



# Opportunities to Expand the Massachusetts Bay Transportation Authority's Corporate Pass Program

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A Better City improves the economic competitiveness and quality of life of the Boston region by advancing and providing leadership on significant transportation, land development, and environmental policies, projects, and initiatives related to the commercial real estate sector.

### COVER PHOTOS

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## Summary

The goal of this project is to increase by 10% the number of small and medium-sized businesses participating in the Massachusetts Bay Transportation Authority's (MBTA) Corporate Pass Program ("MBTA Program" or "Program"). With a focus on the Boston, Somerville and Cambridge areas, this report aims to identify opportunities to increase the use of public transportation and reduce reliance on cars for work-related trips thus lowering the overall amount of greenhouse gas emissions from mobile sources. Currently, the Program, operated through a service contract with Edenred, a private company, has approximately 1,100 active employers with about 124,000 employees receiving MBTA passes.

The first part of the project was to identify the potential target market for expanding the program and develop a list of prospect businesses in the Boston, Cambridge and Somerville areas. Second, was to develop a profile of best practices in operating and marketing corporate pass programs through a national survey of similar type programs. Finally, based on the national scan of best practices make recommendations to expand and strengthen the MBTA Program.

Based on previous research<sup>1</sup> on the MBTA Program, the most likely targets for expanding the Program were companies located within .5 miles of MBTA subway stations and within .25 miles of MBTA bus stops as these are the ideal locations for employees to use transit to commute to work<sup>2</sup>. This research indicated that most large employers within these areas are already providing some type of transit benefit<sup>3</sup> although not necessarily through the MBTA Program. Therefore, expanding the Program requires targeting additional small and medium sized companies. A web search was then conducted to identify likely employer targets in Boston, Cambridge and Somerville to promote the MBTA Program.

Lists of major employers in these three cities were available but with minimum contact information. Similarly, business-related organization websites often had membership lists available but with minimum contact and company size information. Paying to obtain business lists was not within the grant budget so specific business targets are being left until the development stage of a marketing plan.

To gather best practices from the top transit markets that operate corporate pass programs and/or transit benefit services, a questionnaire was developed and used with twenty-two of the largest transit agencies. While obtaining information from some of these programs proved challenging, some best practices in effective marketing and sales activities began to emerge:

- Most programs conduct very little marketing. This appears to be mainly due to financial constraints that limit resources beyond operations. Some agencies are starting to reconsider this decision, e.g., RTA Transit Benefit Fare Program (Chicago) recently issued an RFP for a two-year marketing effort.
- All programs rely on their websites as an important means of generating leads. The largest programs rely heavily on the use of transit benefits to promote their programs and their websites usually contain comprehensive information on the tax benefit.
- A variety of marketing techniques are being used including: in-system advertising with car cards (Los Angeles Metro Employer Annual Pass Programs); direct mail (SF MTC Clipper Direct Program); and in only one case, a well financed marketing program utilizing a variety of techniques including radio and TV ads, in-system advertising, employer testimonials, benefit fairs, etc. (Tri-Rail's Employer Discount Program). Unfortunately, only qualitative results were available to track the impacts of these programs.

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<sup>1</sup> Kamfonik, Dianne E., June 2013, *Quantifying the current and future impacts of the MBTA Corporate Pass Program*, Massachusetts Institute of Technology.

<sup>2</sup> Ibid, p. 89

<sup>3</sup> Ibid. p. 84

- Every program has at least one dedicated staff person to run and sell the program. Examples include the RTA Transit Benefit Fare Program and the CTA Ventra Transit Benefit Program (both in Chicago). The largest programs usually have at least three staff with the Los Angeles Metro program having five people. Sales people work with business organizations, attend trade fairs and use membership lists for promotional purposes. Some work with local Transportation Management Associations (TMAs) to promote their programs to employers. Several cited professional organizations like the Society for Human Resource Management as a good partner to reach out to local chapter members to present information to senior HR managers at meetings and events.
- Many of the programs, particularly the largest ones, have clear and strong statements promoting the benefits of participating in their programs and make available, comprehensive downloadable information on the tax benefit.
- Many of the programs offer some type of discount as part of the program. The exceptions were the transit benefit only programs that rely on the tax savings that employees and employers receive. In some cases, the transit benefit program charges a fee for service such as in the SF MTC Clipper Direct Program.
- Most programs are not focused on increasing the total number of participants within existing businesses enrolled with the exception of attending employee benefit fairs. Many of the programs interviewed have ECO-type programs in which participating employers are required to provide annual passes at a steep discount to all employees regardless of whether they use transit. This may account for many of these types of programs placing low emphasis on marketing to employees of current participants.

The size of employers participating in these programs depends on the types of programs operated. ECO-type programs have mostly large companies. Programs that allow monthly pass purchases with no requirement that every employee gets a pass are mostly populated by small and medium size employers. This is similar to the MBTA Program in which most current participants are small to medium size.<sup>4</sup>

Based on the information gathered, nine best practices were identified:

1. Utilize the transit tax benefit to sell the Program
2. Create a comprehensive website with strong promotional messages and a friendly user interface
3. Dedicate staff to manage and promote the Program
4. Work with local business organizations (TMAs) to promote the Program
5. Manage current accounts to retain and increase participation
6. Market to transit commuters as they have the greatest self-interest in the Program
7. Use available social media and internet tools to market the Program cost-effectively
8. Maintain program awareness to generate interest and establish credibility
9. Develop and use program analytics to set goals, measure performance and establish the value of the Program to senior management

Based on these best practices, it is recommended the following strategies be implemented with the goal of increasing employer participation in the MBTA Program.

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<sup>4</sup> Kamfonik, Dianne E., June 2013, *Quantifying the current and future impacts of the MBTA Corporate Pass Program*, Massachusetts Institute of Technology. P. 71 - 72

1. Utilize the transit tax benefit as a central part of the marketing and promotional campaign for the Program.
2. Redesign the MBTA Program website to reflect this new approach and incorporate promotional messages
3. Outsource program management and marketing to a third party provider in combination with the management of the pass distribution contract or hire 2-3 staff internally.
4. Re-launch the Program using three strategies:
  - a. Commuter marketing using in-system and out-of-system ads and promotions with heavy tax savings messaging.
  - b. Employer marketing to small and medium-sized companies with a direct mail element but relying primarily on business organizations and other partner organizations.
  - c. Customer marketing to increase employee participation among existing customers.

## Introduction

This research project was commissioned by A Better City (ABC) to increase the number of small and medium-sized businesses providing tax-free purchasing of transit passes for their employees through the Massachusetts Bay Transportation Authority's (MBTA) Corporate Pass Program ("MBTA Program" or "Program"). The goal of the project is to increase by 10% the number of companies participating in the MBTA Program in the Boston, Somerville and Cambridge areas and identify opportunities to increase the use of public transportation and reduce reliance on cars for work related trips thus lowering the overall amount of greenhouse gas emissions from mobile sources. Currently, the Program has approximately 1,100 active employers with about 124,000 employees receiving passes. The MBTA Program is operated through a service contract with a private company, Edenred.

Increasing participation in the MBTA Program would provide benefits to both the MBTA and the community. Transit ridership and revenues would increase for the MBTA and the region's traffic congestion and air quality would improve through a mode shift to transit. A recent study<sup>5</sup> of the benefits of the current Program to the MBTA estimates that it generates approximately \$4.4 million annually by shifting riders who would normally buy lower cost fare media to monthly passes that are used less than those who buy monthly passes on their own<sup>6</sup>. In addition, due to the convenience of the Program, and the fact that many employers offer the program as part of a transit tax benefit program, commuters who get their passes through the Program are less likely to leave the system than nonparticipants after fare increases<sup>7</sup>. Finally, the Program creates an important relationship between the business community and the MBTA that is supportive of the MBTA's goals.

The project was divided into several tasks:

- I. Identify corporate targets in the Boston, Somerville and Cambridge areas currently not providing a corporate pass program.
- II. Conduct research into transit benefit programs in other agencies around the U.S. to identify best practices in implementing promotions and incentives to increase corporate pass participants across a variety of medias (web, print, direct communications, social, video, etc.).
- III. Summarize the top employer and employee campaigns including a description, costs, results, and tracking methods.
- IV. Recommend campaigns and strategies to ABC to expand the MBTA Program.

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<sup>5</sup> Dianne Kamfonik "Quantifying the Current and Future Impacts of the MBTA Corporate Pass Program", Master of Science in Transportation Thesis, MIT, 2013 hereafter cited as "Kamfonik Thesis". See full report at Appendix G.

<sup>6</sup> Kamfonik Thesis, p. 99.

<sup>7</sup> Kamfonik Thesis, p. 110.

## Methodology

A web search was conducted to identify corporate targets in the Boston, Somerville and Cambridge areas currently not providing a corporate pass program. A national scan of corporate pass programs and publicly supported transit benefit programs was conducted and 18 programs in the largest transit markets were interviewed<sup>8</sup>. Information was requested about their program, how they are managed their marketing and sales activities, program goals and performance measurements including growth statistics, and how their program was being supported. An interim status report based on interviews with sixteen programs was provided in the form of a presentation at a meeting with MBTA, ABC and Edenred on July 30, 2014<sup>9</sup>.

The national scan revealed an absence of marketing activities in most programs and little or no performance or evaluation information on program activities. Based more on qualitative data, a list of common practices that were most effective was developed, and suggestions for a four-part program was created that would enable the MBTA Program to achieve the objective of 10% growth and more.

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<sup>8</sup> See Appendix D for interview form

<sup>9</sup> See Appendix F

## Background on the MBTA Corporate Sales Program

The MBTA Program, launched in 1974, is the oldest pass sales program in the United States. In 2006, with the introduction of the MBTA's new automated fare collection system utilizing a smartcard (Charlie Card) and a magnetic ticket (Charlie Ticket), the Program was migrated to this new system. A detailed report on the MBTA Program was conducted by Dianne Kamfonik for her Master of Science in Transportation Thesis at MIT, "Quantifying the Current and Future Impacts of the MBTA Corporate Pass Program" in June 2013. Much of the information on the MBTA Program is taken from this thesis which was done in cooperation with the MBTA.

The MBTA Program allows employers to purchase Charlie Cards and Charlie Tickets for their employees. Employees who ride the MBTA local bus and/or subway services use Charlie Cards. Employees who ride all other MBTA services such as the commuter rail service and express buses receive a magnetically encoded Charlie Ticket. The monthly Charlie Tickets must be purchased and distributed to employers in bulk each month, while the Charlie Cards are reloaded each month through MBTA's Charlie Card system and are distributed only once to the employees.

According to Edenred, the MBTA Program currently has about 1,500 employer accounts of which 1,100 employer accounts have recently placed orders and are considered active.<sup>10</sup> At the time of this research there were 86,581 active Charlie Cards and 38,766 Charlie Tickets sold for a total of over 125,000 employees receiving passes each month through the Program.<sup>11</sup> On average sales are approximately \$13 million a month.<sup>12</sup> The Program also provides passes to third party administrators (TPAs) of commuter benefit programs on behalf of their corporate clients. According to Edenred, WageWorks purchases about 15,000 passes a month and Edenred purchases about 25,000 passes a month for employees of their clients. Kamfonik found that these two TPAs accounted for 26.7% of the employers who received passes through the Program.<sup>13</sup> Kamfonik reports that in 2012, 27% of total fare revenues came from corporate programs including passes purchased through TPAs like WageWorks and Edenred.<sup>14</sup> If all transit benefit users were included (as well as those employees who receive transit benefit debit cards and vouchers to purchase passes or have reimbursement accounts) the revenues from all these employer benefit programs would amount to between 30% - 35% of MBTA's fare revenues.<sup>15</sup>

According to Kamfonik, most companies in the Program are small with the top eight largest employers accounting for 50% of the employees in the program.<sup>16</sup> While the number of large employers contributes a disproportionate percentage of the participating employees, large employers were found to have the lowest percentage of their employees participating in the Program. On average, 33% of employees in all companies participate. For companies with 1,000 or more employees, the participation rate was 32% while companies with 25 or fewer employees had a participation rate of 55%, and companies with more than 25 employees but less than 76 employees had a participation rate of 44%.<sup>17</sup> Kamfonik suggested that there are opportunities to increase the participation rate of larger employers.

Edenred, a private company under contract with the MBTA, manages the Program's backend services to fulfill orders through the MBTA's online corporate sales system. Edenred handles customer service calls related to orders and delivers monthly orders of Charlie Tickets and new Charlie Cards to the employer.

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<sup>10</sup> Private communication with Edenred.

<sup>11</sup> Ibid.

<sup>12</sup> Updated estimate based on Kamfonik Thesis, p. 25 and Edenred communication.

<sup>13</sup> Kamfonik Thesis, p. 45.

<sup>14</sup> Ibid. p. 25.

<sup>15</sup> Ibid.

<sup>16</sup> Ibid. p. 72

<sup>17</sup> Ibid. p. 81, 83

Edenred is not responsible for marketing or sales. Anyone interested in the Program must navigate through the MBTA's website to the MBTA Online Corporate Pass Program page or call a toll-free number, (888) 844-0353. Information provided on the Program includes the two forms of passes available, the Charlie Card and the Charlie Ticket, an instructional video of how to use the online ordering system, a downloadable manual on the Program (in the form of questions and answers), and a link to an employer registration form with terms and conditions and FAQs. There is no promotional information on the benefits of the Program, why an employer should sign up, any information on financial benefits relating to the use of transit tax benefits or any encouragement for employers or employees to participate. In fact, the MBTA does not employ any person who is responsible for working with employers to promote the program, make sales calls or help employers introduce or promote the program to their employees. Edenred indicated that the Program has not experienced any growth in the number of employers since 2012 when they began working for the MBTA and noted a less than 3% growth in the number of passes sold since then.<sup>18</sup>

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<sup>18</sup> Private communication with Edenred.

## Identification of Companies to Target in Boston, Cambridge and Somerville

A web search was conducted to identify employers in Boston, Cambridge and Somerville with potential to join the MBTA Program. General lists of employers were gathered from:

- Massachusetts Executive Office of Labor and Workforce Development: Access was provided to a list of the top 100 employers in each location including, the location of the company on a map, and limited contact information. Finding employers within targets such as .5-mile distance from a subway station would therefore require significant manual effort.
- Boston Redevelopment Authority: Access to a list of employers with 500 or more employees in Boston (2013) including the number of employees was provided but there was no contact or specific geographical information.
- The City of Cambridge's Community Development Department: Access to a list of the City's top 25 employers (which employ about 40% of the workforce in Cambridge) was provided but there was no contact or specific geographical information.
- Chambers of Commerce: Access to lists of member companies is often provided but there is no detailed contact information. In some cases, the chamber will sell its membership list to a member of the chamber to use in promoting its service to other members. There are a number of chambers operating in these three areas.

There are also a number of trade organizations and prominent business/civic organizations that have members in these areas that are likely interested in improving traffic congestion and the quality of life in the communities served including: A Better City whose board includes many of the major employers in Boston; the Society for Human Resource Management Boston Chapter; the Greater Boston Chapter of the American Payroll Association and the Massachusetts Society of CPAs. However, none of these organizations have online access to more than member names, addresses and web links.

Transportation Management Associations including A Better City, Allston Brighton, Seaport, and Charles River are also good sources of prominent and civic minded businesses within Boston and Cambridge who are potential targets for the MBTA's Program. TMA missions align well with the MBTA's and MassDOT's goals for encouraging the usage of public transit.

These results, however, yielded limited value in obtaining lists of employers that could be targeted within walking distance of subway and bus stops. Therefore, without significant effort, developing marketing sales campaigns would require buying contact lists from services that have expertise in developing such lists. However, it was determined that limited resources could best be spent on other types of activities.

## National Scan of Corporate Sales Programs

A review of corporate sales programs run by transit agencies and other partner organizations in major transit markets was undertaken to identify cost-effective ways to expand the Program. Of the 50 largest transit agencies and markets,<sup>19</sup> 22 programs were selected for interview based on the following criteria:

- a. In the top 30 transit markets
- b. Operated by a transit agency or partner organization
- c. Information about the program available on a website
- d. Emphasis on programs using a smart card
- e. Transit benefits are used as part of the program information

Of these, interviews were conducted with the 18 agencies listed in Table 1.

**Table 1: Organizations Identified For Review**

Rank By Size	Organization	Program	Interview
1	Chicago Transit Authority	Ventra Transit Benefit Program	Yes
2	Regional Transportation Authority (Chicago metro)	RTA Transit Benefit Fare Program	Yes
3	Los Angeles County Metropolitan Transportation Authority	Employer Annual Pass Programs (A-TAP & B-TAP Programs)	Yes
4	Washington Metropolitan Transportation Authority	SmartBenefits Program	Yes
5	Southeastern Pennsylvania Transportation Authority	Commuter's Choice Program – ComPass	Yes
6	Delaware Valley Regional Planning Commission	Commuter's Choice Program - RideECO	Yes
7	Metropolitan Atlanta Rapid Transit Authority	Partnership Program	Yes
8	Metropolitan Transportation Commission (San Francisco Bay Area)	Clipper Direct	Yes
9	King County Department of Transportation (King County Metro - Seattle)	Employer Commute Services (Business Passport & Business Choice)	Yes
10	Tri-County Metropolitan Transportation District of Oregon	Employer Pass Programs	No
11	Maryland Transit Administration	Commuter Choice Maryland	Yes
12	Denver Regional Transportation District	ECO Pass and FlexPass Programs	Yes
13	Metropolitan Transit Authority of Harris County (Houston Metro)	RideSponsor	No
14	Metropolitan Council of Twin Cities (Metro Transit of Minneapolis/St. Paul)	MetroPass Program and Purchase Programs	No
15	San Diego Metropolitan Transit Systems	ECO Pass and Pre-Paid Benefit Programs	Yes
16	Dallas Area Rapid Transit	Employer Pass Programs	Yes

<sup>19</sup> American Public Transportation Association “2013 Public Transportation Fact Book, Table 3 at p. 8 and Table 4 at p. 9.

17	Regional Transportation Commission of Southern Nevada	Club Rider/EZ Rider Transit Pass Program	Yes
18	Greater Cleveland Regional Transit Authority	Commuter Advantage	No
19	Bi-State Development Agency (St. Louis metro)	Transit Benefit Program	Yes
20	Utah Transit Authority	ECO Pass, ECO Trip Rewards and Co-op Programs	Yes
21	City of Phoenix Public Transit Department (Valley Metro)	Platinum Pass and Internal Transit Outlet Programs	Yes
22*	South Florida Regional Transportation Authority (Tri-Rail)	Employer Discount Program	Yes

\* While Tri-Rail is not in the top 30 transit markets it was in the top 50 and has a very active and large corporate pass program.

### ***Program Types***

Four types of corporate programs are being operated by transit agencies and related organizations in the major transit markets. They are as follows:

- A. Annual Passes Only
  - 1. ECO-Type
  - 2. Annual Passes
    - a. Discounted
    - b. Non-discounted
- B. Monthly Passes Only
  - 1. Purchased and distributed monthly
  - 2. Purchased and loaded monthly on smartcards
- C. Annual and Monthly Passes
  - 1. ECO-type
  - 2. Monthly Passes
- D. Transit Benefit Financial Instruments (Transit Benefit Providers)
  - 1. Vouchers + Debit Cards
  - 2. Vouchers + Monthly Passes
  - 3. Vouchers + Debit Cards + Monthly Passes

Annual Passes Only: Annual pass programs usually follow the ECO-type program model which was developed in Denver in 1991 and was based on the idea of an employer purchasing deeply discounted annual passes for all employees regardless of who rides the system. Some employees would begin using transit and the transit agency would generate more revenues than if it sold annual passes at full price to only those who rode the system. The additional revenue was seen as a way to support these programs and pay for marketing. ECO programs generally require every employee to participate and large employers predominate in this type of program. A number of transit agencies have adopted this model and many of the organizations interviewed operate this type of program.

A variation on the ECO program is where the employer can select which employees to provide with annual passes. The passes are either slightly discounted or sold at full price. One innovative approach is used by the Phoenix Valley Metro Platinum Pass Program that provides an annual pass to employers for only those employees who ride the service but charges the employer on a monthly basis based on the number of rides each employee took up to the cost of a monthly pass. These variations on ECO annual pass programs allow smaller employers to participate.

**Monthly Passes Only:** This model requires employers to purchase some type of pass for their employees each month. Programs like the Chicago Ventra Transit Benefit Program, Clipper Direct Program and the MARTA Partnership Program that utilize smartcards can load the pass each month. Programs without this capability generally deliver passes in bulk each month to the employer who is then required to sell and/or distribute the passes to their employees. Many of these programs are consignment programs that allow the employer to return unsold passes for credit against the next month’s purchase. Employers are usually offered some type of discount although in some programs the employer is required to pay for a portion of the pass to receive the discount. In a few cases, employers have to pre-purchase monthly passes, which are nonrefundable.

**Annual and Monthly Passes:** A number of programs offer a mix of ECO-type programs and monthly pass purchases that allow all size companies to sell passes to their employees. In some cases, the ECO-type program is modified to let employers purchase annual passes for only those employees who use the transit system. In this case, either no or a small discount is available.

**Transit Benefit Providers Program:** The last type of program is the pure transit benefit program that was based on the model for selling transit benefits developed by TransitCenter in 1987 for the New York metro market. This program offered employers financial instruments, usually transit vouchers, that were accepted like cash by participating transit operators for the purchase of passes, tickets and tokens. Because the transit vouchers were financial bearer instruments, they could be deposited directly in a transit agency’s bank accounts for immediate credit. The RTA Transit Benefit Fare Program and the DVRPC RideECO Program originally started using this model. Over the last few years these programs have added specialized debit cards as an electronic variant of the paper voucher. This type of program has its greatest strength in allowing the smallest companies to participate in a transit benefit program and gives maximum flexibility to employees in selecting how to use their benefit each month. Its weakness is that it requires employees to purchase tickets or passes using these financial instruments, less convenient than getting their passes or tickets at work or sent to their home.

A variation of the financial instrument approach is to combines pass sales with financial instruments. A version of the DVRPC RideECO called RideECO Select and the Maryland Commuter Choice Program both offer monthly passes as well as vouchers and/or debit cards. A slight variation of this combination occurs with the RTA Transit Benefit Fare Program that also allows employees to arrange for direct payment of their PACE vanpool monthly expenses.

Finally, those agencies that utilize smartcards sometimes offer a stored value option that lets employees load value into the account associated with their smartcards. This lets the employees use the smartcards for individual trips. WMATA SmartBenefits, MTC Clipper Card Direct and RideECO offer this option.

**Table 2: Pass Sale Programs**

Organization	Program	Annual Pass	Monthly Pass	Transit Benefit Financial Instruments	Stored Value	Direct Payment
Chicago Transit Authority	Ventra Transit Benefit Program		✓		✓	
Chicago Regional Transportation Authority	RTA Transit Benefit Fare Program			✓		✓
Los Angeles County Metropolitan Transportation	Employer Annual Pass Programs (A-TAP & B-TAP Programs)	✓				

Authority						
Washington Metropolitan Transportation Authority	SmartBenefits Program		✓		✓	
Southeastern Pennsylvania Transportation Authority	Commuter's Choice Program – ComPass		✓			
Delaware Valley Regional Planning Commission	Commuter's Choice Program – RideECO/RideECO Select		✓	✓	✓	
Metropolitan Atlanta Rapid Transit Authority	Partnership Program		✓			
Metropolitan Transportation Commission (San Francisco Bay Area)	Clipper Direct		✓		✓	
King County Department of Transportation (King County Metro - Seattle)	Employer Commute Services (Business Passport & Business Choice)	✓	✓		✓	
Maryland Transit Administration	Commuter Choice Maryland		✓	✓		
Denver Regional Transportation District	ECO Pass and FlexPass Programs		✓			
San Diego Metropolitan Transit Systems	ECO Pass and Pre-Paid Benefit Programs	✓	✓			
Dallas Area Rapid Transit	Employer Pass Programs	✓	✓			
Regional Transportation Commission of Southern Nevada	Club Rider/EZ Rider Transit Pass Program		✓			
Bi-State Development Agency (St. Louis metro)	Transit Benefit Program		✓			
Utah Transit Authority	ECO Pass, ECO Trip Rewards and Co-op Programs	✓	✓			
City of Phoenix Public Transit Department (Valley Metro)	Platinum Pass and Internal Transit Outlet Programs	✓	✓			
South Florida Regional Transportation Authority (Tri-Rail)	Employer Discount Program		✓			

## Transit Benefits

Most programs used information about the tax savings associated with transit benefits as a top selling point for their programs. Of the eighteen programs interviewed almost half (eight programs) provided extensive information on their websites to promote the use of their program and, in most cases, to sell their agency's passes. Only two programs, Phoenix Valley Metro and UTA had no reference to the transit benefit program. The rest of the programs had varying degrees of information about the transit benefit on their websites. The Ventra Transit Benefit Program, part of the Ventra Card program website, contains virtually no information on transit benefits under the transit benefit tab; rather, its parent website, CTA's transitichicago.com, contains a good description of the transit benefit with a link to the Ventra site. It is listed, therefore, as having good information.

The Maryland MTA's Commuter Choice Program has very good information available through its website. The WMATA SmartBenefits Program combines information on the transit benefit and technical information (including downloadable guides) explaining the use of transit benefits with all the participating transit services and vanpools. WMATA has the only website that contains a promotion for SmartBenefits on its homepage that enables visitors to click through to the program materials. The two pure transit benefit programs, DVRPC RideECO and RTA Transit Benefit Fare Program have comprehensive information about the transit benefit and their financial instruments, vouchers and transit benefit debit cards.

**Table 3: Use of Transit Benefits To Promote Corporate Pass Programs**

Market Ranking	Organization/Program	Transit Benefit Information on Website			
		High	Medium	Low	None
1	CTA Ventra Transit Benefit Program	✓			
2	RTA Transit Benefit Fare Program	✓			
3	Los Angeles Metro Employer Annual Pass Programs		✓		
4	WMATA SmartBenefits Program	✓			
5	SEPTA's Commuter Choice Program – ComPass		✓		
6	DVRPC RideECO Program	✓			
7	MARTA Partnership Program			✓	
8	SF MTC Clipper Direct Program	✓			
9	King County Metro Business Passport & Business Choice Programs	✓			
10	MTA Commuter Choice Maryland	✓			
11	Denver RTD ECO Pass and FlexPass Programs		✓		
12	San Diego MTS ECO Pass and Pre-Paid Benefit Programs			✓	
13	DART Employer Pass Programs			✓	
14	Las Vegas RTC Club Rider/EZ Rider Transit Pass Program		✓		
15	Metro Transit-St. Louis Transit Benefit Program	✓			
16	UTA ECO Pass, ECO Trip Rewards and Co-Op Programs				✓
17	Phoenix Valley Metro Platinum Pass and Internal Transit Outlet Programs				✓
18	Tri-Rail Employer Discount Program		✓		

An interesting aspect of corporate sales programs in locations where private transit benefit providers are active, such as in Chicago, Philadelphia, San Francisco and Seattle, is that these private providers like WageWorks and Edenred (operating under the names Commuter Check and WiredCommute) order passes on behalf of their corporate customers from the transit agencies and are major customers of the corporate sales programs. Thus, the MTC Clipper Direct Program reported that of their 1,000 employers, WageWorks and Commuter Check each account for one third of its employer customers. This is also true of the MBTA Program.

### *Profile of Corporate Pass Sale Customers*

The majority of companies in most programs were small or medium size with less than 100 employees but more often with less than 50 employees. Often the profile of customers depended on the type of pass program offered. For example, the ECO-type program sets a minimum number of employees that an eligible company must have, and requires the employer to offer an annual pass (usually deeply discounted) to every employee for the year. Such programs are used mainly by the largest employers.

The size of the company participants is also influenced by the presence of trip reduction laws that usually impact the larger companies. These laws are discussed later. An interesting example of where the employer profile changed due to an expansion of the type of programs offered to employers is the case of King County Metro. Seattle changed their program structure in 2009 to allow smaller companies to participate in a non-ECO type program, Business Choice Program, which resulted in a significant ramp-up of smaller companies into their program. Most of the other ECO-type programs do provide some type of alternative for smaller companies and has benefitted from increased participation.

Many program representatives indicated the difficulty of selling the program to the larger employers and had more success with small and medium size companies. Usually getting larger companies into a program took much longer than with smaller companies. On the other hand, because of limited marketing resources, as will be discussed later, it was more difficult to use sales activities alone to penetrate the smaller market segment.

### *Program Growth and Goals*

Only a few programs provided specific information on program growth; they either refused to share this type of information or didn't track it but were willing to share some qualitative observations. It appeared from the information obtained that the larger programs were seeing growth; particularly those that used transit benefits to a larger extent. For example, the Clipper Direct Program said that program growth was averaging 1% per month. The King County Metro program provided sales information that showed growth from 2012 to 2013 of approximately 17% and this year is trending upwards as well. They also reported gains of eight to ten companies a month. Los Angeles County Metro stated that the program grew by 20% without further details. Phoenix Valley Metro reported that they got 1 to 2 new companies per week making it a strong growth program.

The largest program, WMATA SmartBenefits, reported almost 4,000 employers in the program with 250,000 employees. The program manager indicated that program growth was tied to the rise and fall of the federal monthly tax benefit cap. This year the cap was reduced from \$245 per month to \$130 per month so sales were slower. On the other hand, the recent opening of a new Metrorail line, the Silver Line, serving a new market in Northern Virginia was creating interest among local employers in the program.

For many other programs, growth was either very small or just static with the number of new companies offsetting the companies that dropped out. The Las Vegas EZ Rider Transit Pass Program was stagnant, DART said their program was averaging 7 new companies per year, MARTA was seeing two to five new companies a year. As will be discussed later, marketing and promotional activities have been severely limited over the last few years with few programs doing any marketing. Most promotional activities were

limited to whatever could be included in the websites, sales outreach and some cooperative activities with business organizations.

## Websites

The organizations' websites were the primary source for accessing information about the corporate pass programs and were often the major source of referrals for new customers. The visibility of these programs on the organization's homepage and scope of information available varied but the largest programs appear to have the most information online and generally good presentations. The best websites have collateral materials describing the program, its benefits and downloadable "how to guides". Interestingly, most websites did not have visibility for these programs on their agency's homepage. Instead, it was necessary to dig through the menus of topics on the homepage to find these programs raising the question of how employers know about and find the programs.

The best websites from the perspective of usefulness, promotional information, good presentations, downloadable materials, charts and calculators to explain the tax savings, and contact forms are the following:

- RTA Transit Benefit Fare Program – [www.mytransitbenefit.com](http://www.mytransitbenefit.com). Strong and consistent message on tax savings. Has separate information for employers and employees including tax calculators and charts. Visually attractive. Direct link from RTA homepage.
- WMATA SmartBenefits Program – [www.wmata.com/business/employer\\_fare\\_program](http://www.wmata.com/business/employer_fare_program). This is the most comprehensive website for technical information. Good material on the tax benefit. Lots of downloadable materials. Direct link from WMATA homepage.
- DVRPC RideECO Program - [www.rideeco.org](http://www.rideeco.org). Very attractive website that provides just enough information on the transit tax benefit, employer and employee information, product information, a savings calculator, downloadable brochure, three ways to contact program including an online form, and good promotional information.
- SF MTC Clipper Direct Program - [www.clippercard.com/clipperdirect](http://www.clippercard.com/clipperdirect). Very nice and clean website. Contains good information on the program and tax benefit, has a savings calculator, and an online contact form in addition to telephone number.
- King County Metro Business Passport & Business Choice Programs - [www.orcacard.biz](http://www.orcacard.biz). Very comprehensive information about the pass programs. Lots of downloadable information and links to other sources of information like official IRS tax benefit information. Explains the tax information in considerable detail. Has online contact form as well as telephone number and email.
- MTA Commuter Choice Maryland - [www.commuterchoicemaryland.com](http://www.commuterchoicemaryland.com). The Commuter Choice website was very comprehensive with lots of materials and good explanations on the tax savings associated with the program. The first page has a good promotional message on why employers should participate. It has downloadable forms, a survey that employers can use, tax savings charts, and good links to other employer resources including a state tax credit program and ridesharing services.

While these programs were viewed as the best of the programs researched, they were not without their flaws. Several weaknesses in design or information identified below were shared by one or more of these websites.

- Being too process oriented.
- Not making the case for why employers should participate in the program.
- Not enough information available to learn about the program.
- No direct link from website homepage.
- No messaging to commuters about why their employer should participate.
- No savings calculator to show the real benefit of participating.

## Marketing and Sales / Staffing

### Marketing

Very few programs conducted any marketing activities. The absence of marketing may be due to the economic recession that began in 2008 and forced many transit agencies to scale back on spending that was not essential to their core operations. However, a few agencies were able to conduct some marketing activities. The South Florida Regional Transportation Authority's Tri-Rail commuter rail service corporate sales program was one of the few exceptions. They have a marketing budget of \$500,000 and use a variety of activities to promote their Employer Discount Program. The MTC Clipper Direct Program was able to undertake a small direct mail campaign utilizing an oversized postcard that was sent to 9,500 employers costing \$3,500 that generated some good leads for the sales force. Some programs like the Las Vegas RTC integrated its pass sale program, EZ Rider Transit Pass Program, into its broader Club Rider Program, a transportation demand management program offering transit and ridesharing services to employers, and marketed the full program using in-system and other means. Some programs like the MTA Commuter Choice Maryland Program had a very active marketing program prior to the recession using newspaper and local TV ads that the manager felt was very effective but could no longer afford. A few programs noted that they were beginning to consider marketing again. The RTA Transit Benefit Fare Program has issued an RFP for marketing services for the next two years.

As a result of the lack of marketing, there was little data or information available on what were the most cost-effective marketing initiatives. However, representatives of many of these programs offered advice on what they felt worked best for them over the last few years, including:

- Working with local business organizations to increase program awareness and find good leads.
- Working with TMAs and other public interest groups.
- Using social media to target ads and generate leads.
- Using online ads along with search optimization for Google searches.
- When possible, avoiding cold calling and direct mail campaigns.
- Using themes related to savings and directed at riders is effective.
- Working with trade organizations like the Society for Human Resource Management and the Payroll Association to build awareness and generate leads.
- An effective way to generate interest is to market directly current riders to generate interest.

### Sales / Staffing

All programs utilized at least one staff person for activities related to promoting and managing the program. The number of staff varied from one person to over five with the larger programs usually having the largest staff. The programs with the largest staff were:

1. Los Angeles Metro Employer Annual Pass Programs – 5 plus 2 for cold calling and appointment setting
2. WMATA SmartBenefits – 4
3. DART Employer Pass Programs – 4
4. King County Metro Business Pass Programs – 4
5. Tri-Rail Employer Discount Program – 3.5 plus hiring an additional person
6. MTC Clipper Card Direct – 3.5

Program staff had a variety of functions. The primary functions were to manage the program, sell the program to employers by answering inquiries, doing presentations, and developing partnerships with business organizations. Sometimes, as in the case of the Phoenix Valley Metro and the Las Vegas RTC Club Rider/EZ Pass Program, financial and order processing responsibilities were handled by another party, the

City of Phoenix and the Las Vegas RTC Finance Department, respectively. However, the program's staff usually handled order delivery. Finally, staff was also responsible for working with employers who were in the program to answer questions and manage the accounts to keep the program growing.

The one interesting discovery was Tri-Rail's Employer Discount Program. This program is well staffed, with three and one half people (soon to be supplemented with an additional person), a good size marketing budget of \$500,000 and a large number of employers participating in this smaller transit market. The Employer Discount Program offered one of the larger discounts (25%) on the cost of monthly passes purchased by employers regardless of the size of the employer or number of passes ordered.

## Trip Reduction Laws and Tax Credits

Similar to Massachusetts with its DEP Rideshare Regulation, several other regions in which these programs operated were subject to local or state laws that required large employers to reduce auto use by their employees. The use of the corporate sales program was one way to meet this requirement. In one case, the state offered a tax credit for the costs of providing trip reduction programs including subsidizing passes.

**Table 4: Programs Benefitting from Trip Reduction and Tax Credit Laws**

Program	Type of Law	Employer Requirement	Tax Credit
Los Angeles Metro Employer Annual Pass Programs	Regional - South Coast Air Quality Management District Rule 2202 enacted 2010	Employers with 250+ must reduce average vehicle ridership to prescribed targets	
SF MTC Clipper Direct Program	Regional – Bay Area Air Quality Management District Rule 14, enacted 2014 and local ordinances of San Francisco, Berkeley, Richmond and SF International Airport enacted 2009.	Employers in Bay Area (9 counties) with 50+ must implement a commuter benefits program. Similar requirements in cities but with lower thresholds	
King County Metro Business Passport & Business Choice Programs	State - Commute Trip Reduction (CTR) Law enacted in 1991, revised in 2006 and local ordinances enacted under it. Also, there is a state tax credit for expenses for CTR.	Employers with 100+ must reduce the number of single occupant vehicle trips to their worksites.	The Commute Trip Reduction (CTR) tax credit against their business and occupation (B&O) or public utility tax (PUT) liability. The credit is equal to 50 percent of the incentive payments paid by the employer not to exceed \$60 per employee per year.
Phoenix Valley Metro Platinum Pass and Internal Transit Outlet Programs	State and County laws to improve air quality through trip reduction program for employers	Employers with 50+ must adopt a trip reduction program to reduce SOV trips to worksite with goal of 60% SOV use	
MTA Commuter Choice Maryland	State tax law providing for tax credits to implement commuter benefit programs	Any size employer as long as they incur costs to offer subsidized passes, subsidized vanpools, pay for guaranteed ride home programs or parking cash out among others.	50% of cost per employee per month up to \$50 per month per employee

These state and local ordinances have benefitted these programs by providing a reason to contact employers and vice versa. However, the presence of such requirements does not guarantee participation in corporate pass programs as most of these programs provide a flexible menu of options for employers to choose from for compliance purposes. In the case of the Maryland tax credit program, there is no requirement that employers incur any expenses for commute reduction programs so that awareness of this incentive depends on MTA promotions.

## Best Practices Recommendations

Based on the interviews conducted and an independent review of website materials for these programs, a number of best practices emerged. These are based on common practices and the experiences reported by program representatives rather than program's performance evaluation or data analysis.

1. A website is essential to generating interest, promoting the value of the program to employers and employees, serving as a resource for information about the program's benefits and operation, providing an important source of leads and helping to support customers. The website should contain at a minimum:
  - a. A strong and concise message of the benefits of the program to both employers and employees
  - b. A visually attractive design, good organization and engaging copy
  - c. Visibility on the agency's homepage with easy access to the program's information pages
  - d. Interactive elements such as savings calculators, emission reduction calculators and easy to read charts or tables to present important information
  - e. Downloadable materials to provide more in-depth information on the benefits of the program and technical details on how to use the program
  - f. Marketing materials that can be used by employees to promote the program to their management including prepared emails and brochures
  - g. Employee surveys and other information that an employer can use to gauge employees' interest in the program as well as identify the types of passes employees would like to order
  - h. A variety of ways for employers and employees to request further information or assistance in implementing a program. This should include online contact forms, an email address and telephone number.
  - i. A resource page for important links to sources of information and assistance that support the Program.
  - j. A brand and visual message that is not constrained by the format used for the agency's regular pages
2. Provide at least one, if not more, dedicated staff to promote and support the program. As the MBTA may not be in a position to add additional staff, they could achieve similar or greater results by outsourcing this function to a third party, potentially in coordination with the pass distribution function.
3. Focus promotional messaging around the transit benefit.
4. Work with TMAs and other organizations with a shared interest in reducing traffic congestion and air pollution to expand the MBTA Program.
5. Provide account management support for Program participants.
6. Educate and inform transit commuters about the program via car cards, ads on schedules, agency newsletters, social media, and other customer communication outlets.
7. Use social media and internet marketing strategies like search optimization to maximize the use of low cost marketing strategies.
8. Develop and maintain brand awareness about the Program.
9. Establish program analytics and goals to build internal support and validate the financial and other benefits of these programs.

## Recommendations to Increase Program Participation

There is ample opportunity to increase participation in the MBTA Program by 10% or more with some basic changes to the marketing of the Program and the introduction of a sales force and program oversight. The research into how other major pass sales programs are conducted demonstrates that the use of a sales force, an effective web presence and the use of a tax savings theme can generate program growth. Based on the programs we were able to conduct research on, it is clear that the addition of a modest marketing element can further program growth so that an increase of 10% or more in the number of companies (100 or more companies) would result in 12,000 new pass sales. This realistic goal could be accomplished with the following changes:

### **1. Introduce the use of transit tax benefits as a major purpose and selling point of the Program**

It is strongly recommended that the Program be reintroduced as a transit tax benefit program that provides tax savings for employees and employers. Cost savings is a very strong motivator, even in areas with trip reduction ordinances, tax savings was the prominent message in successful programs. This requires the MBTA to rebrand its Program including an update of content on the MBTA website.

### **2. Redesign the MBTA Program website**

The website is a crucial component of selling the Program and supporting customers. Before any new promotional or sales activities are conducted, it is essential the Program's section of the MBTA's website be redesigned and updated along the lines outlined in 1 a. – j. above, to include such elements as promotional messages, savings calculators, downloadable materials, videos, contact forms, etc.

### **3. Create a Program Sales Force**

It is essential for any sales growth effort that a third-party be retained or staff be dedicated to manage and administer the Program; respond to inquiries, promote the program, develop partnerships with local business and trade organizations, deliver presentations, participate at trade shows, work with customers to provide assistance and to encourage customers to promote the Program to employees. For a program the size of the MBTA's it is recommended that a minimum of two to three people be dedicated to this effort to achieve significant growth of 10% or more in the next year.

Understanding the existing constraints on the MBTA's finances and a general desire to not increase staff levels, the MBTA could utilize the services of an experienced transit benefit sales force such as their current contractor Edenred to undertake the initial build out of the Program and administer it for a 2-3 year pilot period. The MBTA would need to assign a portion of an existing employees time to the Program to work with the outside vendor, serve as the key liaison, become familiar with and participate in sales activities, and ensure that the vendor is hitting agreed upon targets.

### **4. Market the MBTA Program**

With a tax savings message, a redesigned website, and the capability to conduct sales activities, the MBTA will be in a position to reintroduce the Program through a marketing campaign that begins raising awareness and generating leads. This campaign should contain the following elements:

#### **a. Marketing to Employees**

- i. In-system advertising options
  - Subway and bus cards
  - Platform and bus shelter posters
  - Ads in MBTA materials such as schedules and newsletters
  - Handouts
  - Seat drops
- ii. Out-of-system advertising options
  - Ads in free commuter newspapers like Boston Metro
  - Ads in Internet based services like Pandora to targeted users
  - Cable TV and community newspapers
  - Google search optimization for select keywords
- iii. Social media options
  - Facebook
  - Twitter
  - Pinterest
  - Instagram

b. Marketing to Employers

- i. Direct mail to employers within .5 mile of subway stations and .25 of bus stops
- ii. Partner with TMAs, business organizations, and other entities to:
  - Send direct solicitation from organization leadership to members
  - Place ads on websites and/or newsletters
  - Make presentations at meetings and other events
  - Provide Program information directly to members
  - Create a handout for distribution at events and meetings
  - Sponsor a booth or table at annual events
- iii. Gather and present audio, video, and written testimonials
- iv. Host seminars or webinars for employers to learn about the program

c. Marketing to Current Participants

- i. Participate in annual benefit fairs sponsored by employers
- ii. Produce materials for HR to distribute to new and existing employees
- iv. Provide posters suitable for using in common areas to promote the program
- v. Work with TMAs to include information in their on-site activities for employers
- vi. Conduct prize drawings to encourage new employee registrations
- vii. Provide marketing materials that promote the benefits of participation

## Conclusion

The MBTA Program is one of the largest corporate pass programs to offer employers an opportunity to provide passes to their employees. As the oldest such program, it has been a model for involving the business community in supporting transit. With the transition to the Charlie Card, the Program has been able to maintain its attractiveness so that even without marketing and sales support it has remained relatively stable. However, in light of the examples set by other agencies in promoting their programs, particularly in view of the results of using transit tax benefits as a visible and dominant part of their message, the MBTA Program can achieve a much higher penetration throughout its service area by adopting and implementing the recommendations made within this report.

This review and research of corporate pass programs in many of the top 25 transit markets identified a number of best practices that have been utilized over the last few years to increase program participation at other agencies. While the recession has clearly had a negative impact on the resources that agencies had to devote to marketing, all were still able to achieve some level of growth through the continuation of their pro-active sales activities. Most programs used their sales staff to work with outside business organizations, manage the program, follow up on inquiries, and create and continue good relationships with existing customers. A few were able to conduct some level of marketing while others benefitted from local and state laws to require large employers to meet trip reduction goals. All of the agencies felt that their program, regardless of its size, was essential not only for providing a sales outlet for their passes but because it created an important and tangible partnership with the business community and a stable source of revenue.

In the case of the MBTA Program, Kamfonik's work demonstrates that there are substantial financial rewards that are generated through the Program to the MBTA. Not only does the MBTA currently sell about 57% of its monthly passes through the Program, but it also shifts riders to buying higher priced fare media than they might otherwise, contributing to a higher cash flow at the beginning of each pass sale cycle. In addition, Kamfonik estimates that the usage of monthly passes by Program participants is lower than that of nonparticipants generating additional revenues to the program on the order of \$4.4 million if these pass holders had not been in the Program.

It is highly recommended that the MBTA undertake a redesign of its corporate sales program to take advantage of the strong tax savings message by incorporating the transit tax benefit. It is also strongly suggested that it undertake the steps outlined above to reintroduce the Program to the public and employers as a transit benefit program through a new informational website and marketing campaign. Lastly, the MBTA should outsource Program management, marketing, and sales to a third party. This will be instrumental in achieving an increase in program participation of 10% or more resulting in greater financial revenues, higher ridership, a stronger relationship with the business community and an overall positive impact on congestion by encouraging greater use of transit.

## APPENDIX A: Major Employers

### **Boston Companies**

<b>Company Name</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>Number of employees</b>	<b>NAICS Code</b>
<a href="#">Brigham &amp; Women's Hospital</a>	Francis St	Boston	MA	10,000+	6221
<a href="#">Massachusetts General Hospital</a>	Fruit St # 215	Boston	MA	10,000+	6221
<a href="#">Boston Univ School of Medicine</a>	E Concord St	Boston	MA	5,000-9,999	6113
<a href="#">Boston University</a>	Silber Way	Boston	MA	5,000-9,999	6113
<a href="#">Children Hospital Boston</a>	Longwood Ave # Fegan10	Boston	MA	5,000-9,999	6221
<a href="#">Department of Nephrology</a>	Kneeland St	Boston	MA	5,000-9,999	6211
<a href="#">John Hancock Life Insurance Co</a>	Clarendon St	Boston	MA	5,000-9,999	5242
<a href="#">Liberty Mutual Group Inc</a>	Berkeley St	Boston	MA	5,000-9,999	5242
<a href="#">Tufts Medical Ctr</a>	Washington St	Boston	MA	5,000-9,999	6221
<a href="#">American Cleaning Co</a>	Lincoln St	Brighton	MA	1,000-4,999	5617
<a href="#">Aramark</a>	Yawkey Way	Boston	MA	1,000-4,999	4543
<a href="#">Bank of New York Mellon</a>	Boston Pl # 2200	Boston	MA	1,000-4,999	5221
<a href="#">Boston Children Hospital</a>	Longwood Ave # 3	Boston	MA	1,000-4,999	6211
<a href="#">Boston City Hall</a>	City Hall Sq	Boston	MA	1,000-4,999	9211
<a href="#">Boston Housing Authority</a>	Chauncy St	Boston	MA	1,000-4,999	5313
<a href="#">Boston Medical Ctr</a>	Harrison Ave # D2s	Boston	MA	1,000-4,999	6221
<a href="#">Boston Police Commissioner</a>	Schroeder Plz	Roxbury Crossing	MA	1,000-4,999	9221
<a href="#">Boston Police</a>	Tremont St	Roxbury	MA	1,000-	9221

<a href="#">Dept</a>				4,999	
<a href="#">Boston Public Health Commn</a>	Massachusetts Ave # 2	Boston	MA	1,000-4,999	9231
<a href="#">Boston Public Works Dept</a>	City Sq	Charlestown	MA	1,000-4,999	2373
<a href="#">Boston Red Sox Baseball Club</a>	Yawkey Way	Boston	MA	1,000-4,999	7112
<a href="#">Brown Brothers Harriman &amp; Co</a>	Milk St	Boston	MA	1,000-4,999	5239
<a href="#">Carney Hospital</a>	Dorchester Ave	Dorchester Center	MA	1,000-4,999	6221
<a href="#">Christian Science Publishing</a>	Massachusetts Ave	Boston	MA	1,000-4,999	5111
<a href="#">Columbia Management Investment</a>	Franklin St # 25	Boston	MA	1,000-4,999	5239
<a href="#">Dana Farber Cancer Institute</a>	Brookline Ave	Boston	MA	1,000-4,999	6223
<a href="#">Department of Veterans Affairs</a>	S Huntington Ave	Jamaica Plain	MA	1,000-4,999	6212
<a href="#">Department-Health &amp; Hosp Syst</a>	Harrison Ave	Boston	MA	1,000-4,999	6221
<a href="#">Faulkner Hospital</a>	Whitcomb Ave	Jamaica Plain	MA	1,000-4,999	6221
<a href="#">Federal Reserve Bank of Boston</a>	Atlantic Ave # 100	Boston	MA	1,000-4,999	5221
<a href="#">Gillette Co</a>	Gillette Park	South Boston	MA	1,000-4,999	4242
<a href="#">Globe Newspaper Co</a>	William T Morrissey Blvd	Dorchester	MA	1,000-4,999	5111
<a href="#">Goodwin Procter Llp</a>	State St	Boston	MA	1,000-4,999	5411
<a href="#">Hebrew Senior Life</a>	Centre St	Roslindale	MA	1,000-4,999	6243
<a href="#">Houghton Mifflin Harcourt Pubg</a>	Berkeley St # 11	Boston	MA	1,000-4,999	5111
<a href="#">Iron Mountain Inc</a>	Atlantic Ave	Boston	MA	1,000-4,999	5614
<a href="#">John Hancock</a>	Congress St # 800	Boston	MA	1,000-4,999	5242
<a href="#">John Hancock Financial</a>	Congress St	Boston	MA	1,000-4,999	5239

<a href="#">Network</a>					
<a href="#">Kpmg</a>	High St # 23	Boston	MA	1,000-4,999	5412
<a href="#">Lawrence R Cahill Pc</a>	State St	Boston	MA	1,000-4,999	5411
<a href="#">Liberty International Holdings</a>	Berkeley St	Boston	MA	1,000-4,999	5511
<a href="#">Liberty Mutual Insurance Co</a>	Berkeley St	Boston	MA	1,000-4,999	5242
<a href="#">Lpl Financial</a>	State St # 2420	Boston	MA	1,000-4,999	5239
<a href="#">Massachusetts Eye &amp; Ear</a>	Charles St	Boston	MA	1,000-4,999	6214
<a href="#">Mfs Investment Management</a>	Huntington Ave	Boston	MA	1,000-4,999	5239
<a href="#">Mintz Levin Cohn Ferris</a>	Financial Ctr	Boston	MA	1,000-4,999	5411
<a href="#">Monitor Clipper Partners Inc</a>	Huntington Ave # 9	Boston	MA	1,000-4,999	5239
<a href="#">Museum of Fine Arts</a>	Huntington Ave # 30	Boston	MA	1,000-4,999	7121
<a href="#">Museum of Fine Arts Boston</a>	Huntington Ave	Boston	MA	1,000-4,999	7115
<a href="#">New England Financial</a>	Boylston St	Boston	MA	1,000-4,999	5239
<a href="#">Northeastern University</a>	Huntington Ave	Boston	MA	1,000-4,999	6113
<a href="#">Pearson Education</a>	Boylston St # 900	Boston	MA	1,000-4,999	4532
<a href="#">Pioneer Investments Mgmt Inc</a>	State St # 1300	Boston	MA	1,000-4,999	5239
<a href="#">Pricewaterhouse Coopers</a>	High St # 9000	Boston	MA	1,000-4,999	5412
<a href="#">Ropes &amp; Gray Llp</a>	Boylston St	Boston	MA	1,000-4,999	5411
<a href="#">Roxbury Community College Bkst</a>	Columbus Ave	Roxbury	MA	1,000-4,999	4512
<a href="#">Spaulding Rehabilitation Hosp</a>	Ave	Charlestown	MA	1,000-4,999	6221
<a href="#">State Street Corp</a>	Lincoln St	Boston	MA	1,000-4,999	5511

<a href="#">State Street Global Advisors</a>	Lincoln St	Boston	MA	1,000-4,999	5239
<a href="#">Suffolk County Sheriffs Dept</a>	Nashua St	Boston	MA	1,000-4,999	9221
<a href="#">Suffolk University</a>	Ashburton Pl	Boston	MA	1,000-4,999	6113
<a href="#">Thomson Research</a>	Thomson Pl	Boston	MA	1,000-4,999	5111
<a href="#">Thomson Reuters Tax &amp; Acctg</a>	Thomson Pl # 11	Boston	MA	1,000-4,999	5239
<a href="#">Transitional Assistance Dept</a>	Washington St # 4	Boston	MA	1,000-4,999	9231
<a href="#">Tufts Dental Clinics</a>	Kneeland St # 8	Boston	MA	1,000-4,999	6113
<a href="#">Tufts Shared Svc</a>	Tremont St	Boston	MA	1,000-4,999	8129
<a href="#">US Post Office</a>	Dorchester Ave	Boston	MA	1,000-4,999	4911
<a href="#">US Veterans Affairs Admin</a>	Vfw Pkwy	West Roxbury	MA	1,000-4,999	9231
<a href="#">Va Boston Healthcare System</a>	S Huntington Ave	Jamaica Plain	MA	1,000-4,999	6221
<a href="#">Va Medical Ctr- West Roxbury</a>	Vfw Pkwy	West Roxbury	MA	1,000-4,999	6221
<a href="#">Wayfair Llc</a>	Huntington Ave # 6000	Boston	MA	1,000-4,999	4541
<a href="#">Wgbh</a>	Western Ave	Boston	MA	1,000-4,999	5151
<a href="#">Wilmer Cutler Pickering Hale</a>	State St	Boston	MA	1,000-4,999	5411
<a href="#">Action For Boston Cmnty Devmnt</a>	Tremont St	Boston	MA	500-999	6241
<a href="#">Addison-Wesley</a>	Arlington St # 300	Boston	MA	500-999	5111
<a href="#">Bain &amp; Co Inc</a>	Dartmouth St	Boston	MA	500-999	5416
<a href="#">Beth Israel Deaconess Med Ctr</a>	Brookline Ave	Boston	MA	500-999	6221
<a href="#">Bny Mellon Wealth Management</a>	Boston Pl # 11	Boston	MA	500-999	5239
<a href="#">Boston Harbor Hotel</a>	Rowes Wharf	Boston	MA	500-999	7211

<a href="#">Boston Park Plaza Hotel</a>	Park Plz	Boston	MA	500-999	7211
<a href="#">Boston Public Works Dept</a>	City Hall Sq # 714	Boston	MA	500-999	2373
<a href="#">Boston Water Commission</a>	Harrison Ave	Roxbury	MA	500-999	2213
<a href="#">Bunker Hill Community College</a>	Rutherford Ave	Charlestown	MA	500-999	6113
<a href="#">Cengage Learning</a>	Channel Ctr St	Boston	MA	500-999	6117
<a href="#">Choate Hall &amp; Stewart LLP</a>	International Pl	Boston	MA	500-999	5411
<a href="#">Church of Christ Scientist</a>	Massachusetts Ave	Boston	MA	500-999	8131
<a href="#">Csn Stores</a>	Boylston St # 1600	Boston	MA	500-999	4529
<a href="#">Digitas Llc</a>	Arch St	Boston	MA	500-999	5418
<a href="#">Durgin-Park</a>	Faneuil Hall Market Pl	Boston	MA	500-999	7225
<a href="#">Eaton Vance Corp</a>	International Pl # 1400	Boston	MA	500-999	5239
<a href="#">Eaton Vance Distributors Inc</a>	International Pl # 1400	Boston	MA	500-999	5231
<a href="#">Employment &amp; Training Dept</a>	Staniford St	Boston	MA	500-999	6243
<a href="#">Fields Corner Auto Glass</a>	Dorchester Ave	Dorchester	MA	500-999	4441
<a href="#">Finagle A Bagel</a>	Boylston St	Boston	MA	500-999	7225
<a href="#">First Marblehead Education Res</a>	Boylston St # 34	Boston	MA	500-999	6117
<a href="#">Fisher College</a>	Beacon St	Boston	MA	500-999	6112
<a href="#">Fmr Llc</a>	Summer St	Boston	MA	500-999	5239
<a href="#">Four Seasons</a>	Boylston St	Boston	MA	500-999	7211
<a href="#">Franciscan Children's Hospital</a>	Warren St	Brighton	MA	500-999	6221
<a href="#">Goodwin Procter</a>	Exchange Pl # 53	Boston	MA	500-999	5411

### **Cambridge Companies**

<b>Company Name</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>Number of employees</b>	<b>NAICS Code</b>
<a href="#">Harvard University</a>	Garden St	Cambridge	MA	10,000+	6113
<a href="#">Harvard Shop</a>	Massachusetts Ave	Cambridge	MA	5,000-	6113

				9,999	
<a href="#">Laboratory For Nuclear Science</a>	Massachusetts Ave # 26-505	Cambridge	MA	5,000-9,999	5417
<a href="#">Ma Institute of Technology</a>	Massachusetts Ave	Cambridge	MA	5,000-9,999	6113
<a href="#">Mit-Research Lab-Electronics</a>	Massachusetts Ave	Cambridge	MA	5,000-9,999	5417
<a href="#">Abt Associates Inc</a>	Wheeler St	Cambridge	MA	1,000-4,999	5417
<a href="#">Anti Phishing Working Group</a>	Rice St	Cambridge	MA	1,000-4,999	8134
<a href="#">Center For Astrophysics</a>	Garden St	Cambridge	MA	1,000-4,999	6111
<a href="#">Draper Laboratory</a>	Technology Sq	Cambridge	MA	1,000-4,999	5239
<a href="#">Genzyme Corp</a>	Kendall St	Cambridge	MA	1,000-4,999	3254
<a href="#">Ibm</a>	Rogers St	Cambridge	MA	1,000-4,999	4234
<a href="#">Mit Sloan School of Management</a>	Memorial Dr	Cambridge	MA	1,000-4,999	6111
<a href="#">Vertex Pharmaceuticals Inc</a>	W Kendall St	Cambridge	MA	1,000-4,999	4242
<a href="#">Akamai Technologies Inc</a>	Cambridge Ctr	Cambridge	MA	500-999	4431
<a href="#">Cdm Engineers &amp; Constructors</a>	Hampshire St	Cambridge	MA	500-999	5413
<a href="#">Cdm Smith Inc</a>	Hampshire St	Cambridge	MA	500-999	5413
<a href="#">Computer Science &amp; Ai Lab</a>	Massachusetts Ave	Cambridge	MA	500-999	5417
<a href="#">E F Au Pair</a>	Education St	Cambridge	MA	500-999	5416
<a href="#">E F Education First Ltd</a>	Msgr O'Brn Hwy	Cambridge	MA	500-999	5615
<a href="#">Forrester Research Inc</a>	Acorn Park	Cambridge	MA	500-999	5417
<a href="#">Genzyme Corporate Comm</a>	Kendall St	Cambridge	MA	500-999	5417
<a href="#">Lesley University</a>	Everett St	Cambridge	MA	500-999	6113
<a href="#">Novartis Vaccines &amp; Dgnstcs</a>	Massachusetts Ave # 200	Cambridge	MA	500-999	5417

<a href="#">Novartis Vaccines &amp; Dgnstcs</a>	Sidney St	Cambridge	MA	500-999	5417
<a href="#">Sheriff's Department-Jails</a>	Thorndike St	Cambridge	MA	500-999	9221
<a href="#">Spaulding Hospital</a>	Cambridge St	Cambridge	MA	500-999	6221
<a href="#">Unisys Corp</a>	Cambridge Ctr	Cambridge	MA	500-999	5415
<a href="#">US Transportation Dept</a>	Broadway	Cambridge	MA	500-999	9261
<a href="#">Vertex Pharmaceuticals Inc</a>	Waverly St	Cambridge	MA	500-999	3254
<a href="#">Whitehead Institute For</a>	Cambridge Ctr	Cambridge	MA	500-999	5419
<a href="#">Ariad Pharmaceuticals Inc</a>	Landsdowne St # 175	Cambridge	MA	250-499	3254
<a href="#">Bolt Beranek &amp; Newman Inc</a>	Moulton St	Cambridge	MA	250-499	5616
<a href="#">Boston Cleaning Co Inc</a>	St	Cambridge	MA	250-499	5617
<a href="#">Broad Institute-Mit &amp; Harvard</a>	Cambridge Ctr	Cambridge	MA	250-499	5417
<a href="#">Cambridge Fire Dept</a>	Broadway	Cambridge	MA	250-499	9221
<a href="#">Cambridge Police Dept</a>	St	Cambridge	MA	250-499	9221
<a href="#">Cambridge Rindge &amp; Latin Schl</a>	Broadway	Cambridge	MA	250-499	6111
<a href="#">Charles Hotel</a>	Bennett St	Cambridge	MA	250-499	7211
<a href="#">Cheesecake Factory</a>	Cambridgeside Pl	Cambridge	MA	250-499	7225
<a href="#">Elan Pharmaceuticals Inc</a>	Technology Sq # 3	Cambridge	MA	250-499	3391
<a href="#">Genzyme Corp</a>	Cambridge Pkwy # 19	Cambridge	MA	250-499	3254
<a href="#">Harry Elkins Widener Meml Libr</a>	Yard	Cambridge	MA	250-499	5191
<a href="#">Harvard Kennedy School</a>	Jfk St	Cambridge	MA	250-499	6113

<a href="#">Hub Spot Inc</a>	St # 200	Cambridge	MA	250-499	5112
<a href="#">Hyatt Regency-Cambridge</a>	Memorial Dr	Cambridge	MA	250-499	7211
<a href="#">Inter Systems Corp</a>	Memorial Dr # 6	Cambridge	MA	250-499	5416
<a href="#">Marriott-Boston</a>	Cambridge Ctr	Cambridge	MA	250-499	7211
<a href="#">Mit Medical</a>	Massachusetts Ave # 281	Cambridge	MA	250-499	6214
<a href="#">Newell Rubbermaid</a>	Charles Park	Cambridge	MA	250-499	3261
<a href="#">Plasma Science &amp; Fusion Ctr</a>	Massachusetts Ave	Cambridge	MA	250-499	5413
<a href="#">Polyfibron-Wr Grace &amp; Co</a>	Whittemore Ave	Cambridge	MA	250-499	3259
<a href="#">Raytheon Bbn Technologies</a>	Moulton St	Cambridge	MA	250-499	5413
<a href="#">Research Dimensions</a>	Mount Auburn St # 200N	Cambridge	MA	250-499	5419
<a href="#">Royal Sonesta Hotel</a>	Edwin H Land Blvd	Cambridge	MA	250-499	7211
<a href="#">Science Library</a>	Massachusetts Ave	Cambridge	MA	250-499	5191
<a href="#">Smithsonian Astrophysical Obs</a>	Acorn Park	Cambridge	MA	250-499	5417
<a href="#">W R Grace &amp; Co</a>	Whittemore Ave	Cambridge	MA	250-499	3259
<a href="#">Whole Foods Market</a>	Alewife Brook Pkwy	Cambridge	MA	250-499	4451
<a href="#">Zephyr On the Charles</a>	Memorial Dr	Cambridge	MA	250-499	7225
<a href="#">Adaptive Optics Assoc Inc</a>	Wilson Rd	Cambridge	MA	100-249	6215
<a href="#">Army National Guard</a>	Concord Ave	Cambridge	MA	100-249	9281
<a href="#">Atrium Dining Room</a>	Massachusetts Ave	Cambridge	MA	100-249	7225
<a href="#">Aveo Pharmaceuticals Inc</a>	Sidney St	Cambridge	MA	100-249	3254
<a href="#">Baxter Healthcare</a>	Sidney St	Cambridge	MA	100-249	3391
<a href="#">Behavioral Services</a>	Cambridge St	Cambridge	MA	100-249	6211
<a href="#">Best Buy</a>	Cambridgeside Pl # 214	Cambridge	MA	100-249	4431
<a href="#">Border Cafe</a>	Church St	Cambridge	MA	100-249	7225

<a href="#">Brattle Group Inc</a>	Brattle St # 44	Cambridge	MA	100-249	5413
<a href="#">Broad Institute-Mit &amp; Harvard</a>	Charles St	Cambridge	MA	100-249	5417
<a href="#">Buckingham Browne &amp; Nichols</a>	Gerrys Landing Rd	Cambridge	MA	100-249	6117
<a href="#">California Pizza Kitchen</a>	Cambridgeside Pl # 102	Cambridge	MA	100-249	7225
<a href="#">Cambridge Brands Inc</a>	Main St	Cambridge	MA	100-249	3113
<a href="#">Cambridge College</a>	Massachusetts Ave	Cambridge	MA	100-249	6113
<a href="#">Cambridge Energy Research</a>	Cambridge Pkwy	Cambridge	MA	100-249	5239
<a href="#">Cambridge Fire Dept</a>	Smith Pl	Cambridge	MA	100-249	9221
<a href="#">Cambridge Housing Authority</a>	Massachusetts Ave # 2	Cambridge	MA	100-249	5313
<a href="#">Cambridge Human Svc Dept</a>	Inman St	Cambridge	MA	100-249	9231
<a href="#">Cambridge Landscape</a>	Smith Pl	Cambridge	MA	100-249	5617
<a href="#">Cambridge Parks Maintenance</a>	Hampshire St	Cambridge	MA	100-249	7121
<a href="#">Cambridge Public Works</a>	Hampshire St	Cambridge	MA	100-249	2373
<a href="#">Cambridge Recreation Div</a>	Inman St	Cambridge	MA	100-249	7121
<a href="#">Cambridge Rehab &amp; Nursing</a>	Dana St	Cambridge	MA	100-249	6243
<a href="#">Cambridge Systematics Inc</a>	Cambridgepark Dr # 23	Cambridge	MA	100-249	9261
<a href="#">Cambridge Trust Co</a>	Massachusetts Ave	Cambridge	MA	100-249	5221
<a href="#">CB Richard Ellis</a>	Landsdowne St # 117	Cambridge	MA	100-249	5313
<a href="#">Collegiate Hospitality Llc</a>	Massachusetts Ave	Cambridge	MA	100-249	7211
<a href="#">Computer Sciences Corp</a>	Broadway	Cambridge	MA	100-249	5415
<a href="#">Courtyard-</a>	Memorial Dr	Cambridge	MA	100-249	7211

<a href="#">Boston</a>					
<a href="#">Data Conversions</a>	Broadway # 15	Cambridge	MA	100-249	5182
<a href="#">Deltek Inc</a>	Cambridgepark Dr # 5	Cambridge	MA	100-249	4431
<a href="#">E Ink Corp</a>	Concord Ave	Cambridge	MA	100-249	3333
<a href="#">Elsevier Inc</a>	Technology Sq # 5	Cambridge	MA	100-249	5111
<a href="#">Fogg Art Museum</a>	Quincy St	Cambridge	MA	100-249	7121
<a href="#">Gap Kids</a>	Cambridgeside Pl # W315	Cambridge	MA	100-249	4481
<a href="#">Grafton Street</a>	Massachusetts Ave	Cambridge	MA	100-249	7225
<a href="#">Graham &amp; Parks Alt School</a>	Linnaean St	Cambridge	MA	100-249	6111
<a href="#">H&amp;r Block</a>	Massachusetts Ave	Cambridge	MA	100-249	5412
<a href="#">Hampton Inn</a>	Monsignor Obrien Hwy	Cambridge	MA	100-249	7211
<a href="#">Harvard Cooperative</a>	Massachusetts Ave	Cambridge	MA	100-249	4481
<a href="#">Harvard Faculty Club</a>	Quincy St	Cambridge	MA	100-249	8134

### **Somerville Companies**

<b>Company Name</b>	<b>Address</b>	<b>City</b>	<b>State</b>	<b>Number of employees</b>	<b>NAICS Code</b>
<a href="#">Abm Industries</a>	Innerbelt Rd	Somerville	MA	1,000-4,999	5617
<a href="#">Angelica Corp</a>	Innerbelt Rd	Somerville	MA	500-999	8123
<a href="#">J &amp; S Electric Co</a>	Woodbine St	Somerville	MA	500-999	2382
<a href="#">Somerville Hospital</a>	Highland Ave	Somerville	MA	500-999	6221
<a href="#">Market Basket</a>	Somerville Ave	Somerville	MA	250-499	4451
<a href="#">Nordstrom</a>	Rush St	Somerville	MA	250-499	4521
<a href="#">Rogers Foam Corp</a>	Vernon St	Somerville	MA	250-499	3261
<a href="#">Royal Hospitality Svc Inc</a>	Columbia St	Somerville	MA	250-499	4532
<a href="#">Super Stop &amp; Shop</a>	Mcgrath Hwy	Somerville	MA	250-499	4451
<a href="#">Visit Nurse Assn-Eastern Mass</a>	Highland Ave	Somerville	MA	250-499	6231
<a href="#">Arthur Healey</a>	Meacham St	Somerville	MA	100-249	6111

<a href="#">Elementary Sch</a>					
<a href="#">Autodesk Inc</a>	Innerbelt Rd	Somerville	MA	100-249	4431
<a href="#">Cataldo Ambulance Svc Inc</a>	Washington St	Somerville	MA	100-249	6219
<a href="#">Citizens Bank</a>	Elm St # 1	Somerville	MA	100-249	5221
<a href="#">Eco</a>	Assembly Square Dr	Somerville	MA	100-249	5417
<a href="#">Fire Central</a>	Broadway	Somerville	MA	100-249	9999
<a href="#">Gentle Giant Moving Co Inc</a>	Harding St	Somerville	MA	100-249	4841
<a href="#">Green Cab Assn</a>	Foley St	Somerville	MA	100-249	4841
<a href="#">Grossman Marketing Group</a>	Cobble Hill Rd	Somerville	MA	100-249	3231
<a href="#">Harvard Vanguard Medical Assoc</a>	Holland St # 3	Somerville	MA	100-249	6212
<a href="#">Holiday Inn</a>	Washington St	Somerville	MA	100-249	7211
<a href="#">Home Depot</a>	Mystic Ave	Somerville	MA	100-249	4441
<a href="#">Kmart</a>	Middlesex Ave	Somerville	MA	100-249	4521
<a href="#">M S Walker Inc</a>	Ave	Somerville	MA	100-249	4248
<a href="#">Riverside Community Care</a>	Tyler St	Somerville	MA	100-249	6222
<a href="#">Shaw's Supermarket</a>	Mcgrath Hwy # 2	Somerville	MA	100-249	4451
<a href="#">Somerville Fire Dept</a>	Broadway	Somerville	MA	100-249	9221
<a href="#">Somerville High School</a>	Highland Ave	Somerville	MA	100-249	6111
<a href="#">Somerville-Cambridge Elder Svc</a>	Medford St # 2	Somerville	MA	100-249	6233
<a href="#">Target</a>	Somerville Ave	Somerville	MA	100-249	4521
<a href="#">Tracer Technologies</a>	Assembly Square Dr	Somerville	MA	100-249	3359
<a href="#">Triumvirate Environmental Inc</a>	Innerbelt Rd # 4	Somerville	MA	100-249	5417
<a href="#">Unisys Corp</a>	Middlesex Ave # 200	Somerville	MA	100-249	5415
<a href="#">US Post Office</a>	Washington St	Somerville	MA	100-249	4911
<a href="#">Whole Foods Market</a>	Beacon St	Somerville	MA	100-249	4451

<a href="#">A Audio &amp; Video Production</a>	Albion St # 4	Somerville	MA	50-99	5121
<a href="#">Arrowstreet Inc</a>	Elm St # 4	Somerville	MA	50-99	5414
<a href="#">Atlas Metals Inc</a>	Columbia St	Somerville	MA	50-99	4239
<a href="#">Candlewick Press</a>	Dover St	Somerville	MA	50-99	5111
<a href="#">Chambers Motorcars of Boston</a>	Mcgrath Hwy	Somerville	MA	50-99	4411
<a href="#">Christmas Tree Shops</a>	Middlesex Ave	Somerville	MA	50-99	4529
<a href="#">Communities For People Inc</a>	Mcgrath Hwy	Somerville	MA	50-99	6241
<a href="#">Custom Closet Co</a>	Lowell St	Somerville	MA	50-99	3141
<a href="#">Eastern Bus Co Inc</a>	Chestnut St	Somerville	MA	50-99	4852
<a href="#">Five Horses Tavern</a>	Highland Ave	Somerville	MA	50-99	7225
<a href="#">Fred W Russell &amp; Sons</a>	Mcgrath Hwy	Somerville	MA	50-99	5622
<a href="#">Full Circle High School</a>	Bonair St	Somerville	MA	50-99	6111
<a href="#">Independent Electric Supply</a>	Innerbelt Rd	Somerville	MA	50-99	4236
<a href="#">Jules Catering</a>	South St	Somerville	MA	50-99	7223
<a href="#">Laronga Bakery</a>	Somerville Ave	Somerville	MA	50-99	4244

Source: Executive Office of Labor and Workforce Development, Commonwealth of Massachusetts,  
<http://www.mass.gov/lwd/economic-data>

## APPENDIX B: Business Organizations

### 1. Chambers of Commerce

- a. Greater Boston Chamber of Commerce [www.bostonchamber.com](http://www.bostonchamber.com)
- b. East Boston Chamber of Commerce [www.eastbostonchamber.org](http://www.eastbostonchamber.org)
- c. Hispanic-American Chamber of Commerce [www.hacc.com](http://www.hacc.com)
- d. North End Chamber of Commerce [www.northendchamber.com](http://www.northendchamber.com)
- d. Cambridge Chamber of Commerce [www.cambridgechamber.org](http://www.cambridgechamber.org)
- e. Somerville Chamber of Commerce [www.somervillechamber.org](http://www.somervillechamber.org)

### 2. Business Organizations

- a. A Better City [www.abettercity.org](http://www.abettercity.org)
- b. Back Bay Association [www.bostonbackbay.com](http://www.bostonbackbay.com)
- c. Boston North Business Association [www.bnbanetwork.com](http://www.bnbanetwork.com)
- d. Downtown Boston Business Improvement District [www.downtownboston.org](http://www.downtownboston.org)
- e. Greater Boston Convention and Visitors Bureau [www.bostonusa.com](http://www.bostonusa.com)

### 3. Professional and Trade Associations

- a. The American Council of Engineering Companies of Massachusetts [www.acecma.org](http://www.acecma.org)
- b. Society for Human Resources Management/Northeast HR Assn. [www.nehra.com](http://www.nehra.com)
- c. American Payroll Association, Boston Chapter [www.apaboston.org](http://www.apaboston.org)
- d. Massachusetts Society of Certified Public Accountants [www.msccaonline.org](http://www.msccaonline.org)

### 4. Transportation Management Associations

- a. A Better City TMA [www.abctma.com](http://www.abctma.com)
- b. Allston Brighton TMA [www.allstonbrightontma.com](http://www.allstonbrightontma.com)
- c. TranSComm (Transportation Solutions for Commuters) [www.bumc.bu.edu/transcomm](http://www.bumc.bu.edu/transcomm)
- d. Seaport TMA [www.seaporttma.org](http://www.seaporttma.org)
- e. CommuteWorks/MASCO [www.masco.org/directions/commuteworks](http://www.masco.org/directions/commuteworks)
- f. Charles River TMA [www.charlesrivertma.org](http://www.charlesrivertma.org)

## APPENDIX C: Corporate Sales Program

Order	Organization Program	Web Address
1	Chicago Transit Authority (CTA) Ventra Transit Benefit Program	<a href="http://www.transitchicago.com/news_initiatives/transitbenefit.aspx">http://www.transitchicago.com/news_initiatives/transitbenefit.aspx</a> and <a href="https://www.ventrachicago.com/transit-benefit/employer-sign-up/">https://www.ventrachicago.com/transit-benefit/employer-sign-up/</a>
2	Regional Transportation Authority (Chicago metro) RTA Transit Benefit Fare Program	<a href="http://mytransitbenefit.com">http://mytransitbenefit.com</a>
3	Los Angeles County Metropolitan Transportation Authority Employer Annual Pass Programs (A-TAP & B-TAP Programs)	<a href="http://www.metro.net/riding/aepp">http://www.metro.net/riding/aepp</a>
4	Washington Metropolitan Transportation Authority SmartBenefits Program	<a href="http://wmata.com/business/employer_fare_program/">http://wmata.com/business/employer_fare_program/</a>
5	Southeastern Pennsylvania Transportation Authority Commuter's Choice Program – ComPass	<a href="http://www.septa.org/commuters-choice/index.html">http://www.septa.org/commuters-choice/index.html</a>
6	Delaware Valley Regional Planning Commission Commuter's Choice Program – RideECO/RideECO Select	<a href="http://www.rideECO.org">www.rideECO.org</a> and <a href="http://www.redECOselect.org">www.redECOselect.org</a>
7	Metropolitan Atlanta Rapid Transit Authority (MARTA) Partnership Program	<a href="http://www.itsmarta.com/employer-pass.aspx">http://www.itsmarta.com/employer-pass.aspx</a>
8	Metropolitan Transportation Commission (San Francisco Bay Area) Clipper Direct	<a href="https://www.clippercard.com/clipperdirect">https://www.clippercard.com/clipperdirect</a>
9	King County Department of Transportation (King County Metro - Seattle) Employer Commute Services - Business Passport & Business Choice	<a href="https://www.orcacard.biz">https://www.orcacard.biz</a>
10	Tri-County Metropolitan Transportation District of Oregon Employer Pass Programs	<a href="http://trimet.org/employers/index.htm">http://trimet.org/employers/index.htm</a>
11	Maryland Transit Administration Commuter Choice Maryland	<a href="http://www.commuterchoicemaryland.com/">http://www.commuterchoicemaryland.com/</a>
12	Denver Regional Transportation District ECO Pass and FlexPass Programs	<a href="http://www.rtd-denver.com/EcoPass.shtml">http://www.rtd-denver.com/EcoPass.shtml</a>

13	Metropolitan Transit Authority of Harris County (Houston Metro) RideSponsor	<a href="http://www.ridemetro.org/Opportunities/CorpAccounts.aspx">http://www.ridemetro.org/Opportunities/CorpAccounts.aspx</a>
14	Metropolitan Council of Twin Cities (Metro Transit of Minneapolis and St. Paul) MetroPass Program and Purchase Programs	<a href="http://www.metrotransit.org/metropass.aspx">http://www.metrotransit.org/metropass.aspx</a>
15	San Diego Metropolitan Transit Systems ECO Pass & Pre-Paid Benefit Programs	<a href="http://www.sdmts.com/Marketing/EcoPass.asp">http://www.sdmts.com/Marketing/EcoPass.asp</a>
16	Dallas Area Rapid Transit Employer Pass Programs	<a href="http://dart.org/fares/employerpases.asp">http://dart.org/fares/employerpases.asp</a>
17	Regional Transportation Commission of Southern Nevada Club Rider/EZ Rider Transit Pass Program	<a href="http://www.rtcnv.com/club_ride/employer-services/">http://www.rtcnv.com/club_ride/employer-services/</a>
18	Greater Cleveland Regional Transit Authority Commuter Advantage	<a href="http://www.riderta.com/programs/commuteradvantage">http://www.riderta.com/programs/commuteradvantage</a>
19	Bi-State Development Agency (St. Louis metro) Transit Benefit Program	<a href="http://metrostlouis.org/FaresPasses/TransitBenefitProgram.aspx">http://metrostlouis.org/FaresPasses/TransitBenefitProgram.aspx</a>
20	Utah Transit Authority ECO Pass, ECO Trip Rewards and Co-op Programs	<a href="http://www.rideuta.com/mc/?page=RidingUTA-PayingYourFare-DiscountPrograms">http://www.rideuta.com/mc/?page=RidingUTA-PayingYourFare-DiscountPrograms</a>
21	City of Phoenix Public Transit Department (Valley Metro) Platinum Pass and Internal Transit Outlet Programs	<a href="http://www.valleymetro.org/employer_programs/platinum_pass">http://www.valleymetro.org/employer_programs/platinum_pass</a>
22*	South Florida Regional Transportation Authority (Tri-Rail) Employer Discount Program	<a href="http://www.tri-rail.com/discount_programs/overview.asp">http://www.tri-rail.com/discount_programs/overview.asp</a>

## APPENDIX D: Program Profiles

Organization and Program	Profile
1. Chicago Transit Authority - Ventra Transit Benefit Program	The Ventra Transit Benefit Program is a transit benefit program that allows employees to add any type pass or add value to the Ventra Card. Cards are distributed in bulk to employer for distribution and assignment. Online account management for monthly orders. No fee is charged. Ventra began in fall 2013 but program has been in operation since early 1990s.
2. Regional Transportation Authority (Chicago metro) - RTA Transit Benefit Fare Program	This is a transit benefit program for employers in this area. They sell financial instruments like reloadable debit cards and vouchers (transit and bicycle) in various denominations for use in buying any type of fare media as well as a direct funding of PACE vanpool accounts. The program is operated through a private contractor, Edenred. Online account management with bulk distribution of vouchers to employers.
3. Los Angeles County Metropolitan Transportation Authority - Employer Annual Pass Programs (A-TAP & B-TAP Programs)	They operate two programs using their smartcard, TAP. BTAP is an annual ECO-type pass program in which all employees must be given an annual pass. The annual pass is highly discounted. Employers re-enroll annually. The ATAP program allows employers to buy only enough annual passes as they want but the cost is not discounted. Metro provides a GRH program for all participants.
4. Washington Metropolitan Transportation Authority - SmartBenefits Program	The SmartBenefits program is a transit benefit program for employers that utilize WMATA's SmarTrip Card, a smartcard, to load monthly value and passes onto the card for use on WMATA, a number of other operators who accept SmarTrip Cards or assign benefit payments to other operators and vanpools for direct pay. Employers manage the program through an online account. Employer assigns SmarTrip Cards to its employees. Majority of customers are federal agencies.
5. Southeastern Pennsylvania Transportation Authority Commuter's Choice Program – ComPass Program	SEPTA operates a program called Commuter's Choice that offers employers two ways to provide transit benefits to employees. The ComPass program is run directly by SEPTA and allows employers of any size to buy passes at a discount for their employees. The other program is RideECO that is a traditional transit tax benefit program run by DVRPC. The ComPass program will sell any type of monthly pass at a 5% discount but the employer must match the discount. Shipping charges are applied for small orders. This is a manual ordering program with bulk distribution.

	Will be transiting to a new system when new fare system begins next year.
6. Delaware Valley Regional Planning Commission Commuter's Choice Program – RideECO and RideECO Select	DVRPC operates this transit benefit program. It offers two service options. The base program, RideECO, sells different denominations of transit vouchers in bulk to employers. It also arranges to fund a smartcard of the Delaware River Port Authority's High Speed Line called Freedom Card on a monthly basis. The employer administers RideECO. RideECO Select offers several enhancements. Product is delivered directly to the employees and employees can also order stored value cards (transit benefit debit cards) and passes from the local transit agencies for greater convenience. RideECO Select provides online management of employee accounts. Fees are charged for each program on different basis.
7. Metropolitan Atlanta Rapid Transit Authority - Partnership Program	The Partnership Program is a corporate sales program that provides unlimited ride monthly passes loaded onto the Breeze Card, a smartcard. Any size employer can participate, no minimum purchase. Pricing of monthly passes dependent on number of passes ordered each month and includes discount. No online management of card accounts.
8. Metropolitan Transportation Commission (San Francisco Bay Area) - Clipper Direct	This is a transit benefit program that uses the Clipper Card, a regional smartcard, to load passes, tickets and value for use in providing monthly transit benefits. Employers upload or enter employees into an online system and then manage their employees' benefits online. Employers pay a monthly fee for each active employee.
9. King County Department of Transportation (King County Metro - Seattle) - Employer Commute Services (Business Passport & Business Choice)	There are two programs. The Business Passport is the oldest program and allows employers with 20 or more employees to purchase an ORCA card, a regional smartcard, good for up to 3 years and loaded with a pass good for a year. This is an ECO-type program where employer purchases passes for all employees. Employer must subsidize at least 50% of cost. The Business Choice Program allows employers to buy passes and stored value for select employees. There is no discount and no subsidy requirement. Cards are management online.
10. Maryland Transit Administration - Commuter Choice Maryland	The MTA runs a transit benefit program called Commuter Choice Maryland. It is offered to employers to buy monthly passes and vouchers. Minimum number of employees to participate is 20 employees. The program is processed through the State Treasury Department who sends out the vouchers and invoices the employers. This is a

	manual program and employer administers it.
11. Denver Regional Transportation District - ECO Pass and FlexPass Programs	There are two programs. The EcoPass Program requires employer to pay for an annual pass called the EcoPass smartcard for all its employees regardless of whether or not they use transit. Passes are heavily discounted. The FlexPass Program allows employers to buy annual passes for select employees. Paper tickets are used here. Discounts are included if offered with a subsidy, pretax or volume based.
12. San Diego Metropolitan Transit Systems - ECO Pass and Pre-Paid Benefit Programs	The ECO Pass Program sells annual passes to employers with 25 or more employees at discounted rates depending on number of passes sold. All employees must participate. They use their COMPASS smartcard for the program. There is also a Pre-Paid Benefit program in which employers can buy any type of monthly pass. This is a monthly consignment program. There is a minimum purchase of 25 cards. Both programs have the employer send in a spreadsheet of employees for assigning the cards.
13. Dallas Area Rapid Transit - Employer Pass Programs	DART operates two programs, an Annual Pass Program and a monthly sales program. The Annual Pass Program allows employers with 5 or more to purchase annual passes at a 25% discount. The employer signs an annual contract and prepays for the passes, which are plastic cards with a magnetic stripe and a photo ID. The employers are given an online portal to upload the list of employees. They can add or change employees during the year but no refunds. The Monthly Pass program allows employers to purchase monthly passes for their employees each month for on-site distribution. There is a minimum purchase of 13 passes/month. They will be converting to their GO PASS, a smartcard, for smartphone use.
14. Regional Transportation Commission of Southern Nevada - Club Rider/EZ Rider Transit Pass Program	The EZ Rider Transit Pass Program is part of the TDM program called Club Ride Commuter Services. Employers are encouraged to join this program to help reduce traffic congestion using various services one of which is this pass program. The program offers various discounts on monthly passes depending on quantity of up to a 15% discount. Although no employer minimum size for Club Ride, they focus on employers with more than 75 employees. Club Ride serves as a pass broker for the RTC and will personally deliver and distribute passes for employer. No minimum order.
15. Bi-State Development Agency (St. Louis metro) - Transit Benefit Program	This is sold as a transit benefit program in which employers buy monthly passes on consignment.

	Minimum purchase is 10 passes. Employer must sign an agreement.
16. Utah Transit Authority - ECO Pass, ECO Trip Rewards and Co-op Programs	UTA runs three types of employer pass programs. The ECO Pass and ECO Trip Rewards are annual pass programs. The ECO Pass is a requires employers to buy passes for everyone and the cost of the pass is deeply discounted and based on level of service available at the employer's worksite. A minimum of 35 employees is required and the employer must sign an annual agreement. The ECO Trip Rewards program allows employers to buy annual passes for only those employees who want them. The employer is invoiced each month and the cost is discounted based on the number of times the pass is used each month. The third program is the Co-op Transit Pass Program that sells monthly passes to employers who agree to buy passes for at least 20% of their employees and subsidize 30% of the cost of the pass. In return, UTA gives a 20% discount so that the employees end up paying 50% of the monthly pass cost. The program is a manual program that is administered by the employer.
17. City of Phoenix Public Transit Department (Valley Metro) - Platinum Pass and Internal Transit Outlet Programs	Two pass programs are offered, the Platinum Pass Program (PPP) and the Internal Transit Outlet. The PPP lets employers order plastic chip enabled cards that are imprinted with company name/logo and have unique serial numbers. The employer gives the cards to its employees who participate, at least 5 required, and as they take a ride they tap onto the bus or rail and the trip is recorded. The employer pays for the total number of trips taken each month up to the full cost of a monthly pass. The Internal Transit Outlet lets employers order passes and tickets whenever they need them. No discounts are given and the order is either shipped or picked up by employer for sale to employees at worksite. The financial and legal arrangements as well as shipments are handled by the City of Phoenix.
18. South Florida Regional Transportation Authority (Tri-Rail) - Employer Discount Program	The Employer Discount Program allows employers to purchase monthly and 12 trip tickets (not very big seller) for their employees who get a 25% discount on the cost of the passes. The program uses EASY Card, a smartcard that is encoded with a 25% discount code that allows employees to load these cards at a TVM with the discounted pass. The enrollment is done manually by downloading the application and sending it in. The ordering of the passes is also done manually with a spreadsheet. Employees who wish to participate

	once the employer enrolls have to enroll through an online application and get their card at a station where they also get a photo ID.
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## APPENDIX E: Questionnaire

### Corporate Pass Program Questionnaire

1. Date of Interview:
2. Contact:
3. Name of Program:
4. Organization:
5. Location:
6. Area Served:
7. Services included:
8. Brief description of program (include how transit benefits play a role)
9. How long has the program been in effect?
10. Does the program include promoting or using the transit benefit and, if so, how?
11. How many employers and employees in the program?  
Employers:  
Employees:
12. What is the breakdown of employers by size?
13. How do you promote the program?
14. How has your program grown over the last few years?
15. Do you have a marketing budget and, if so, how is it broken down?
16. How many staff is involved in your program and what are their functions?
17. What are your most successful ways to increase participation?
18. Please explain the marketing activities that you have conducted this year?
19. What is the role of your sales versus marketing efforts?
20. From the following list, what activities have you engaged in and how effective do you think they are?
  - a. In system ads
    - i. Bus card \_\_\_\_\_
    - ii. Car cards \_\_\_\_\_
    - iii. Hand-outs to riders \_\_\_\_\_
    - iv. Station billboards/posters \_\_\_\_\_

- v. Information in collateral like schedules and info guides \_\_\_\_\_
- vi. Articles in newsletters \_\_\_\_\_
- vii. Other (Explain) :
- b. Out of system activities
  - i. Newspaper ads \_\_\_\_\_
  - ii. Radio spots \_\_\_\_\_
  - iii. Cable ads \_\_\_\_\_
  - iv. Direct mail \_\_\_\_\_
  - v. Co-op ads \_\_\_\_\_
- c. Social media
  - i. Facebook \_\_\_\_\_
  - ii. Twitter \_\_\_\_\_
  - iii. Other:
- d. Online
  - i. Homepage on Website \_\_\_\_\_
  - ii. Separate landing page \_\_\_\_\_
  - iii. Videos \_\_\_\_\_
  - iv. Collateral for downloading \_\_\_\_\_
  - iv. Other:
- e. Special events/trade shows \_\_\_\_\_
- f. Presentations at outside business organizations \_\_\_\_\_
- g. Other:

21. Do you have annual goals for your program?

22. Do you quantify the benefits of the program and, if so, what measures do you use?

23. How involved is your agency in promoting the program?

24. Do you work with other agencies and/or nonprofits to promote the program?

25. What businesses groups or trade associations do you work with to promote the program?

26. What else can you tell me about your program that would help improve the MBTA Corporate Pass Program?

Thank you for your time and assistance.



# Opportunities to Expand the Massachusetts Bay Transportation Authority's Corporate Pass Program

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