

**Louisville - Southern Indiana  
Ohio River Bridges Project:  
Impacts on Environmental Justice  
Populations**

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**APPENDIX E1**



## **Material Accuracy**

The intent of this study and this subsequent report is to provide accurate and authoritative information about bridge usage patterns and the potential impact the bridges have on specific groups. 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.



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## Executive Summary

The purpose of this study was to perform comparisons of Ohio River bridge usage patterns and perceptions around future tolling between specific segments of the population within Louisville and Southern Indiana. We interviewed racial minorities who cross the river for work and non-work activities and low-income individuals crossing for work and non-work activities. Both groups were identified using the Federal Highway Administration definitions of Environmental Justice (EJ) race and low-income individuals. Minority business owners who regularly cross the bridge were also targeted to take part in a focus group to better understand the impacts tolls would have on their business operations. The particular methodology employed to gather feedback from these individuals is described in detail on page six of this report.

When we compare travel patterns across the river, we find that the groups have similar reasons for and methods of crossing. Those crossing for work do so on a regular basis, and those travelling for reasons other than work largely do so to shop, go to church, and to visit family and friends.

Challenges in crossing the river largely relate to traffic-related concerns. The congestion on the bridges is considered to be troublesome particularly during rush hour. The perceived frequent construction on the bridges also creates delays for these individuals and they oftentimes must rework their travel plans or schedules to arrive at their destinations on time. For those who work across the river, the Clark Memorial Bridge is a common alternative to avoid heavy congestion on I-65, as is I-64 (though to a lesser extent).

Those who own businesses and travel across the river for their daily transactions also cite congestion as a point of frustration. The tangible results of this congestion, however, can lead to lost revenue in terms of extended time for trips and more wages paid to employees making those trips.

Tolls were considered by many to be a necessary function of the new bridges, and many residents believe that the proposed tolls are reasonable. However, there was more concern among those with lower-incomes (particularly who cross the river for work-related reasons) that tolls will be a burden. For these individuals, they recognize that they will have the ability to reroute to non-tolled bridges, but they have concern regarding the added congestion on these bridges and the time it will take to cross the river. Added fuel costs related to this rerouting was also mentioned.

This concern is prevalent among minority business owners as well. They believe that the additional costs to their business, created by tolling, will have to be passed on to their customers, and they worry that they may become less competitive as a result.

The thought of using transponders as a method of paying the tolls was largely well received, but this support is contingent upon a few different factors. Obtaining the transponders will have to be convenient to pick up (i.e. at a local grocery store or other easily accessible location); the cost will need to be minimal, particularly among those who are low-income and business owners who own multiple vehicles; and finally, the opportunity to access reduced tolls by using a transponder can be a deciding



factor in its usage.

The idea of utilizing public transportation to mitigate the cost of tolls was received with skepticism due to the perceived lack of convenience in using the services provided by the local transit agency, the Transit Authority of River City (TARC). Nevertheless, some did indicate that they would consider the option if they could avoid the cost of tolls.



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## Purpose of Study & Profile of Participants

As noted, the purpose of this study was to gain insights into the bridge usage patterns of environmental justice (EJ) populations, including low-income and racial minorities, and to assess the potential impacts that tolling of new bridges would have on these segments of the community. There were two primary constituencies for this work, namely residents and business owners.

The first portion of the study targeted four subsets of the resident EJ population; the findings associated with each subset will be discussed in detail. These include:

- Racial minorities who cross the Ohio River (one-way) at least six times per week or 24 times per month for work-related reasons
- Racial minorities who travel across the Ohio River (one-way) at least 12 times per month for reasons other than work
- Low-income residents who cross the Ohio River (one-way) at least six times per week or 24 times per month for work-related reasons
- Low-income residents who travel across the Ohio River (one-way) at least 12 times per month for reasons other than work

The definitions of minority and low-income individuals are consistent with the Federal Highway Administration terms and thresholds. Racial minorities include individuals who are African-American, Hispanic, Asian, and American Indian or Alaska Native. Non-work travelers are those crossing for reasons such as school, shopping, medical visits, church attendance, visiting family/friends, etc. Low-income persons are those whose total annual household income is at the 2010 poverty level or below, taking into account the number of members in a household. The poverty levels related to household size are the following:

Persons in family	Poverty guideline
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010

For families with more than 8 persons, add \$3,740 for each additional person.



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While each group was designed to be mutually exclusive from a reporting perspective, it was not uncommon to find individuals who met the criteria for more than one subset (ie. a low-income minority individual traveling for work purpose). Rather than arbitrarily assigning this individual to one subset, we have included and subsequently analyzed the opinions of this individual and others like him/her in each subset for which they qualify.

The second component of the study was designed to take into account the impact that the project would have on minority-owned businesses. To qualify for the study based on this piece, businesses had to:

- Self-report as being minority owned (using the same criteria used in the previous discussion)
- Use company vehicles to make multiple trips across the Ohio River on most days of the week and/or have employees who themselves cross the Ohio River



## Survey Methodology

This section will describe the recruitment, interview and focus group processes, and responses rates for each subset of our study.

### Resident Recruitment

Given that the target participants of the study were racial minorities and those living at or below the poverty line, we utilized a series of methods to identify qualified individuals. A prescreening telephone campaign was administered within a targeted sample of individuals identified as being likely to fit the aforementioned criteria. Included in this screening process were questions related to the study objectives:

- If and how often respondents cross the river.
- Reasons for crossing the river (i.e. work related or other reasons)
- Race of respondent
- Annual income of respondent (related to this, how many people currently live in the household)
- General interest in a follow up conversation about their usage patterns across the river.

This last piece was designed to create a final list of potential participants for the discussions that were to follow.

In total, we spent 148.25 hours calling 5,489 phone numbers at least one time. Conversations were conducted with 1,230 individuals. These conversations began with a question regarding the individual's current bridge usage. As is outlined below, 1,014 of the 1,230 individuals with whom we spoke did not cross the bridge as often as was required to participate in the study.

<b>Bridge Usage: Those not meeting thresholds</b>	<b>Number of Respondents</b>
Did not cross the bridge at least one time per month	636
Crossed for work reasons only but did not make 3 or more roundtrips per week	18
Crossed for non-work reasons only but did not make 6 or more roundtrips per month	333
Crossed for work and non-work reasons, but did neither at the frequency required in either category	27
<b>Total</b>	<b>1,014</b>

Of the 216 individuals who did travel across the bridge for work or non-work purposes at the frequency thresholds described on page five, we continued with a series of questions to elicit the individual's race and household income. For individuals who were classified as racial minorities and/or low-income persons, we then asked if they were willing to provide additional feedback on the subject of bridge usage during an upcoming focus group or interview; they were told that they would be compensated for their time. The break-down of those who did not qualify at this stage based on race and/or income,





who refused to answer an identifying question, or indicated that they would not participate in future discussions is noted below.

<b>Bridge Usage: Those who met the frequency thresholds but did not qualify for other reasons</b>	<b>Number of Respondents</b>
Caucasian work travelers not living in poverty	32
Caucasian non-work travelers not living in poverty	46
Caucasian work and non-work travelers not living in poverty	32
Qualifying work or non-work travelers who refused to answer either the race, income, or name question	15
Qualified for usage, race, and income, but indicated that they were not interested in participating in a focus group	18
<b>Total</b>	<b>143</b>

The final outcome of this process was the identification of 73 persons who met the criteria for at least one of the subsets and were also willing to participate in further discussions on the topic.

The original scope of this project was to conduct focus groups with members of these populations. However, as is described above, the ultimate number of qualifying individuals was significantly lower than anticipated. Given this, there was a concern that we would lose participants in the process of inviting them to attend focus groups on a pre-determined date and time at a location that may or may not have been close to a person’s residence. In an effort to maximize our response rate, it was decided that a more effective, and equally valid, social science method to employ would be one-on-one telephone interviews. The advantage to the phone interview as compared to a focus group is that the individual could schedule the call at his or her convenience and participate in the discussion at a location most convenient to him or her.

### **Resident Interview Process & Response Rates**

Once our final list of potential participants was gathered from the screening process, we began scheduling in-depth interviews (IDI) with the 73 individuals who met the criteria for participation. In all instances, we communicated that calls would be conducted at times convenient to that particular individual and that a \$50 prepaid debit card would be given as an incentive for completing the interview. All individuals who agreed to an interview were mailed a packet of educational materials provided by the Louisville-Southern Indiana Ohio River Bridges Project that outlined the project and the proposed toll structure; this educational packet can be found in the attached Appendix. During the interviews, the interviewer discussed this information in more detail with participants. The purpose of this was to ensure that participants had an accurate understanding of the project scope and parameters and could therefore realistically assess the potential impacts of the project on their lifestyles and travel patterns.

All 73 individuals were called multiple times and, in several instances, calls were scheduled with individuals who were then unavailable at the time of the call. Multiple attempts were made to reschedule such calls. The net result of this process was 40 completed in-depth interviews.



While some of the 40 conveniently fit into mutually exclusive groups, as was previously noted, others matched multiple criteria. The first exhibit in the Appendix illustrates the nine possible subgroups into which participants fit, and the table below outlines the ultimate classifications.

**Table 1. In-Depth Interview Response by Subset**

Demographic Group	Exclusive	Total (Includes Overlap)
Racial Minority Work	3	14
Racial Minority Non-Work	10	21
Low-Income Work	4	12
Low-Income Non-Work	8	16

The demographic characteristics of the respondents, delineated by subset, are below.

**Table 2. Demographic Profile by Subset**

Demographic Group	Racial Minority Work	Racial Minority Non-Work	Low-Income Work	Low-Income Non-Work
Male	4	8	4	5
Female	10	13	8	11
Kentucky	5	10	3	4
Indiana	9	11	9	12
Caucasian	0	0	6	9
African American	13	20	6	6
Asian	1	1	0	0
Refused	0	0	0	1

## Minority Business Owner Recruitment

Seven different data files<sup>1</sup> were pulled and cross-referenced to identify a master list of 377 minority-owned businesses in the Kentucky/Indiana region. Similar to the resident process, a prescreening telephone campaign was implemented to quantify the company's cross bridge travel patterns, and to confirm that the business was, indeed, minority owned. All 377 companies were called, and conversations were conducted with 88 companies. Of these, 25 companies met the required criteria.

<sup>1</sup> The seven data files included the following: 2012 Business First Book of Lists – Minority Business Owner list; a list of certified minority-owned companies provided by staff of the Tri-State Minority Supplier Development Council; three 2013 InfoUSA lists (Companies headquartered in Clark, Floyd, Harrison, and Jefferson counties; Companies with African-American or Hispanic executives in Clark, Floyd, Harrison, and Jefferson counties; Companies in the 40210, 40211, and 40212 zip codes); a list provided by the Chamber and Economic Development agency of Southern Indiana, One Southern Indiana, of 2012 attendees to their Diversity & Inclusion conference; and a list provided by the Chamber and Economic Development agency of Louisville, Greater Louisville Inc., of minority-owned member and non-member businesses.



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## Minority Business Owner Focus Group Process & Attendance

Each qualified business owner was invited to attend a luncheon focus group to discuss the bridges project and the impacts that it is anticipated to have on his/her business. A \$50 cash incentive was provided. Lunch and parking reimbursements were also provided, a fact that was communicated to all invitees.

This focus group took place February 12, 2013 at noon and lasted 90 minutes. It was held at the Muhammad Ali Center in downtown Louisville. A total of seven business owners participated in the focus group. Of those seven businesses, two had businesses located in Indiana and five were in Kentucky. The racial composition of the attendees included four African-American men, one African-American woman, and two Hispanic men.

### Calculation Notes

1. Each group represented in the IDI discussion is not mutually exclusive. If a respondent fit multiple categories, they were included in corresponding group discussions as to avoid any confusion or justification around assignment to groupings.
2. Some charts or tables may not total 100% due to rounding.
3. Some charts or tables may total more than 100% if multiple answers were allowed for an individual question.



## Research Findings

From here, we will discuss the findings based on our conversations with environmental justice resident populations and minority business owners.

### Minority Work Commuters

This section is designed to discuss the salient findings related to racial minority respondents who cross the river multiple times per week for work-related reasons.

#### *Reasons for Crossing*

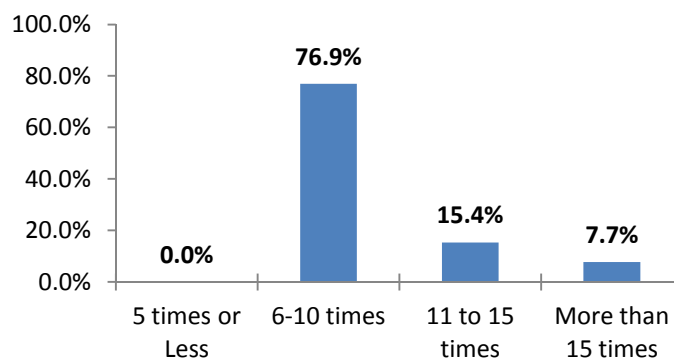
While work is indeed the common factor related to why these individuals are crossing the river, it is not the only reason they are traveling between states. In addition to commuting for employment, some of these respondents also travel for the purpose of:

- Shopping
- Visiting family and/or friends
- Attending school
- Going to doctor appointments

#### *Frequency of Crossing*

Given the nature of the group and their primary motivation for crossing the Ohio River, most of these respondents are commuting every weekday or nearly every weekday. While some cross the minimum of six times a week (defined as three roundtrips), the majority cross much more frequently at two times a day, thus utilizing the bridges 10 separate times per week.

**Figure 1. Frequency of Crossing River for Minority Work Travelers, Defined by # of Crossings in a Week**





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### ***Challenges in Crossing the River***

We asked respondents what challenges they frequently encounter when crossing the river, and the consistent theme that emerged from many respondents was traffic problems, particularly related to certain times of the day.

Challenges related to traffic fall into two categories:

- **Rush Hour**
  - The 7:30 to 8:00 am time frame is particularly troublesome due to traffic congestion.
  - Merging onto and off of the Kennedy Bridge at Spaghetti Junction during morning and afternoon rush hours.
  
- **Bridge Construction**
  - Many reference the Sherman-Minton Bridge shut down and subsequent travel pattern changes as a result. This concern increases when this situation is placed in the context of the traffic issues that they perceive will occur as a result of constructing a new bridge downtown.
  - Regular maintenance, such as the work being done on the Clark Memorial Bridge and the past construction on the Kennedy Bridge last year.

Beyond the simple frustration associated with traffic delays, there are tangible consequences related to these issues:

- They have to leave earlier to get to their jobs on time, often adjusting home routines to do so.
  - Some mentioned that being late to work can affect their relationship with their employer.
  - There is oftentimes a 20-30 minute back-up when crossing the bridges, due to periodic construction and, more consistently, rush hour traffic.

### ***Reasons for Choosing Existing Routes***

Routes are chosen largely for pragmatic reasons; for work commuters, this means selecting the bridge that is closest to their home and will most quickly get them to their employer. Alternate routes, however, are considered when traffic patterns are too heavy.

- If using Kennedy Bridge – If they typically travel across the Kennedy Bridge, they will consider using the Clark Memorial Bridge if traffic is too heavy.
- If using Clark Memorial Bridge – Typically this bridge is used to avoid congestion across I-65.
- If using Sherman Minton Bridge – Given that this bridge is more isolated in relation to the Kennedy and Clark Memorial bridges, those crossing this bridge are more consistent in their travel routes. However, they will consider utilizing the other bridges if traffic is backed up on I-64.

### ***Sources of Information Used for Travel***

Several sources of information are used to help determine which route individuals will take during the day. The most prevalent of these sources among this group include:

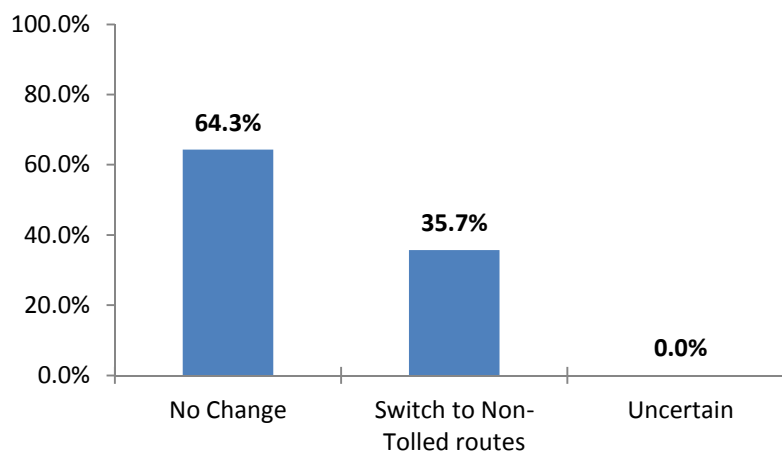
- Television news (traffic reports)
- Internet
- Accessing the internet via a Smartphone

### ***Impact of Tolls on Commuting Patterns***

While there were individuals who indicated that the introduction of tolls would not impact their travel patterns across the river, others did have specific predictions about how their crossing the Ohio River may be affected by having to incur this additional expense.

- Among those who would not change their travel patterns, there was a preponderance of respondents who indicated that the tolls would have a minimal impact, largely because they are working across the river and have to make the commute. To these individuals, the cost would not be enough to justify a change in their travel patterns.
- Others indicated that they would simply switch to non-tolled routes, namely the Clark Memorial Bridge. This was mentioned more often by minorities who are also low-income individuals. However, they would be willing to pay the toll in instances where time is a factor.

**Figure 2. Change in Travel Patterns for Minority Work Travelers**



A number of respondents provided more detail regarding their likely behaviors:

- For those who used the bridge for work and non-work purposes, they indicated that they would look for ways to combine or minimize the number of trips that they made. For example, they might go shopping immediately following work, rather than returning for a separate shopping trip.



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- Utilize mass transit, but only if this would be less expensive than the tolling option.
  - If an employer provided the option to work from home, these individuals would be more inclined to entertain this, given that they could avoid tolls by doing so.

We asked respondents to indicate what would allow them to continue their current travel patterns even when tolling is in place. Largely, the options suggested included a price reduction or incentive for crossing the tolled bridges.

- Discounts and tax rebates
- Rebates for those who are financially unable to bear the cost
- Toll booths on the bridge so that costs of the transponder could be avoided

Related to the transponder, there are a variety of thoughts in terms of how to best utilize such a payment method for the tolls.

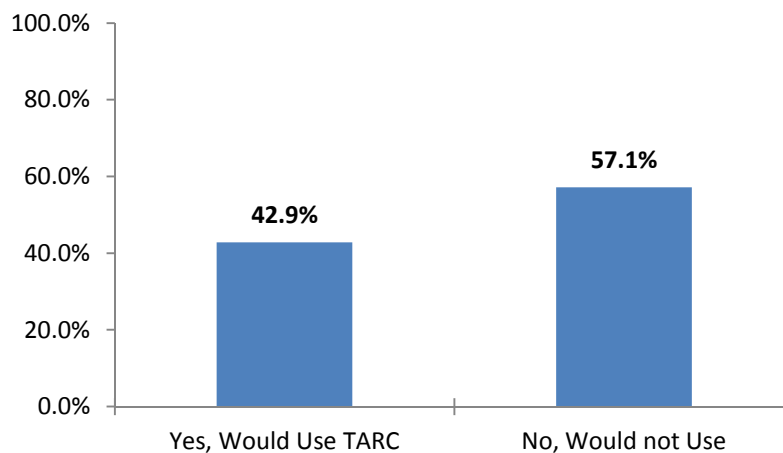
- **A Minimum Deposit** – The notion of a minimum deposit was explained to respondents as an option that would allow transponder users to pay for their tolls directly from a bank account. This account could be a separate transponder account, or it could be a user’s personal bank account, but, in both cases, a minimum account balance would be required in order to make the automatic payment deductions; the amount of this minimum balance was not defined. The general thoughts around this are that such a policy would be positive. However, there is some concern that, depending on the minimum amount required, low-income individuals may struggle with maintaining such a balance in the account. That being said, the idea of prepaying for the tolls would be helpful to most in this group.
- **Free or Discounted Transponder** – There is some skepticism around the idea of a free transponder (primarily related to the belief that nothing in life is truly free), but many say that such a policy would increase their likelihood to utilize a transponder. There is also a perception that license capture, in the absence of a transponder, would be an expensive system for both states to implement and maintain.
- **Discounted Toll** – In general, this would increase their likelihood to use a transponder.
- **Replenishment Policy** – Respondents were told that the characteristics of a replenishment policy would include a minimum amount required in their transponder fund, an increment for auto-deduct, and a notification before auto-deduct. There was not a lot of consensus around this concept, as many indicated that they did not know what a good policy would be. However, depending on how the policy was defined, it could potentially increase the likelihood of use.
- **Mode of Payment** – Several thoughts were shared regarding the mode of payment for the tolling:
  - Different options would be a plus.
  - Payments should be tax-free.
  - An employer-employee agreement on payment would help to minimize the impact of the tolls.

- Debit payments from a prepaid account would be useful.
- **Obtaining the Transponder** – Mailing the transponder to the resident’s household was the most popular of suggestions. If individuals have to pick up a transponder themselves, it is important these are available at locations they consider to be convenient.

### ***Public Transportation Utilization***

While a majority of racial minorities who cross the bridges for work-related reasons indicated they would not use public transportation to cross the river in order to avoid the tolls, many of them would consider it.

**Figure 3. Potential Use of Public Transportation for Minority Work Travelers**



Reasons around using TARC more frequently largely relate to the price of tolling. However, usage of TARC would be restricted to short trips that avoid any extended timelines that often result from using public transportation.

For those who would not consider TARC, their final destinations simply are not geographically conducive to utilizing public transportation.

Comments regarding TARC options included:

- An acknowledgement that public transportation across I-65 would help alleviate traffic congestion along 2<sup>nd</sup> Street.
- Suggestions to offer discounted bus fares for those using TARC as an alternative to driving across the river.
- The call for more routes and options to handle the potential influx of riders due to tolling.



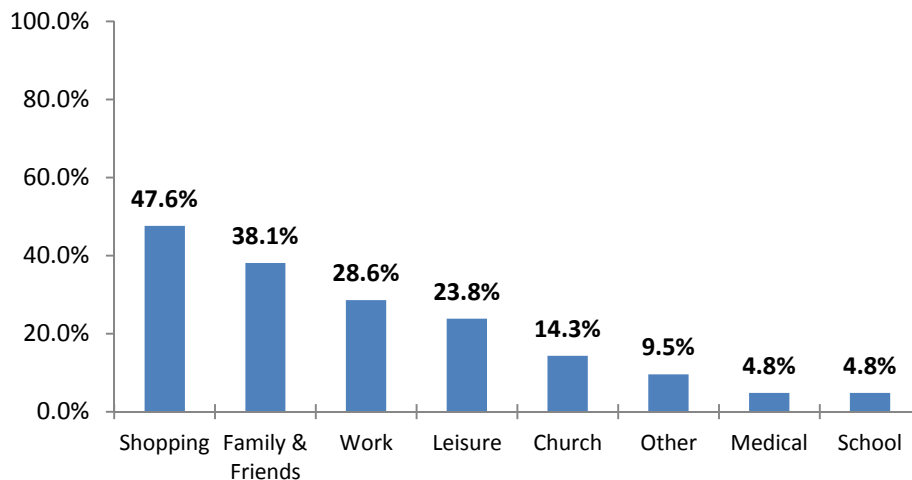
## Minority Non-Work Travelers

This section focuses on the themes emerging from interviews with racial minorities who primarily travel across the bridges for non-work reasons.

### *Reasons for Crossing*

We see a wide variety of reasons for crossing the river, namely shopping and visiting friends and family. While this subset is not focused on the patterns of work commuters in particular, travel for employment is nevertheless a factor leading to bridge crossing. Leisure includes going to restaurants, movies, the casino, and sporting activities.

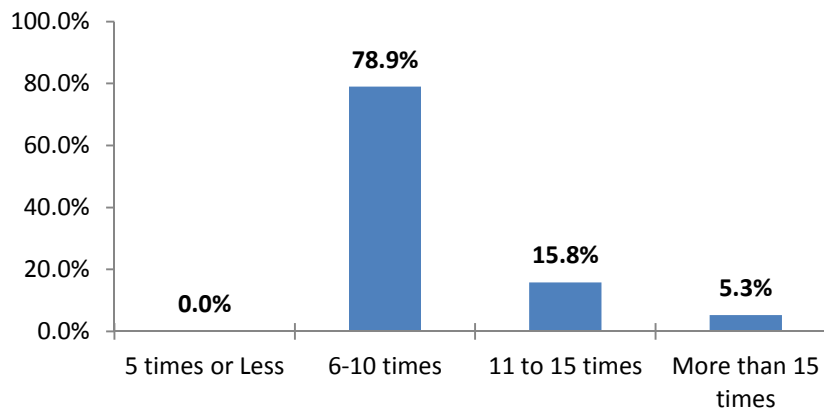
**Figure 4. Reasons for Crossing the River for Minority Non-Work Travelers**



### *Frequency of Crossing*

On average, these individuals are crossing 9.7 times per week (or about 5 round trips each week). Those crossing for shopping and church do so regularly.

**Figure 5. Frequency of Crossing for Minority Non-Work Travelers, Defined by # of Crossings in a Week**





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### ***Challenges in Crossing the River***

We asked respondents what challenges they frequently encounter when crossing the river and the consistent theme that emerged from many respondents, as we saw with minority work commuters, was traffic problems and, more specifically, traffic congestion.

Challenges related to traffic fall into several different categories:

- Rush Hour
  - The 7:30 to 8:00 am time frame particularly is problematic.
  - The 4:30 to 6:00 pm time frame is troublesome as well.
- Accidents and Wrecks
  - These oftentimes lead to traffic delays that create problems when trying to reach destinations.
- Bridge Closures
  - Particularly related to current construction lane closures, as well as the Sherman Minton closure.
  - Regular maintenance, such as the work being done on the Clark Memorial Bridge and the past construction on the Kennedy Bridge last year.

Some respondents did not cite any challenges, and this was because they typically avoid rush hour and utilize different bridges when they know congestion has occurred.

Certainly these delays are frustrating; in many cases, reacting to them causes individuals to:

- Manage added anxiety and stress related to the traffic.
- Change their driving patterns.
  - Avoiding exits to bypass traffic
  - Avoiding the bridge altogether and finding activities on their side of the river

### ***Reasons for Choosing Existing Routes***

As is expected, routes are chosen largely for convenience purposes. Alternate routes, however, are considered when traffic patterns are too heavy.

- Kennedy Bridge Travelers – Individuals use this bridge because it is either close to their home or destination. They typically use it for non-rush hour times because it is the most direct route; they will use 2<sup>nd</sup> Street if I-65 is too congested.
- Clark Memorial Bridge Travelers – During the times that these individuals travel, there is rarely heavy traffic. Oftentimes this bridge is utilized because it is a less-trafficked route.
- Sherman Minton Bridge Travelers–This is perceived to be the least traversed of the bridges. I-64 is utilized to avoid the heavy congestion found on other bridges. It is also used by those going to the Casino from the Kentucky side.

### ***Sources of Information Used for Travel***

Several sources of information are used to help determine which route individuals will take during the day. The most prevalent of these sources among this group include:

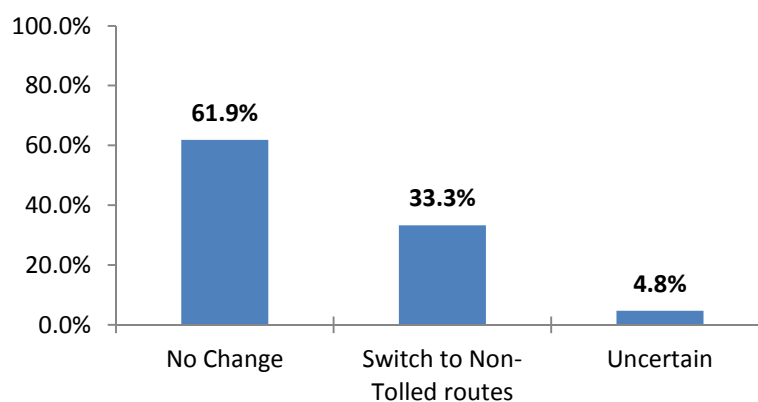
- Television news (traffic reports in the morning and local news if it airs close to their departure time)
- Road signs providing real-time traffic notifications
- Radio traffic reports while en route to destination
- GPS

### ***Impact of Tolls on Commuting Patterns***

While there were individuals who indicated that the introduction of tolls would not impact their travel patterns across the river, others did have specific predictions on how their crossing the Ohio River may be affected by having to pay a portion of their income to bridge tolls.

- Among those who are unlikely to adapt their behaviors, there is a perception that the cost of tolls is not high enough to warrant change. Others make the claim that they travel across the river out of necessity (largely for work or church-related reason) and have no choice but to continue this practice. These individuals aside, there are also those who currently do not use the bridges slated for tolling, and thus they will not be affected.
- Some 33% indicated that they would simply switch to non-tolled routes or reduce the number of trips they make each week. As an example, participants noted that they could change their shopping patterns, preferring to make purchases online rather than traveling in-person.

**Figure 6. Change in Travel Patterns for Minority Non-Work Travelers**



Nuanced responses to the question above yielded these insights which include:



- 
- Only use tolled bridges when necessary. Because some lived on a fixed income, it would be difficult to regularly utilize these routes.
  - Utilize mass transit, but only if this would be less expensive than the tolling option.
  - Some indicated a change in lifestyle, such as finding medical professionals on their side of the river or changing buying habits to include, as mentioned, more online shopping.

We asked respondents to indicate what would allow them to continue their current travel patterns even when tolling is in place. Less congestion and lower tolls would be influencers over this decision.

- If traffic is indeed improved, they would pay the tolls to get their destinations faster.
- Respondents would rather pay tolls than higher taxes.
- Rebates could help offset the financial inconvenience of paying a toll.

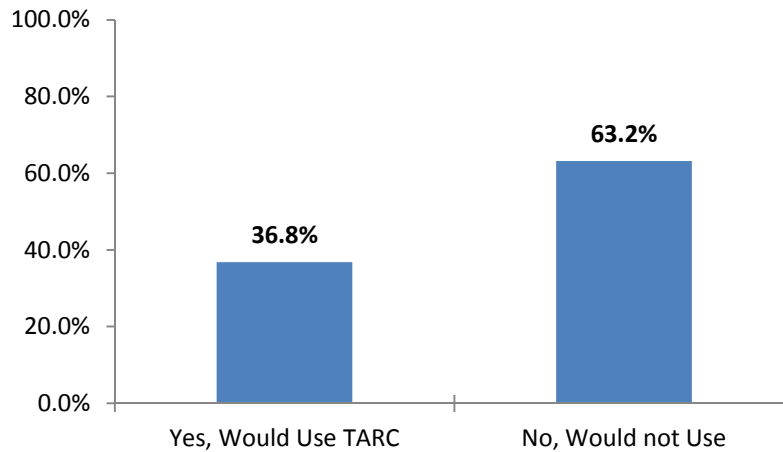
We asked respondents about the idea of using a transponder for tolling, including various components of such a method.

- **A Minimum Deposit** – The explanation of this concept is defined on page 12 of this report. The general sentiment around a minimum deposit is that it would be a good idea if the minimum deposit was not too high. It would help to eliminate confusion in payment.
- **Free or Discounted Transponder** – There was broad support for this as no one liked the idea of paying for a transponder, particularly in light of the fact that many families have multiple vehicles.
- **Discounted Toll** – Respondents did not feel that the proposed toll was too expensive, but an even less expensive option could increase the likelihood of using a transponder.
- **Replenishment Policy** – As was noted on page 12, respondents were told that the characteristics of a replenishment policy would include a minimum amount required in their transponder fund, an increment for auto-deduct, and a notification before auto-deduct. There was not a lot of conversation around this piece, other than a sentiment that support for such policy would be contingent on its specific elements.
- **Mode of Payment** – Several thoughts were relayed around the mode of payment for the transponder:
  - A physical location would be needed to pay the tolling balance in person.
  - Debit/Credit payments are feasible.
  - It may be important to establish a separate bank account to hold toll-specific funds.
  - There are those who shy away entirely from an automatic payment system due to a general distrust in the system.
- **Obtaining the Transponder** – Obtaining the transponder will have to be an easy process as to avoid further inconvenience. This could involve establishing a well-known and easily accessible pick-up location or having the transponders delivered to their residences.

### **Public Transportation Utilization**

While the bulk of minority respondents who cross the bridges for non-work reasons indicated that they would not use public transportation to cross the river in order to avoid the tolls, just over one-third indicated that they would.

**Figure 7. Potential Use of Public Transportation for Minority Non-Work Travelers**



Those who would consider using public transportation once the bridges are complete largely cite reasons related to cost sensitivity around the tolls. However, they would consider using TARC if it will be cheaper, *and* if it will be convenient.

For those not considering such an option, convenience plays a role in their answer, because it is easier to drive their own vehicle and because TARC cannot take them to their final destination.

Suggestions to make TARC more effective, however, include:

- Offering more express routes, particularly across the bridges.
- Providing more frequent and convenient stops.
- Ensuring that buses are consistently on time.



## Low-Income Work Commuters

This section outlines the prominent findings related to low-income respondents who cross the river frequently for work related reasons.

### *Reasons for Crossing*

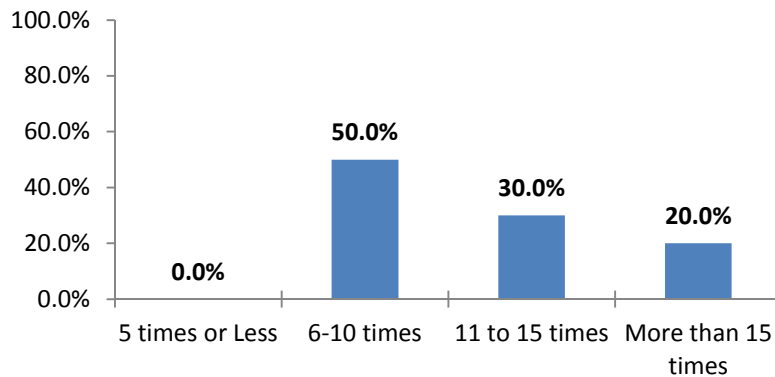
Given the nature of this group and its defined parameters, all respondents travel weekly across the river for work-related reasons. However, they also cross for other reasons, including:

- Going to medical appointments
- Visiting family and/or friends
- Shopping and leisurely activities

### *Frequency of Crossing*

On average, these individuals are crossing 12.6 times per week (or about 6 round trips each week), but half are crossing between six and ten times. Those crossing for shopping and church do so regularly.

**Figure 8. Frequency of Crossing for Low-Income Work Travelers, Defined by # of Crossings in a Week**





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### ***Challenges in Crossing the River***

We asked respondents what challenges they frequently encounter when crossing the river, and several consistent themes emerged from this group related to traffic congestion.

Challenges related to traffic fall into several different categories:

- Large Tractor Trailer Trucks
  - These create congestion, and there is a perception that more of them are on the roads now than in years past.
- Dangerous Hazards
  - Bridges hold water and are dangerous to drive on.
  - Tractor Trailers can be dangerous to other drivers.
- Bridge Construction
- Spaghetti Junction Congestion
  - Specifically the I-64 and I-71 interchange.

As is seen in the minority subsets, these issues cause general irritation and also particular concerns:

- Traffic on the bridge can delay drivers and subsequently make them late for work.
- Drivers report increased nervousness and stress.

### ***Reasons for Choosing Existing Routes***

Routes are chosen largely for convenience purposes. Alternate routes, however, are considered when traffic patterns are too heavy.

- If using Kennedy Bridge or Clark Memorial Bridge – Individuals use these bridges because it is either close to their home or destination. Furthermore, they typically alternate bridges based on traffic. If there is an event in Downtown Louisville, the Kennedy Bridge will be utilized.
- If using Sherman Minton Bridge – I-64 is utilized to avoid the heavy congestion found on other bridges, particularly as participants perceive this as being the least traveled of the bridges. The Kennedy Bridge is also believed to be the most dangerous, so those traveling across the Sherman Minton Bridge believe this is a good alternative.

### ***Sources of Information Used for Travel***

Several sources of information are used to help determine which route individuals will take during the day. The most prevalent of the sources among this group include:

- Television and radio news sources
- Internet
- Accessing the internet via a Smartphone

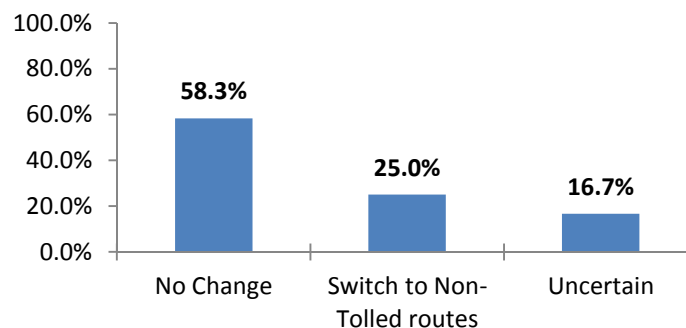
### ***Impact of Tolls on Commuting Patterns***

The majority of respondents within this group indicated that they would not change their commuting patterns based on the introduction of tolls.

- Some are operating on the belief that if paying a small toll will help them get to work quickly, they will pay the toll.
- In their opinions, the projected toll amount is not too expensive.

Others indicated that they would simply switch to non-tolled routes or reduce the number of trips each week.

**Figure 9. Change in Travel Patterns for Low-Income Work Travelers**



We asked respondents to indicate what would allow them to continue their current travel patterns even when tolling is in place. Less congestion and lower tolls would be influencers over this decision.

- Some indicated that not tolling the bridges was the only way to ensure that their current travel patterns would continue.
- Discounts on tolling would help.
- A decrease in congestion as a result of the new bridge would be worth paying a toll.

We talked with respondents about the concept of using a transponder for tolling, which prompted the feedback below:

- **A Minimum Deposit** – As was noted previously, an explanation of this concept is defined on page 12 of this report. A decision on whether or not this would be a good idea is contingent upon the minimum deposit required. In general, this would make the process easier.
- **Free or Discounted Transponder** – The general consensus among this group is that this would increase their likelihood to use a transponder.
- **Discounted Toll** – The general consensus among this group is that this, too, would increase their likelihood to use a transponder.
- **Replenishment Policy** – Again, participants understand that the characteristics of a replenishment policy would include a minimum amount required in their transponder fund, an



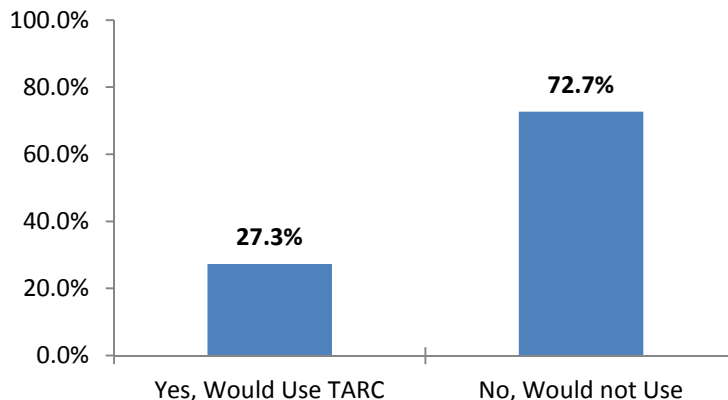
increment for auto-deduct, and a notification before auto-deduct. There is not a high level of certainty around what the policy would look like, so there is nearly an even divide in those who say this would increase or decrease their likelihood of owning a transponder.

- **Mode of Payment** – Several thoughts were relayed around the mode of payment for the transponder:
  - More complicated methods will only increase the overall cost of the bridges project, and the transponder is perceived to be among the more complicated techniques.
- **Obtaining the Transponder** – Obtaining the transponder will have to be an easy process. Suggestions include mailing the transponder and making it available to obtain online. Respondents also suggested that transponders be distributed through the network of existing Department of Motor Vehicle (DMV) locations as drivers are already accustomed to visiting these offices for driving-related needs.

### ***Public Transportation Utilization***

A majority of low-income respondents who cross the bridges for work-related reasons indicated that they would not use public transportation to cross the river in order to avoid the tolls.

**Figure 10. Potential Use of Public Transportation for Low-Income Work Travelers**



Those who reported that they would use TARC remarked that they already use public transportation and will continue to do so moving forward.

For those not considering such an option, convenience plays a role in their answer because TARC may not run early enough or because their jobs require them to use their personal vehicles during the workday.

Respondents did suggest that TARC could be more beneficial if they:

- Were more sensitive to the handicapped.
- Offered more bus routes across the river.

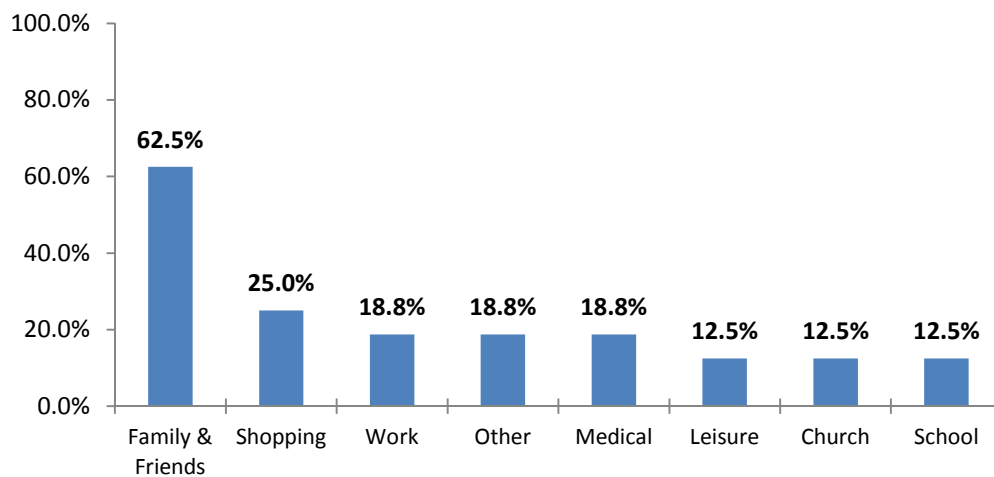
## Low-Income Non-Work Travelers

This section will discuss the salient findings related to low-income respondents who cross the river multiple times per week for reasons other than work.

### *Reasons for Crossing*

We see a wide variety of other reasons for crossing the river, primarily visiting family or friends or, in much lower preponderance, for shopping. These travelers also cross for work purposes. “Other” reasons include personal reasons unrelated to work.

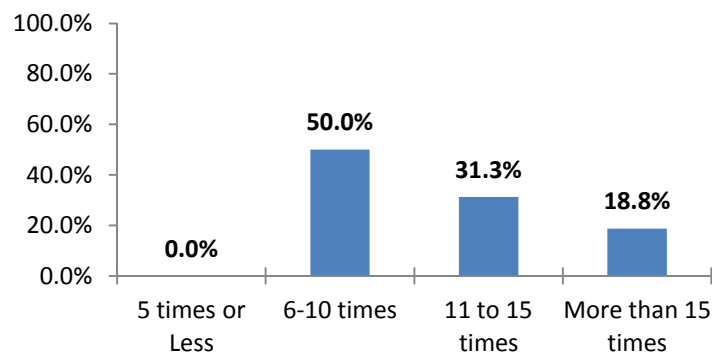
**Figure 11. Reasons for Crossing the River for Low-Income Non-Work Travelers**



### *Frequency of Crossing*

On average, these individuals are crossing 12 times per week (or about six round trips each week), but half are crossing between six and 10 times.

**Figure 12. Frequency of Crossing River for Low-Income Non-Work Travelers, Defined by # of Crossings in a Week**





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### ***Challenges in Crossing the River***

We asked respondents what challenges they frequently encounter when crossing the river and, as has been seen in each of the other subsets, the consistent theme that emerged from many respondents was traffic problems.

These traffic problems fall into the following categories:

- Heavy Congestion
  - The 7:45 to 9:00 am time frame is particularly troublesome.
  - Afternoon commute (5:00 to 6:00 pm) on I-65 is a challenge.
- Accidents and Wrecks
  - These often lead to traffic delays that create problems when trying to reach destinations. It seems like there is always a wreck on the bridge.
- Bridge Closures and Repairs
  - Regular maintenance, such as the work being done on the Clark Memorial Bridge and the past construction on the Kennedy Bridge last year.
- Limited Bus Routes Across the River

Beyond the simple frustration associated with traffic delays, there are tangible consequences related to these issues:

- Issues related to time and long waits make it difficult to arrive at destinations on time.
- Individual stress levels increase because of traffic.
- Changes in driving patterns are required to avoid delays.
  - Will reroute to other bridges if there is an issue on a particular one.

### ***Reasons for Choosing Existing Routes***

Respondents have established primary travel routes but also switch to secondary routes when traffic so dictates.

- Kennedy Bridge Travelers— Individuals use this bridge because it is either close to their home or destination; they will use 2<sup>nd</sup> Street if I-65 is too congested. There is a perception among some that the Kennedy is the most dangerous of the bridges.
- Clark Memorial Bridge Travelers – Due to heavy traffic through the Spaghetti Junction and on I-65, some believe that this is the best available route to their destination and therefore utilize this bridge.
- Sherman Minton Bridge Travelers – This bridge is typically used as an alternate route if the Kennedy Bridge is congested (and likewise individuals will travel across the Kennedy Bridge if I-64 is congested).

In general, bridge usage patterns are contingent upon the current traffic situations.

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### ***Sources of Information Used for Travel***

Individuals rely on a number of sources of information to plan their travel including:

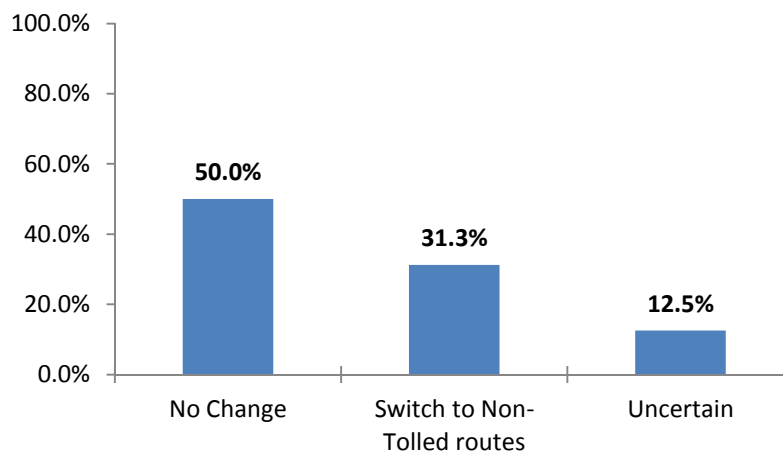
- Television news (traffic reports in the morning and local news if it airs close to their departure time)
- Online sources such as TRIMARC
- Radio traffic reports while en route to destination
- CB Radio

### ***Impact of Tolls on Commuting Patterns***

While there were individuals who indicated that the introduction of tolls would not impact their travel patterns across the river, others did have specific predictions on how their crossing the Ohio River may be affected by having to pay a portion of their income to bridge tolls.

- For those unlikely to make a change, there is a perception that the cost of tolls is not high enough to impact their travel patterns. The perception among these individuals is that the pricing as defined to them during the interviews is fair and would not deter them from using a particular bridge.
- Others indicated that they would simply switch to non-tolled routes or reduce the number of trips each week.

**Figure 13. Change in Travel Patterns for Low Income Non-Work Travelers**





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These respondents offered the following additional insights:

- Some individuals reported that they lived on a fixed-income and, due to cost concerns, many would only use tolled bridges when necessary.
- Utilize mass transit, but only if this would be less expensive than the tolling option.
- Carpooling could be utilized to mitigate the cost associated with tolling.

We asked respondents to indicate what would allow them to continue their current travel patterns even when tolling is in place. As was the case for low-income work travelers, less congestion and lower tolls would influence this decision.

- If traffic is indeed improved, they would pay the tolls to get their destinations faster
- Keep the cost of the tolls low.
- Some have called for no tolls at all because they believe they pay too much in taxes currently.

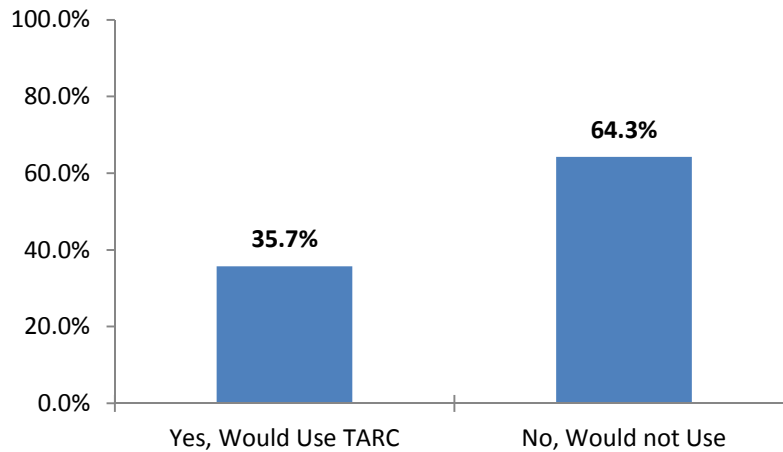
We asked respondents about the idea of using a transponder for tolling, including various components of such a method.

- **A Minimum Deposit** – While support for such a policy is contingent upon what the minimum deposit will be, there is a general sentiment is that it is a good idea and will increase transponder usage. Please note that the description of this minimum deposit policy is provided on page 12 of this report.
- **Free or Discounted Transponder** – No one likes the idea of paying for a transponder, particularly in light of the fact that many families have multiple vehicles.
- **Discounted Toll** – The proposed toll is not too expensive, but an even less expensive option could increase the likelihood of using a transponder.
- **Replenishment Policy** – A description of the replenishment policy is provided on page 12 of this report. There was not a lot of conversation around this piece, other than support for a policy is contingent around the specifics of that policy. But some do not like the idea of an automatic deduction, and this component of the system could decrease their likelihood to use a transponder.
- **Mode of Payment** – Several thoughts were relayed around the mode of payment for the tolling:
  - Set up an account to pay.
  - Debit/Credit payments are feasible.
- **Obtaining the Transponder** – It should be easy to pick up a transponder. Picking one up from the grocery store or having it mailed to one's home would be preferred.

### ***Public Transportation Utilization***

While a majority of low-income respondents who cross the bridges for non-work reasons indicated they would not use public transportation to cross the river in order to avoid the tolls, just over one-third of them indicated that they would.

**Figure 14. Potential Use of Public Transportation for Low Income Non-Work Travelers**



Those who indicate that they would use TARC cite reasons such as they already use public transportation and will continue to do so moving forward. Additionally, some would be hesitant to use public transit but would do so if it will save them money and avoid the tolls.

For those not considering such an option, they report that it is easier to drive their own vehicle and, in some instances, TARC cannot take them to their final destination.

That said, TARC could offer:

- More express routes, particularly across the bridges.
- More frequent and convenient stops.
- Park and Ride lots.



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## Minority Business Owners

### ***Overview***

This section of the research specifically focused on minority business owners from both Indiana and Kentucky. As was previously stated, these individuals were recruited based on two factors:

- Their status as a minority owned business (self reported)
- Their usage of the bridges to cross the Ohio River as part of their day to day business operations

The purpose of the focus group was to identify and illustrate the perceived impact that tolls would have on their businesses and also to understand actions they would implement to mitigate any perceived issues. Again, as is noted in the Methodology section, a total of seven business owners participated in the focus group. Of those seven businesses, two were in Indiana and five were in KY. The racial composition of the attendees included four African-American men, one African-American woman, and two Hispanic men

### ***Reasons to Cross the River***

The initial component of the focus group was designed to develop an understanding of the participants' usage of the bridges both in terms of frequency and purpose.

Reasons for crossing the bridge vary somewhat by the type of business. Many participants indicated that they cross the bridge to make deliveries to customers or distribution points. Other participants mentioned that networking events or client meetings as reasons for their usage.

While not always directly business related, family needs also were mentioned. In these situations, business owners indicated that they or a family member may reside on one side of the river, their business was on the opposite side and that also could cause additional trips.

Frequency of crossing varied across participants; however, crossing the river was a daily occurrence for all participants. In some cases, these crossings were scheduled and somewhat predictable; in other cases, participants indicated that their business needs dictated unscheduled and unpredictable crossings to respond to demands of a particular client or particular situation.

### ***Challenges in Crossing the River***

When asked about the challenges that participants face when trying to cross the bridge their answers primarily can be categorized into three distinct groups. Those primary groups are:

- **Construction** – This was noted by the participants as a general concern which caused delays and frustration for them. In these cases they were primarily referring to the delays surrounding construction on roads leading into and out of downtown and the bridges. Many participants indicated that the construction that closed the Sherman Minton Bridge created a burden on their business operations.

The participants indicated that road construction which impacts any bridge also requires recalibration of operations. This takes the form of changing schedules to account for expected additional time in slow moving traffic and additional time for unforeseen delays. In some cases respondents mentioned needing to leave an hour or more earlier to meet deadlines and be on time.

- **Car Accidents** – While not a primary area of the research we did have several participants indicate that vehicle accidents were a source of significant delays as well. Furthermore, several participants indicated that even a single car accident on the bridge can create major congestion and delays.
- **Inclement Weather** – The inclement weather concern was the most generally noted. Participants indicated that if there was rain, particularly heavy rain, or snow, then the traffic was almost always worse than on a day with clear weather. The belief is that these weather conditions often contributed to accidents which would slow traffic as discussed previously. In addition, it was believed that even if there were no accidents as a result of the inclement weather, then there would still be a general slowing of the traffic flow for no other reason than the weather.

For each type of delay the impact on the business was the same: increased cost to the company in the form of increased labor and increased fuel usage. Some participants indicated that employees would “milk the system” meaning that they would deliberately take slower routes so that they could get paid their same hourly rate while sitting in traffic for an extended period of time.

The coping mechanisms that businesses indicated using focused on using different routes to avoid the congestion, rearranging schedules to allow more time for travel and also trying to consolidate or group trips so that multiple objectives could be accomplished while on one side of the river.

Participants felt that some things could be done to help lessen the burden of traffic delays. Their suggestions include:

- Utilize police officers or traffic authorities to better orchestrate the flow of traffic leading to and across the bridges.
- When there is an accident, don’t stand in or occupy entire lanes if it can be avoided. The participants wanted the officials to allocate as much space for traffic as possible.
- Do not schedule road construction or construction that would close or impair roadways during peak traffic times. It was believed that too much road construction took place during peak traffic hours. There was a request that more construction take place during overnight hours.





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### ***Selection of Current Routes***

Many participants indicated that they rarely used a fixed and predetermined route. The decision about which route to take was typically made in the moment, based on traffic flow and congestion. One participant indicated that he would look for congestion as he entered an interchange and if congestion or delays seemed present he would take a different route. Others agreed with this strategy.

Another theme within the business owners was that they had little choice in choosing a particular route since that route was based on customer destination and business needs. Therefore, there were few options if there were delays or congestion.

There is also a belief that travel across the river will oftentimes result in a lengthy trip, so therefore business owners will try to schedule multiple stops/deliveries to maximize the utility of that trip.

When looking for sources of information about traffic flow there is skepticism about the availability of obtaining accurate traffic information. The reports are considered not to be very accurate with one participant stating “By the time you’re there, [the problem] is either gone or is worse.” Others in the group agreed with this statement.

One example cited by a business owner involved a scheduled delivery appointment. The business owner sent the driver an hour early because of reports of congestion on the intended bridge. By the time the delivery driver reached the bridge, the traffic had cleared and an hour was wasted.

Contrary to this trend is the belief that major, scheduled traffic delays are communicated well. These include construction on the bridges or other major events which are known to impact traffic flow.

### ***Process Note***

Following this section of questioning the participants were shown a series of slides and a short video. These slides presented several tolling assumptions and the video showed another tolling system already in use.

After seeing the video there was a concern by some in the group about the lack of jobs this method would produce. Some participants indicated that having jobs created for operators would make the tolling component more acceptable since this was believed that job creation has a positive economic impact on the community.

There was also a general concern surrounding the impact that tolls may have on the general population. Of particular concern were low income workers and those making minimum wage. The participants believed that the cost of tolls was a cost that this population simply could not afford. When asked about the impact this would have on their businesses it was stated that in some cases it would take away from potential customers because it would be fewer people who could afford to purchase consumer goods.



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## **Impact on Commuting Decisions**

In general, the participants in this group did not support the implementation of tolls on any of the bridges. While they understood that there would still be uncharged options the idea of mandatory tolls was not desired.

Some of the participants' businesses utilize box trucks or larger vehicles. Their concern centered on the \$10.00 toll that they would have to pay for all of their cross bridge deliveries. The participants indicated that the cost of the toll would ultimately be passed along to the consumer, either in the direct form of a delivery fee or indirectly through increased prices. Those participants expressed a more negative sentiment and a concern that they may lose clients on the other side of the river because the prices they would charge would no longer be competitive. There was also uncertainty communicated as whether it was feasible to pass on costs to customers.

Overall, participants felt that businesses that are also frequent bridge users, particularly those driving large vehicles, would be disadvantaged under the tolling plan.

Even if these individuals chose to change their routes to use a bridge that is not tolled it was believed that this would still place them at a disadvantage through increased fuel costs and the time it takes them to arrive at their destination, leading to increased labor costs.

Some participants indicated that their businesses will absorb the costs associated with the tolls and that absorption will not impact their pricing structure and therefore not change their business landscape. Others, however, believe that tolling will create a "divide" between Louisville and Southern Indiana. Examples of this divide may include:

- Business owners decreasing the business interactions with the opposite side of the river.
- Businesses thinking of locating or relocating will have to factor in the impact of tolls onto their business plan. It was thought that the "divide" would disproportionately and negatively affect Southern Indiana since more businesses would stay in KY and discourage selling in Southern Indiana to decrease the impact of tolls. .

## ***Changes in Commuting Decisions***

Business owners indicated that they will have to put more resources into planning their routes as a result of the tolls. The costs associated with paying tolls will require that trips be more limited and utilized to their fullest extent, either by maximizing the number of deliveries or the number of interactions while on one side of the river.



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While an alternative to paying tolls is to utilize non-tolled routes the participants indicated concerns arising from such a scenario. It is believed that several people and businesses will choose to utilize the non-tolled bridges as often as possible. As such, there was the belief that these bridges would quickly become congested thereby eliminating any time benefit to their use. This concern was not only based on the ability of the non-tolled bridges to handle the increased traffic but also the concern that such non-tolled routes will funnel more traffic onto one bridge and into an already congested downtown Louisville. Comments were made that if events were occurring in downtown Louisville then congestion along 2<sup>nd</sup> Street, south of the bridge, will increase as well.

There was also the concern that the additional traffic would create additional wear and tear on the Clark Memorial Bridge. As a result, more frequent maintenance would be required, only adding to the congestion problems. One participant asked specifically about the impact of tractor trailer vehicles on the 2<sup>nd</sup> street bridge.

Participants indicated that employees may be affected as well and that this could impact the labor pool available to businesses.

### ***Overall Tolling Comments***

There is a common perception that everyone (businesses and residents alike) will have to adjust to this tolling plan and there will be some negative consequences to be endured by all in the form of traffic congestion during construction, new traffic patterns after construction as well as the direct impact of the tolls.

There was also the thought by some participants that, in the end, Louisville, in particular, will benefit from the increased commerce and trade resulting from the new bridges. Some others are concerned that Southern Indiana will be negatively impacted.

### **Incentives to Use Tolled Bridges**

Participants were asked about what incentives could assist or encourage their usage of tolled bridges. Suggestions included incentives to mitigate the costs of tolling or incentives to offset lost revenue or increased costs of the new tolling plan.



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### ***Thoughts on the Transponder***

Even after the slides and video there were several questions regarding the usage of the transponder. These questions included:

- Initial cost of the device, limits of usage, such as whether this will be a maximum number of crossings allowed for transponder use.
- Total cost for businesses with different needs. If a business had ten vehicles would they also need ten transponders and would there be a discount for having multiple transponders?

There were also concerns about their employees or minimum wage employees being able to afford the transponders and the question about price breaks for individuals in this situation.

### ***Public Transportation Usage***

While many believe that using TARC would help employees mitigate toll costs, they also hold the opinion that TARC does not offer the services necessary to meet the needs of many employees. Furthermore, it was believed that there would be no usage by businesses for their non-employee business needs.

However, to expand TARC usage among employees, it was believed that fares could be lowered and routes could be improved to make it more convenient for bus riders. This sentiment was still weak as the overall perception is a concern over TARC's ability to change to adequately meet the needs of most riders. Respondents wondered aloud about an increased cost that might accompany any improvements to TARC services.



## Appendix – Respondent Classifications & Interview Materials

This appendix includes the respondent classification matrix referred to on page nine, along with the discussion guide instruments used for the interviews and focus group. Furthermore, we include the documentation used in the interviews to describe the bridge and tolling plan.

### Respondent Classification Matrix

	Work Commuters		Non-Work Travelers	
<b>Minority</b>	<b>9 (3)</b> 3 - KY (1) 6 - IN (2)	<i>Minority Work &amp; Non-Work</i> <b>8 (5)</b> 3 - KY (3) 5 - IN (2)	<b>17 (10)</b> 10- KY (5) 7 - IN (5)	
	<i>Low-Income &amp; Minority Work</i> <b>7 (2)</b> 2 - KY 5 - IN (2)	<b>5 (4)</b> 1 - KY (1) 4 - IN (3)	<b>3 (2)</b> 1 - KY (1) 2 - IN (1)	<i>Low-Income &amp; Minority Non-Work</i>
<b>Low-Income</b>	<b>5 (4)</b> 2 - KY (2) 3 - IN (2)	<b>3 (2)</b> 1 - KY 2 - IN (2) <i>Low-Income Work &amp; Non-Work</i>	<b>10 (8)</b> 2 - KY (2) 8 - IN (6)	
Individuals in gray are Low-Income Minorities who travel across the bridge for work and non-work purposes.		<b>TOTAL</b> <b>67 (40)</b>		

	Exclusive	Overlap
Minority Work	3	14
Minority Non-Work	10	21
Low-Income Work	4	12
Low-Income Non-Work	8	16



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## IDI Discussion Guide

### I. Introduction

Thank you for taking the time today to talk with me. My name is \_\_\_\_\_, and I am with IQS Research. We have been contracted to conduct a series of conversations to get a better understanding of people's opinions regarding travel across the Ohio River using the bridges around Louisville and Southern Indiana. We are interested in talking with you because you cross the bridge several times a week.

What we want to focus on today are the specifics of your travel and we also want to talk about several of the tolling options that are being developed. I'd like this discussion to be informal, so please ask questions, interject, etc.

### II. Bridge Usage and Current Travel Patterns

Topics to be explored:

- Why do you travel across the river?
  - Functions
  - Frequency
  - Purpose
- What challenges do you face in crossing the river? (e.g. delays, accidents, closings, etc.)
- How do those challenges affect you? (e.g. lost time, lost wages, etc.)
- Why do you choose your current route?
  - which bridge do you use
  - do you change
  - what information sources

### III. Bridges Project Assumptions

Please walk participants through the Powerpoint presentation that they were mailed. Use the accompanying script to provide more detail on each slide.



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#### IV. Information and Mitigation Behaviors

Topics to be explored:

- How will addition of tolls impact your commuting decision?
  - No change
  - Switch to non-tolled routes
  - Reduce number of trips
  - Carpool with someone
  - Use transit
  - Make a major change (e.g. switch job, change residence, change doctor, transfer school, etc.)
  
- What would encourage you to continue your regular commuting patterns? (e.g. discounts for frequent users, tax or license fee rebates, etc.)
  
- What will increase/decrease your likelihood of using a transponder?
  - Discount toll
  - Free / discounted transponder
  - Minimum deposit
  - Replenishment policy (minimum amount in fund, increment for auto-deduct, notification before auto-deduct, etc.)
  - Mode of payment (cash, credit, debit, online, in-store, smart phone application, etc.)
  - Location or method for obtaining a transponder
  
- Would you consider using public transportation to cross the river instead of driving?
  
- What would increase your likelihood of using public transportation for cross-river travel?
  - Frequent, convenient service
  - Park and ride lots
  - Express routes
  - Modern, new vehicles

#### V. Thank you and Wrap-up

- Participants will be mailed a \$50 incentive card after the completion of the interview.



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## Minority Business Owner Focus Group Discussion Guide

### I. Overview

There will be five focus groups that will include the following groups:

- Low income work commuters
- Low income non-work travelers
- Minority work commuters
- Minority non-work travelers
- Minority business owners

The focus groups will follow this discussion guide. The participants of the 2013 Bridges Focus Group will explore the topics outlined in this discussion guide in each of the focus groups.

### II. Check in

Upon check-in participants will be directed to grab a boxed or buffet dinner and drink, take a seat and write his/her first name on the name tent at their place.

### III. Introduction & Instructions

Thank you for taking the time today to participate in this focus group. My name is Shawn Herbig and I am with IQS Research. We have been contracted to conduct a series of focus groups to get a better understanding of people's opinions regarding travel across the Ohio River using the bridges around Louisville and Southern Indiana. All of you here tonight have been chosen because each of you crosses the bridge several times a month.

What we want to focus on today are the specifics of your travel and we also want to talk about several of the tolling options that are being developed.

Before we get started, you will notice that there is a video camera. We simply need these to ensure that we capture everything that's said here and that we don't miss any of your input.

We would like this discussion to be informal, so there's no need to wait for us to call on you to respond. Everyone is encouraged to participate in this discussion, but don't feel pressured to speak on something you may not feel comfortable about.

We do ask that we all keep each other's identities, participation, and remarks private after you leave here tonight. Also, and most importantly, there may be strong opinions about bridge travel and tolling but we ask that everyone keep their comments specific to the topic and respectful of everyone else in the room.





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#### IV. Bridge Usage and Current Travel Patterns

Topics to be explored:

- Why do you travel across the river?
  - Functions
  - Frequency
  - Purpose
- What challenges do you face in crossing the river? (e.g. delays, accidents, closings, etc.)
- How do those challenges affect you? (e.g. lost time, lost wages, etc.)
- Why do you choose your current route?
  - which bridge do you use
  - do you change
  - what information sources

Note – For the participants in the minority business owner subgroup, we will explore these topics as they pertain to the business itself as well as the company’s employees, as applicable.

#### V. Bridges Project Assumptions

Participants will be shown slide(s) that outline tolling assumptions as well as a video highlighting possible tolling infrastructure. These slides will include the following pieces of information:

- Bridges Project
    - Two new bridges
    - Rebuilding downtown interchanges
  - Paying for the Project
    - Gas tax dollars
    - Toll revenue
  - Tolling Policy
    - Under development by Kentucky, Indiana
    - Tolls begin when first new bridge opens (estimated fall 2016)
  - Expected Toll Range
    - \$1 frequent user (cars, pick-ups with transponder)
    - \$2 standard (cars, pick-ups w/o transponder)
    - \$5 box/panel truck
    - \$10 semi-truck
  - Bridges to be tolled
    - Revamped Kennedy Bridge (I-65 southbound-only bridge)
    - New downtown bridge (I-65 northbound-only bridge)
    - East End bridge
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- Bridges to remain free
    - Clark Memorial Bridge (2<sup>nd</sup> Street Bridge)
    - Sherman Minton Bridge (I-64)
  - No-stop, all-electronic tolling
    - No toll booths, no stopping
    - Option 1: electronic transponder debits bank or agency account
    - Option 2: camera captures license plate #, sends vehicle owner invoice
  - Enforcement
    - Necessary to maintain fairness
    - Non-payers charged penalty
    - May include restrictions on driver's license or vehicle registration
  - How does no-stop tolling work?
    - (show video)

## VI. Information and Mitigation Behaviors

Topics to be explored:

- How will addition of tolls impact your commuting decision?
  - No change
  - Switch to non-tolled routes
  - Reduce number of trips
  - Carpool with someone
  - Use transit
  - Make a major change (e.g. switch job, change residence, change doctor, transfer school, etc.)
- What would encourage you to continue your regular commuting patterns? (e.g. discounts for frequent users, tax or license fee rebates, etc.)
- What will increase/decrease your likelihood of using a transponder?
  - Discount toll
  - Free / discounted transponder
  - Minimum deposit
  - Replenishment policy (minimum amount in fund, increment for auto-deduct, notification before auto-deduct, etc.)
  - Mode of payment (cash, credit, debit, online, in-store, smart phone application, etc.)
  - Location or method for obtaining a transponder
- Would you consider using public transportation to cross the river instead of driving?



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- What would increase your likelihood of using public transportation for cross-river travel?
    - Frequent, convenient service
    - Park and ride lots
    - Express routes
    - Modern, new vehicles

As is similarly noted in Section IV, this section will be adjusted slightly for the minority business owner focus group. We will cover the topics outlined above but will explore the impact to the business and also its employees, as applicable.

## **VII. Thank you and departure**

- Participants will receive \$50 incentive and parking (if applicable)



## **Educational Materials for Interviews**

The following pages include the educational materials used during the interviews. They include the slides used to illustrate the proposed tolling plan, as well as the script used to discuss that plan. The educational script beings on the following page, followed by the illustrations used.

**Pg 1** **What is the Louisville-Southern Indiana Ohio River Bridges Project?** [highlighted in red are page numbers for the PPT printout]

The Bridges Project addresses long-term, cross-river transportation needs in Louisville, Kentucky, and Southern Indiana. When finished, it will create safer travel, less congestion and improved access to destinations in the area. There are two major components to the project – a Downtown Crossing and an East End Crossing.

### Two Crossings

**Pg 2** 1. The Downtown Crossing calls for:

- Building a new Downtown Bridge with six lanes of northbound traffic on I-65. The Kennedy Bridge will be revamped to handle southbound traffic only.

**Pg 3** • The Kennedy Interchange, which is more commonly called Spaghetti Junction, will be reconfigured. This will lessen sharp curves and left-hand merges to alleviate traffic jams and improve safety.

**Pg 4** • The Clarksville and Jeffersonville area of I-65 will be reconfigured to connect to the new Downtown Bridge.

**Pg 5** 2. The East End Crossing calls for:

- Building an East End Bridge in the Prospect, Kentucky and Utica, Indiana area.

**Pg 6** • Extending Snyder Freeway in Kentucky to connect to the new bridge. This includes building a half-mile tunnel under federally protected historic property.

**Pg 7** • Extending the Lee Hamilton Highway in Indiana four miles to connect to the new bridge.

### **Pg 8** Paying For The Project

Highways and bridges are typically paid for by taxes on gasoline. A significant portion of the Bridges Project will be funded by traditional highway funds coming from gas taxes.

But it's not enough.

Tolls will be implemented on the Bridges Project to help pay for the portion not covered by normal highway funds.

### **Pg 9** Tolling Policy

The tolling policy is being developed now by both Kentucky and Indiana. It's expected to be finished this summer. Some portions of the tolling plan are certain and some are still in development.

One thing that is certain is that no tolling will take place until the first bridge opens, which is estimated to be the fall of 2016.

### **Pg 10** Expected Tolling Range

The tolling rates have not been determined. But there are guidelines for the rates. And they are as follows:

- \$1 for a frequent user in a car or pickup truck using a transponder (we'll explain the transponder in a minute).
- \$2 is the standard rate for a car or pickup truck without a transponder.
- \$5 for a box or panel truck.
- \$10 for a semi-truck or a tractor trailer rig.

### **Pg 11** Bridges To Be Tolled

Three bridges will be tolled. All trips in both directions across these bridges will be tolled. They are:

- The new Downtown Bridge, which will handle only northbound traffic on I-65.
- The Kennedy Bridge, which will be converted to handle only southbound traffic on I-65.
- The new East End Bridge.

### **Pg 12** Bridges To Remain Free

The two local bridges that are not a part of this project will continue to remain free. They are:

- The Sherman Minton Bridge on I-64 which connects New Albany with West Louisville.
- The Clark Memorial Bridge, which is often called the 2<sup>nd</sup> Street Bridge, connecting downtown Louisville with Clarksville and Jeffersonville.

### **Pg 13** No-stop, All-electronic Tolling

For the bridges that will be tolled, this project calls for no-stop, all-electronic tolling. This means there will be no toll booths and no stopping. Motorists will drive through a gateway-type structure called a gantry which is where cameras and electronic receivers will be mounted. There will be two options on how to pay.

- Option 1 is for a motorist to get an electronic transponder, which is about the size of a credit card and mounts on the windshield. This requires you to have a bank account or open a special account in order to pay tolls. Every time your vehicle goes through the gantry, the transponder sends a signal indicating you have crossed. The toll amount will be automatically deducted from your account. Using a transponder will give you the least expensive rate, currently estimated to be as little as \$1 per crossing.
- Option 2 calls for using cameras to capture each motorist's license plate number. A photo of license plate occurs when the vehicle drives through the gantry. The vehicle owner will be sent an invoice. The least expensive rate using this method is anticipated to be \$2.

### **Pg 14** Enforcement

A common question is "What happens if I don't pay?"

Enforcement is necessary to maintain fairness and ensure everyone pays. To encourage prompt and immediate payment, penalties will be enforced on those who don't pay. While this portion of the tolling policy is still being developed, it's possible that a person who doesn't pay may have restrictions placed on his or her driver's license and/or vehicle registration. In other words, you may not be able to renew your driver's license or vehicle registration until you pay the tolls and penalties.

### Summary

That concludes background information on the project as well as an overview of tolling. Do you have questions before we move on?

# The Bridges Project





1. Rebuild Kennedy Interchange (Spaghetti Junction)



# The Bridges Project



2. Build new Downtown Bridge and rehab Kennedy Bridge







### 3. Clarksville/Jeffersonville approach to bridges



# The Bridges Project



4. Extend Snyder Freeway, build Drumanard Tunnel

# The Bridges Project



# The Bridges Project



6. Extend Lee Hamilton Highway four miles to new bridge

# Paying for the Project

- Gas tax dollars
- Toll revenue



- Under development by Kentucky & Indiana
- Tolls begin when first new bridge opens (estimated fall 2016)



# Expected Toll Range

- \$1 frequent user (cars, pickups w/transponder)
- \$2 standard (cars, pickups w/out transponder)
- \$5 box/panel truck
- \$10 Semi truck

# Bridges to be tolled

1. New downtown bridge (I-65 northbound-only bridge)
2. Revamped Kennedy Bridge (I-65 southbound-only bridge)
3. East End bridge





# Bridges to remain free

1. Sherman Minton Bridge (I-64)
2. Clark Memorial Bridge (2<sup>nd</sup> Street Bridge)



# No-stop, all-electronic tolling

- No toll booths, no stopping
- Option 1:
  - electronic transponder debits bank or agency account
- Option 2
  - camera captures license plate #, sends vehicle owner invoice



- Necessary to maintain fairness
- Non-payers charged penalty
- May include restrictions on driver's license or vehicle registration