Count
Not if they have car	7
Time issues/too inconvenient	4
Other	3

Comments Indicating Maybe

Of the respondents who indicated that the populations they represent might switch to TARC, 7 said the populations would be dependent on some condition, with 2 more saying they would switch but only for commuting to work. In total, there were 16 leaders that shared comments elaborating on why they were unsure about their constituencies' future behaviors; these comments appear in the Appendix of the report. They have since been classified into the following categories which are displayed according to their frequencies.

Comment	Count
Other conditional yes	4
Other	4
Maybe, if more routes are crossing the river	3
Some Will/Might	3
For work only	2

Perceptions of Transponder

We now turn our attention to the use of transponders and the thoughts around various options that could potentially make transponders more likely to be used. For this series of questions, we presented the leaders with seven different options that are believed to encourage transponder usage. For each option, the leaders were asked if they believed that item would increase, decrease or not impact the likelihood that a transponder would be adopted.

The leaders believe that several of the items could have a large impact. The categories of convenient transponder balance refills, ability to receive a lower toll rate, ability to pick up a transponder at a convenient location, and receiving the transponder for free were all considered strong options with at least 70% of the leaders for each question believing this would increase usage.

Likelihood to Increase Transponder Usage

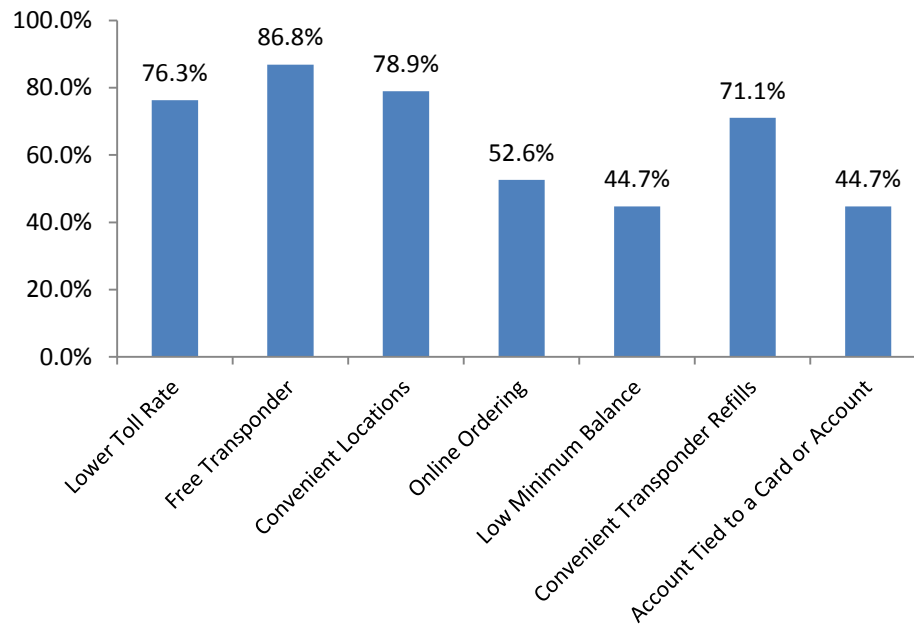


Exhibit 9

When we review the detailed responses to each of these options, we find the following responses.

	Lower Toll Rate	Free Transponder	Convenient Locations	Online Ordering	Low Minimum Balance	Convenient Transponder Refills	Account Tied to a Card or Account
Increase Likelihood	76.3%	86.8%	78.9%	52.6%	44.7%	71.1%	44.7%
Decrease Likelihood	0.0%	0.0%	0.0%	2.6%	15.8%	5.3%	5.3%
Would Not Impact	18.4%	10.5%	18.4%	39.5%	26.3%	21.1%	36.8%
Not Applicable	2.6%	2.6%	2.6%	5.3%	5.3%	2.6%	5.3%
Did not answer	2.6%	0.0%	0.0%	0.0%	7.9%	0.0%	7.9%

Exhibit 10

As a follow-up to these questions, the leaders were invited to provide additional clarification about any of the answers they offered, and, in several cases, they chose to do so. This additional commentary oftentimes came in the form of caveats to their support. So, while the scores provided are typically very positive, the additional commentary is also important when considering the nuances associated with these ideas.

The additional comments provided are discussed below according to their specific area. General comments are spoken to at the end. The comments, as documented or submitted, are given at the end of the report in the Appendix according to the area to which they pertain.

Lower Toll Rates

Some 11 of the leaders gave comments relating to giving lower toll rates to those that have transponders, with some sharing more than just a single thought, bringing the total comment count to 13. A majority of these comments did not fall under a particular classification, but 4 did mention that a good number of their constituents don't hold bank accounts and were concerned with how this would affect the tolling process. The comments are listed as received in the Appendix and have been divided into classifications which are listed below in accordance with their popularity.

Comment	Count
Other	5
Many do not have bank accounts	4
Any cost is too much	2
Will use if it's a penalty not to	2

Free Transponder

Several leaders gave comments regarding the effect that offering free transponders would have with adoption among their constituents, with 16 providing comments regarding this topic. Half of those stated that a free transponder may be beneficial, but it doesn't help their represented populations pay the toll cost they face when using the transponder. All of the leaders' comments regarding free transponders are shown at the conclusion of the report in the Appendix. Below, the comments have been divided into different categories based upon the themes of the comments and their relative frequency.

Comment	Count
Free transponder doesn't help pay toll cost	8
Other	5
Getting transponder needs to be easy	3

Convenient Location

When asked if the distribution of transponders in convenient locations would make their constituents more likely to use them, 12 surveyed leaders had additional thoughts on this subject, with some giving more than one complete comment; the net results was 14 comments. Of the leaders that commented, 5 stated this idea would be beneficial while another 5 thought it would be beneficial, but stressed the convenience of the locations at which the transponders would be handed out. These comments, as documented or submitted, are shown at the conclusion of the report in the Appendix. The comments have also been classified based on the themes they contain, and these classifications are listed below in order of their popularity amongst the leaders.

Comment	Count
Good idea	5
Good idea if locations are very convenient	5
Still have to pay tolls	3
Other	1

Online Ordering

Of the leaders in the study, 17 gave a comment regarding whether online ordering of transponders would make the populations they represent more likely to use the transponders, with one leader offering more than one opinion, leading to a total of 18 comments. Of these comments, 12 were related to the limited computer or internet access that their constituents have. As before, these comments are included as received in the Appendix of the report and have been sorted into relevant classifications, which are shown below according to their popularity

Comment	Count
Many don't have computers/internet	12
How will the information about ordering be posted?	3
Most use online ordering for other items	2
Other	1

Low Minimum Balance

When asked for further comment, 11 of the leaders in the study gave comments about the effect that a low minimum balance for the transponder would have on the transponder's adoption amongst the low-income and/or minority populations that they represent. A total of 3 leaders said this would depend on the amount of the minimum balance while another 3 stated that many of their individuals do not have access to the banking system currently. The comments as documented or submitted, that were received have been included in the Appendix of the report. The comments have also been placed into classifications based on the themes they presented and are shown in order of their frequency.

Comment	Count
Other	5
Depends on amount of minimum Balance	3
Individuals don't have banking	3

Convenient Transponder Refills

A sum of 9 of the leaders gave comments regarding how convenient transponder refills would relate to the adoption of the transponder among the populations that they represent. These comments have been included in the Appendix at the conclusion of the report and are classified below into their relevant categories, which are listed in order of decreasing popularity.

Comment	Count
Would work for some/would work conditionally	3
Wouldn't work/bad idea	3
Other	3

Account Tied to a Card or Account

Some 18 of the surveyed leaders gave comments regarding the transponder account being tied to a credit or debit card or to a bank account and automatically replenishing the transponder account. Some provided more than one complete thought, leading to a total of 22 total comments. Some 9 of these leaders responded that their constituents don't have or keep bank accounts or cards that are tied to those accounts, and therefore this would not help the populations they represent adopt the transponder system. Another 5 of these leaders mentioned that regardless of the convenience of paying the toll, the cost would still be too high for the people they represent. These comments have been included in the Appendix of this report, and are divided into classifications, and then shown in accordance to their counts.

Comment	Count
Don't have/keep accounts/card	9
Any cost is too high regardless of convenience	5
Other	4
This method is preferable	2
The more options the better	2

General Comments

After giving comments regarding how certain decisions would impact transponder usage, 13 leaders gave general comments that did not pertain to any of these decisions in particular. Some of these leaders shared more than a single complete thought, leading to 17 total comments that were counted. Below, we have divided the responses received into different categories related to the theme of the comment and have listed them based upon their frequency. The comments, as documented or submitted, that were received have been included in the Appendix at the end of the report.

Comment	Count
Other	5
Positive attitude towards transponder	4
Tolls should be cheap/free	3
People worried about transponder controlling/tracking them	3
Transponders need to be convenient	2

Continuing our analysis of the perceptions of the transponders, we wanted to understand what was considered a low minimum balance. To ascertain this amount, we provided the leaders with four monetary values that could be minimum values and also provided the opportunity to specify a different amount. In this case, the majority (71%) indicated the other category and chose to provide additional detail while the next largest group (16%) indicated twenty dollars.

Minimum Transponder Balance

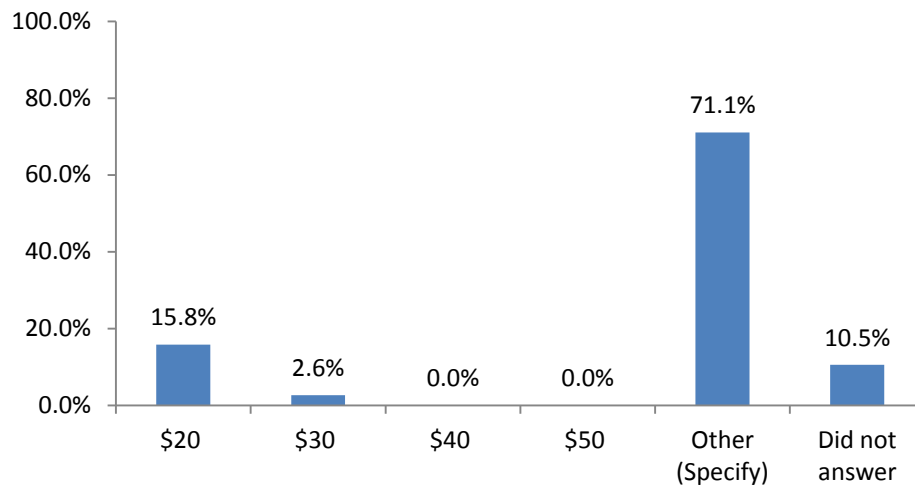


Exhibit 11

Those who indicated a specified amount in the other category either provided a numerical or a contextual answer. The numerical answers almost exclusively ranged from \$2 to \$10. There were two individuals who indicated amounts of \$15-\$20, and \$25. One respondent indicated that the minimum amount should be \$100. Those who provided a contextual answer framed their response in terms of the amount of money needed to cover a week's travel, or the minimum amount that is possible to reduce the financial impact to the users. Several other leaders indicated that the conversation about minimum amounts was a conversation that still needed to take place.

These comments, which 32 of the leaders gave, have been added to the Appendix at the conclusion of the report. They have also been classified into categories of either their price range or another answer that was received. These categories are listed in order of decreasing frequency.

Comment	Count
\$6-10	12
\$1-5	4
Other	4
Can't Say/Don't Know	3
\$11+	3
1 week's worth of tolls	2
As low as possible	2
No minimum balance	2

Tolling Mitigation

The questions around tolling mitigation specifically explore the lack of a two-tier tolling option and ask how that policy would impact their constituency. The responses were mixed with several leaders indicating that it will impact their people greatly. These people often stated that low-income residents should not have to pay any tolls. They indicated that this is the equivalent of a new tax that will disproportionately impact low-income residents.

Two-Tier Tolling

When asked about a multi-level tolling rate for low-income residents or minorities and how its absence would impact the individuals for whom they advocate, all 38 leaders responded with at least one answer, with several giving more than one complete thought, which led to a total of 47 responses. Of these responses, 11 of them stated that the absence of a two-tier system would be hard for the populations they represent, with another 10 stating that they believe there should be a two-tier system. Out of the interviewed leaders, 9 of them expressed that the two-tier tolling system might work, but it could lead to other issues within their populations. These comments, as documented or submitted, have been included at the conclusion of the report in the Appendix. Below, a table details the classifications of the comments and lists them according to the frequency with which they were mentioned.

Comment	Count
Lack of two-tier will be a hardship	11
Believes should be a two-tier system	10
Two-tier may work but there will be other issues	9
Other	9
Tolling system is fine as proposed	6
Too soon to tell	2

Other Improvements

Continuing our analysis of the opportunities to mitigate tolling, an open-ended question was posed that allowed respondents to provide any suggestions for investments or improvements that could be made to mitigate the impact of tolling. As before, the comments fall into several different categories and here, almost every respondent chose to make a comment with some sharing more than one thought resulting in a total of 43 comments; these comments have been included in the Appendix of this report for further study. For this question, there are several categories of responses shown below in the order of decreasing frequency. As was noted at the beginning of this report, comments categorized as "other" are so noted when the sentiment was expressed by just one individual. In this category, 11 unique thoughts were shared by respondents.

Comment	Count
Other	11
Price reduction	9
Use other taxes	6
No Suggestions/Don't Know	5
No tolls	4
Structured payments	4
Invest in light rail transit	2
Give low-income individuals jobs on bridges project	2

Closing Comments

Before finishing the interview, the respondents were given the opportunity to make any additional comments they would like about either tolling or the bridges project in general. Some 31 people chose to make comments; however, some leaders provided multiple comments that raised the total comment count to 46. We found that 10 respondents commented on the issue of the bridges' direct financial effects on the EJ population. Leaders want this population to be included in the conversation and want governments to understand the needs and costs associated with the bridges that will impact this population. The responses, as documented or submitted, are shown in the Appendix of the report in the order in which they were received. The categorized responses are shown below in order of decreasing popularity.

Comment	Count
Other	13
Tolls will increase financial burden on low-income individuals	10
Bridges Project will be beneficial to Louisville	5
Tolls will hurt small/local business	4
Concerned about additional traffic to non-toll routes	3
Need to spread word to low-income persons about toll system	2
Lower toll cost to local residents	2

Appendix

DeVone A. Holt Biography

DeVone A. Holt



PROFILE

EDUCATION:	B.A., Journalism & English Eastern Kentucky University
CAREER:	Journalist, PR, Author, Economic Development, Public Education
HOBBIES:	Reading/Writing/Music/Jogging
RESIDENCE:	Louisville, Kentucky
MISCELLANEOUS:	Ordained Deacon

DeVone Holt is a multi-talented leader who combines his experience as a communications specialist, a community development professional and public education administrator to heighten the nation's awareness of inner city resources.

In 2013, he began working as the National Director for Customer Engagement for the Workforce Services Division of ResCare where he uses his public relations, marketing and business development background to help improve job opportunities for thousands of Americans.

Prior to his tenure at ResCare, DeVone Holt worked as the Special Assistant to the Superintendent of the Jefferson County Public Schools where he oversaw the business partnerships, community relations, volunteer efforts and fundraising strategies for one of the nation's largest school districts.

Previously, he founded the *Urban Insight Agency*, which was a business-consulting firm that specialized in helping companies maximize their investments in urban markets through business development, government relations, marketing, community & public relations, and diversity training practices.

For nearly seven years, Holt managed the inner-city business expansion and attraction projects for the city of Louisville, Kentucky. His work helped create approximately \$200 million in new business investment and more than 1,000 new jobs for inner-city residents. As a result, he was recognized as one of the top 40 leaders under the age of 40 in Louisville, Kentucky.

After graduating from Eastern Kentucky University with degrees in journalism and English, Holt began his career in public relations at the University of Kentucky. He assumed subsequent public relations roles with UPS Airlines, Darwin Networks, the Derek Anderson Foundation and Simmons College of Kentucky. His public relations experience exposed him to the inner-workings of collegiate athletics, the NBA, corporate America, venture capitalist institutions, and the Internet and entertainment industries.

During the last decade, Holt's volunteer service and affiliations have supported the Network Center for Community Change, Tri-State Minority Supplier Development Council, the Center for Women and Families, Red Cross and Spalding University among others.

Every weekend, Holt hosts and produces the *Simmons Saturday Morning Solutions* radio show in Louisville where he shares strategies on how to improve inner-cities.

DeVone Holt lives in Louisville, Kentucky with his son Aaron.

EJ Leader Instrument

Thank you for taking time to provide feedback regarding the Ohio River Bridges Project and the potential impacts of tolling on low-income and minority residents in our region.

To begin, please indicate which population of individuals you work with, advocate for, and/or represent: **(Check all that apply)**

- ☐ Low-income residents
- ☐ Minority residents
- ☐ Low-income, minority residents
- ☐ None of the above **(Terminate interview)**

Prior to this conversation, you were emailed a report entitled, "Assessment of Economic Effects of Tolling and Potential Strategies for Mitigating Effects of Tolling on Low-Income and Minority Populations." You also received a link to a short YouTube video summarizing this report. I would like to ask you some questions regarding the information presented in these materials.

1. In your opinion, how will the addition of tolls impact the commuting decisions of the individuals you represent? **(Check all that apply)**

- ☐ No change/No impact
- ☐ Switch to non-tolled routes
- ☐ Reduce number of trips
- ☐ Carpool with someone
- ☐ Use public transit

2. In your opinion, how will the addition of tolls impact the lifestyles of the individuals you represent? **(Check all that apply)**

- ☐ No change/no impact
- ☐ Switch jobs
- ☐ Change residences
- ☐ Change doctors
- ☐ Transfer schools
- ☐ Other **(Explain)** _____

3. In your opinion, how will the Ohio River Bridges Project affect the neighborhoods where low-income and minority residents reside?

4. The materials indicated that the Sherman Minton Bridge (I-64) and the Clark Memorial Bridge (US 31/Second Street Bridge) will remain un-tolled as part of the Bridges project, meaning cross-river travelers will have two free river crossing alternatives. In your opinion, are these effective options for travelers who wish to avoid paying a toll?
 - ☐ Yes
 - ☐ No **(Explain)** _____
 - ☐ Unsure **(Explain)** _____
5. As was communicated, funds have been provided for TARC to buy more buses and vans, create more park-and-ride lots, and make other public transportation improvements. In your opinion, are these effective options for travelers who wish to avoid paying a toll?
 - ☐ Yes
 - ☐ No **(Explain)** _____
 - ☐ Unsure **(Explain)** _____
6. Given the proposed improvements to TARC's service, do you believe the individuals you represent will consider using public transportation to cross the bridge instead of driving?
 - ☐ Yes
 - ☐ No **(Explain)** _____
 - ☐ Maybe **(Explain)** _____
 - ☐ Does not apply **(Explain)** _____
7. Let's talk for a moment about using a transponder to pay for tolls. If the following conditions were met, do you believe this will increase, decrease, or not impact the likelihood that your constituents will use a transponder?

Condition	Increase Likelihood of Using	Decrease Likelihood of Using	Would Not Impact Likelihood of Using	Not applicable
Using a transponder when you cross the river qualifies you for a less expensive toll rate.	☐	☐	☐	☐
The transponder is free to obtain.	☐	☐	☐	☐
Transponders could be obtained at retail shops, government locations, and other convenient locations.	☐	☐	☐	☐
You could order a transponder online and have it delivered to your home.	☐	☐	☐	☐
Establishing a transponder account will require only a low minimum balance.	☐	☐	☐	☐
A transponder account can be replenished by making cash deposits at retail shops, government offices and other convenient locations.	☐	☐	☐	☐
The account can be automatically replenished by tying it to a debit card, credit card, or bank account.	☐	☐	☐	☐

8. Would you like to provide any additional clarification about the answers you just gave regarding transponders?

9. The report and video indicated that transponder accounts could require only a low minimum account balance to be established. In your opinion, what amount of money would your constituents consider to be a low minimum amount?

- ☐ \$20
- ☐ \$30
- ☐ \$40
- ☐ \$50
- ☐ Other (**Specify**) _____

10. The proposed mitigation measures do not include a multi-level tolling rate which would give general motorists one rate and low-income residents or minorities another. In your opinion, how do you think this decision will impact the individuals for whom you advocate?

11. What other investments and improvements, if any, could be made to mitigate the impact of tolling on low-income and minority residents and neighborhoods?

12. Is there anything else you would like to share about the bridges project and the impact of tolling on the individuals with whom you work?

13. As was explained when we initially scheduled this interview, we are speaking with respected community leaders to gather feedback on this subject. Is there anyone else in particular that you would encourage ask to talk with as a part of this process?

- ☐ Yes
- ☐ No

14a. **(If Yes)** Please provide the following information so that we may be in touch with this/these individual(s):

Name _____

Organization _____

Phone _____

Email _____

Before completing this process, we are required to read the following statement, “While the Bridges Project may not be able to implement all of the ideas and suggestions that you have shared, they sincerely appreciate your candor and will take your input into consideration as further plans are developed. Thank you for your participation.”

Comments

Unless otherwise noted, all comments are listed under the question to which they correspond in the order that they were received. The comments to the questions are presented here in the same order as what they appear in the report itself.

Tolls Impact on Lifestyle: Other

1. It's going to take money out of their pockets. They will have less money to spend on things. She makes 60,000 dollars a year, and it's a 1% tax; it's more the less you make.
2. It's going to be an additional financial cost out of their yearly income. Issues with travel to church, family and friend.
3. Psychologically. You're adding another restriction on a group that already feels disenfranchised. The west end EJ community is the furthest from the new bridges. For them to access the newer bridges, they will have to drive further and pay more. It will affect them psychologically.
4. Most of the people he serves live on this side of the river (KY), but a small percentage work over in Indiana in low wage jobs and will affect them. Probably hears more about it from staff.
5. Will limit trips to Indiana for eating and shopping.
6. People will have to switch routes; it will also affect their disposable income if they have to pay for tolls. Is not sure it will help commerce as the report expects.
7. If they decide to change their route, then it will take more time to get where they're going or if they decide to take tolled routes, then they will have to rearrange their monthly budgets.
8. If they use the tolls, they will have to cut back on food or medicine they have to have. It will impact them very hard. They would have to change their lifestyle.
9. Whatever they're doing now, it will cost them more to do it. Adding a toll means "subtraction" for this low-income community.
10. If you are commuting for a job or taking children to school, will cause them to have to change their spending habits. Also some lower income people will not get bank accounts, and will not pay the bills sent to them causing them to go into deeper debt.
11. Most of the people he interacts with don't use the bridge, unless to visit family or going shopping.
12. They are going to cross the bridge less, which will keep them in their states, also limited access to things they're accustomed to. Also if you're low-income and work cross the river, it might cause you to be late if you have to take a free bridge that might have more traffic and it could cause you to get fired.
13. It would be a hardship to ask them to pay more to access the bridges. Federal support could be expanded to transportation cards so those who need access to the bridges wouldn't be financially burdened.
14. It could limit the number of doctor visits that people schedule which would have health implications.
15. For a lot of people, this will have no impact because they will do whatever is necessary to avoid the toll roads, unless the traffic back-up is too much. Only under duress will people cross the

- toll bridges because they will not give up their beer drinking to pay for tolls. Also, everyone in West Louisville will take the Sherman Minton to Jeffersonville and avoid the tolls.
16. It's going to affect where they shop. The closest Wal-Mart/Sams is over in Indiana. And this isn't just grocery, but oil changes or getting their hair done, or going to restaurants. But people will do what they have to do, but it's an extra cost for a person that may not have a lot to begin with and that is a problem.
 17. For work, they have no choice; they will either pay it, or find another way to get over there which will result in paying more in gas and longer drive time. For those who go over there for shopping/entertainment/to eat, they will think about taking fewer trips across the river.
 18. Going to work and saving money is their highest priority. They would pay the toll, but they may change where they shop as they need to go to work. They may buy the cheapest car insurance.
 19. Employee opportunity and if they can afford to travel to Indiana for work. Also in West Louisville, they are dependent on shopping in Indiana because it's the closest to them. With tolled roads, they will have to find more costly/longer routes for shopping.
 20. They will make the decision to not to travel to KY because of tolls.
 21. It will affect the number trips to Veterans Parkway, where the restaurants and amenities that are not available in West Louisville can be found.
 22. It will affect them driving over to IN to see friends and family members.
 23. Not sure it will have some major impact. If someone is barely getting to work, and is barely able to even afford lunch, a dollar a day will have a big impact on them.
 24. Job loss
 25. Reduce trips

Project's effect on Low-Income and Minority Neighborhoods

1. She's not real clear where the streets will go. She's happy that exit 0 will stay open. It will hurt businesses in downtown Jeffersonville.
2. In looking at the census blocks identified as EJ, the improvements to Spaghetti Junction could lead to faster and safer travel across the bridge. There needs to be more minority-owned business participation. These businesses could hire minority workers. However minority-owned companies being excluded from working on Bridges could hurt minority groups. Also, minority businesses that use a lot of trucking will have additional costs.
3. He's not certain. It will affect community development in those areas, and these new bridges do not serve those areas.
4. He doesn't expect it to have a large effect on the people he services. They have a small % who live in the east end, but if it were to effect the Shively area, then maybe.
5. The west end of Louisville will be affected as people who travel to Indiana from there take the Sherman Minton, and there will be increased traffic on that bridge.
6. Strictly her opinion and not of her organization, but she has a question about the traffic diverted through those areas. There will be increased traffic through the Portland and Shawnee neighborhoods for the free Sherman Minton bridge, and she can see some environmental issues happening there.

7. In her neighborhood (West End) the traffic will increase and will have to prepare for traffic issues.
8. Right now they're doing a lot of repairs and a lot of people have to go different ways to go where they're going. Also they're not doing a good job letting people know what's going on.
9. The goal of the Ohio River Bridge is to ease traffic and the east end bridge will cause people not to have to come through downtown anymore. This will mean less activity and reasons for people to come downtown. The impact could be less investment in downtown.
10. Not really sure how it's going to affect them. He is interested in seeing the bridges coalition going into these impoverished neighborhoods to see how they will affect them. He thinks there will be further impoverishment because you're adding more costs on a group that does not have a lot of resources. Also these bridges are supposed to increase the economy in the area, but all they're doing is spending and they are expecting us to pay for it.
11. Depending on how many of these people in these neighborhoods, like the West Louisville corridor, get hired into the bridges project. It's hard to predict. Does not see enough jobs available for how many people who are unemployed in those neighborhoods.
12. Americana is far away from the bridge, so it won't affect them. If you're talking about the west end, then the bridges may affect the environment or economics. He doesn't know.
13. She thinks there will be more cars in the neighborhoods, so much noise, pollution, and safety issues.
14. He hopes the creation of the bridges doesn't affect the west side of Louisville economically. Hopes people from the east end who had to come downtown to get to Indiana don't stop coming downtown with the east end bridge being built.
15. Most of the bridge construction except for the East End pieces is in low-income neighborhoods. This will increase traffic and there will be concerns with sound barriers. It's yet to be seen whether property values will go up or down as a result of the project. A lot of the neighborhoods have already lost significant value in the past several years so there is a concern that that could drop even further.
16. She is concerned about traffic diversions onto 64. People on the East Side of Portland will take the 2nd St. Bridge. Everyone west of 26th will take the Sherman Minton. If that had a toll, that would be the most difficult because people have doctors in New Albany. Since it doesn't, most people in Portland will take non-tolled roads and just ignore the whole thing beyond the initial curiosity.
17. Neighborhoods in Indiana will suffer because people will move to Louisville for jobs. A lot of people from IN go to Louisville to work, so they will be harder hit than minority neighborhoods in Louisville.
18. It's already starting to effect them with the ramps begin closed, and they are seeing increased traffic. They may consider making Portland Avenue a two way street.
19. This will alter their residences in some regard. She has seen that in Southern IN some properties will have to be torn down or relocated. If people or businesses are put in something comparable to what they have, it will disrupt their lives but as long as the Bridges Project works with them to find something comparable, that will be ok.

20. Accessing non-tolled routes will lead to more traffic to get to these bridges. Also is going to affect economic vitality of an area because there will be less people to cross the river for shopping. Also people will avoid certain parts of town because it will be more expensive to get there.
21. In his opinion, the project will be a good thing in the end. It's something that is needed. He does have a comment from someone from out of country who has experience with tolls, and he said it was too expensive. They may pay \$1-2 dollars to go 10 miles, but you're only going a mile here.
22. His question: does this project only benefit commuters? It doesn't have any benefits to the neighbors. Also the construction should provide more employment opportunities for people in those neighborhoods, but he doesn't believe that will happen. Also, it will cause increased traffic congestion to the non-tolled routes which are closest to the neighborhoods where these groups are.
23. In New Albany where she lives, the new bridges won't go through those neighborhoods. Tolling will affect them. It will cause them to make a decision to look for work in KY or do shopping in KY. Also, there is not a lot of work in New Albany, and she is concerned what the employment rate will look like.
24. It's not going through the poor neighborhoods so it's not going to affect them from a physical standpoint. It's going to affect neighborhoods like Butchertown where the bridges are going through. In terms of congestion, it would affect these neighborhoods because it would make it harder to cross those bridges near them. One better strategy is to increase the bus routes. There is a sizeable group of people who work in the service industry over on the Lewis and Clark Parkway, and they may not be able to pay a toll. Increased bus service in those areas would help them. One issue he had with the report: The link of low-income and minorities, not all black people are low-income. The people who are going to be really hurt are low-income people of any ethnicity. One thing he's heard about on the news is a tax credit for crossing the bridge, that's going to be something that's beneficial.
25. He's not sure. He really doesn't think there's going to be much of an impact. It won't enhance the neighborhood and it won't hurt it. The closest Wal-Mart to them is Clarksville, and you have to take the tolled I-65 route, people will most likely switch to going to the New Albany, Grant Line Road, Wal-Mart.
26. There will initially be some congestion and a tad bit of confusion, but if we want to promote Louisville as the 16th largest city, there are some things that have to be done and there will be struggles with growth. In the report it said there should be education opportunities, and they will need to plan and organize their trips better by either carpooling or doing more in the trips. We should be looking at ways to make it work not to keep it from happening. She thinks the report has some great forethought of what's happening and plans for mitigation.
27. It will take traffic away from neighborhoods, and bypass participants in certain communities.
28. He hopes in the long run, that it will open more jobs in the Kentuckiana area. He knows that Gene Snyder freeway has led to more companies moving to that area.

29. The project will certainly require individuals to do much more planning, reduce the number of trips taken back and forth from one side of the bridge to the other. With the MOA with TARC I hope it impacts those communities also by an increase in the number of buses and the frequency by which the buses travel those communities to assist minority and low income residents.
30. They will have fewer resources to spend on food, medical and other household expenses.
31. Low-income residents have no or almost no income for upkeep and maintenance of their homes. Tolls will add additional expense to these citizens, reducing their ability to keep up their home, further reducing their quality of life.
32. Increase traffic on routes to the Sherman Minton Bridge thus increasing pollution. More risks of traffic accidents. Could affect property values on routes that handle the traffic.
33. With an already limited number of grocery stores in the area, Indiana is the quickest route to get fresh fruits, vegetables and a better selection. With tolls, residents will be forced to purchase from the one store in the area.

Impact of Un-Tolled Bridges as an Alternative – No

1. If you toll the Kennedy, the Clark will go on gridlock and major traffic issues.
2. There will be a lot of traffic on those bridges, people would have to use more gas to get to these bridges, and there are issues with air pollution in those areas.
3. Even now you have a lot of traffic. They go over to IN 3-4 times a day for errands, and when you add in tolls, the free bridges will have even more traffic. People have to change their lifestyle, either by staying in traffic longer, or shopping on Shelbyville Road or Dixie Hwy which are crowded.
4. The Clark Memorial bottlenecks when there is traffic. It's not effective unless they decide to expand it. Also, there will be a traffic nightmare for downtown with people trying to get on the highway. With the Sherman Minton Bridge being free, there will no longer be a direct route to Jeffersonville without paying. More traffic will go to New Albany, which will hurt commerce in Clarksville and Jeffersonville.
5. Only in some circumstances, not as daily travel
6. I think one additional bridge needs to be un-tolled. It makes sense that the two new bridges be tolled. As an existing bridge, the Kennedy Bridge should not be tolled.
7. With only 2 toll-free bridges available, traffic will be horrific.

Impact of Un-Tolled Bridges as an Alternative – Unsure, Yes, or Did Not Answer

1. It puts more pressure on those bridges, and more people will try to cross bridges that are not tolled, and they will get backed up.
2. Yes, since these bridges are in the community, however the Clark Memorial is an old bridge and there will be safety issues with the increased traffic.
3. They are but to a point. It will be interesting to see what the increased traffic will be. We will have to wait and see.
4. It is a help, but not sure that it's the whole solution.

5. Can be, but it does limit low-income people. People with higher income can travel on whatever bridge they want to, but low-income people have two options. That causes further segregation and isolation of that group.
6. He thinks more people will travel on the bridge, which will cause more traffic, which means more time to cross. It will also lead to more pollution.
7. For those who have the resources, it comes down to how they choose to use those resources. Will they choose the convenience of crossing the tolled bridge or pay less money to travel farther. It's difficult to say at this point.
8. It's the only option they have. It's the lesser of the two evils.
9. Especially for low-income people who live near those bridges, but the question is the stress that comes with the additional traffic on those bridges.
10. The Sherman Minton, yes, but while you think you're saving money by avoiding tolls, you may be traveling further because a lot of people shop in Clarksville.
11. Yes it is, but there would be a lot of congestion on those bridges. You'll have a lot of truck traffic because they are being tolled at a higher rate
12. It could be for those who live close to those bridges, but obviously it is not cost effective for those whom it will cost more to drive there than to just pay the toll. I doubt people driving through for vacation, etc. will go through the effort to avoid the toll. I do not when I travel.

Impact of TARC as an alternative – No

1. Because busses are inconvenient and people like convenience. If you have to run to Wal-Mart or Target for milk, you're not going to wait for a bus. Also if you have to be at work 9am and if the bus is late, you're going to drive. Also people don't want to wait for the bus when coming home. Also it may work for a year, but they will cut funding.
2. People who live far away, they only have two route options and the trip may take 45 minutes.
3. It forces you to ride public transportation when you have a car. If you were going over to go shopping, you'll be on TARC's scheduled and not your own. Also, are these going to be free?
4. The people he works with come from other countries where the public transit is more functional (a bus comes every 5 minutes), but they don't see TARC as functioning as well. Knows someone who said if they took a bus to go on what was normally a 20 minute car trip, it would take 5 hours.
5. Locally, bus riders are primarily not drivers.
6. Public transportation still has a cost. So even if you are not paying the toll to commute to work or home across the bridge, you still have to pay to ride public transportation.
7. TARC would be a long trip and why should they have to leave their car and ride a TARC; this trip will almost triple the shopping time.
8. Those funds should have allocated to open a 3rd toll-free bridge.

Impact of TARC as an alternative – Yes or Unsure

1. Perhaps. Nothing is being said about the cost of riding TARC. If you don't toll TARC and the cost doesn't go up, then it may work. But you also have to look at travel times, issues with

- handicapped. It beats nothing, but TARC hasn't been very accessible. Busses arrive too early or too late. How will companies pass along this tax?
2. Their needs to be more research on how effective TARC is. They need to look at creating effective routes that get EJ groups to places of employment, medical centers, and employment centers
 3. Might be for citizens, but not for businesses. They need their own trucks and vans. There should be more thought for the small, minority owned businesses.
 4. Can be if they work near a bus line and during hours the bus runs. Some people work far away from bus lines and during times it's not practical. He's a big fan of public transportation.
 5. A lot of his clients use cars and wouldn't make a difference for them because they wouldn't use it. It's not convenient for them. For his poorer constituents, they would be better served using TARC.
 6. She thinks it's a piece of the solution, but what she didn't see in the report is what the forecasted ridership would be. Not everyone will take TARC and there is an increased time riding TARC. It will work for someone, but it's not a onetime solution.
 7. She will think most people will want to drive, and it won't be a viable option for those who go over for occasional shopping /eating/run errands, but it would work for those who make the same trip (like for work) very often.
 8. It would help, but it's a restrictive option, because of the times and schedule of the buses and the busses don't go everywhere. It doesn't equal the playing field.
 9. It's an effective option for some travels, but it's not creating new jobs. It's just creating a revenue stream for the state and TARC. Also we know that TARC routes don't go as far in impoverished neighborhoods vs. middle class neighborhoods. Also the park and ride only looks at workers, but what about people going shopping? Are they going to run in a timely manner? Will they have more stops in impoverished areas? He has not heard any answers on these questions.
 10. This will be a good option for some people who are going to malls or high-traffic streets. However, his concern is for people who need to get to jobs, to industrial parks and the like. Are there going to be buses going to Ford or other plants to help people get to work?
 11. She's thinks it's a good option for some of her community folks. Because of where her center is, it doesn't help her center. It will help those commuting to work save some money. Also depends on the frequency and how many times they have to go to work.
 12. It's an effective option, if it has a long-term plan. Would there be any protection to these routes/services when funding changes?
 13. It is, if people use them. TARC will have to really promote their service and expand where they are going.
 14. Depends on whether there would be increased routes in locations and at what time. You have restaurants over there that close 11-12 at night. If there are not buses during that time, then they will need to drive. Workers who work in the restaurants industry or in small factories will be hurt the worst.

15. He heard one option that TARC and other companies will not have to pay the toll, but if they have to, they will have to raise their fees, and the poorest of the poor rely strongly on public transportation. Public transportation being as affordable as possible is important to low-income people. There is not adequate transportation for people in the West End to get to a job in the East End of Louisville.
16. At first read they seem logical to me, but much like the previous question about rerouted traffic. If the MOA does not produce more options and greater frequency to get from one point to another within a specific time to meet a specific need the answer will still beg.
17. It depends if they actually add more stops in Southern IN and if people can have online access to finding out when buses run. Currently, a printed schedule is not available and there is no route from downtown New Albany to Ivy Tech.
18. Someone may save a dollar or two daily but how will they ever make up the time to ride the bus and get to their job if it is not on the bus line? Also, most parents have to pick up children from daycare by 6 p.m. I don't know that this is the solution either

Will People Change to TARC – No

1. If they have a car and are used to driving it, they will not.
2. If they have a car, they will still drive. But for those would normally use TARC, it will better help them.
3. She thinks people who have cars and drive will want to continue to drive. It may be viable for those going to work and who will be over there for a long time, but not for people going on small trips.
4. You still have to have money to do that. You can't ride for free; it's still going to be economic burden.
5. Not if they have a car.
6. He thinks the bulk of people will continue to use the bridge that's closest to them and will take them where they want to go.
7. TARC is too inconvenient.
8. People need to be independent which they can only do in their car.
9. They don't see it as a reliable way of going to work or doing something else. It takes too long.
10. He thinks people just love their cars and that even though a bus is an option, they will use their cars so that they can leave work when they want to. Also if, at the last minute, they have to work overtime, public transportation becomes an issue.
11. Drivers do not choose to use public transportation.
12. The value added and loss of time are not worth it.
13. They will either not go across or travel out Dixie or Bardstown Road.

Will People Change to TARC – Maybe

1. There is a whole host of things to look at. Will it take them close to their work, will they have to wake up and leave earlier, and will it be expensive? Doesn't know how to predict that.
2. If those routes service the EJ community in getting to where they need to be.

3. To get around town, a lot of them use public transportation already, but more cross bridge transportation will encourage more use. One question he has is how robust is TARC service in Indiana.
4. Some will, but she didn't see the forecasted ridership.
5. Some may, because some already use public transportation, but some still drive.
6. Depends on the individual. If they have issues with transportation, it will be the primary option, but with those who drive, they will continue to drive and might see it as a bigger inconvenience.
7. Again, his concern is for people who need to get to jobs since there is no transportation infrastructure between TARC stops and job centers (such as soft rail or elevated rail in other cities). Also, if you can still ride TARC for the same price, then someone might make the decision to ride the bus and walk the blocks necessary to get to their final destination.
8. Some of them will. The frequency TARC travels over the rivers will affect it.
9. They would most likely do it for work, but not for those going over for shopping. There would need to be increased routes to get around southern IN.
10. Maybe to work, but not to shop. TARC can be inefficient because it's a long trip. People may choose to go somewhere else in Louisville that doesn't have a long travel time.
11. The problem is that there are currently not a lot of routes that cross the river.
12. The population he works with (14-17 year olds) already uses TARC, but he thinks some people will start shopping more in Louisville. Some people are used to tolls.
13. If they are unable to carpool or get support, then yes. If the people I serve experience a quality service that allows them to take care of the necessary employment, family, social, needs they have then it is highly likely.
14. If it is communicated well with them and if printed schedules are available.
15. No other fiscal option available.

Will People Change to TARC – Does Not Apply

1. Can't answer that without further information. Has not been provided the new routes or what the rates will be. Where are the park and rides going to be? What is going to be the timing of the routes?

Likelihood to Increase Transponder Usage – Lower Toll Rates

1. If people had access to the transponder and chose to. A 1 dollar toll is still rough if you don't have a high income.
2. You are still taking money from people who are living paycheck to paycheck.
3. He thinks if we're talking about those in the impoverished neighborhoods, if you require them to have a bank account, he thinks many will not get one.
4. It might be a mixed bag. Some might use it, but others might see it as a big inconvenience.
5. The population he serves would need to learn about how to use the bank system since that is a new concept for them.
6. Low-income populations wouldn't have access to computers; some do not have bank accounts, and having them go to public places to get the transponder would make it harder.

7. Has lived in states that have had these options. Traffic flow is better with the transponder than with booths. But it's not a glitch free system, and it can make a lot of mistakes. Could potentially bill people who didn't cross the bridge because cameras could mistakenly report numbers. He believes the people he represents will use the bridges close to them (Sherman Minton, 2nd Street Bridge, Kennedy) and in a way that will cost them the least.
8. Depends on the cost of the toll, and if it would be cost effective for low-income people.
9. May be an incentive, however he still has to pay the cost. It depends on if you have the funds to pay that cost. One thing about these transponders - is there anywhere that will say you'll be charged if you cross it, and are there any alternative routes if you don't have a transponder? You will be penalized for not having a transponder because you will be tolled a higher rate. You will also have to look at non-resident travelers and how it will affect them.
10. They will be apt to use it if they feel they will be penalized for not having one.
11. Transponders should be given to all the entire year prior to their use being implemented to get all possible users in the system. To reduce future diversion, the I-65 bridges should be open for use to local users at no charge for a period of 6 months to instill the habit of using the infrastructure and establishing its "added value". This would make the transition into paying to use a previously free route seem not as negative to future users.

Likelihood to Increase Transponder Usage – Free Transponder

1. It's marginal. You can have a car load of them, but if you don't have any money, they're useless.
2. They would use it, but that's different than paying the toll cost.
3. Still have to pay the tolls
4. If you wanted to make everyone happy, make all the bridges free. Can understand the two new bridges being tolled, but why should the Kennedy be tolled? It was free.
5. He would think it should be free. It's our tax dollars going to paying for it.
6. Some might choose it, but others might just choose to use the free bridges.
7. It would be a good possibility, but it depends on where you get the transponder.
8. Free or not, you still have to load it.
9. If a transponder is free, this will increase the number of people who get one, but not necessarily the number of people who use it.
10. Regarding free to obtain: Transponder needs to be made convenient and not a hassle. As President of the NAACP, if there is a fee, she sees people that probably couldn't get it at first and would have to save up for it. Donate transponder to people based on household income if there is a fee associated with it. Make it free for a period of time or someone's companies may purchase it for them. Regarding online, many low-income people don't have internet at home. Focus on partnering with groups like NAACP to distribute transponders.
11. However it's not free, because it's being used to charge you money.
12. The people we're talking about use international licenses or don't have a bank account. How will this affect them getting a transponder.
13. Even if you are making this free, what if you don't have the money to pay the toll?

14. Here's the thing with transponders - if it's not a hassle, they will use it; if there is, then they're not going to. It doesn't matter if it's free; it has to be hassle free. If you have to show an ID, credit, and pay a toll, people are not going to use it.
15. The only thing he would say about transponder, by making it free would incentivize people to get one. One thing is it's not about the transponder, it's about the deduction of money out of their budget.
16. There will people who fear that they will be tracked.

Likelihood of Increasing Transponder Usage – Convenient Location

1. The more convenient the location the better. One of the barriers in Illinois is the limited places you can get it.
2. If the paperwork is easy, the hours are convenient, and they need to meet people at places on the way home.
3. Still have to pay the tolls.
4. If we're talking about upper/middle class people, it's not that important because that subgroup has access to receive them, but the impoverished community, they don't always have the resources to get them, whether it's at the DMV or retail locations. However, he doesn't think the ease of it will encourage them to pay the tolls.
5. It still might be a mixed bag.
6. For the ones who own cars, it would be a good possibility.
7. He was wondering how this would be managed. Wouldn't mind those being in government locations, but would worry about it at retail locations and issues with privacy. Not sure how much of that will be used by the people he works with. If the traffic is backed up on the free 2nd street bridge, but is flowing great on the new downtown bridges, then that would be a hardship for the people he represents, because if they're late to work and they need to come up with money to take the Kennedy.
8. It would be a smart thing to do for all residents.
9. How else would you get the transponder out? It should be a given.
10. If they're at a grocery store, or Wal-Mart/Meijer's then yes.
11. If they have more options to get one, then will be more willing to reach out and get them.
12. It would make the most sense to use locations that serve large numbers of people, such as the BMV/DMV with kiosks similar to ATMs, local social service agencies for those in low-income areas, government buildings which tax payers already pay for, etc. Let us not build a facility for this purpose or tack on extra fees, etc.

Likelihood to Increase Transponder Usage – Online Ordering

1. Only for those who can use that.
2. It will help, but it helps less with the people he works with. If it's easy to get at convenient location, he would be more likely to get it there, if not, he would order.
3. Everybody has computers or smart phones, and definitely his constituents would benefit for them. Especially having it delivered to them.

4. Doesn't think it's a bad idea, but doesn't think it will help the people in her neighborhood as some do not have computers or credit card.
5. Still have to pay the tolls. Also you have to put money into their account, and any extra money they have to use, will be a hardship. They can barely meet rent, LG&E, or putting dinner on the table.
6. Could help, but a lot of these people don't have computers.
7. Might be something people would use, but the information about the transponder needs to get to them because they might not look at the news.
8. Most of the people he works with don't have computer or don't have internet access. It's not an option.
9. Will they have to pay the postage for it? Also he has found that people don't have a bank account and having to do business over the internet would be hard for them. They would need options where they can go pick it up.
10. Regarding online, her constituents are not online so this won't matter. All of this sounds good on the surface, but underneath, it probably won't work.
11. Some of her constituents would use it, but it wouldn't be as prevalent as in other parts of Louisville. Her center could provide computers or take them to places where they could get one.
12. Most low-income families use that type of purchasing.
13. When it comes to shopping online, it's in an early stage with the people he works with.
14. It's an option for those who are computer savvy and depend on the computer, but there is a large population who aren't.
15. The online access to the internet his kids have is at the library or the youth center.
16. The population does not have computers.
17. How will the information be posted about getting a transponder?

Likelihood to Increase Transponder Usage – Low Minimum Balance

1. This is important. It goes with where people can get a transponder and where you can replenish the account.
2. Can't answer that because she doesn't know what "low" means.
3. They need to make sure they get the balance back if you decided not to use it.
4. Depends on how much.
5. The fact that you're requiring them to pay a balance means you're creating more debt for them.
6. It's going to be a mixed bag, some of them will look at all those issues, but others might just look at the easier/cheapest option to cross the bridges (free bridges).
7. Most of them don't have checking accounts or banking account and the whole concept of banking is new to them, so it's not going to work.
8. It would help, but a lot of low-income people may not have debit accounts and don't know how to use it.
9. Depends on what that balance is? You should be able to put any amount on there. It should depend on your frequency.
10. People will want to only add it when they need it.

11. People don't know how much they will travel across the bridge

Likelihood to Increase Transponder Usage – Convenient Transponder Refills

1. Have kiosk or book mobiles.
2. Only for those who have to use it.
3. Wouldn't work with the people in her neighborhood. She would not be comfortable giving access to bank accounts, and some of the people in her neighborhood do not have bank account. She thinks they're a good idea; they just need to be convenient.
4. He thinks it's irresponsible to ask people who don't have bank accounts to create an account.
5. He personally does not feel people are going to use the transponder because they are either going to choose the free bridge or if they use public transit, they'll use TARC.
6. That could work.
7. You have to find the retail shop and it needs to be open. Say you have to make a trip at 2am, and you can't replenish your transponders, you'll get a bill in the mail. That is another hassle.
8. If it's going to cause anymore out of pocket cost, it's going to be a hardship. He is for anything that will be a subsidy for those who can least afford it. It's going to be a benefit for those who have the wherewithal to do it. All the benefits for payment, only benefits those who can pay. You will need to create a subsidy for those who cannot afford to pay it. They do that for other things and this needs to be put on the table.
9. This is debatable. Could that transponder cause an overdraw on another account they have?

Likelihood of Increasing Transponder Usage – Account Tied to a Card or Account

1. The more options you give them, the more opportunity to participate.
2. It's important, but it becomes more important the higher you get in income.
3. She thinks there are a lot issues with that because there are some people who live in poverty who have banking fears, and may have issues with banks.
4. Most of them don't have a debit card, credit card, or bank account. It's going to also be a hardship on old people because they can barely afford their medicine. It's not the fact that it's inconvenient, which is an additional cost because you have to pay people to send them and that will cause the price to go up or raise the tolls.
5. Could be. The more options you can make the better.
6. If you're applying this to an impoverished group that has a record of having credit and financial issues, you're just giving them another bill to chase. He thinks the transponders should not be a requirement to get a cheaper rate. You should have a cash collection on the toll, with a transponder option; that gives people an option. Right now they are forcing a system that doesn't fit for a group. Forcing people to have a bank account will cause a negative impact. You're not creating jobs when you're using this system, you're just taking money.
7. The majority of the individuals will not use that option, a small minority will.
8. They don't have checking account, banking account, etc. Anything connected to banking is going to fail.
9. They won't have one.

10. A significant number of people he works with have to use check cashing places because they cannot use a normal bank. A lot of this assumes that everyone can afford this and can make traditional payments, but that's not the case for some people. If people feel like it's more expensive to cross the river and do business in Indiana, they will keep their business on the Kentucky side of the river. It will hurt Southern IN businesses.
11. The people she works with have a hard time having a checking account or, if they have one, keeping a balance in it. Another bill makes keeping a balance in the original checking account that much harder. People already wonder how their money can stretch and this is just one more bill. This is well-thought out for people with money, but a great portion of the poor will take non-tolled routes or bum a ride with someone else who is paying the bill.
12. The cash option is not helpful because that means people have to go out of their way and make a special trip to make a payment, so that won't be effective. Most Hispanics are used to using some kind of bank accounts to make payments or send money home, so this form will be preferable.
13. For some of their families, it can be as low as they could get it to be, but they couldn't afford it.
14. Regarding bank account, people don't have bank accounts so this is not applicable. People use check to cash and Mr. Payday. Regarding automatic replenishment, people don't have debit cards or credit cards again so this is not relevant.
15. Doesn't know. From his perspective it would. When talking about the Hispanic community and immigrant community, there are more barriers because of cultural differences.
16. If they tell you when they are taking money out. Again, it's kind of like registering people to vote, you have to make people feel that it's the safe thing to do and that there are no strings attached.
17. A lot of the families they work with don't do well with bank account, so keeping that paid is going to be a big issue and a lot of their families have issues with banks. This will require some economic education on how to keep it open. A lot of the kids he works with are still on a cash-based economy system.
18. Her population is un-banked.

Likelihood to Increase Transponder Usage – General Comments

1. No, she thinks it's the only way to go. There is no room for tolls. Making it cheap or free would help in any way for people who are on that edge of having enough. She would like it if there were subsidies for everyone.
2. He thinks it's good that this is for local users and not national.
3. There should be more incentives around using a transponder other than what's been laid out in the report. Tolls should be cut in half. There is more work in getting a transponder than what you get. Need to be also available in churches, education centers, LG&E, USPS, banks. There are some groups (elderly) who don't get out a lot, so it should be at more places people frequent. Also more education around how to use the transponder. Would need to know the minimum balance before answering. However some people may want to have the transponder, but not having anything on it. Will you be able to zero it out or do they always have a minimum balance?

4. He thinks the transponder is a great thing and every system that has used them has saved money and time. Will the transponder be tied into other states? He thinks it should be interchangeable.
5. Transponder is another control device, but some people might not welcome having a device that could potentially track where they're going.
6. If people are supposed to have equal access to this, his question is who will have transponders or what resources will be provided to people who have limited English proficiency. He doesn't see anything about it. Not only Spanish issue.
7. People who are low income are suspect of government organizations anyway, to give them something that could track them. If you want to pay, they should have someone there to take the toll.
8. Transponders should be available wherever people are most comfortable going. It should be at the Drivers License Bureau so that people know that you might not be able to renew without paying your bills. Regarding the online option, he assumes this would be delivered to people's home for free but, if that's the case, that will increase the overhead for the project in general, so this could actually backfire. Regarding replenishing the account, it will be important for it to be replenished at some establishment that doesn't charge a surcharge when you add funds like the way check cashing places do. If people put \$20 in the account, they need to get a clean \$20. In terms of automatic replenishment, this is great for those people with bank accounts or debit cards as it is convenient. The free app the report mentioned developing would be good as well. Also, aside from the points above, he wonders if there is 100% adoption of the transponder, could that mean rates could decrease to \$0.50 or \$0.75? If they make the opportunity open or mandatory, the more you sell, the less it will cost. It would be better to establish one tolling rate for everyone and make that rate lower in general. A question regarding the transponder - is the transponder tied to the vehicle or to the person? Can more than one transponder be linked to one bank account? Can a family have two cars and 1 transponder that move between cars? Not knowing the answers here, his preference is that the transponder be non-exchangeable. If everyone can get one for free, then he prefers that one person is responsible for his or her own actions. He wouldn't want to be penalized for something someone else did or didn't do.
9. Many of their families don't even have a checking account.
10. She thinks the transponders are a very positive way to go.
11. No, he's been to other communities, and that's far better than having to stop and find the right change. Had a bad experience in Chicago with not knowing what the cost was since there was not an attendant at the booth.
12. There are concerns about "Big Brother" being able to track you with a transponder in your vehicle.
13. Transponders will make no difference to low-income people who don't own a car but get rides with friends, family and use public transportation.

Minimum Transponder Balance

1. Can't even estimate because people don't have bank accounts and can't afford to have an account like this.
2. None. Let's say it's \$5 dollars, that's money they may not have and they have to pay it for a service you might not use right away.
3. Whatever a fair percentage of the 450 dollars stated in the report.
4. \$10
5. Would like to have that conversation, and we have not had the conversation
6. \$5
7. \$15-\$20
8. \$10.00
9. \$10
10. 6
11. 1 wks.' worth (\$5 or whatever low income people will be charged)
12. Whatever minimum amount could be set up could help with those who are challenged with finical issues, but that would be a minority in that group. The majority would not opt in to it.
13. What a week would cost. A week at a time.
14. \$5
15. Close to zero as possible. When you add to people with not a lot of money, you subtract.
16. \$25 minimum but depends on how many trips the person has to make.
17. No minimum amount. Most of his constituents would prefer to see a cash option at the bridges or no toll at all.
18. Doesn't know
19. 10 bucks
20. \$2 One round trip
21. The lowest amount they need to get across the bridge. The lowest amount of the toll cost.
22. \$10
23. Not familiar with what the tolls are looking like today. He would probably be able to answer that if he was a little bit more clear about what's on the table for pricing.
24. \$10 or month, or an amount depending on how many times they normal cross the river.
25. \$10
26. 5-10 dollars
27. 2 dollars.
28. 10 dollars
29. 100
30. \$5.00
31. \$10
32. \$10

Two-Tier Tolling

1. It will make it more difficult for them. They don't really have any extra money. Tolls are an extra cost for them. Some people see this as an extra tax on them.
2. This will not be good. You're going to have more of a flood of people accessing the 2nd St. Bridge rather than the Kennedy. Kennedy will be interstate travelers rather than normal commuters. They will avoid it at all together. If emergency came up, they will fork up the money but, in general, they will seek alternative routes.
3. In order to get a reduced rate, you'd have to give information to a government organization to show that you don't have any money and can't pay a toll. That's a slap in the face.
4. I think it could work out on some of the case studies I've read and in the report, section 5. It could serve in the long run, as long as you monitor the system closer. See what works, what doesn't, and tweaking what doesn't.
5. It's going to be hard on them. It's a very regressive tax. If a 2% tax was considered on everyone, there would be no way it would be passed.
6. There should be multi-level tolling based on income, not only minority status. There should be a \$0.50 - \$0.75 reduction in the cost if you are poor and use a transponder.
7. I'm not sure. I would like to see what other states have done and how they have handle this use. There are helpful and stigma on either way you go. I would like how other states have handle it.
8. Here's the problem: How do you determine who's low-income and who's going to determine that? Who decided that people who are low-income or minorities can't afford tolling? I don't understand that.
9. I think not having that multi-leveling tolling rate will have a disproportionate impact on the motorist and populations I work with and advocate for.
10. It will hurt the low-income population
11. Low-income users should be free.
12. I don't believe it matters how the toll will impact minorities. However, it should matter how it impacts low-income residents, and it will have a significant impact. It will create a "have" and "have-nots" transportation infrastructure, which will not be good for this City.
13. It will negatively impact low-income households. Families who are working for \$12-\$14/hr. are struggling just to survive now and we have many people at this rate --- too many. We need to work very diligently to be informative and assist these families however we can to help them in the transition.
14. I think it would impact them significantly. If there was a lower rate for them, they would be more likely to use the tolled bridges, but again, that would be the minority few. Most will choose to use the free bridges.
15. I think that proof of income or something will be much more time consuming for my constituents. They would just want to take another route or pay what they're asking.
16. I think its best not to have a multi-tier tolling level; it's going to cause more problems. Some people will abuse the system trying to sell their cards. Also, these people will either be able to afford it or not, not matter how low the cost will be.

17. You already have variable proposed, for frequent drivers and commercial drivers. You should continue that consideration for low income people.
18. One big question is, how will the transponder know who's who? Well, when you get the transponder, you'll have to fill out an application that asks those questions. You will also have to do this in a way that won't call them out for being low income, because they won't use them if they do.
19. Minorities are not looking for a special rate; low-income people are not looking for special rate. What people are looking for is a fair exchange to cross the bridges. They want a way to cross the bridge without creating more challenges for them financially. I think a cash option at the bridge that's the same rate as the transponder would be a fair. For if people are not commuters, how will they pay for their toll, if there is no cash option?
20. It seems to him that it could have a negative impact.
21. They will just avoid the bridges with the tolls.
22. Even though someone is low-income or minority, people want to feel that they are paying their own way. If you give out enough transponders, the best thing is to make the fee as low as possible for everyone. That said, senior citizens on a fixed-income may need a break. You don't want people choosing between paying medical bills and eating or paying a toll. In general though, people take pride in being able to support themselves and not feeling like a helpless case; it should be equal.
23. I think there should be a different rate available for at least for a trial basis to see how it works. Whatever toll rate is set, it should to match the person's economic status. How will people going to an interview across the river be able to afford the toll?
24. It would be a benefit that is a little less than the average based on income.
25. I think it's a good idea. How do you know if the person is low-income? How do they keep that status? How do you keep people from abusing it?
26. If there is one rate for everything without any subsidies or ways to soften the impact, the people I work with will change their shopping bridges and travel patterns. They will use the Sherman Minton or the 2nd Street Bridge. If the bridges project wants to promote equal usage of the bridge, they will have to find ways for those who can't afford it to be able to use it. There should be an option for people based on income in relation to the Kennedy bridges.
27. It would affect them big time. It's an extra tax on them when they are not making a lot. It will be a big discouragement for them.
28. This is only way to go. If you make exceptions, where do you start or stop? If you're going to make exceptions, do it across the board. Make both bridges untolled. Otherwise, the really poor will expect special treatment but people must be expected to manage their money without exceptions. It's not fair otherwise.
29. That's good; I don't know how it would work. It would cause more problems than it's worth.
30. How do you determine who is low-income? Are you making it hard for them to come in and prove who they are? Who's burden is it going to be to prove who is low-income? Look at what you're doing to visitors coming to town; you're also putting the burden on them.

31. In the best of all possible worlds, you would like to make it a progressive use tax, but it can be very hard to do. It could be possible to do a differential rate for those who have other verifiable benefits (social security, disability). Not sure if I want the Bridges group to do all the paperwork or investigating.
32. I don't think that will work. I don't know how you can make sure who is low-income and would need that.
33. No impact.
34. Economically it will affect them, but their priorities are work and saving so they will find the options to cross the river, like using the non-tolled bridges. I heard about legislators using an income tax credit for those who cross the river. I think that would be a good idea.
35. Should have an impact.
36. Most will have limited options on shopping for food and clothing, this will not affect the age group of 18-35 as much as it will affect the 35 and over, especially the senior citizens who will have to rely on the small corner stores whose prices are already inflated.
37. A reduced rate for low-income residents would be appreciated
38. yes

Other Improvements

1. If they looked at people at a certain poverty level, and let them be exempt, especially if they were crossing for work. Also if large employers would help pay taxes. It would also be good if teachers would be exempt as education is very important.
2. Give them a pass. Maybe require a transponder, but make the tolls free for some people. It will be a big job to know who these people are, but need to do it.
3. No fee, no tolling.
4. Invest into an EJ consulting firm, like his, to look into how they can better service this groups. It would be a very good.
5. I don't know. I think there should be a price break, but I don't know where it should be. There should be a way people can bring in documentation to show they need a price break. These are federal things, why can't they use federal records to determine who receives this price break?
6. There should be innovative thinking done that helps to keep Indiana residents living in Indiana and not moving to Louisville as a result of the tolls. They should focus on building nice and respectable low-income housing in Indiana where people have the opportunity to convert to home ownership. If that is available, people will stay living in Indiana.
7. There is something to be said about maybe annualizing the tolling. Say, if you're going over the bridge for work, have a maximum amount that will be tolled annually. Look at what they trips are for, and give discounts based on that.
8. The thing to do is to not have tolling, but if we have to have it, keep it at as minimum amount as they can.
9. I'm not sure. I like that transponder would be free. I like that a lot is done to make sure the transponders can be obtained in a variety of ways from a variety of sources. I like building in various discounts for low income and minority motorist when the data bears out the need.

10. Subsidize the low income population
11. This needs further study
12. A light rail system would have positive, equalizing, effect; giving equal access to all parts of the community without undue loss of time, like a bus would.
13. Offer a onetime preloaded week until they get paid. That may not mean much to those of us with solid incomes, but to them, it could make a real difference. Offer transponders and refills in places that are close to where they live/work. Allow people to load their transponders on either side of the river. In Indiana, we know where the highest densities of low-income individuals live. I suspect the same is true for Louisville and Prospect. Provide a solid week, every night of the week at varying times, of information sessions to teach them how to use the devices and what the requirements are.
14. I don't know anything else they could do, unless they open another bridge for free, and I don't think they'll do that.
15. You could have a system where you could prepay of a month and it would be cheap per day compared to just buying it per day.
16. To be honest, I don't have any other suggestion. I think the people who put the report together put a lot of work in it. I like that some of the bridges will be toll free and that will help out.
17. Improve the lives of low-income people. Finds ways to make them no longer low-income. Spend that same consideration that they're using for research on the bridges for helping low-income people to not be low-income. Also Louisville doesn't have the amount of traffic for two additional bridges. I think the east end bridge is a luxury. And that same level in preference should also be given to low-income people.
18. An easy, clear, and unbiased method of getting the information of who's who. Who is low-income or not. It needs to be seamless, and not call them out for being low-income.
19. I think they need to create jobs. The low income people who may be ex felons could man the toll booth. Also, invest in workforce development with skills that we will need for the next few years. Also mandate that contractors and subcontractors work with the community.
20. The only alternative I can see is not to have a toll at all and find another way to finance the bridges.
21. I don't know. I think the bridges project has done a good job figuring all this out. The community needs to come together on how to work with this. I think the un-tolled bridges will become congested and those communities near these bridges will benefit from it greatly. I wish there was more access points to get on the bridges from the Shawnee bridge because more access to the neighborhood could help them economically.
22. The business community should think broadly about ways to incentive people to shop at their locations. For example, Kohl's in New Albany might consider advertising to shoppers that they will deposit \$10 into their transponder accounts if shoppers come on a particular day. It would be like offering money off of in-store items, but just making it in the form of money for transponders. Foundations might consider underwriting the cost of people's tolls as a kind of investment. Colleges could include the cost of tolls in scholarship packages that they award. Also, is it necessary to toll the bridges 24/7? Could there be a toll-free day or a toll free time of

day (ex. after rush hour, from 10 am - 3 pm? In addition, there could be a different tax rate for businesses that will most benefit from the bridges project. For example, they are building a mall in Simpsonville, and this will have big city potential because their market of shoppers will expand significantly. Merchants there could pay higher taxes because they will disproportionately benefit from the project, and their property values will increase. Companies who can get products to the airport/World port faster should also pay more in taxes.

23. I think investments from corporation who are benefiting the most on the bridges should invest in a slush fund for those who cannot afford the tolls.
24. They should have reduced this bridges project to include light rail, or frequent and efficient public transit that would be benefit low income and middle class groups.
25. For those who are using it more often than others, there should be some kind of recognition for using it, like drawings, awards, or any kind of positive entertainment. However it's a risk because you might be celebrating someone's low-income status and that can be tied to racial groups.
26. Some communities have found by attaching small tax increases on things like auto insurance or gas they can get a lot of money from that to subsidize other things. Keeping people engaged in shopping and supporting the economy will always succeed from having easy access over the bridge.
27. Make sure people get jobs on the bridges project so that they can afford to cross it.
28. How about if you go to work between 4 and 6 am, the toll is half as expensive as if you cross from 6 - 9 am. This could be the same system in the evenings. It would equalize the flow of traffic and reduce the hassle factor for people. Also, companies may need to stagger end times for their employees while construction is going on. For example, companies like Humana could have their data entry people stay late one day to avoid congestion.
29. I think the best way, what he heard yesterday, is for the legislator who have an earned tax credit by looking at income from a tax form. There will be a subsidy based on a sliding scale. It should be based more than just gross income.
30. I don't really see a way to lower the impact of tolling on low-income people, because any extra cost on them is going to be hard on them. It could also raise crime, because they may need to rob Peter to pay Paul.
31. The easiest solution is to not do tolls and raise the gas tax.
32. I've been reading a proposal from the state legislator of a tax rebate for low-income people at the end of year. I feel that will help them psychologically. I also think there is a possibility of fraud with a free pass, or a lower rate card. What happens if someone's income changes in the middle of year? It would be a headache monitoring that.
33. I don't have any at this time.
34. In my opinion, everything will cost a lot of money that it won't become an option. How about using ferries?
35. A study of the routes used to access the Sherman Minton through the neighborhood and improve streets, signage, and other neighborhood improvements. This could anchor an economic development project.

36. For one, I don't agree with the statement of low-income and minority this should only be low-income because not all minorities are low-income. You should not group a whole race; you also have low-income whites in Portland who will have just as much problems getting needed items with this toll. They should use the federal guidelines on what is considered low-income and have people to be registered and if they are low-income then assist them with a discount but not all minorities
37. Give low-income residents FREE toll-passes. They cannot afford this added expense.
38. I'm not sure. It is not so much minority as it is low income. It just happens that most low income residents in this area are minority. Maybe train and hire some of the residents to work on the bridge project and truly make them a part of the process. Do you currently have any of the low-income and minority groups on your board or in focus groups to ask directly?

Closing Comments

1. It's extremely regressive, and it's going to hurt Southern IN more than it will Louisville. Anything that can help the poor should be done. It shouldn't be so regressive. When you do a flat rate, it hurts the poor, because it cost them more than it does her.
2. He would want to make sure the people of color are helping in the research.
3. They talk about giving TARC funding right off, what happens if the funding is taken away because something adverse happened? There should be no end to those benefits. There is no current plan to place tolls on the Sherman Minton and Clark Memorial.
4. He doesn't think so, but other than how it affects different groups, he thinks the bridges will be a good thing and help in economic development.
5. He doesn't think people are opposed to tolling the two new bridges but are opposed to the tremendous cost of the bridges. Also, people are concerned about the added traffic to the free bridges. Also, the way they enter into public about this subject should be more about low-income and not so much about minority, because not all minorities are low-income.
6. No.
7. What you're going to have to do is get the word out to everyone. Not everyone has computers or watches regular TV. There needs to be an ongoing dialogue of when all these things are happening. Maybe an update every 3 months letting them know what's going on, so people can plan for it. Could be having it on black radio stations, gospel stations, in the churches. The community forums are good; you're asking the community for input.
8. She thinks the people who made the decision on tolls do not understand how poor people live. These people don't want to be poor, because with the economy, a lot of people are struggling and at this point at time, it's not good to put this cost on them. You're putting an extra burden on those who are trying to go to work, or go get decent food in Indiana (West End doesn't have that).
9. No, just tolls are tolls. Tolling generally carries a heavier burden on the poor. The closest to zero they get for tolling the better, or make more investments to help low-income people.
10. He just thinks a clear decision needs to be made. They need to look at a bigger picture other than the commuter workforce, like a small business that has to make multiple trips across the

river. While the bridges are supposed to help the economy, it's causing additional restrictions to small businesses. Also, you have to look at the additional cost of people coming over to Jeffersonville just to shop. He doesn't believe tolling the bridges will increase commerce.

11. He just hopes everyone is really considering the best options to accommodate the poor. Bottom Line.
12. He wishes this part of the project was done and after the fact.
13. How are you really reaching out to the population you're inquiring about in the public meeting?
14. He believes in the project and in reading the proposal, he was encouraged because of their sensitivity to the poor and the fact that the people who are going to get the greatest benefit are going to be expected to pay for it. But, there are going to be issues they will have to look at: The east/west end interaction may be lessened because of the lack of a need to go through downtown to get to IN. Also, the toll of the Kennedy bridges could put more pressure on the 2nd St. Bridge. Also, they need to look at things like ferries to get people across the river.
15. Make sure everyone in the community sacrifices equally and also has something to celebrate. This project is a long time in coming, and the whole community should experience equal ups and downs. For minority and low-income residents, there should be something to gain from this. Hopefully, the communities will come together and more jobs will be created. The larger the job market, the more true a Metro that we have, the easier it will be to attract businesses. The West End needs to be included in this growth. We should develop projects and businesses near the free bridges because traffic will increase and could lead to job growth. In general, the community needs to look for every way to make this project work. The states will save money by using transponders, and we should encourage everyone to use the bridges rather than jam packing the Sherman Minton and Kennedy Bridge.
16. Keep in mind that someone who is not doing great but who is not officially poor will suffer the most. Also, she is amazed in general at what a huge ordeal we make out of this. We have to build these bridges; it takes money. It would have taken less money if we had done these 20 years ago. We should have been busy doing something instead of talking and talking. And, in general, we wouldn't have so many poor people in this country if we had maintained our sense of education, work ethic, and sense of family of all kinds. If we had stayed focused on this, we wouldn't be worrying about EJ now.
17. Small businesses, Mom & Pop shops in Indiana in particular, rely on consumer demand from Louisville to drive their business. They need help and support and innovative thinking to sustain themselves through the next 3 years of construction. He has seen tolls improve a region, but, in the short-term, they need help. For example, an easily accessible program could be developed that if you meet the criteria, you could qualify for a \$5,000 grant. Maybe that could help bring down the cost of rent and mitigate a decline in business. These entrepreneurs create jobs, and they will be hit hard without support. Those companies in New Albany might grow, but the Jeffersonville businesses will be hit hard if not supported. Also, in general, he thinks everyone will be very surprised by the development that comes to the region when the project is done. Five years after it is completed, there will be new housing and new businesses, and this will be a truly Metro area that people will want to come and live in. He doesn't know what the zoning is

like in the east end, but it should balance the need for homes, shopping centers, and business parks. In general, developers who've never looked at the area will start to look here for the first time.

18. No, not at this time.
19. We are talking about people at the very bottom. They don't have healthcare. They don't have any money to pay for tolls. She is appreciative of the opportunity to speak for people because it's going to be a serious problem. For frequent travelers, even \$1 toll is too much for some people. Good idea for transponder to be free.
20. He's always assumed when he traveled and paid tolls that out-of-state travelers would be paying more than those in the community. He hasn't heard about that conversation. They should give consideration of giving a lower cost to local residents because they are also paying taxes for that. And why would you need extra bridges if it's not to handle interstate traveling?
21. He thinks at the end, this project will benefit Louisville, and in turn, benefit everyone by increasing jobs. He thinks the bridges that are not being tolled need to be promoted more; you don't hear a lot about them.
22. They should do assessments on the non-tolled routes to see if there is congestion, and his question is whether there is funding set aside for these mitigation measures. When it says that there is not a current proposal on putting tolls on the Sherman Minton or Clark bridges, what is the likelihood that there would be tolls put on those bridges at a later time? He was confused on the difference between the pre-pay video rate vs. the transponder rate. He doesn't know what this is. Are there any work protections in the long-term changes TARC is going to make? (i.e. Is there a guarantee the changes in the report will be around in 3 years?) Is the no cost transponder going to be forever? Or just the initial rate?
23. He thinks that when you develop programs that mitigate the cost on low-income people, you need to dissect race from low-income people and look at those people who may be above the poverty level but the toll cost would be a hardship on them. Also, if there is a tax credit, it needs to happen at the same time as the deduction comes out of the transponders. When they make a decision on what to do to reduce the cost to low-income people, they need to have a meeting to address those ideas.
24. No. Looking forward to having more bridges, but there will be costs that aren't avoidable. He grew up in Chicago where tolls were a way of life.
25. The tolling proposal will have an immediate impact when it's implemented, and there will be a transitional period. But, the community understands that there is a cost for these bridges and that this is a very important project.
26. What other cities are they looking at that are going through a similar issue proposal? Look at how they have dealt with it. He thinks if people in his community had data on how tolls have impacted other communities, it would help to handle the fear with toll. He likes that people who are passing through the area also have to pay. He thinks these bridges will be an economic boom for Louisville. He's been a supporter of both bridges for that reason.
27. It appears a lot of thought has gone into ways to mitigate the cost of tolling on minority and low-income communities. I appreciate the opportunities for public input and think there needs

to be continued efforts to get people involved. My name was given to the researchers by a friend or else I would have not had the opportunity to provide feedback, and I think I work with and provide service to the very population this research was designed to find out more about (as it relates to the impact of tolling). I think that once the Tolling Mitigation Plan is developed it will need to be a sizeable intentioned marketing campaign to let the constituencies that don't fall into the minority or low-income definition know the depth of planning that under-girds the effort.

28. I would like to further discuss this issue with decision makers.
29. 50 cents each way for regular commuters makes much more sense the \$1 each way. Non-frequent users and out-of-town residents can make up the difference.
30. I am THRILLED that the bridges are finally being built! I cannot say that I understand why this had to take so long or why we couldn't have already had a bridge built, but we cannot wait any longer if we are to be a viable area of the country for expansion and prosperity. My heart breaks for those in poverty and how hard it will be for them to adjust, but the bridges will help to alleviate poverty for the entire region by bringing more and better jobs to the region. Thank you for collecting opinions and taking them into consideration as you make decisions!
31. Most will change their plans instead of dealing with the mess of a toll. The city should be prepared for the affected communities shopping in other areas of the city instead of going across the bridge.
32. Please give low-income residents free access to the bridges project.