

ORCA – the “One Regional Card for All”

By Krista Kipp, Contract/Support Services Manager

Low-income residents rely on public transportation to get to work, school, job interviews, doctor appointments, and other personal commitments. Access to affordable public transportation is imperative for the hundreds of thousands of low-income residents of King County — an already struggling population, hit hard by the recent economic downturn. Now, for many of these individuals, that access is in jeopardy. Unless ready solutions are put in place, the new fare system being adopted by King County Metro, Sound Transit and five other allied transit agencies could make public transportation unaffordable for the most disadvantaged among us.

In 2008, roughly 1 in 10 King County residents met the federal definition of living in poverty¹ — defined as an annual income of approximately \$21,200 for a family of four. Nearly 1 in 5 residents have an income at or below 200% of the Federal Poverty Line² — poor enough to qualify them for Food Stamps and other means-tested public benefits. Unfortunately, in this tough economic climate, low-income residents may soon face a new barrier to getting where they need to go.

ORCA—the “One Regional Card for All” — is the new smartcard technology that will soon replace most forms of fare payment among seven collaborating transit agencies in the Puget Sound region. King County Metro, Sound Transit, Community Transit, Everett Transit, Pierce Transit, Kitsap Transit and Washington State Ferries have all begun the transition to the ORCA card, which will take full effect on January 1, 2010.

For ORCA users, the card tracks ridership, fare payment, account balances, and route transfers, and will automatically deduct the amount of the fare difference from the rider’s ORCA balance upon transferring between transit agencies’ routes — for example, when transferring from a King County Metro bus to Sound Transit’s Link light rail, which requires a higher fare.

However, the ORCA card is costly. Cards will cost \$5 to purchase and require a \$5 minimum load — a total of \$10 for riders to access ORCA. For many people \$10 is a drop in the bucket. But for low-income residents struggling to make ends meet, \$10 could mean choosing between getting to work or feeding their family.

With the implementation of the ORCA card, the free intersystem transfers that riders currently enjoy will be eliminated for non-ORCA users. Riders will still be able to pay with cash or bus tickets (for the time being) and King County Metro will continue free *intra*-system paper transfers. However, on January 1, 2010, non-ORCA users who transfer between agencies’ routes will be required to pay the *full fare* again upon transferring, not just the fare difference (as will be the case for ORCA users).

The elimination of intersystem transfers for non-ORCA users thus

penalizes low-income residents who may not be able to afford the \$10 to purchase and load an ORCA card. This particularly impacts residents of the Rainier Valley, where King County Metro has reduced or re-routed bus service to direct riders to use the Link light rail. This requires many Rainier Valley residents to utilize both Metro and Sound Transit routes, effectively doubling the trip cost for those who cannot afford an ORCA card.

There is some good news to report in all of this: King County Metro in particular is beginning to take steps to mitigate *some* of the impact of the transition to the ORCA card on low-income residents. After meeting with a work group—established by Seattle Jobs Initiative—of concerned representatives from several community and government agencies serving low-income residents, Metro has agreed to temporarily continue its Commuter Bonus Voucher program for human services agencies. Initially slated to be terminated at the end of 2009, this program is used by a host of human services agencies in King County to purchase transportation vouchers in various amounts from Metro to distribute to their low-income clients, who then exchange the vouchers for bus tickets and passes to get to school, work, appointments or job interviews.

Without the continuation of the Commuter Bonus Voucher program, human services agencies would have been required to enter into ORCA business account agreements with King County Metro if they wished to continue providing public transportation support to their clients. The administrative burden of maintaining these accounts for agencies that serve hundreds of unduplicated clients each month would have been enormous, effectively forcing many of these agencies to cease providing transportation support to residents in need.

Not only has Metro agreed to continue the Commuter Bonus Voucher program until a viable alternative is available, but those human services agencies that are able to enter into an ORCA business account agreement will be able to purchase ORCA cards at a reduced rate of \$3 per card with a \$3 minimum load. Importantly, human services agencies that continue to purchase Commuter Bonus Vouchers will need to account for the \$5 ORCA card fee when distributing vouchers to low-income clients. The \$3 reduced card fee cannot be purchased through vouchers, nor can it be purchased directly by low-income riders.

Despite these important steps taken by King County Metro, much more needs to be done to ensure low-income residents can continue to access public transportation under the ORCA system. While Metro has taken the above-mentioned steps to help ensure that residents who receive transportation assistance via human services agencies continue to do so, only a small fraction of the low-income population in the region is served by these agencies. The majority of the region’s disadvantaged individuals will still be impacted

by the costly ORCA card and the services—such as free intersystem transfers—that are being eliminated due to ORCA’s implementation.

Although the transit agencies are providing free ORCA cards now, as of February 1, 2010 public transportation customers will have to pay the \$10 in order to benefit from ORCA. Free intersystem transfers will end January 1, 2010. It is important to note here that although the Regional Reduced Fare Permit (RRFP) currently offered by King County Metro will continue to be offered with ORCA, it is not available to the general low-income population—a common misconception. The RRFP is available only to seniors and disabled riders.

Fortunately, there is a ready solution at hand. When ORCA was in development there was a plan to offer riders the option of either a re-loadable ORCA card (the card as it exists today) or a disposable ORCA card that would be loaded with funds and disposed of once the balance on the card expired. Somewhere along the way the disposable card was tabled due to security issues, and the re-loadable card was rolled out as the only option for transit riders. Now, according to the allied ORCA transit agencies, the disposable ORCA card will return as an option and is currently under development. The disposable card will be a better option for low-income residents because it will not carry the \$5 card fee and will allow for intersystem transfers in the same manner as the re-loadable ORCA card.

According to the allied ORCA agencies, however, the disposable card will not be available before mid-2010, at the earliest. In the meantime, low-income residents will continue to struggle to pay the \$10 required to begin to use ORCA or, if they cannot afford an ORCA card, the double fares for intersystem transfers. This problem can be addressed if the allied ORCA agencies agree to continue to allow free intersystem transfers for non-ORCA users, as is the current practice, until a disposable card is available.

Seattle Jobs Initiative and the members of its work group will continue to raise awareness about ORCA and its impact on low-income residents, as well as encourage the ORCA transit agencies to take into account the low-income residents that make up almost 20% of the population when considering methods to mitigate the impact ORCA

will have on the agencies’ ridership. It is the hope of the work group that a reasonable solution will be found, so that low-income riders will not find themselves unable to access public transportation in 2010 because they can’t afford to buy an ORCA card or pay double fares for intersystem transfers.

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Seattle Jobs Initiative

Seattle Jobs Initiative is a non-profit organization that creates opportunities for people to support themselves and their families through living wage careers. All of our work is designed to eliminate barriers to good paying, long-term work. We creatively align support services—including housing, child-care, transportation and counseling — with job skills training and job placement assistance. Our policy work supports legislative changes that improve access to training and services for low-income individuals. Through partnerships and innovative approaches, we help people chart a path to economic self-sufficiency.

The work group established by Seattle Jobs Initiative meets to discuss ORCA concerns and strategies. The group consists of concerned representatives from Seattle Jobs Initiative, the Department of Social & Health Services Region 4, TRAC Associates, the Church Council of Greater Seattle’s HomeStep Program, Asian Counseling & Referral Service, Seattle Goodwill Industries, Pioneer Human Services, WorkSource North Seattle — Employment Security Department, and the City of Seattle’s Human Services Department.

(Endnotes)

1. In 2008, roughly 168,289 or 9.1% of the population of King County met 100% of the Federal Poverty Guideline. Source: U.S. Census Bureau, 2008 American Community Survey 1-Year Estimates.

2. In 2007, King County had 325,401 residents living below 200% of the Federal Poverty Guideline (17.3% of the total 2007 population). Source: 2008 Washington State Population Survey. In 2007, 200% of the Federal Poverty Guideline would have been equal to \$41,300 annual income for a family of four (2007 wages/poverty guidelines) —well below the King County median family income of \$82,879 (in 2007 inflation-adjusted dollars). Source: American Community Survey 2005-2007 3-yr estimates.

WORK SITE VISITS

Paul Neil, Financial Secretary, will be visiting various work sites during the month of November. Below is a list of times, dates and locations.

November 4th	Central/Atlantic Operations	2:00–4:30PM
	Central/Atlantic VM	4:30–6:00PM
November 12th	LINK Operations	2:00–4:00PM
	LINK VM	4:00–5:00PM
November 13th	North Operation	5:00–6:30AM
	North VM	6:30–7:30AM