



**DIVVY**  
DIVIDE & SHARE

# DIVVY FOR EVERYONE

Addressing Financial  
Barriers in Bikeshare



# CHICAGO BY THE NUMBERS



- Population: 2.7 million; 3<sup>rd</sup> largest city in the U.S.
- 237 square miles in size
- \$600–800 million/year for transportation
  - More than half from state or federal grants
- Non-motorized mode share: 38%
- Top ten in the U.S. for regional auto congestion
- ~40 pedestrian & ~10 cyclist fatalities/year
- 1/3 of Chicago children are overweight; 17% are clinically obese

# BIKESHARE IS...

- » Chicago's newest transit system
- » Ideal for short trips and commutes
- » Allows you to pick up a bike at any station and return it to any other
- » Available 24/7 year-round



# DIVVY IN CHICAGO

- » Launched in 2013 with 300 stations & 3000 bikes
- » Has created between **100-150** jobs
- » City-owned system
- » Operated by Motivate International
- » 2/3 Trips by annual members
- » 2/3 Revenue from 24-hour passes





# DIVVY TO DATE

## 2015 Expansion Completed

- 475 stations; 4700+ bikes

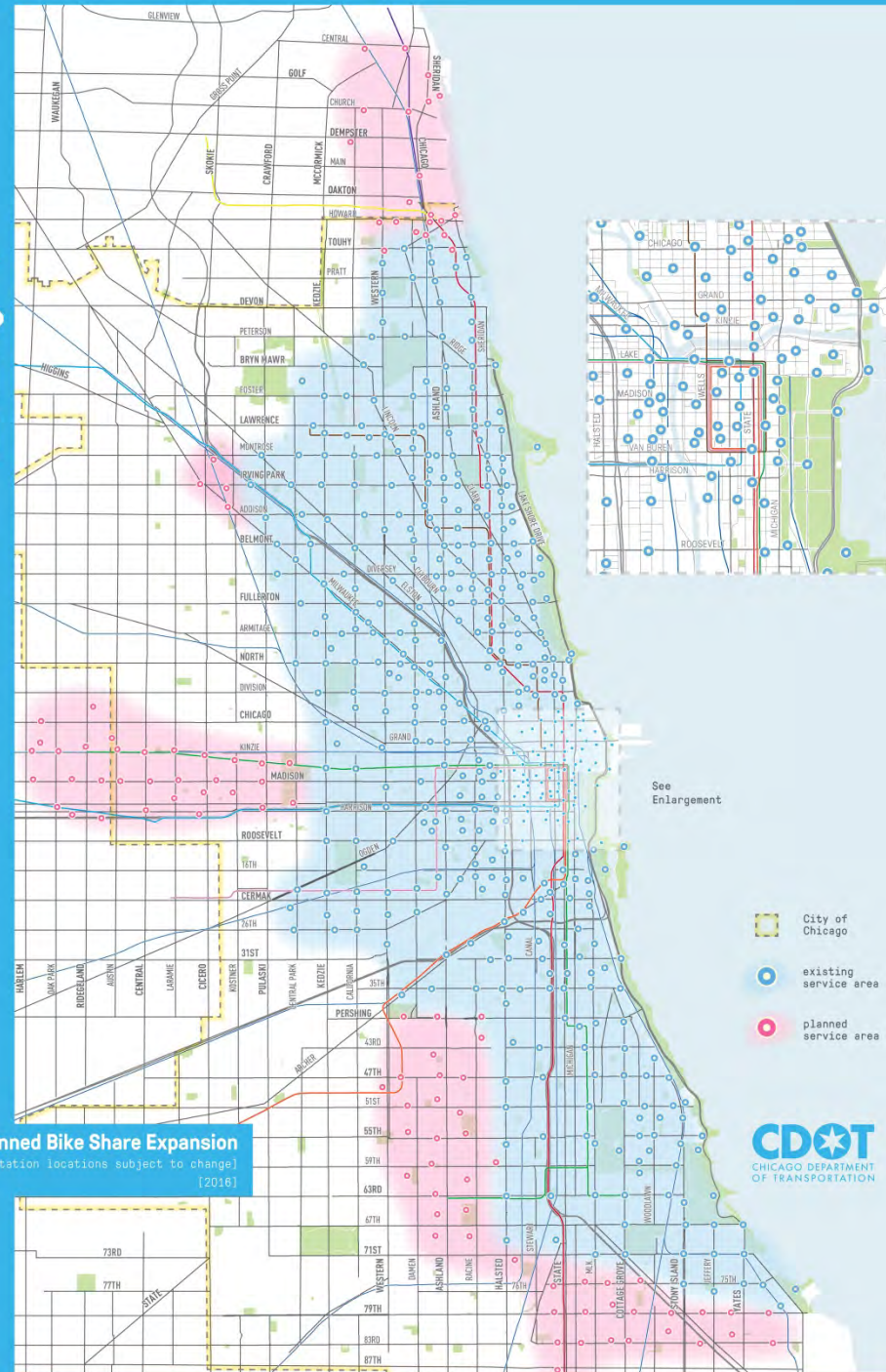
## 2016 Expansion Underway

- 584 stations; 5800+ bikes
- Includes suburbs of Evanston & Oak Park

## Ridership

- 7.5 million trips
  - 5.2 million member trips
  - 2.3 million 24-hour
- 34000+ annual members
- 15 million miles traveled

DIVVY



# MEMBERSHIP OPTIONS

- » 24-Hour Pass \$9.95
- » Annual Membership
  - » \$99.00/year
  - » \$9.95/month (with 12-month commitment)



## Usage Fees

Ride Time	Annual Members	24-Hour Pass
0 - 30 minutes	Included	Included
30 - 60 minutes	\$ 1.50	\$ 2.00
60 - 90 minutes	\$ 4.50	\$ 6.00
Each additional 30 min	\$ 6.00	\$ 8.00

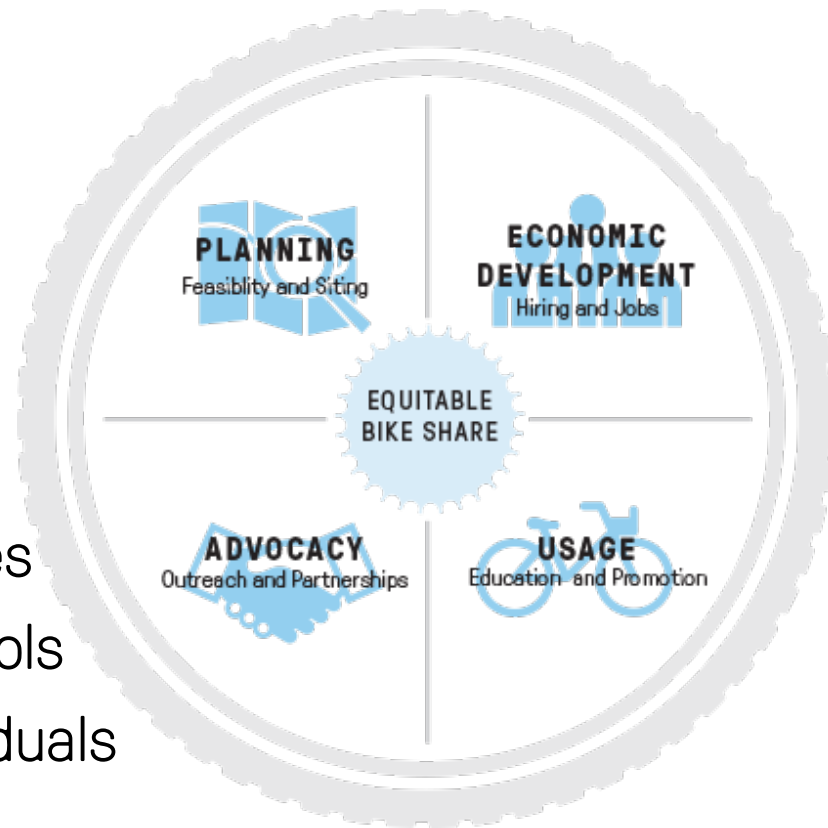
# DIVVY DEMOGRAPHICS

- » Divvy members are:
  - » 63% male
  - » 79% Caucasian
  - » Average age of 34
  - » 95% have a college degree or more
  - » Moderate to high household incomes



# EQUITABLE BIKESHARE

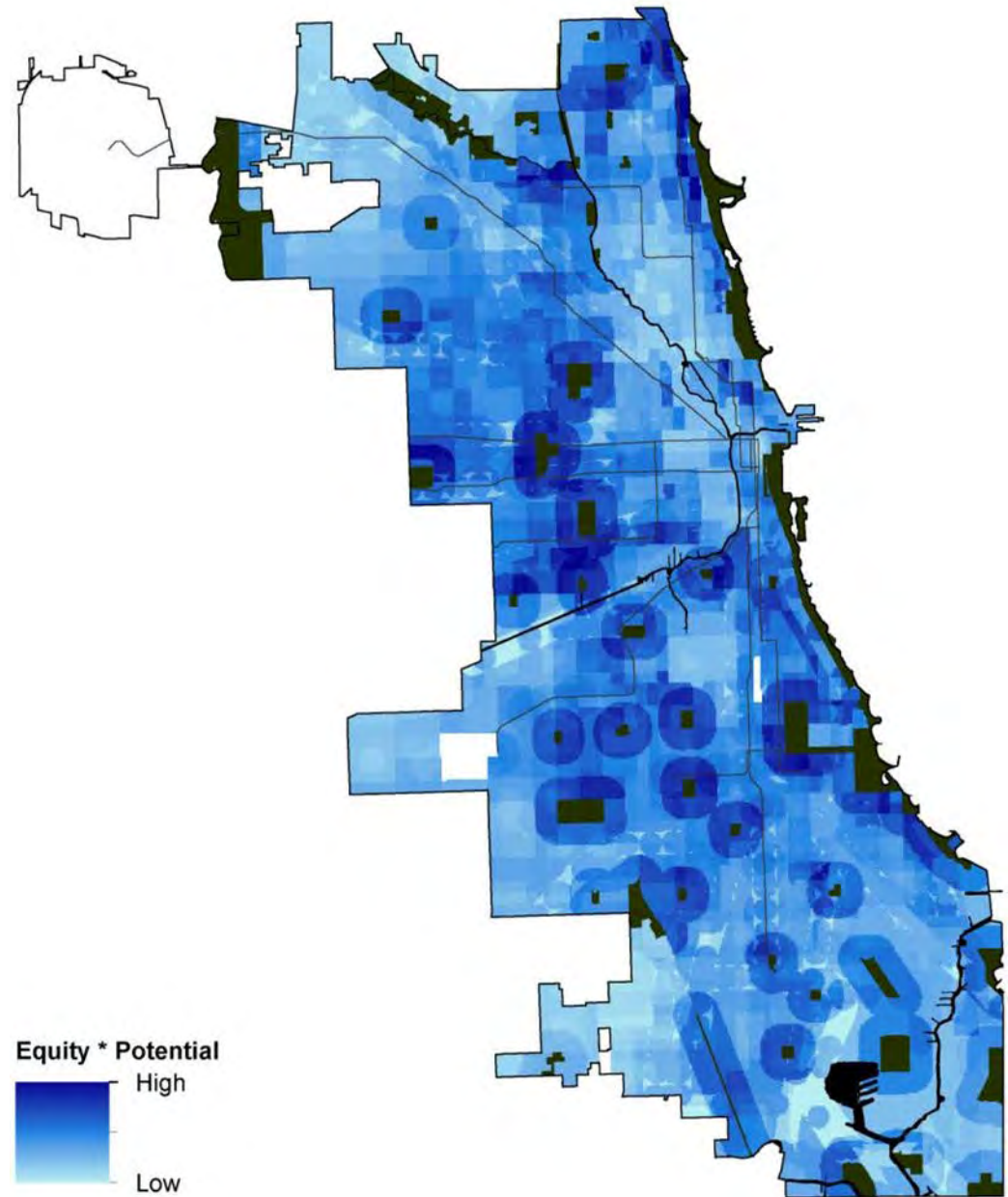
- » Equity is bigger than bikeshare
- » Promote equity through a comprehensive approach including:
  - » Planning & station siting
  - » Proactive hiring
  - » Youth training & job opportunities
  - » Outreach in Chicago Public Schools
  - » Unbanked and low income individuals
  - » Citywide outreach





# FEASIBILITY & HEAT MAPPING

- Standard Criteria
  - Bikeways network
  - Population aged 20-39
  - Dense population and housing
  - Existing walk/bike modeshare
- Equity Criteria
  - Household income
  - Non-white population
  - Educational attainment
  - Households without vehicles

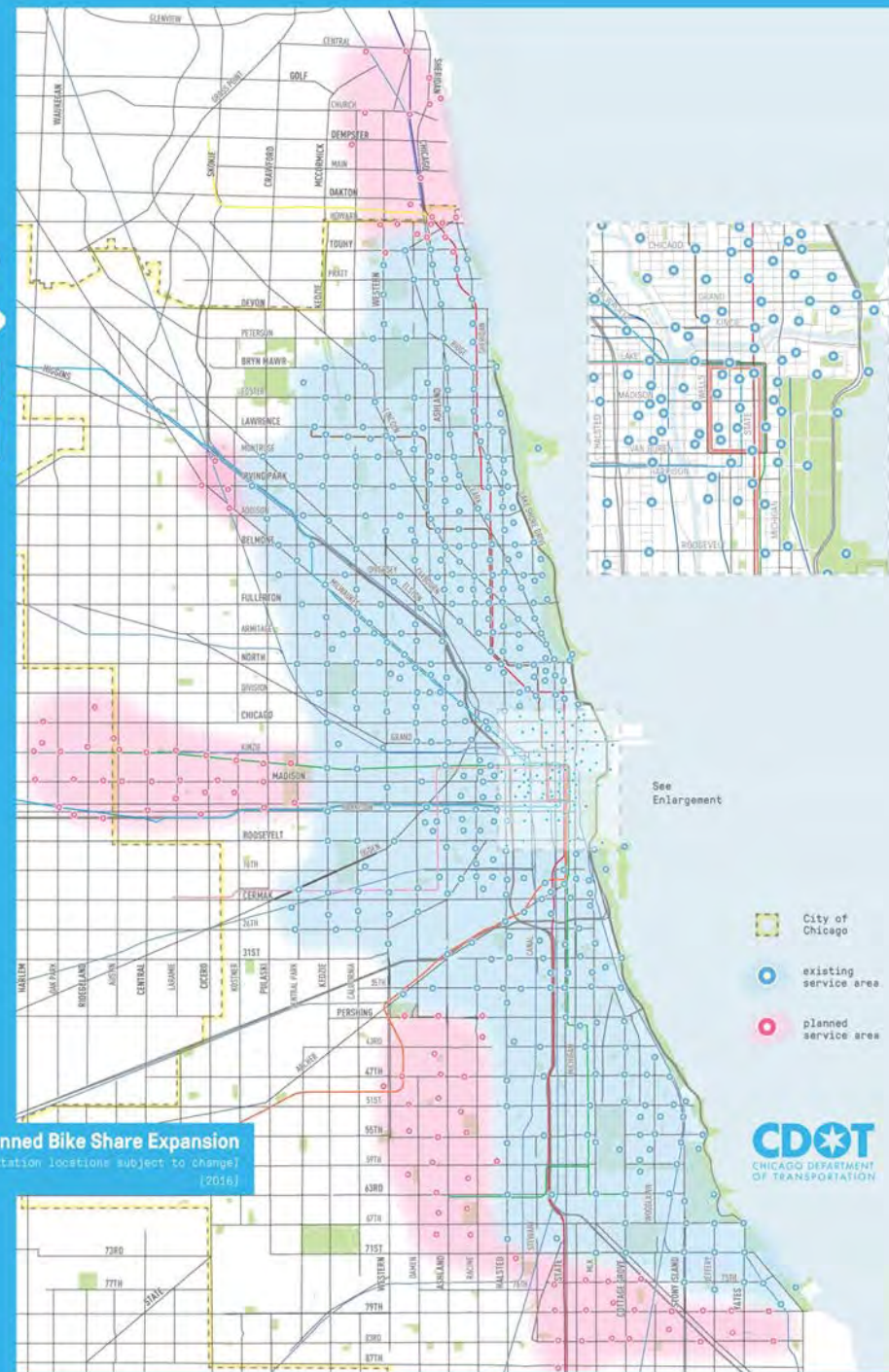


# 2016 EXPANSION

- 584 Stations (now 476)
  - 561 stations in the City of Chicago
  - Includes 23 stations in Evanston & Oak Park
- 44% of the City's geography served (up from 38%)
- 64% of Chicago's population lives within ½ mile of station (up from 56%)
- 52% of population served is non-white (up from 46%)
- 11 of 15 community areas with median household income under \$30K/year served by Divvy
- 38% of Divvy stations are within one block of train station (up from 25%)

DIVVY

Planned Bike Share Expansion  
(station locations subject to change)  
[2016]



# HIRING



- » Greencorps Chicago adult program
  - » City of Chicago's green job training program
  - » Divvy hired approximately 10 graduates in 2013 and 2014
- » Skills for Chicagoland's Future
  - » PPP working to match businesses that have current, unmet hiring needs with qualified, unemployed job seekers
  - » 2013 hired approximately 20 individuals through Skills
  - » 2014 "Optimum Employment" with Divvy & The GAP stores





# GREENCORPS CHICAGO YOUTH



- » Two Core Areas – Horticulture and Biking
- » Regional Capacity and Strong Institutional Knowledge from CDOT and DFSS
- » High Quality Instructors and Mentors (10:1 youth to mentor ratio)
- » 6 Weeks of Paid Work Experience for 600+ Youth (Ages 15-19) from CPS at-risk-for-violence high schools during summers 2013-16
- » 140 Youth Continued in Year-Round Employment in 2013







# DESIGN A DIVVY

BASKET TEMPLATE

Create a design that captures what best represents your neighborhood.



NAME Claire Fridkin GRADE 10 SCHOOL Whitney Young  
EMAIL clairefridkin@gmail.com NEIGHBORHOOD \_\_\_\_\_

By submitting a design, you are agreeing to the rules and regulations of this contest. Full contest rules may be found at [divvbikes.org/DesignADivvy](http://divvbikes.org/DesignADivvy)

Sponsored by  
BlueCross BlueShield of Illinois

# DESIGN A DIVVY

FENDER TEMPLATE



Like a neighborhood...  
Low cost yearly membership (cheaper than a monthly CTA pass)  
Convenient for short trips  
Promotes healthy living



NAME Pablo Sanchez GRADE 9 SCHOOL Whitney Young H.S.





DESIGN A  
DIVY  
FENDER TEMPLATE





## CHICAGO'S UNBANKED

- » 12.7% Citywide
- » 17% Bronzeville
- » 7% Nationwide

## DIVVY DEMOGRAPHICS

- » 63% Male
- » 79% Caucasian
- » Average age of 34
- » 95% have a college degree or more
- » Moderate to high household incomes

## HOUSEHOLDS BELOW FPL

- » 22% Citywide
- » 29% Bronzeville
- » 14.5% Nationwide



Photo credit John Greenfield

# DIVVY FOR EVERYONE (D4E)

## GOALS

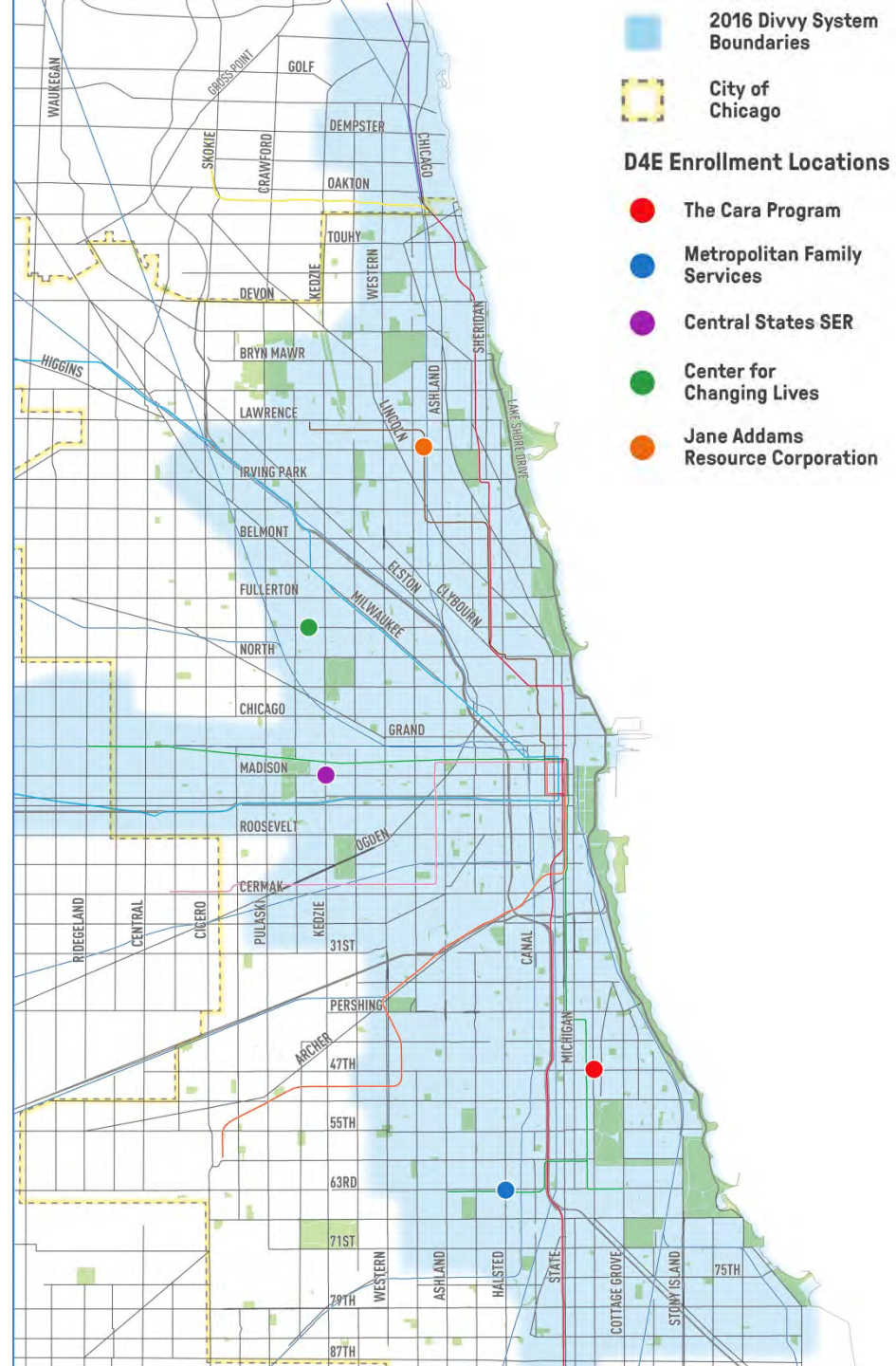
- » Address financial barriers to Divvy membership
- » Create an accessible enrollment process
- » Market and administer the program with local partners and stakeholders
- » Affordable transportation should be available to those who need it most





# D4E PROGRAM FEATURES

- One-time \$5.00 subsidized membership
- No credit or debit card required
- In-person enrollment at five locations
- Loss liability fund for bikes



# ELIGIBILITY REQUIREMENTS

- Chicago residents only
- First-time Divvy members
- Income level at or below 300% FPL
- Must be 16 or older (guardian sign off if under 18)

Family Size	Annual household income less than:
1	\$35,310
2	\$47,790
3	\$60,270
4	\$72,750
5	\$85,230
6	\$97,710

# USER EXPERIENCE

1. Travel in-person to an FOC
2. Paper application
3. Income verification
4. Online sign up
5. Phone activation of key fob

**Divvy for Everyone (DAE) Program**  
Membership Application

Have you ever held a Divvy membership in the past? (check below):  
☐ NO. I have never had a Divvy Membership. **Continue on this side NEW DAE MEMBER APPLICATION**  
☐ YES. I was a DAE member last year. **Continue on this side NEW DAE MEMBER APPLICATION**  
☐ YES. I have had a standard Divvy Membership. **STOP. The client does not qualify for DAE MEMBERSHIP.**

Member Name (last, first, middle initial) \_\_\_\_\_  
 Guardian Name (if member less than 18 years old) \_\_\_\_\_  
 Date of Birth (month/day/year) \_\_\_\_\_  
 Street Address \_\_\_\_\_  
 Email \_\_\_\_\_  
 Home Phone \_\_\_\_\_ Cell \_\_\_\_\_ Zip \_\_\_\_\_

Gender: ☐ Female ☐ Male ☐ Transgender ☐ Other  
 Race (check one): ☐ African American/Black ☐ American Indian/Alaskan Native ☐ Caucasian/White ☐ Asian ☐ Bi-racial ☐ Multi-racial ☐ Other  
 Ethnicity: ☐ Non-Hispanic ☐ Hispanic ☐ English ☐ Spanish ☐ Polish ☐ Chinese ☐ Arabic ☐ Other  
 Primary Language: \_\_\_\_\_  
 Are you currently enrolled in any other programs at this site? ☐ No ☐ Yes Please List: \_\_\_\_\_

**NEW DAE MEMBER APPLICATION**  
 DAE Members must have an income level of 300% of the Federal Poverty Level (FPL) or less.

What is your Family Size? \_\_\_\_\_  
 What is your annual household income? \_\_\_\_\_

Do you have income from any of the sources listed below?  
☐ YES. Check any that apply from the list below and provide copy of the document(s) for verification.  
☐ NO. Sign Affidavit of Zero Income at the end of this application.

**INCOME SOURCE LIST**

- ☐ Wages from employment (including commissions, tips, bonuses, fees, etc.).
- ☐ Income from operation of a business;
- ☐ Rental income from real or personal property;
- ☐ Interest or dividends from assets;
- ☐ Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- ☐ Unemployment or disability payments;
- ☐ Public assistance payments;
- ☐ Periodic allowances such as alimony or gifts received from persons living in my household;
- ☐ Regular pay, special pay and allowances of a head of household or spouse who is a member of the Armed Forces (whether or not living in the dwelling);
- ☐ Regular monetary gifts from family and/or friends;
- ☐ Any other source not named above.

How would you like to pay for Divvy usage fees?  
**OPTION 1** ☐ Credit Card   
**OPTION 2** ☐ Cash payments PayNearMe (See separate info sheet)

Family size	Household income less than:
1	\$35,310
2	\$47,790
3	\$60,270
4	\$72,750
5	\$85,230
6	\$97,710

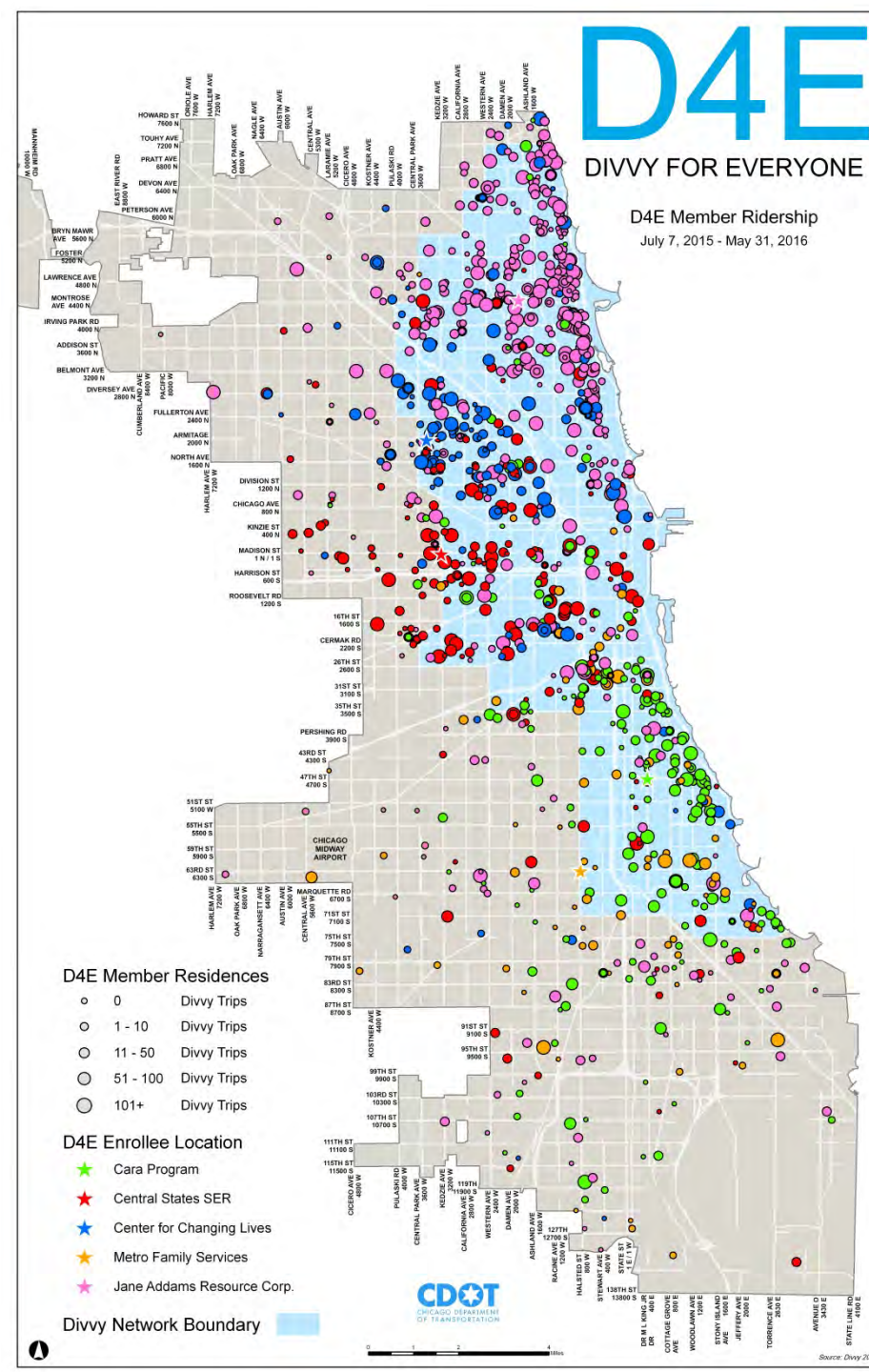


# YEAR 1 RESULTS

1,377 + members to date

As of May 31, 2016

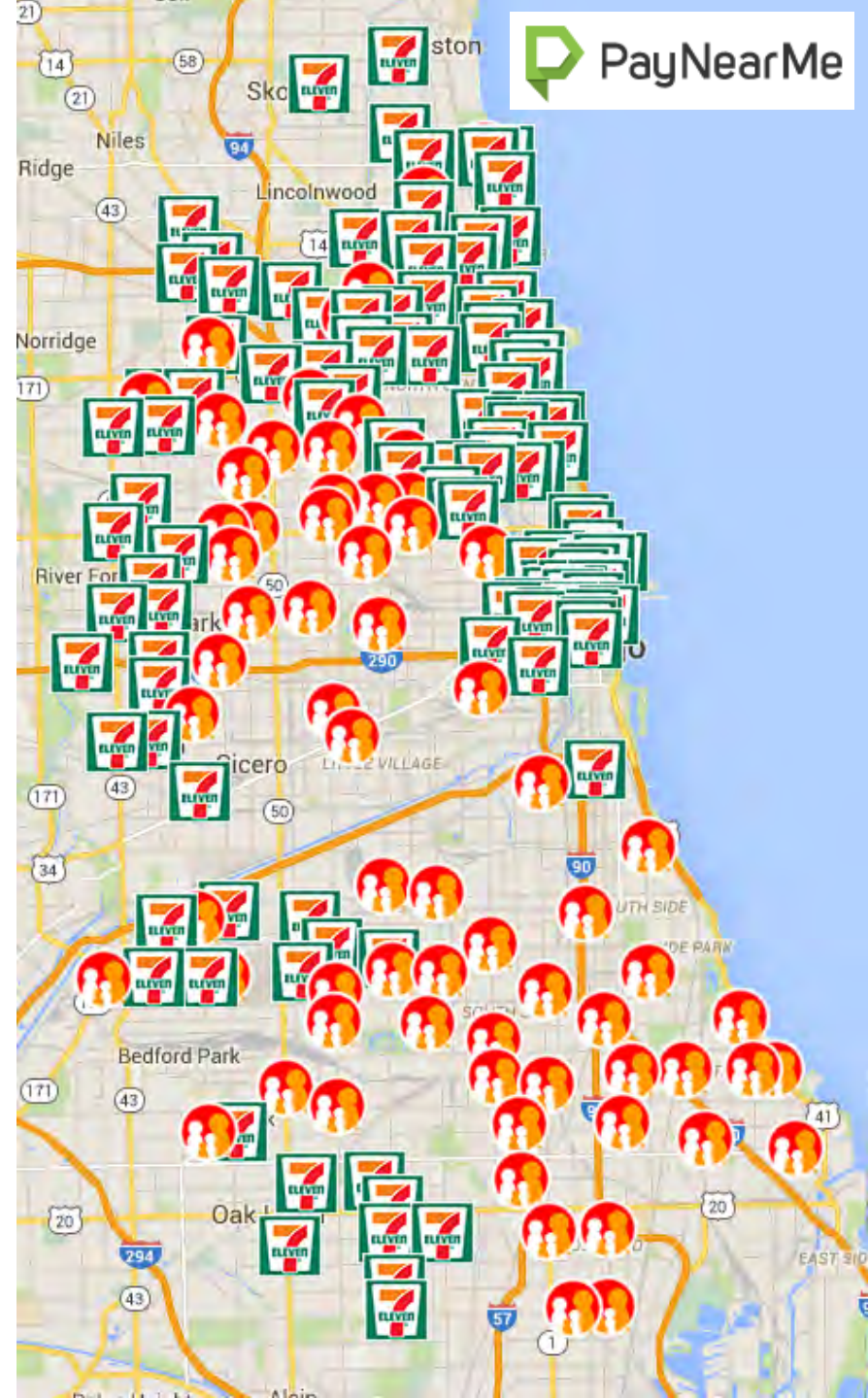
- 1,312 D4E
- 80% have used Divvy
- 53% have taken 10+ trips
- 54% Male
- 46% Female



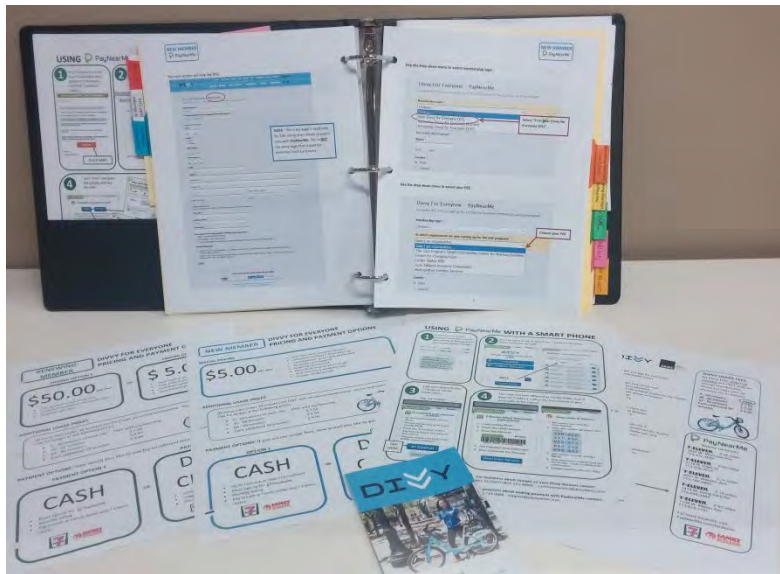


## NEW IN YEAR 2

- » PayNearMe
  - » Required for those without debit or credit cards
  - » Pay cash in person at 7-Eleven or Family Dollar stores
- » Transitional pricing for continuing (renewing) D4E members
  - » \$50.00/year
  - » \$5.00/month
- » Variable member types
  - » New or renewing
  - » Payment plan
  - » Payment method



# NEW IN YEAR 2



## ADDITIONAL USAGE PRICES

All Divvy trips under 30 minutes are FREE with an annual membership. You're welcome to ride for longer at the following prices.

- 0 - 30 minutes of each ride FREE with membership
- 30 - 60 minutes \$1.50
- 60 - 90 minutes \$4.50
- Each additional 30 minutes \$6.00



**PAYMENT OPTIONS:** How would you like to pay for enrollment fees and any usage fees?

### PAYMENT OPTION 1

## CASH

- Must sign up for PayNearMe
- Monthly billing
- Pay in cash at Family Dollar and 7-Eleven stores



### PAYMENT OPTION 2

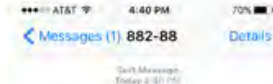
## DEBIT -OR- CREDIT

- Unlimited number of 30 minute trips
- Usage fees charged automatically
- Pre-paid credit cards are not accepted



## USING PayNearMe WITH A SMART PHONE

**1** You'll receive a text message from Divvy once per month to let you know you've generated charges.



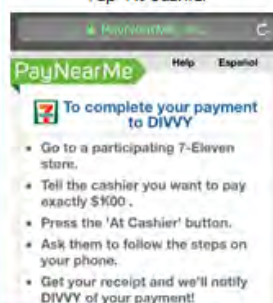
DIVVY: Complete your payment here: <http://bit.ly/1u6G16X> Reply with NO if unable to use the internet on your phone. STOP to block.

**2** You can tap the link to search for 7-Eleven and Family Dollar stores by zip code.



**3** Take your phone to the 7-Eleven or Family Dollar store.

Tap "At Cashier"

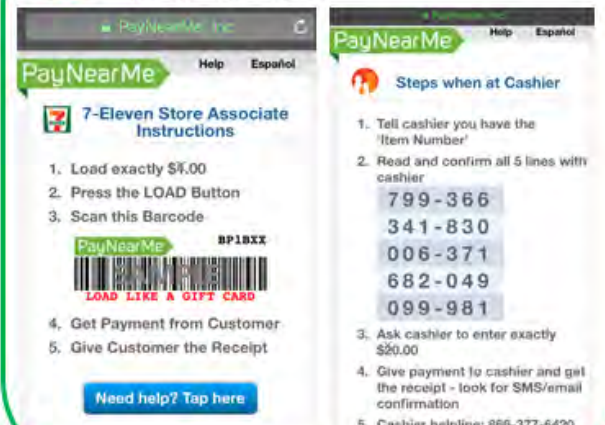


TAP HERE

At Cashier

Find a Store

**4** The code will look different at Family Dollar than it does for 7-Eleven. Follow the instructions to give your code to the cashier.



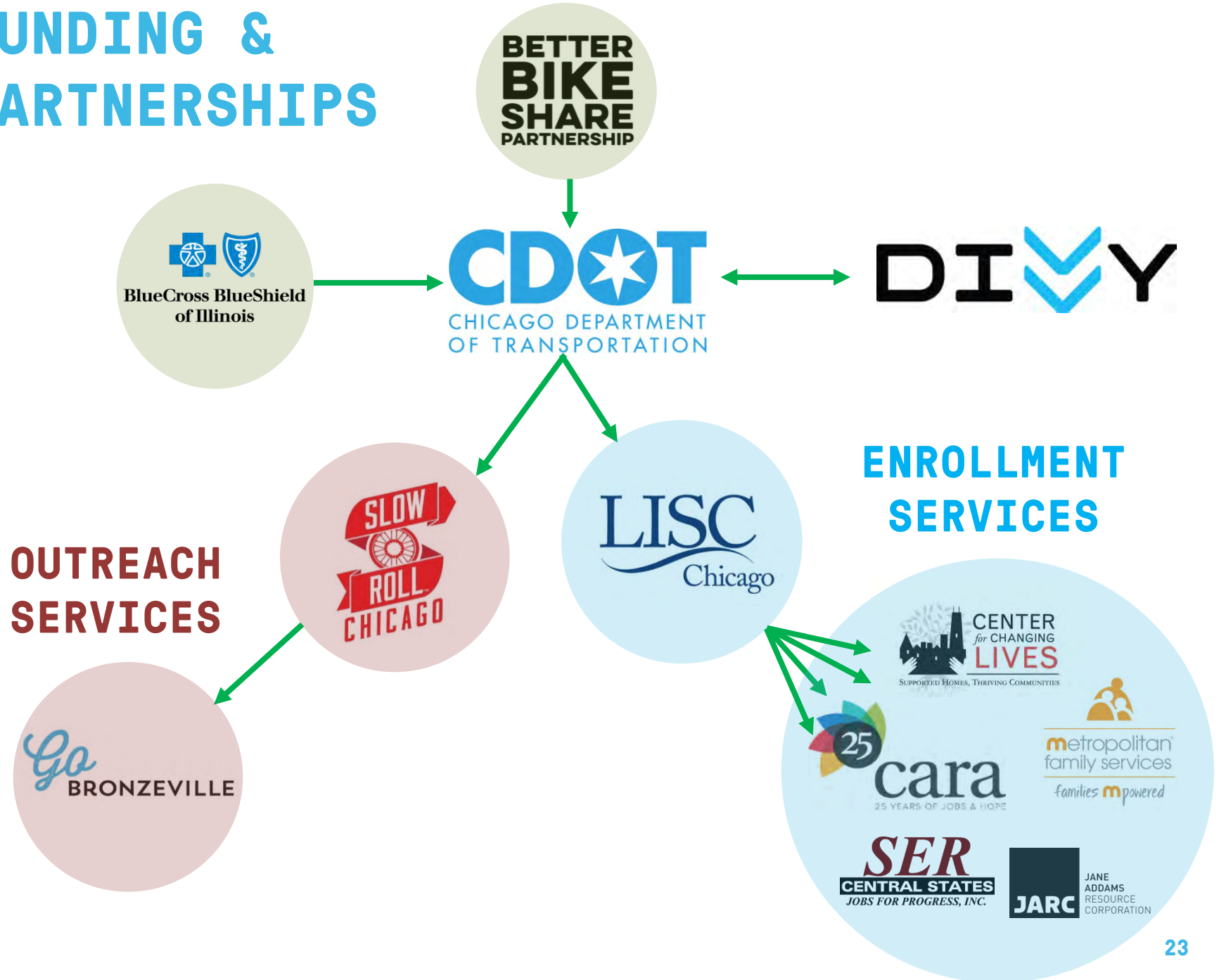
**5** Pay in cash and keep your receipt. Divvy will be notified of your payment within 15 minutes.

**For Questions about charges on your Divvy Account contact:**  
855.55.DIVVY (855-553-4889) - [customerservice@divvybikes.com](mailto:customerservice@divvybikes.com)

**For questions about making payment with PayNearMe contact:**  
(888) 714-0004 - [support@paynearme.com](mailto:support@paynearme.com)



# FUNDING & PARTNERSHIPS



# FUNDING

\$75K challenge grant award



+ \$75K match sponsorship revenues



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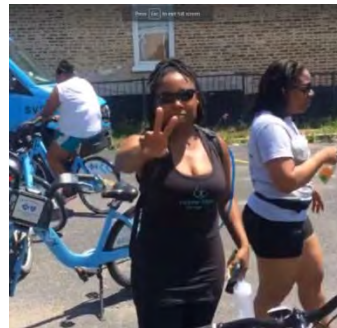
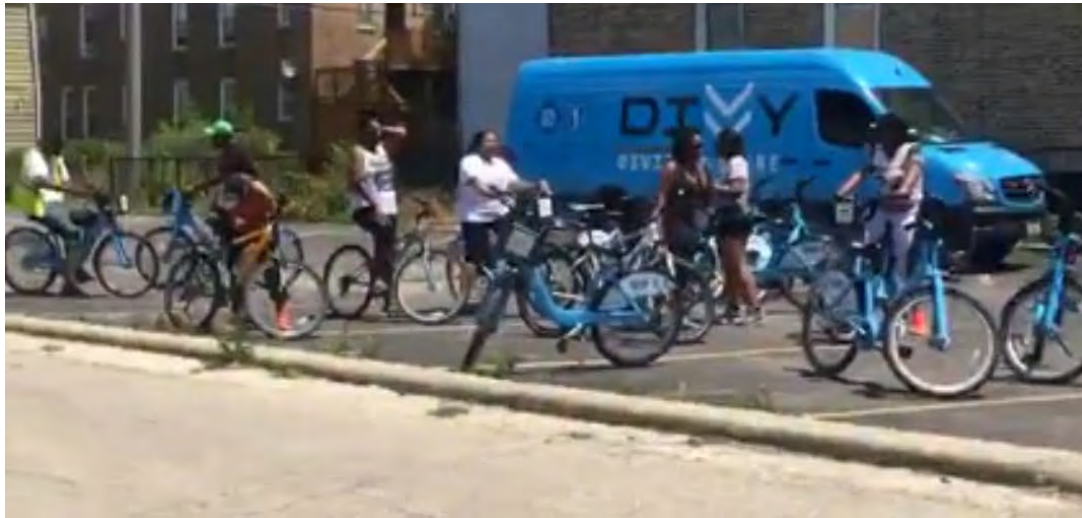
\$150K total requested for 2 years

\$225K actual cost for 2 years

Enrollments 70%

Outreach 30%

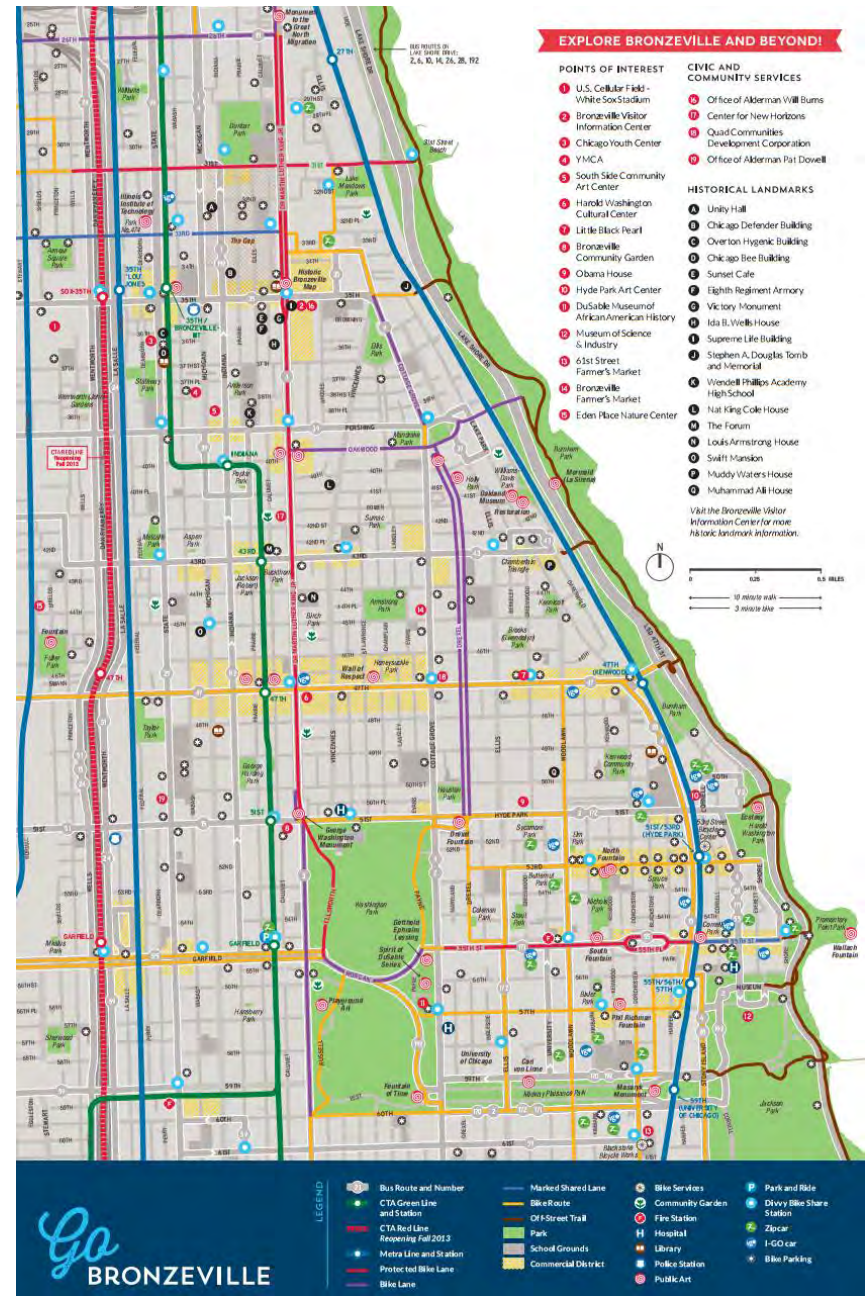








# Go BRONZEVILLE







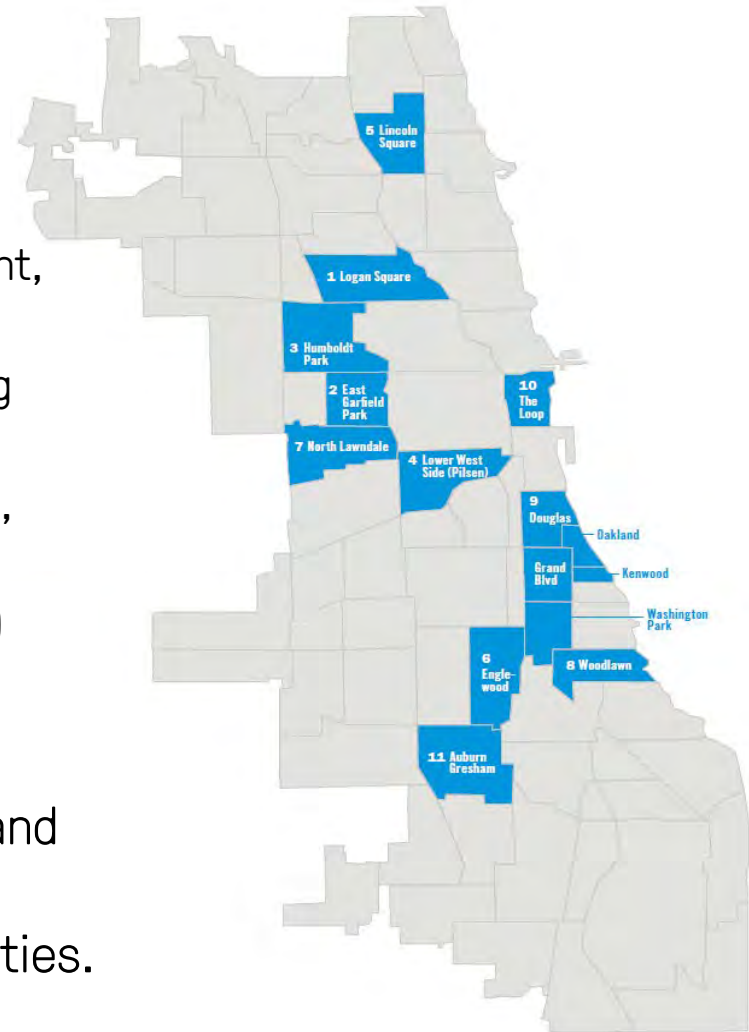




# FINANCIAL OPPORTUNITY CENTERS NETWORK

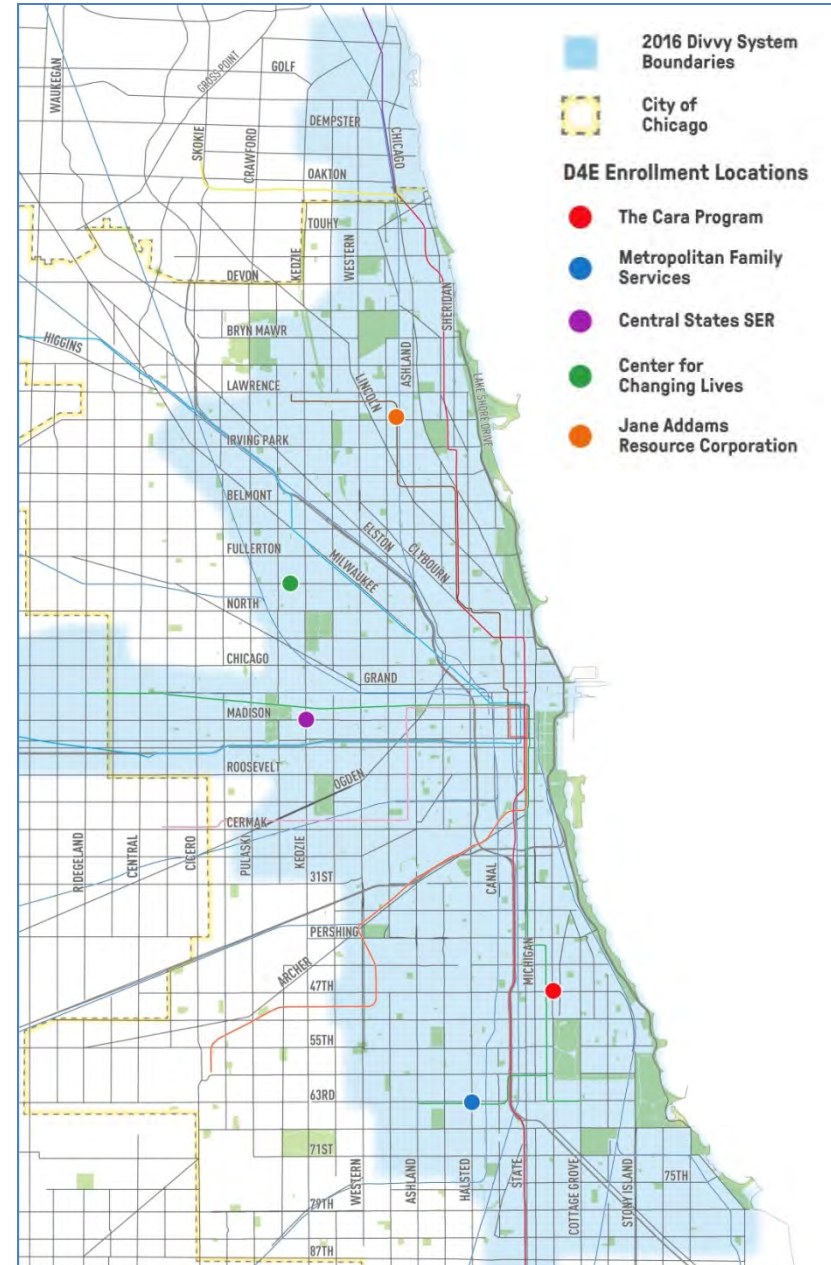
- 12 sites citywide
- Centers offer four core services:
  - **Workforce development** (job readiness, placement, training)
  - **Income supports services** (food stamps, housing subsidies, EITC)
  - **Financial services** (financial coaching, budgeting, credit-building)
  - **Digital skills training** (group-based skills classes)

These integrated services build financial stability and security for residents, connecting them to the economic mainstream and improving our communities.



# D4E @ FINANCIAL OPPORTUNITY CENTERS

- » Five Centers offer D4E enrollment assistance
  - » The Cara Program
  - » Center or Changing Lives
  - » Central States Ser
  - » Jane Addams Resource Corp.
  - » Metropolitan Family Services at Kennedy King College
- » Eligible Chicagoans enroll, pay \$5 cash, receive Divvy key, map, materials
- » If not an existing Center client, can gain access to Center services



# OVERVIEW



The Cara Program prepares and inspires motivated individuals to break the cycle of homelessness and poverty, transform their lives, strengthen our communities and forge the paths to lasting success. We understand we can't fight homelessness alone and through the partnership and assistance of LISC we can strengthen our empowerment within the communities. The Cara Program offers bundled services to community residents, focusing on (income supports, employment counseling/coaching and financial counseling/coaching). The FOC model has proven, one must change their overall behaviors in order to achieve lasting success.



# QUAD COMMUNITIES CAMPUS (QCC)

With support and guidance from LISC Chicago, 14 community-based organizations have launched an innovative program called the Financial Opportunity Centers (FOC) - formerly known as Centers for Working Families (CWF) - that is intended to increase financial stability for residents in neighborhoods throughout Chicago.



# CARA

- » Founded in 1991
- » Since inception, placed over 2700 individuals in employment opportunities
- » Maintained 1-year retention of 75%+
- » Assisted 72% of individuals into permanent housing
- » Assisted 68% with emergency/government benefits



# WHY THIS COLLABORATION WORKS

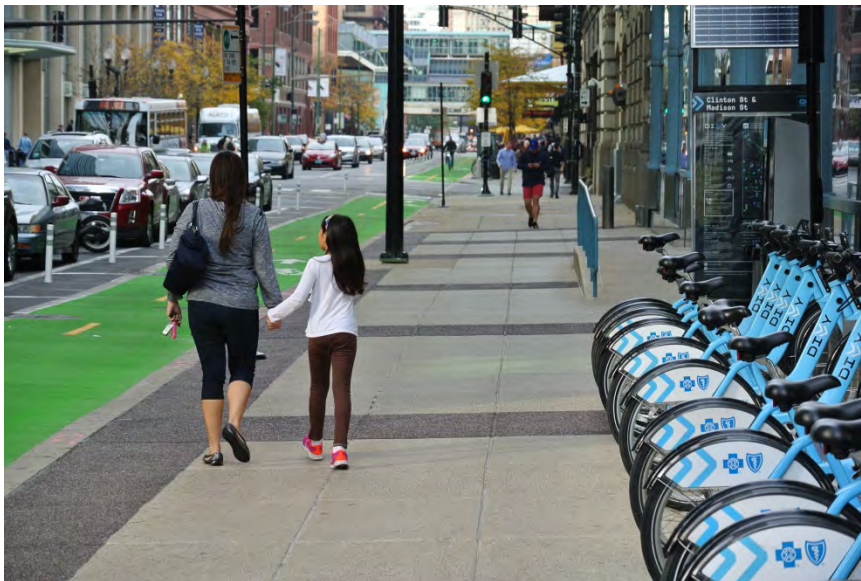
- » Centers are trusted community partners/institutions
- » Centers have a built-in universe of eligible clients
- » Centers offer an array of additional services (computer trainings, financial coaching, employment trainings) to keep enrollees engaged
- » Centers are already part of the well-connected LISC network, so it's easy to work together and share best practices and information across sites
- » Centers meet to discuss challenges/accomplishments
- » Centers are provided monthly statistics/reports





# MARKETING EFFORTS

- » Marketing provided by CDOT, Slow Roll
- » Partnerships with neighborhood organizations
- » Promotions, neighborhood awareness initiatives, hiring fairs, festivals
- » The presence of bike stands in low income neighborhoods
- » Introduced during orientation process
- » Public transportation



ForFitChi @forfitchi · May 16

Have you received your annual \$5 @DivvyBikes pass? Visit Mrs. May Roberson @MetroFamChicago 747 W. 63rd St 🚲🚲🚲



# WHY BIKE SHARING

- » Convenient mode of transportation
- » Exercise/healthier lifestyle
- » Run errands
- » Inability to obtain driver's license (alternate)
- » Sightseeing
- » Bike stations in your neighborhood
- » Family bonding



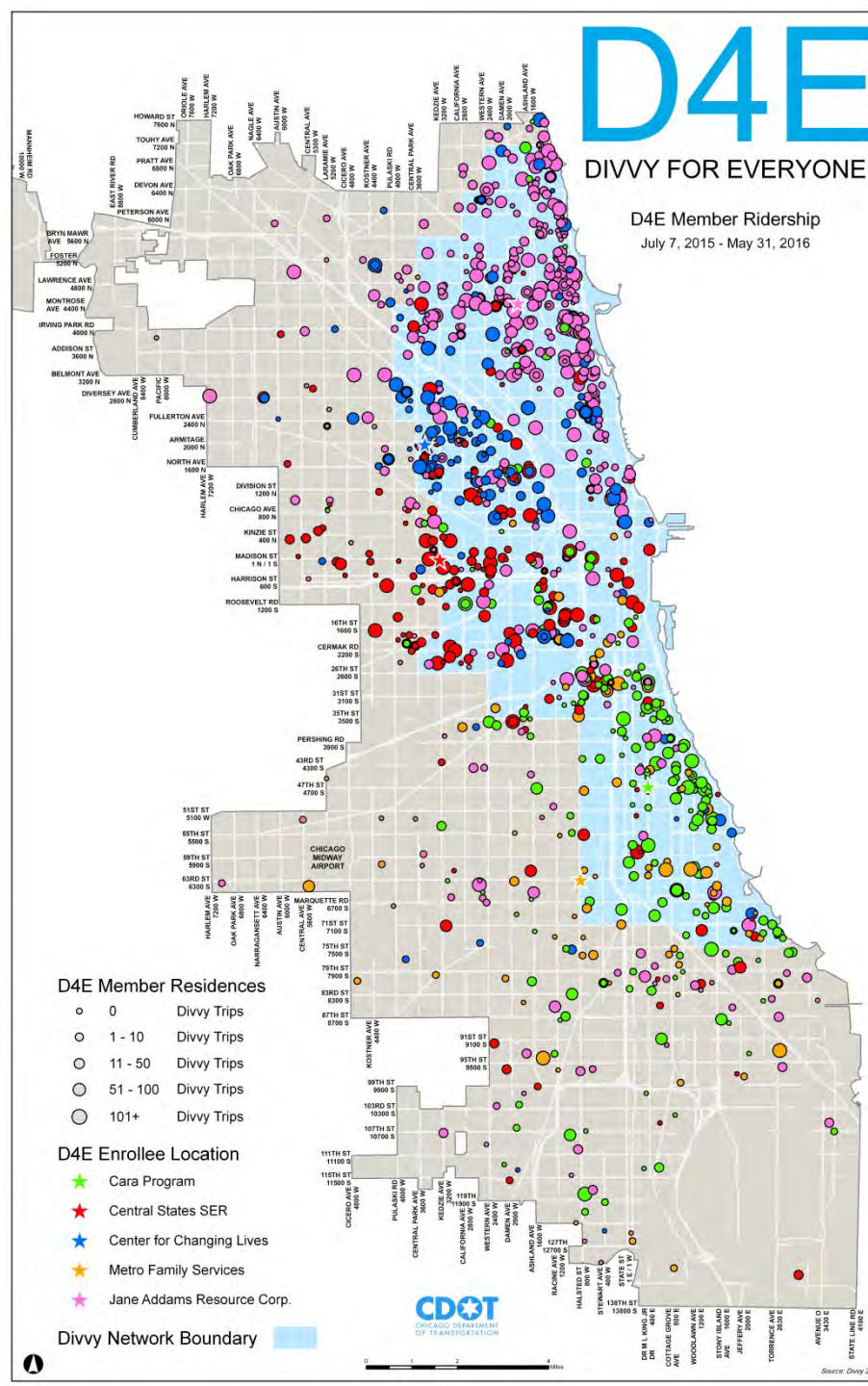


# RESULTS

1,380 + members to date

As of May 31, 2016

- 1,312 D4E
- 80% have used Divvy
- 53% have taken 10+ trips
- 54% Male
- 46% Female

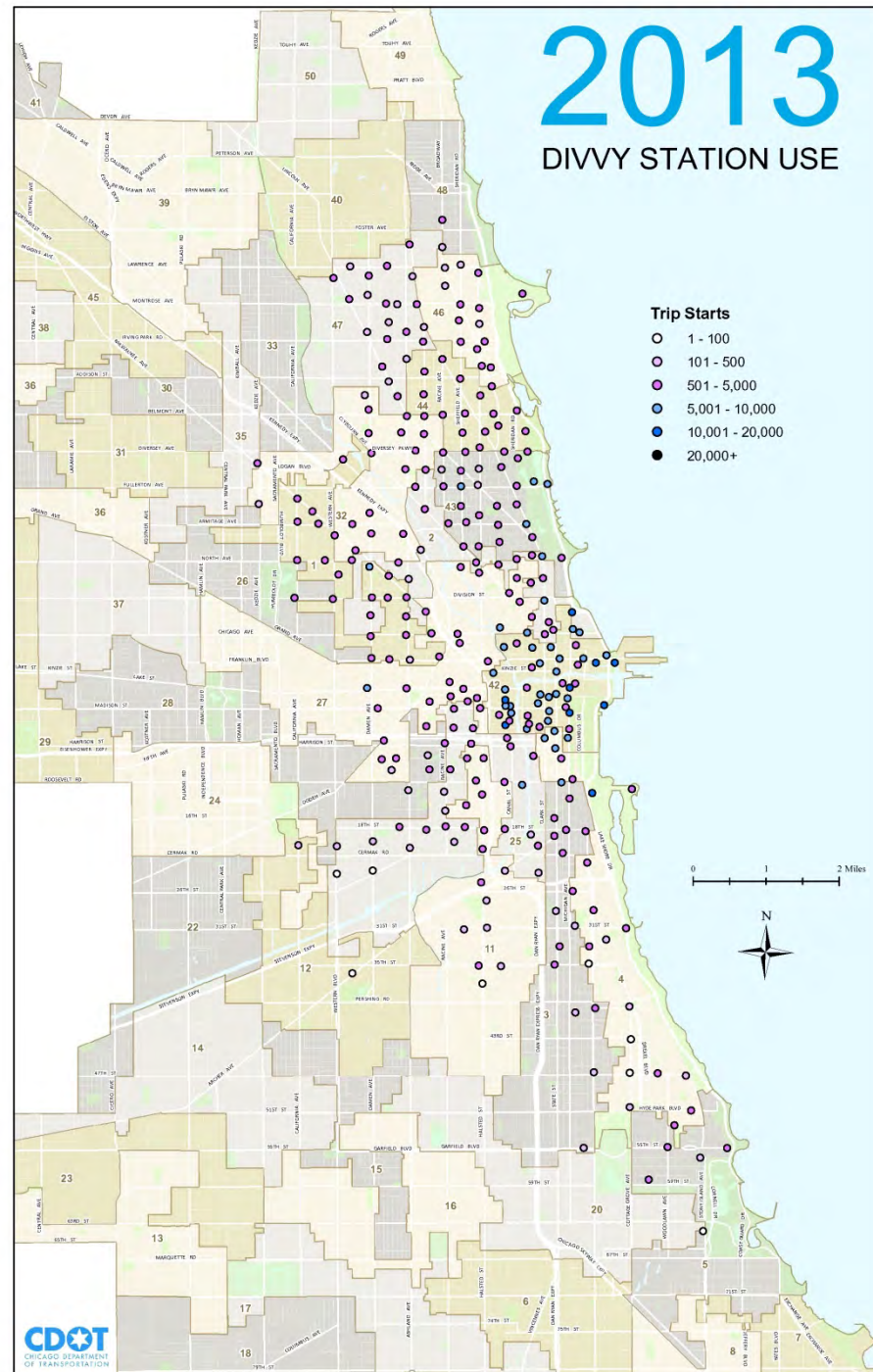




# STATION USE OVER TIME

# 2013

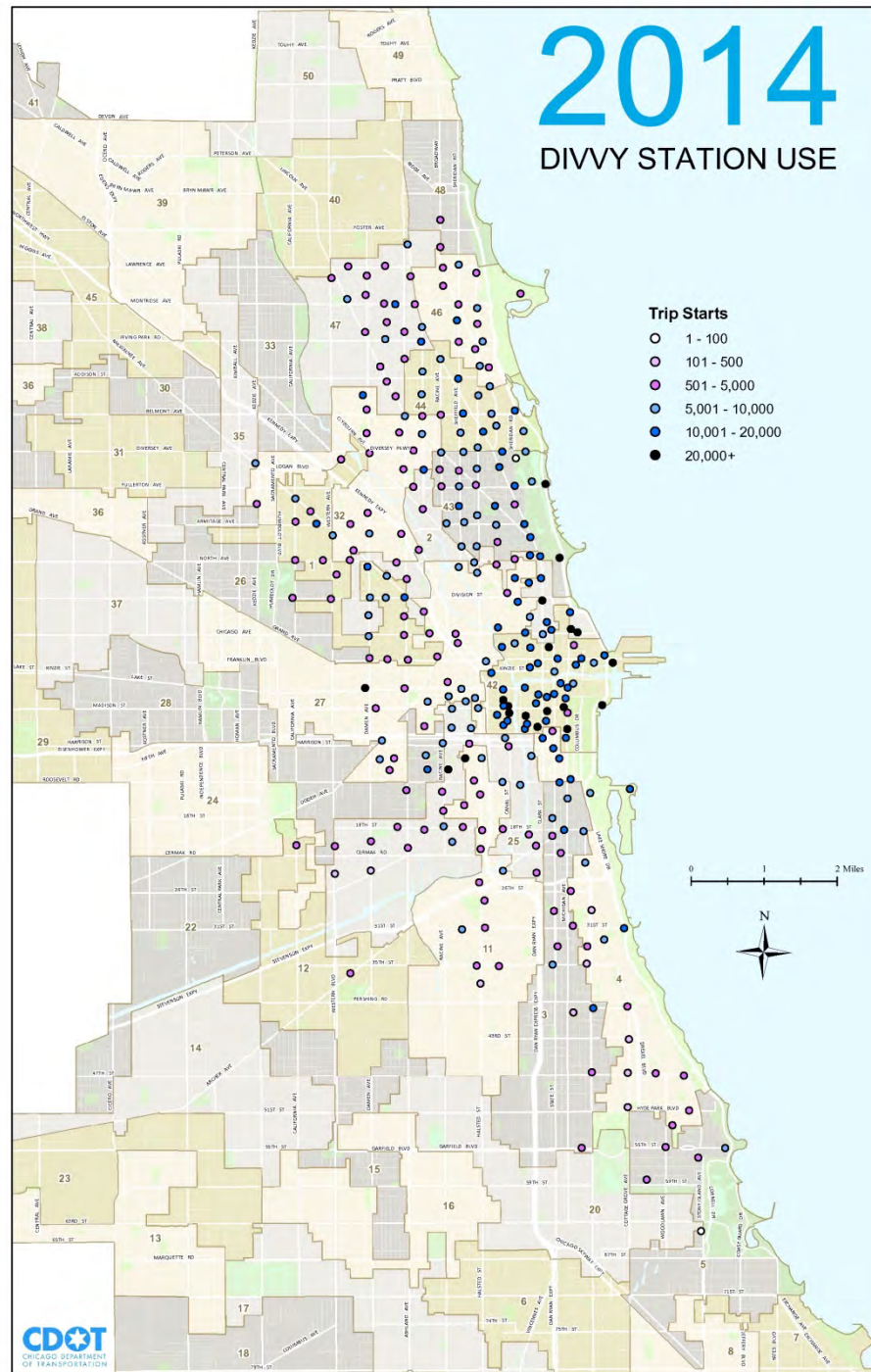
DIVVY STATION USE



# STATION USE OVER TIME

# 2014

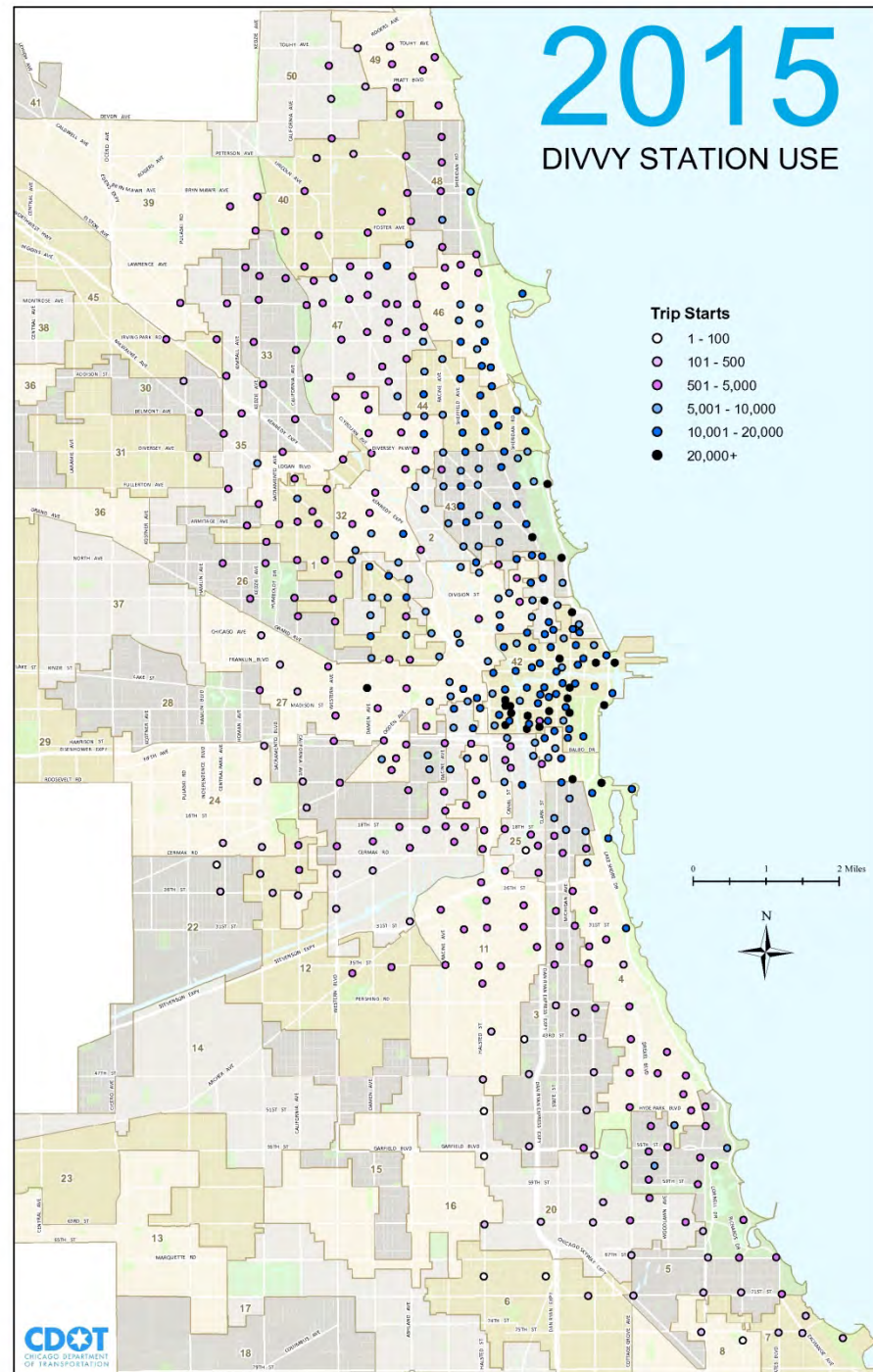
DIVVY STATION USE



# STATION USE OVER TIME

# 2015

DIVVY STATION USE





# STATION USE OVER TIME

# D4E

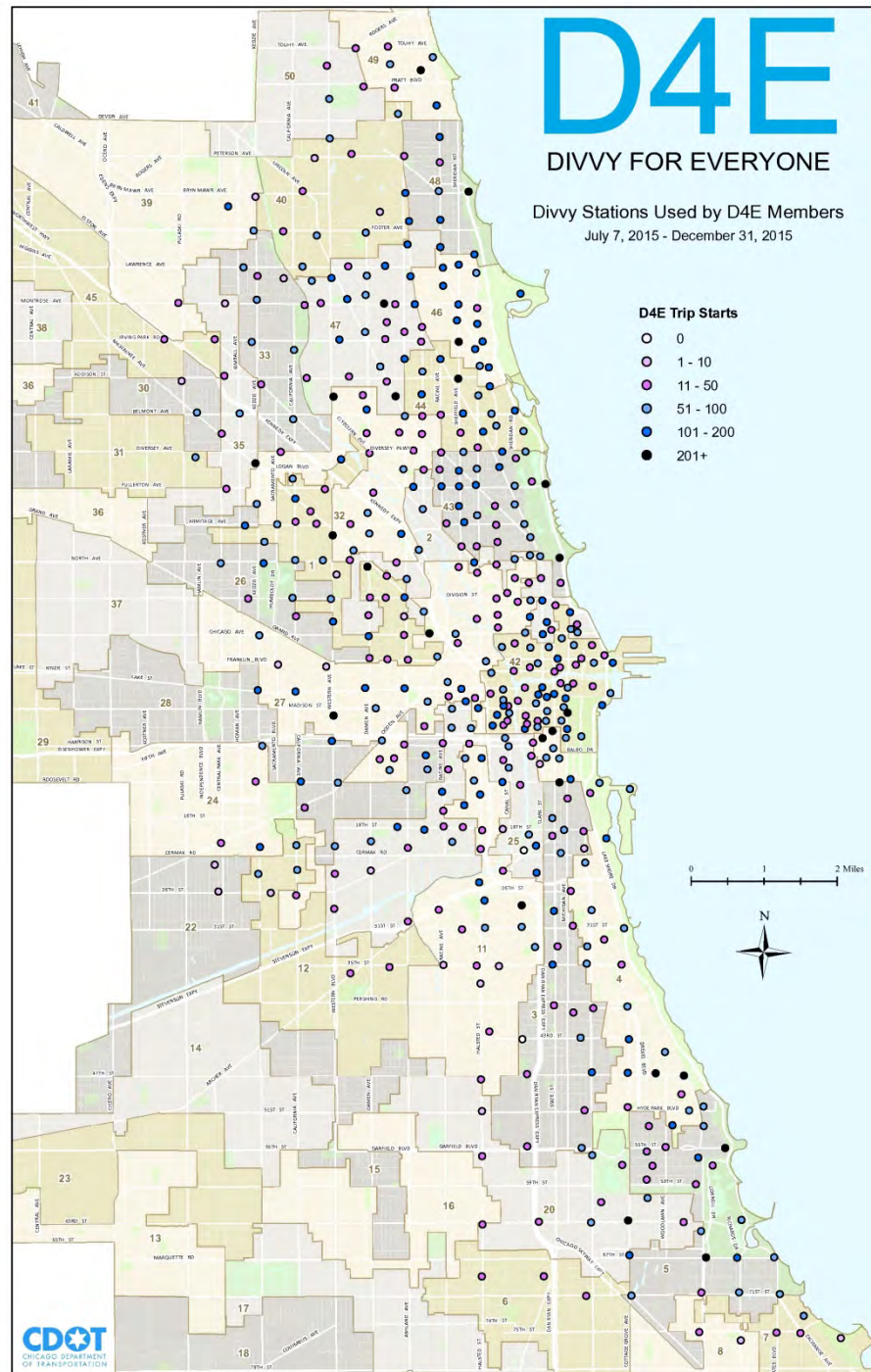
DIVVY FOR EVERYONE

Divvy Stations Used by D4E Members

July 7, 2015 - December 31, 2015

## D4E Trip Starts

- 0
- 1 - 10
- 11 - 50
- 51 - 100
- 101 - 200
- 201+



# CARA PERSPECTIVE

## CHALLENGES

- » Under estimated the interest/need
- » Offices bombarded/overwhelmed
- » Under staffed
- » Existing clients low enrollment
- » Lack of residential awareness
- » Limited promotion (amongst staff)



## TRIUMPHS

- » Trained additional staff
- » Extended office hours
- » Promote at hiring fairs/resource fairs
- » Promote during orientations
- » Buy in from mom/pop shops/partners/staff
- » Bike station outside building



# CDOT PERSPECTIVE

## CHALLENGES

- » Time, procurement process to establish pass through grants
- » Access doesn't always mean streamlined

## TRIUMPHS

- » Exceeded goals for enrollment
- » Lots of positive media
- » High rate of ridership





divvybikes.com

Sean Wiedel

[sean.wiedel@cityofchicago.org](mailto:sean.wiedel@cityofchicago.org)

Amanda Woodall

[Amanda.woodall2@cityofchicago.org](mailto:Amanda.woodall2@cityofchicago.org)

thecaraprogram.org

Lynette Washington

[lwashington@thecaraprogram.org](mailto:lwashington@thecaraprogram.org)