

**Transit payment preferences of unbanked passengers Dataset**  
Datasets available at: <https://doi.org/10.25338/B8R04T>

(This dataset supports report **Un- and Underbanked Transit Passengers and the California Integrated Travel Project**, <https://doi.org/10.7922/G2F47MFN>)

This U.S. Department of Transportation-funded dataset is preserved by the University of California in the digital repository Dryad (<https://datadryad.org/>), and is available at <https://doi.org/10.25338/B8R04T>.

The related final report **Un- and Underbanked Transit Passengers and the California Integrated Travel Project**, is available from the National Transportation Library's Digital Repository at <https://rosap.ntl.bts.gov/view/dot/61006>.

**Metadata from the Dryad Repository record:**

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Abstract: Throughout California, using public transit often requires moving between operators with different payment mediums and scheduling specifications. While some metropolitan regions offer integrated payment options they don't work for all travelers and still require a transit agency issued card and/or account. At the same time, when connecting to services not within the integrated portion, travelers must have a second, third or even additional means of payment for each transit system use. The California Integrated Travel Project aims to allow transit users to pay for transit throughout the state of California with whichever card based, or electronic means of payment they prefer. However, for some passengers some of these options are not available. In this study we explore how these un and underbanked passengers will be able to access open payment systems. We collected intercept survey data at transit stops in the Davis-Sacramento-Woodland area of California to assess the potential for un and underbanked passengers to use digital payment tools, such as tap cards, and smartphone-based apps. We find that these riders typically pay with cash now but have some interest in payments with prepaid debit cards, and other means of payments. Accessibility for un and underbanked passengers is a known priority of Cal-ITP, and as the state takes the next steps towards open payments systems throughout California's transit systems, the outcomes of this study will help ensure the needs of these passengers are met.

Methods: This dataset was collected through an intercept survey at public transit stops in the Sacramento area of California. Incomplete cases have been removed, identifying information has been removed. Other processing is limited to recoding variables based on participant responses, and creating binary variables from those that allowed "check all that apply" responses.

Usage Notes: There are missing values due to item non-response for some variables. These are primarily coded as NA for use in the data processing and analysis environment R. Many variables have been converted to factors, applying an order to the values, that might not otherwise have them or that would not be represented by text descriptions of the levels. This

includes things like "no", and "yes", or more complex sets of valued text data such as "high school", "associates", "bachelors", "masters", "graduate degree".

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**Recommended Citation:**

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**Dataset description:**

This dataset contains 1 .zip file collection below.

**doi\_10.25338\_B8R04T\_v4.zip:**

The .zip file collection contains 1 .csv file, 1 .xlsx file, and 1 .txt file, described below.

- Transit\_payment\_preferences\_of\_unbanked\_passengers\_codebook.xlsx
- Transit\_payment\_preferences\_of\_unbanked\_passengers.csv
- README\_Transit\_payment\_preferences\_of\_unbanked\_passengers.txt

The .csv, Comma Separated Value, file is a simple format that is designed for a database table and supported by many applications. The .csv file is often used for moving tabular data between two different computer programs, due to its open format. The most common software used to open .csv files are Microsoft Excel and RecordEditor, (for more information on .csv files and software, please visit <https://www.file-extensions.org/csv-file-extension>).

The .xlsx and .xls file types are Microsoft Excel files, which can be opened with Excel, and other free available software, such as OpenRefine.

The .txt file type is a common text file, which can be opened with a basic text editor. The most common software used to open .txt files are Microsoft Windows Notepad, Sublime Text, Atom, and TextEdit (for more information on .txt files and software, please visit <https://www.file-extensions.org/txt-file-extension>).

**National Transportation Library (NTL) Curation Note:**

As this dataset is preserved in a repository outside U.S. DOT control, as allowed by the U.S. DOT's Public Access Plan (<https://doi.org/10.21949/1503647>) Section 7.4.2 Data, the NTL staff has performed *NO* additional curation actions on this dataset. NTL staff last accessed this dataset at <https://doi.org/10.25338/B8R04T> on 2022-03-29. If, in the future, you have trouble accessing this dataset at the host repository, please email [NTLDataCurator@dot.gov](mailto:NTLDataCurator@dot.gov) describing your problem. NTL staff will do its best to assist you at that time.