Rhode Island Policy Reporter

Issue 7 21 October 2004

Getting from here to there

ONCE AGAIN, BUSES ARE IN THE NEWS. The Rhode Island Public Transit Authority is threatening yet another round of service cuts, this one more draconian than the usual nibbling. As of this writing, the cutbacks planned by the RIPTA board have been postponed by direct request of the Governor and members of the House Finance Committee. But here at **RIPR**, we have little ultimate hope for the agency. RIPTA has been in decline for years, and it's hard to imagine any of the members of Rhode Island's governing class thinking it worth the major adjustments in philosophy necessary to put it on a solid footing. After all, few of *them* ride the bus.

On the other hand, any drive down I-95 or I-195 demonstrates that our highway system is pretty much running at, or over, capacity. Driving to Providence on a weekday afternoon, the only real question is *where* the traffic will bog down to a crawl, not if. Taking accidents as an indicator of traffic conditions, there's even data to support the contention that congestion is a lot worse now than ten years ago (see below). Air quality has also suffered over the past decade,[1] and though air quality is affected by a number of factors, including the vagaries of the weather and coal burnt in Ohio, automobile traffic is an important factor.[2]

Which is all to say that this is really no time to let bus service in Rhode Island decline. We need it now more than ever. So why is RIPTA planning cutbacks?

[1] We've made progress on some pollutants—carbon monoxide, ozone, large particles—but we've discovered other pollutants that are worse than we'd thought, like small particles whose health effects weren't even recognized until the mid 1990's. The EPA rated 95 days as less than "good" air quality in 2003. There were 47 in 1994.

[2] And of course there's also the correlation between the wasteful use of oil here at home and blood spilt in the Middle East. But space limitations require we put off an analysis of the geo-political implications of RIPTA's budget until another time.

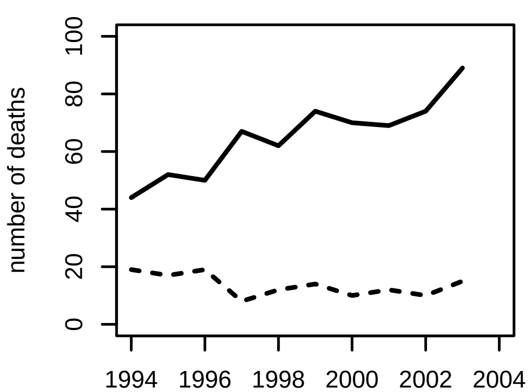

Figure 1: Fatal traffic accidents in RI since 1994. The lower line is pedestrian and bicycle deaths. There are more drivers since 1994, and more miles driven, but the accident rate has increased faster than either of these. Could congestion be a cause? (Source: *www-fars.nhtsa.dot.gov*)

A tale of two agencies

With RIPTA's financial crisis in mind, our editorial board decided to revisit a comparison made in **RIPR** issue 4, between our state's two transportation agencies: RIPTA and the Department of Transportation. One is in the headlines these days, and the other continues to remain below almost everyone's radar. If you compare the two over the past decade, the reason why seems obvious.[3]

		1994	2005
DOT			
	Budget	$219 million	$354 million
	Employees	944	812
RIPTA			
	Budget	$29 million	$75 million
	Employees	550	800

According to these numbers, it appears that RIPTA's budget and employees are on a course of uncontrollable growth, and DOT, though its budget has grown substantially faster than the state's budget, is at least making an effort to remain responsible, by cutting its staff. And of course, this is exactly the conclusion that is being drawn about RIPTA as it tries to deal with a $2 million deficit. But (as usual) a closer look at both the agencies tells a very different story.

RIPTA RIPTA is essentially the remnant of the old private bus companies that once served Rhode Island. When they went broke in the 60's, the state took them over, making them into a free-standing quasi-public agency. Ten years ago, RIPTA buses carried about 17 million passengers a year. This year they expect to carry more than 20 million.

If you ride RIPTA buses regularly you'll notice a number of things: many routes are not as convenient as they were ten years ago, with late bus runs and weekend service gone missing, even while other routes have been added (like the trolleys in downtown Providence and buses serving URI and Johnson and Wales). You'll also notice that the buses rattle a lot, some of them have fume problems, and it's not at all unusual for a bus to come half an hour late due to maintenance problems. (At least all this is true on the routes I ride.) In spite of these problems, ridership is up by a lot. Under the circumstances, this is a ringing endorsement of the need for the service.

But what of RIPTA's cost? I looked to Connecticut for a comparison. *CT*Transit Hartford runs the buses in and around Hartford. They have 229 buses, we have 221. They have 46 routes in 27 towns, we have 58 routes in 38 towns. Their system is slightly smaller, but quite comparable. (There's a link to a summary of their agency on the **RIPR** web site.) And then you look at the budgets.

[3] The employee counts in the table are actually from 1995, but that was an anomalous year for the DOT budget.

*CT*Transit Hartford gets by with $37 million each year, with $10.6 million from fares, and around 500 employees. RIPTA, on the other hand, eats up $75 million and has 800 employees. What a scandal.

I called David Lee, the general manager of *CT*Transit Hartford, and we talked for a bit, and this is what I learned: Unlike RIPTA, *CT*Transit Hartford is part of the state department of transportation. So unlike RIPTA, they don't do their own planning, they don't pay their own debt service, they don't pay their own insurance, they don't run a ferry, and they don't do paratransit (service for the disabled). If you look only at RIPTA bus operations and administration, which is essentially all that they are, we pay $43.5 million to their $37 million. That is, we pay around 17% more for a service with 26% more routes, and we do it with essentially the same number of buses. What's more, RIPTA buses earn much more in passenger revenue: $20.3 million (and growing) to $10.6 million (and declining).

RIPTA, because it's a stand-alone agency, pays for all kinds of things that are simply absorbed by Connecticut DOT on behalf of their bus system. Taxpayers in the state of Connecticut still pay those costs, but they don't appear on the *CT*Transit Hartford bottom line.

But we can't just lean back and say all's well; the $1.9 million budget shortfall this year isn't an illusion. What have been the sources of RIPTA's cost increases? We looked at RIPTA financial statements from FY 2000 to 2003 (only some numbers from 2004 were available) to find out. Here are the big villains (dollar figures in millions):

	2000	**2003**	**$ up**	**% up**
Benefits	10.154	15.566	5.412	53.3%
Paratransit	4.877	7.792	2.915	59.8%
Risk mgmt	0.704	3.558	2.854	405%
Driver wages	13.508	15.581	2.073	15.3%
Depreciation	5.804	7.677	1.873	32.3%
Fuel	1.821	2.458	0.637	35.0%

Fuel costs don't appear so bad here, but that's because the big run up in fuel prices occurred this year. As of today, annual fuel costs are predicted to be $3.8 million, well over double the 2000 amount, and almost half a million dollars over the enacted FY05 budget.

Driver wages seem to have gone up substantially. But during this time, RIPTA made some targeted service expansions (like at Johnson and Wales and at URI) and some changes in the union contract that allowed dramatic cuts in overtime costs. Both of these required hiring more drivers, so the agency went from 383 to 416. Driver salaries, however, have not kept up with inflation.

Paratransit The second biggest growth in expenses for RIPTA in the past few years is in the paratransit program. The program in FY04 cost $11.9 million in operating expenses and $1.3 million in expenses for the scheduling operation. Unfortunately, only a bit more than $7 million came in to support it, leaving an a hole of almost $6 million. Most of this program didn't even exist as late as 1997, when the scheduling operation was moved into RIPTA from DOT. It serves an important need, but the growth in demand has been explosive, and the growth in money to pay for it has not.

Paratransit, like special education in the schools, is a responsibility that has been placed on the states by the courts and by Congress. You can complain about it, but it's not possible for the state to shrug it off, and it's not fair to get mad at RIPTA for running it. If the cost of running the program to comply with the law is more than the revenue it brings in, that's not necessarily a knock on RIPTA management.

Risk management RIPTA insures itself for liability and for worker's comp, and the money it pays for settlements of one kind or another wind up under this heading. There are two consequences of this. One is that it's difficult to predict how much this will be. The other is that most of this amount, being related to some kind of injury, is health care costs. Not surprisingly, it's gone up a lot.

Benefits The biggest increase in RIPTA costs is in benefits, which are mostly health care costs. This should surprise no one. Combined with the costs filed under "Risk management," health care accounts for more than $8 million in increased costs over only four years. And unlike the other major increases (salaries, paratransit), this one is not associated with increases in service.

So the lesson is that health care costs affect RIPTA a lot, as benefits and as settlements. We learned essentially the same lesson about the rest of state government in our analysis of the FY05 budget (issue 4) and the FY04 budget (issue 1). The Governor's solution, of course, will probably be to attempt to deny health benefits to RIPTA workers. This won't address the settlement costs at all, but let's follow this logic. Suppose the Governor does manage to get the RIPTA bus drivers to pay part of their own healthcare costs. How long will this triumph last?

Our guess: about a year, maybe two. Because without doing anything to hold down the cost of health care, we'll be right back here again next year, demanding that our bus drivers pay even more.

Getting tough with state employees won't help you or me or your employer or anyone pay for health insurance. All it does is make bus drivers feel the same pain. Great:

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Transit, generally

The hard truth about public transit is that over the course of the 20th century we went and built ourselves a world that makes effective transit very difficult. With more and more people spread thinly across the countryside, and more destinations outside the cities, few trips can be satisfied by bus runs to and from Providence. Without the density of people in cities, public transit is very expensive for the number of passengers it can carry.

When the city of Portland (Oregon) created its popular MAX light rail system in the 1980's, the Metro planning authority controlled planning not only in Portland, but also in quite a lot of the surrounding area. (An area about 40% the size of our state, but with about 30% more people in it, 24 cities and 3 counties.) This allowed them to encourage building in the areas that were to be served by the rail system, and to discourage large developments in areas distant from the rails. The planning worked, and the rail system was a success from early on.

In order to make transit an effective solution to congestion and air quality problems in Rhode Island, we need to do a better job of encouraging density where it's appropriate. Unfortunately, planning around here is split up among 39 towns, and the towns have very little incentive to pay attention to each other's plans. What's worse is that it's all about the money: towns depend on development for revenue. It might be that our state is served best by leaving Exeter as rural as it is now. It might even be that the citizens of Exeter agree. But the elected officials of the town of Exeter can't afford to give up the possibility of new property tax revenue. If they did, the necessary tax increases would get them voted out of office and disinvited to their Rotary meetings.

So again, our dependence on property taxes to fund our towns will thwart sensible government in Rhode Island. What a surprise.

the Governor's solution to the problem will only flush us all down the same drain. After the Governor has ensured that no state employee has subsidized health coverage, just like all our citizens, what then?

Tight budgets at RIPTA have produced maintenance shortfalls over the past few years, and reliance on old and worn-out buses, which in turn have produced the service shortcomings noted above. Which is to say that your bus service is being sacrificed to the rising cost of health insurance. State and municipal services—including education, public safety, and the welfare of children in state care—have been slashed so that drug companies can continue to charge exorbitant prices, so that hospital administrators can continue to be paid tremendous salaries, so that medical centers can purchase more expensive diagnostic equipment than our community needs. Private health insurers (including United, the state's white knight in its squabbles with Blue Cross) have much higher administrative costs than government plans like Medicare. The system is prone to inflation: a rise in health care costs can *cause* a rise in health care costs.[4] The state could act on any of these problems, but doesn't. We probably cannot solve them singlehandedly, but we could certainly ameliorate them, should we care to.

The federal government, currently dominated by an unholy combination of ideologues and cowards, has, for all practical purposes, stepped out of the arena where the fight over health care costs is happening. The fraud of the President's Medicare drug benefit bill won't even take effect until 2006 (and is irrelevant to those of us too young to retire, anyway). This leaves the state as the only actor around here with the power to do something. Unfortunately, aside from publicly complaining about Blue Cross salaries, the Governor refuses to act. He has moved all the state employees to another insurance carrier. Perhaps that's good, but how does it help you pay for your insurance?

The Governor seems to think that powerful public employee unions are at the root of all our problems. But wage increases are not the biggest source of RIPTA's financial problems, health care is. Union militancy over losing health insurance coverage is just one more symptom of out-of-control health care costs. Here's another way to look at it: stiffing state employees won't reduce health care costs, but reducing health care costs *will* do a lot to reduce union troubles, for the state and all the towns. One of these is the cause and the other is the effect. Here at **RIPR**, we believe in addressing the actual causes of problems, wherever possible. Addressing effect, it seems to us, is not a good way to serve the public, though, sadly, it seems often a good way to get elected.

Department of Transportation If you open the state budget to the page for the Department of Transportation, you'll see that their annual budget is around $319 million [B383].[5] The gas tax provides around $95 million, federal funds around $207 million, and $5 million mostly from land sales, another $12 million from restricted receipts, which is money for the freight rail improvement program. They list expenditures of $319 million, too, so it looks like it all adds up. But it doesn't.

Rhode Island's gas tax, currently at 30¢ per gallon, raises about $147 million dollars each year. Of that sum, about $35 million goes to the Department of Administration where it is used to pay debt service on DOT bonds [TA15]. This money used to be accounted for in the DOT budget, but under Governor Almond, debt service was moved out of the departments who incurred it, and into Administration. DOT's contribution to the debt service

[4] Health care is a labor-intensive business. Not surprisingly, labor costs are one of the big drivers of medical costs, and health insurance is, as the Governor well knows, the biggest driver of labor costs. For more, see **RIPR** issue 3.

[5] The bracketed page numbers refer to the FY05 budget documents.

payments is by far the largest listed.[6]

The DOT budget also contains the gas tax money passed along to RIPTA, about $30 million, and funds for improvement of the freight rail to Quonset (this is the FRIP project).

If we add the debt service, and subtract money from the federal government, the FRIP funds and the gas tax money passed along to RIPTA, we have the amount of DOT's road budget that must be funded by state revenues, whether they be gas tax dollars, land sales or bond proceeds. For fiscal year 2005, this is projected to be:

$319	million total DOT budget
−207	million federal transportation funds
−30	million RIPTA gas tax dollars
−12	million freight rail improvement
+35	million debt service
$105	million in state support for DOT

The net result then is that about $105 million in state funds go to maintain and build our roads, and run the department. This number has increased 42% since 1994. (All the calculations in this section use inflation-corrected dollars.) It wouldn't be correct to say that federal funds have been constant over that time, since they've varied quite a bit from one year to the next, but it would be correct to say that in 1994, the federal funds DOT received were about 2% above the decade average, and in 2005, the federal funds of $207 million are only about 7% above the average. So federal dollars going to DOT have stayed vaguely around the same level, while state dollars have gone up substantially.[7]

So what does DOT do with that money? In the same decade that federal dollars have remained roughly constant and state dollars have gone up 42%, money spent on road maintenance has gone up only 13%, and money spent on road construction has gone *down* 29%. We're getting a lot less for our money than we used to.

Now in response to this, DOT would probably say our figures are wrong, and that construction has actually gone way up, since in 2003, they began selling bonds to be paid off by future federal highway money. These bonds, called GARVEE bonds, provided a pool of around $200 million to fund construction in 2004 and 2005. So in a way, this might be a valid assertion. After all, that's around $100 million each year to add to the construction pile, and would more than offset the 29% drop.

But another way to look at the situation is to say that this new money will go only to four not-necessarily-essential projects, and that they are crowding out a lot of other smaller but still important things, ranging from commuter rail stations to the rotting bridge down the street to local aid to Middletown. In just the same way, a family might buy a house a bit more expensive than they can afford. At best, they won't be eating a lot of steak in the next few years. At worst, they won't keep the house.

The four projects to be paid for with the GARVEE money are these:

- Replacing the I-195 bridge over the Providence River, and moving the whole highway south a bit,
- The access highway to Quonset Point,
- A new bridge for Rt 24 over the Sakonnet River, and
- The Quonset freight rail improvement project.

Which of these is truly crucial to the life and health of our state? Which of them compares in importance to, say, education, or cleaning up the Bay? Or RIPTA? Two of them exist to promote growth at Quonset Point. Which is another way of saying that they are designed for businesses that aren't even there, and may not ever be there, though we certainly hope otherwise. The Providence River/I-195 project will do fine things for the Jewelry district in Providence, but is that worth $300 million? It was originally proposed as a way to avoid $50 million in essential bridge repairs. The Sakonnet River bridge situation is roughly the same: delayed maintenance made bridge repairs "uneconomical,"[8] and so now we're getting a new bridge.[9]

The GARVEE bonds will eventually add up to $660.5 million, and will cost between $50 and $80 million each year until around 2017 or so, if they're issued on schedule. To be precise, $9.6 million of the debt service will come out of the gas tax, and the remainder will be deducted from federal highway money long after the projects are finished.

Where has the money gone? DOT's money troubles preceded the GARVEE borrowing, which is the symptom, not the cause, of troubled finances.

The missing money hasn't gone to greedy public servants. There are more than 100 fewer people employed by DOT than there were 10 years ago, and, at least in the aggregate, the salaries haven't kept up with inflation.

[6] The second biggest is the Convention Center, at $18 million/year. None of the others are more than $10 million/year.

[7] State money makes it into DOT's budget in less obvious ways, too. For example, the Turnpike and Bridge Authority used Newport Bridge toll money a few years ago to repave roads as far from the bridge as Route 1 in South Kingstown. The Resource Recovery Corporation (funded by town-paid tipping fees) will pay for adding an interchange on Route 295: around $6.3 million for the interchange and another $3 million for improvements to Shun pike. In other words, the problem is actually worse than the budget shows.

[8] Though the families and businesses that are to be displaced by the new construction might make a different sum. Since when is negligence by the state a valid reason for using the power of eminent domain?

[9] It's interesting how many spare bridges we have or will have in the state: Providence River, Sakonnet River, Jamestown, Warren River. The hidden price of deferred maintenance, it seems, is that it allows highway designers a chance to start from scratch.

But contracted engineering services are up around 90%, to $33.2 million [P380]. (This is a detail we'll revisit.)

The big answer is debt.[10] The federal money that DOT receives must be matched by state funds, most with an 80/20 split (federal/state) and some at 90/10. To receive the $207 million in federal money budgeted for the current year, the state must come up with about $37 million on its own. The $105 million of state money, minus salaries and maintenance (which federal dollars don't pay for), isn't enough. Since it's not in the budget, what do we do? We borrow it, and only the debt service appears in the budget, since that's all that has to be paid this year. DOT borrows around $30 million, year in and year out, to match the federal highway money and has been for years. We are, according to the FHWA, the exception among states in this respect. Most states fund their road building without borrowing, except for occasional big projects.

Borrowing is generally done for one of two reasons: either to amortize some large lump sum over several years, or because there will be income earned from some investment made with borrowed funds. Someone might borrow to buy a house because her annual budget *for that year* couldn't fit the extra cost, but it could fit the cost of the payments over many years. A jewelry company might borrow to buy a lump of gold, but the profit from the jewelry they make will pay back the debt. State roads fall into neither category. If we're borrowing $30 million *every* year, then there's no need to amortize, it's already amortized, at $30 million a year, and we should just budget for that. And roads won't earn back their investment—especially not roads built to replace existing ones, which is what most of the next decade's cost is for. This is a perfectly common financial strategy, but one that often ends in bankruptcy court.

Lots of people use credit cards to pay credit card bills, but do we want to run the state that way?

Entertaining details Since all but a small fraction of the federal highway money is matched with debt, this has some interesting consequences. For one, contractor salaries allocated to federal money are financed with debt. DOT once financed some of its own salaries with debt, and this practice is said to have been stopped. But employees who have been replaced with contractors are positions whose cost has been moved from the column marked "employee expenses" to "construction costs." The consensus is that it's foolish to pay salaries with debt, but construction costs are a different matter, even if some of them are the salaries of architects and engineers whose salary will be paid with more debt next year.

Another outcome of the situation is that a significant fraction of the debt service on the GARVEE bonds will be paid with borrowed money. This is probably in the range of $8-10 million per year. Again, many people use credit cards to pay other credit card bills, but they are not the ones I turn to for financial advice.

Gas tax The way that DOT can continue to get away with the growth in its expenses and the decay of its service is that its budget is segregated a bit from the rest of the state. DOT is financed mostly by the gas tax, which has a funny relation to the rest of the state budget. Many states dedicate their gas tax exclusively for road mainte-

[10]The small answers are overbuilt roads, unnecessary planning, inefficient allocation of employees lack of commitment to road maintenance, and more. Each of these is important, but we'll save them for future issues.

Not transportation, but...

What this presidential campaign has proven more than anything else is that there is pretty much nowhere to go for evaluation of the policies of our government(s). Finding policies isn't hard; despite complaints you hear about the vagueness of a candidate's stands, web sites are near universal among political candidates, and it is relatively easy to find out what policies they endorse. But this is not the real problem.

For example, it is fairly easy to find George W. Bush's views on federal Pell grants on his web site: he "will allow low-income students who take the rigorous high school curriculum required by the State Scholars program to receive up to $1,000 in additional Pell Grant funding, bringing the total maximum award up to $5,050." It's not as easy to determine that in 2000, he promised to make the maximum Pell grants for *all* eligible students $5,100, a promise he reneged by *lowering* the maximum three times. Also, the version of this program submitted to the Congress in February had the bonus part of the grant capped so that only about 1% of eligible students could actually receive it. We think evaluating the promise properly is easier with this additional information.

Problems like this are worse in the smaller arena of Rhode Island politics. Claims, such as the Governor's consistent claims that our tax rates are draconian, and that out-of-control public employee unions are the worst problem we face, are rarely submitted to any kind of scrutiny by the press. At best, citizens are presented with "he said, she said" kinds of articles that only present opposing quotes and do little to clear up the issue

We have few illusions about the popularity of the subject matter of this newsletter. Policy can seem dull. But policy is what the government does—to you—and it should be watched and evaluated. If you think that it's important that there be some place where real, accessible, analysis can be readily found, please give us a hand in building this newsletter: contribute an item, suggest an issue topic, or best of all, buy a subscription, or two or three. $35/11 issues, address on page 2. –TS nance and improvement. In our state this was not true until about ten years ago, when the Legislature began to move gax tax money out of the general fund and into a dedicated fund for DOT. Some gas tax money still goes into the general fund, but very little.

The idea has a philosophical tidiness about it, but it's not a law of nature. You could say that this kind of sequestration helps DOT get the funds it needs without having to lobby for them, and this is the DOT line. But you could also say that, because of the auto-centric world we've built, gas tax collections have increased fast enough to keep the strains at DOT from becoming obvious: a monster has grown unnoticed. What's more, as gas prices rise, people may economize. If SUV sales go down, gas tax revenue will too, but not debt service.

Gas tax collections have risen fast enough to hide the problems at DOT.

The gas tax, as of 2004, is 30¢ per gallon. Of that total, 20.75¢ goes to DOT (this counts 2¢ for the GARVEE bonds), 6.25¢ to RIPTA, 1¢ to the Department of Elderly Affairs (who spends most of it on RIPTA services), and 2¢ to the General Fund (about $9 million). Six years ago, the tax was only 28¢ and DOT only got 14¢ of it, RIPTA got 3¢ and 10¢ ($35 million) was available to pay for education, state police and heating the state house. Since then, the gas tax has gone up, and DOT's portion of it has gone up, even as the service they provide has gone down.

History This financial farce is not the making of Governor Carcieri. He inherited it, as did Almond, Sundlun, and Diprete before him. But each successive Governor has, by not acting, made it worse. Governor Almond, for example, presided over a period of budget surplus. But rather than use the opportunity to put the department on a solid financial footing, he gave us an income tax break. And the Governors are not the only culpable party, the legislature had ample opportunity to correct the problem. But Tony Pires, the respected nine-year chairman of the House Finance Committee, felt we should have a car-tax rebate instead. At the time these people failed to act, the problem was less expensive to solve than it is now.

Michael O'Keefe, the chief budget analyst to the House Finance committee, told me in 1998, when I complained to him about DOT debt, "Yes, they keep borrowing, but you have to also look at how fast the debt is being paid off." Well, I've looked, and here is what I've found: debt service paid by DOT goes up every year by a few million, year after year, just like the arithmetic demands. The one exception was in 2002, when windfall tobacco money allowed the state to pay off quite a bit of outstanding debt, including DOT's. If there is a trend toward resolution of the problem, I don't see it.

On election day, we will be asked to authorize more borrowing by DOT. The DOT director has been on the radio and in the paper talking about the possible loss of construction money if the bonds are not approved. But bonds are not the only way to fund DOT, they are only the worst way.

What do we learn by comparing RIPTA and DOT? One thing we learn is RIPTA's independence may work against it. A number of services the state could provide, it does not provide and when RIPTA is isolated in an agency, its bottom line is hung out on a line for all to see. It's stunningly obvious when it loses money, while DOT's losses are hidden in obscure parts of the state budget. The proof is in the controversy: RIPTA this year is looking at a $1.9 million gap, and has found itself in the headlines because its managers feel forced to act responsibly. DOT costs the state tens of millions more than it should and there isn't a peep about it in the press, since DOT's managers (and the Governor and legislators who abet them) know to keep quiet. DOT's shortfall is ten or twenty times as bad as RIPTA's, and yet it's the buses that are in the headlines. Go figure.

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