

JAN 2024

Unlocking the Causes of Fair Fares Linkage Errors

Fair Fares NYC offers low-income New York City residents a 50% discount for the subway and bus system, as well as a 50% discount for New Yorkers with disabilities or health conditions who use Access-A-Ride paratransit services. A significant number of Fair Fares enrollees and applicants who attempt to link their Fair Fares NYC account with Access-A-Ride are found ineligible, most frequently because they enter an invalid Access-A-Ride ID. ideas42's Behavioral Design Team (BDT) worked with the Human Resource Administration to identify the behavioral drivers that lead participants to enter an invalid Access-A-Ride ID for the discount. Based on our findings, we designed changes to the online application process that aimed to reduce the number of unmatched applicants, and ultimately ensure prospective applicants are matched to the programs for which they want to apply their discount.

Background

Having affordable and accessible public transportation is a necessity for all New Yorkers. However, with rising fare prices and a laundry list of infrastructure improvements to make, the New York City Transit system faces significant challenges to equity and accessibility. Several city and state programs are working to ensure this vital public service is available to all, especially those with low incomes or disabilities.

One of the state's oldest transportation programs is Access-A-Ride. Administered by the Metropolitan Transit Authority (MTA), Access-A-Ride is a paratransit shuttle service available to New Yorkers who, due to disabilities or other health conditions, cannot use the subway and bus system. Access-A-Ride fare is the same price as a subway or bus, but only those who apply can use the service.

With over 300,000 clients, Fair Fares NYC is one of NYC's largest transit benefits programs. Launched in 2019 and administered by the Human Resource Administration (HRA), Fair Fares provides low-income New Yorkers with a 50% discount for the subway and eligible bus systems, as well as a 50% discount for Access-A-Ride trips.

The process is simple for low-income Access-A-Ride customers who wish to use their Fair Fares discount to cover their paratransit trips:

Highlights

- *Fair Fares is a program that offers transit benefits to low income and disabled New Yorkers, but because of simple error and a confusing sign-up system, many New Yorkers miss out on these benefits.*
- *We helped redesign the application to make the choices clearer and to give applicants a chance to review the information they provide.*
- *Simple, low-cost changes to an online form can reduce staff burden, and can connect clients to the benefits that best meet their needs.*

when applying for Fair Fares, clients are asked whether they're enrolled in Access-A-Ride. Clients are then prompted to add their Access-A-Ride account identification number. After the application or recertification is submitted, HRA and MTA staff collaborate to match and verify client records. Once verified, the half-off discount will be transferred to Access-A-Ride rides and is no longer usable on subways or buses.

If you are enrolled in Access-A-Ride, check here.

Enter your Access-A-Ride ID.

The information you submit will be provided to New York City Transit in order to verify your participation in Access-A-Ride. If your participation is verified by MTA and you have a Fair Fares NYC MetroCard for subways & eligible buses, then your existing Fair Fares NYC MetroCard will be deactivated.

Access-A-Ride ID: **Required**

This number is on the front of your Access-A-Ride card or letter.

Next

The Problem

Any Fair Fares client can submit the request to link accounts. If the client enters an invalid Access-A-Ride account number, if MTA and HRA staff cannot verify that the Fair Fares client has an Access-A-Ride account, or if the names or addresses on both accounts do not match, the client is found ineligible and does not receive the Fair Fares discount. Clients can resolve the issue by resubmitting their Access-A-Ride account information or withdrawing their request to link accounts.

Each year, over 10,000 Fair Fares clients—including many clients ineligible for and without Access-A-Ride accounts—attempt to link accounts. Consequently, **over 70% of attempts are found ineligible and denied.** These application errors create significant challenges for staff and clients alike. With thousands of application errors to resolve, HRA and MTA staff must dedicate hours to time-intensive follow-up to address each client's issue. All the while, thousands of low-income New Yorkers endure weeks without this valuable transit discount while their case is being reviewed.

Over the course of a year, the NYC Behavioral Design Team (BDT) partnered with HRA to understand the behavioral drivers that lead applicants to unsuccessfully link accounts, and to design an intervention that helps guide users to the services they need.

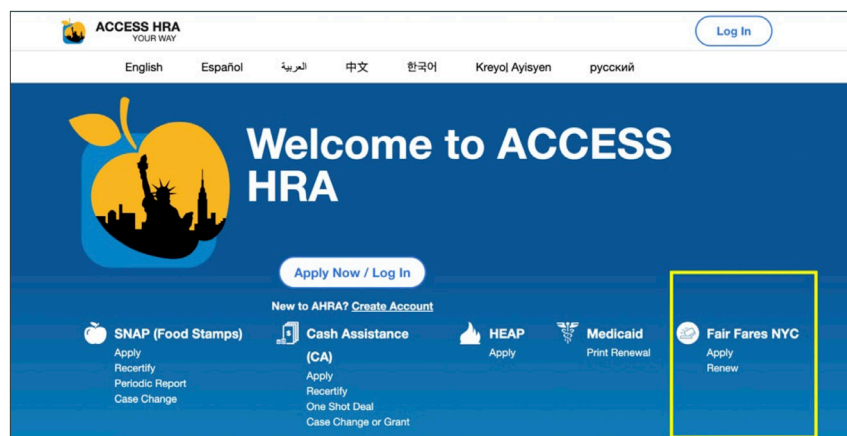
Process

To better understand the psychological and contextual factors that may lead Fair Fares clients to attempt to transfer benefits unsuccessfully, we conducted a behavioral audit of the Fair Fares online application and recertification forms, and analyzed application-submission data spanning the previous two years. We then conducted qualitative interviews with five Fair Fares clients who have successfully and unsuccessfully attempted to link their Fair Fares and Access-A-Ride accounts.

To understand the challenges clients face and how these issues are resolved, we interviewed four members of the Fair Fares staff and observed one phone conversation between a staff member and an applicant who sought to resolve a linkage error.

Through these efforts, our team discovered that applicants mistakenly attempt to link accounts for several reasons, including

- ▶ **Applicants don't realize they're making a decision.** Our interviews confirm that Fair Fares clients move through the application quickly and do not realize they can skip the question prompting them to link accounts. Clients' behavior is affected by **limited attention**. People can only focus on a few things at a time, and our **cognitive bandwidth**—or mental processing power—gets drained throughout the day. As our cognitive bandwidth depletes, it is harder for us to focus attention or think through difficult problems. Living on low-income further strains our attention because it requires extra decision-making, such as balancing unpredictable work schedules with other personal responsibilities. Small but critical details can be easily missed in the business of daily life.
- ▶ **Applicants aren't aware of the consequences of their decision.** Also, as a result of limited attention, the consequences of entering inaccurate information are not **salient** to Fair Fares clients. Our interviews revealed that clients mistakenly believed linking accounts would grant them access to additional discounts, not transfer existing discounts elsewhere. Furthermore, clients are unaware that making a mistake on their application will delay access to their Fair Fares discount.
- ▶ **Applicants conflate Access-A-Ride with other transportation benefits.** New York City and State each offer a variety of transportation benefits, and most Fair Fares clients are eligible for at least one of them. **People often make decisions by assessing how similar an option is to an existing mental prototype.** In this case, Fair Fares clients mistakenly believe they are eligible for the Access-A-Ride discount because (1) they are eligible for Fair Fares and (2) they are eligible for other transportation benefits offered by the city. Interviews with Fair Fares clients revealed that many cannot recall the names of these other programs. However, they shared that the Fair Fares application is hosted on the Access HRA website (see screenshot), creating a mental link and leading them to assume that Access-A-Ride was another transit benefit they were eligible for through their Access HRA account. These two factors likely magnified the heuristic's effect.



Solution

The BDT leveraged the behavioral science evidence behind the psychological principle of scarcity and the principles that underpin our [communications design best practices](#), such as limited attention, salience, and hassle factors, to inform our final design recommendations. Based on our findings, we proposed the following changes to the Fair Fares online applications:

- ▶ **Reframe the choice.** To link Access-A-Ride and Fair Fares discounts in the original form, clients simply needed to indicate whether they were enrolled in Access-A-Ride. However, because clients must choose how they wish to use their Fair Fares discount, we rephrased the question to ask clients how they would like to apply their 50% discount (i.e., to subway and bus trips or Access-A-Ride trips). This [enhanced active choice messaging](#) requires clients to pause and consider the consequences of the choice more mindfully. By bringing the consequences of the choice closer to the moment, clients were prompted to consider the consequences of linking accounts. Without being prompted to make a choice between two options, people can easily skim over the losses or gains associated with each choice.

BEFORE

The screenshot shows a form titled 'Fair Fares NYC'. It has a blue header with a back arrow and the title. Below the header, there is a checkmark icon and the text 'If you are enrolled in Access-A-Ride, check here.' followed by 'Enter your Access-A-Ride ID:'. A paragraph of text explains that the information submitted will be provided to New York City Transit for verification. Below this is a text input field for the 'Access-A-Ride ID' with a red asterisk indicating it is required. A 'Next' button is at the bottom right. A 'Questions? CALL: 311' link is on the right side.

AFTER

The screenshot shows a form titled 'Fair Fares Application' with a 'Save & Exit' link in the top right. The main heading is 'Discount Type'. The question is 'Would you like to use your discount on a MetroCard for subways and eligible buses or Access-A-Ride trips?'. Two radio button options are shown: 'Subway and Bus Discount' and 'Access-A-Ride Discount (for current Access-A-Ride paratransit customers only)'. A blue callout box highlights the consequence of the second choice: 'If you select Access-A-Ride Discount, you will only be able to use the Fair Fares discount on Access-A-Ride paratransit trips, not the subway or bus.' Below this is a text input field for 'Access-A-Ride ID' and a 'Next' button.

- ▶ **Highlight the consequences of linking accounts.** Because of our human tendency for [loss aversion](#), losses loom larger than gains. Emphasizing the potential loss associated with a choice—a tactic called [loss framing](#)—can further help combat the effects of limited attention. Therefore, we recommended that, if a client indicated they wished to receive the Access-A-Ride discount, a blue text box automatically populates that calls attention to the potential loss associated with this choice: “If you select Access-A-Ride discount, you will only be able to use the Fair Fares discount on Access-A-Ride paratransit trips, not on the subway or bus.”

This close-up shows the two radio button options. The 'Access-A-Ride Discount' option is selected. Below it, a blue callout box contains the text: 'If you select Access-A-Ride Discount, you will only be able to use the Fair Fares discount on Access-A-Ride paratransit trips, not the subway or bus.' Below the callout box is the 'Enter your Access-A-Ride ID.' label.

► **Design to overcome limited attention.** Drawing insights from behavioral science about the psychological principles of scarcity and limited attention, we hypothesized that clients might overlook key program details due to these common behavioral barriers. To help ensure that Fair Fares clients fully understand the decision they face, we suggested that HRA:

- **Use attention-grabbing formatting.** To ensure that the most important information stands out, we used behaviorally informed formatting techniques (e.g., bolding, highlighting) to draw clients’ eyes to information that might affect their decision to link accounts.
- **Replace all technical names or terms with clear, concise language.** Such changes will reduce the cognitive burden required to fill out the application overall.
- **Add descriptions to irreplaceable technical terms.** In some cases, such as referring to specific program names, we added short descriptive terms to help clients understand what services the program provided. *For example, we suggested that Access-A-Ride be referred to as “the Access-A-Ride paratransit program” to raise the salience of how Access-A-Ride is different from other transit benefits.*

► **Use graphics to provide vivid examples.** We recommended that the Fair Fares application include an image of an Access-A-Ride identification card. Not only will this graphic help to grab attention, but it provides yet another opportunity for Fair Fares customers to determine whether they are eligible for this program. Lastly, this graphic also provides help to Access-A-Ride customers by highlighting where they can find the information the form is asking them to enter.

Enter your Access-A-Ride paratransit ID.

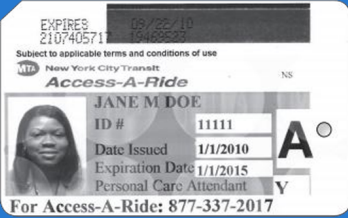
The information you submit will be provided to the MTA in order to confirm that you are a current Access-A-Ride customer. If the MTA confirms you are an Access-A-Ride customer, your Fair Fares discount will be applied to Access-A-Ride paratransit trips **only**. We will not send you a Fair Fares MetroCard and will deactivate any Fair Fares metrocards you already have.

Access-A-Ride ID: Required

This number is on the front of your Access-A-Ride card or letter.

Next

Your Access-A-Ride ID is on the front of your Access-A-Ride card or letter.



If you do not have an Access-A-Ride ID number, please select “Subway and Bus Discount” above. **DO NOT** provide your Fair Fares ID number or other HRA ID numbers here.

► **Provide an option to fix mistakes.** Whether we misunderstood the question or simply made a typo, we all make mistakes. To provide clients one more opportunity to check their work, we suggested that the Fair Fares “Confirmation” page include an eye-catching box to draw attention to the information they entered, as well as offer clients an opportunity to change their choice and receive a Metrocard for subways and buses instead.

Fair Fares Application
Save & Exit

[< Back](#)

We are verifying your Access-A-Ride ID with the MTA.

You provided the following Access-A-Ride paratransit ID number in your application:

Access-A-Ride ID: 123456

If you selected Access-A-Ride by mistake and would like to change your selection, please check the box below.

I would like to apply the Fair Fares NYC discount to a MetroCard for subway and eligible buses instead of my Access-A-Ride trips.

Next

Results

HRA redesigned its Fair Fares application in the spring of 2022. The application now allows individuals to choose how they want to apply their discount (i.e., either subway/bus or Access-A-Ride), features language that highlights the consequences of mistakenly linking accounts, and includes graphics to aid with entering the required information. We conducted a simple pre-post analysis to get a sense of the impact of our recommendations. Our analysis revealed that our application changes were associated with two key behavior changes: fewer clients attempted to link accounts, and a greater proportion of those who did were successful.

Fair Fares Application
Save & Exit

[< Back](#)

Discount Type

Would you like to use your discount on a MetroCard for subways and eligible buses or on Access-A-Ride paratransit trips? Required

Subway and Bus Discount

Access-A-Ride Discount (for current Access-A-Ride paratransit customers only)

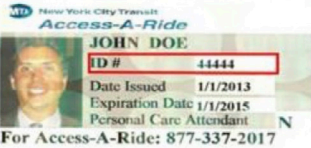
If you select Access-A-Ride Discount, you will only be able to use the Fair Fares discount on Access-A-Ride paratransit trips, not on the subway or bus.

Enter your Access-A-Ride paratransit customer ID.

The information you submit will be provided to MTA in order to confirm you are a current Access-A-Ride customer. If MTA confirms you are an Access-A-Ride customer, your Fair Fares discount will be applied to Access-A-Ride paratransit trips **only**. We will not send you a Fair Fares MetroCard and we will deactivate any Fair Fares MetroCards you already have.

Access-A-Ride ID: Required

Your Access-A-Ride ID is on the front of your Access-A-Ride card or letter:



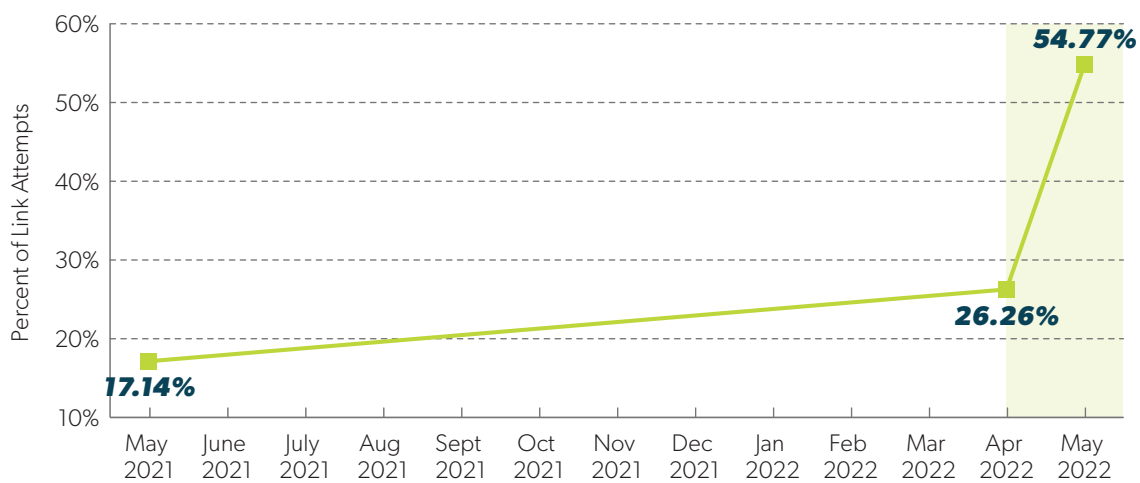
Access-A-Ride
JOHN DOE
ID # 44444
 Date Issued 1/1/2013
 Expiration Date 1/1/2015
 Personal Care Attendant N
For Access-A-Ride: 877-337-2017

If you do not have an Access-A-Ride ID number, please select "Subways and Bus Discount" above. **DO NOT** provide your Fair Fares ID number or other HRA ID numbers here.

Next

- ▶ **Fewer clients attempted to link Fair Fares and Access-A-Ride.** During our evaluation, there was an 80% decrease in link attempts. These findings suggest that more clients were deciding to keep their subway and bus discount.
- ▶ **More clients successfully linked accounts.** Among the clients who tried to link accounts, there was a 109% increase in the proportion of successful link attempts. These findings suggest that, besides fewer non-Access-A-Ride clients attempting to link accounts, clients are entering more accurate information.

PERCENT OF LINK ATTEMPTS THAT WERE SUCCESSFUL



As a result, HRA and MTA staff have to make fewer follow-up calls with clients to resolve application issues, and more Fair Fares clients are receiving the benefits they rely upon on time.

Takeaway

This project illustrates that simple, low-cost changes to an online form can significantly reduce the administrative burden for staff and help clients successfully apply for and receive the benefits that best meet their needs. As of July 2023, the redesigned application pages are live and reach over 20,000 Fair Fares clients every month. The BDT’s recommendations will also be carried forward as the city moves forward with One Metro New York (OMNY)—the new fare payment system for New York City Transit system—which will help meet New Yorkers’ transit needs so that everyone can access the city equitably.