



TA Board of Directors

Meeting of November 6, 2025

Correspondence as of November 5, 2025

Subject

1. The widening of (101) took decades to finish, but now some commuters say it has made traffic worse during rush hour periods.
2. NPR - The Soaring Cost of Car Ownership in the US; and societal costs

From: [Mike Swire](#)
To: [cacsecretary \[@smcta.com \]](#); [Board \(@smcta.com \)](#)
Subject: The widening of (101) took decades to finish, but now some commuters say it has made traffic worse during rush hour periods.
Date: Monday, November 3, 2025 7:17:20 AM
Attachments: [Drivers say new stretch of Calif. Highway 101 has led to 'disaster'.pdf](#)

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Recent article from SF Chronicle on discontent after widening of US 101 in North Bay.

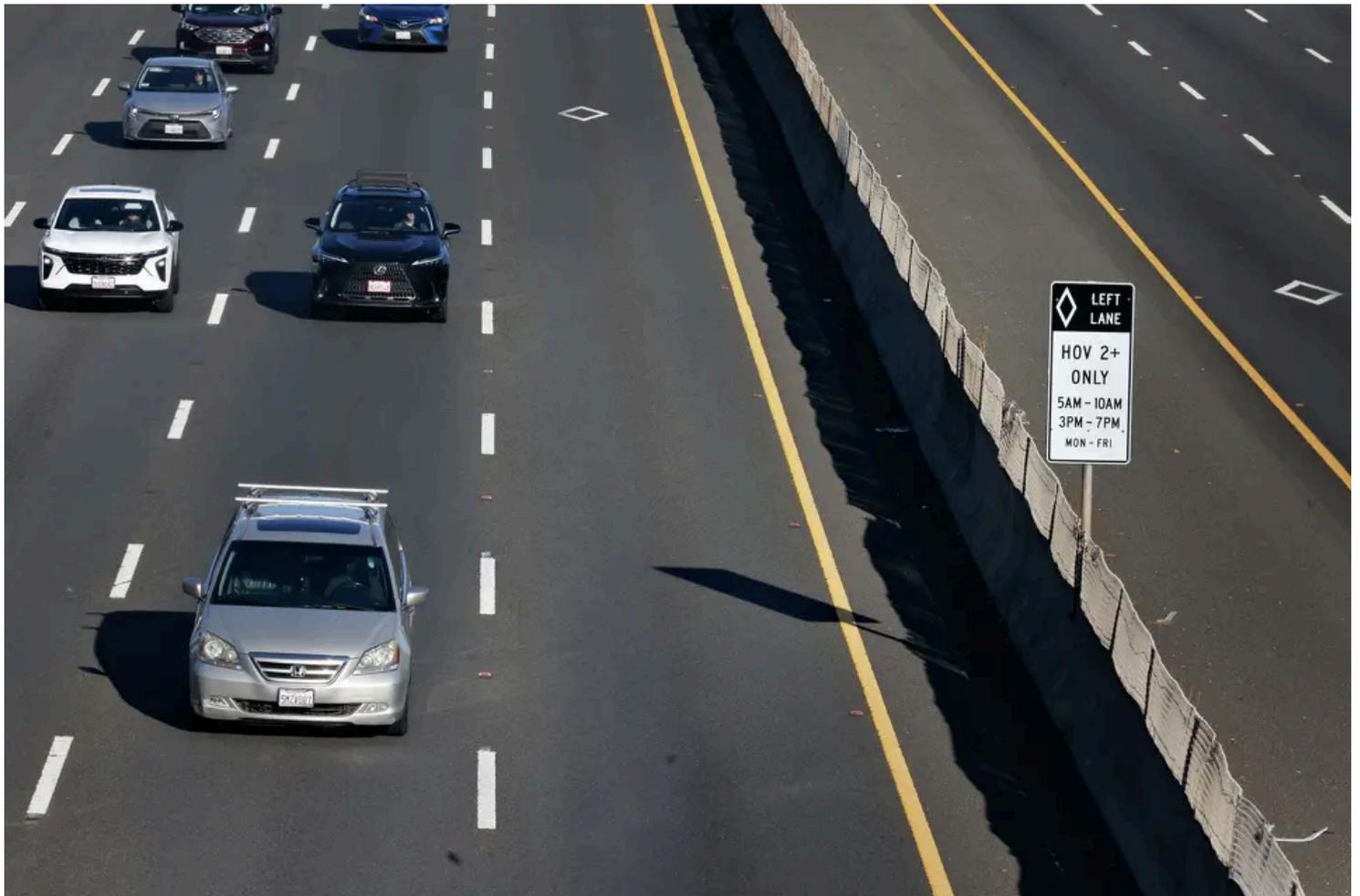
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BAY AREA

New stretch of California Highway 101 finally opened. Drivers say it’s led to ‘unmitigated disaster’

By Rachel Swan, Staff Writer

Updated Nov 1, 2025 7:39 a.m.



A southbound Highway 101 HOV lane near San Rafael is rather empty during the morning commute on Friday. Commuters are frustrated because, they say, these diamond lanes are often empty during periods with high congestion.



Listen Now: **New stretch of California Highway 101 finally opened. Drivers say it's led to**

8:54

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Drivers in the North Bay waited 30 years for a new lane to alleviate congestion on Highway 101. But now some wish the project had never finished.

That’s because it came with new carpool hours, meant to align Marin and Sonoma counties with the rest of the Bay Area. Regional transportation officials have tried to standardize the window for high-occupancy vehicles — with at least one passenger in addition to the driver — to two weekday rush hour periods. The morning period runs from 5 a.m. to 10 a.m., while the evening hours start at 3 p.m. and end at 7 p.m.

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Officials at Caltrans imposed this split-schedule after adding diamond lanes to fix a notorious bottleneck between Petaluma and Novato, while also filling a “gap” in the 52-mile carpool lane network on 101, from Windsor to Mill Valley. Notably, the new hours apply to all 52 miles, which means one infrastructure project has vastly expanded the carpool window in both counties.

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For some, the change feels seismic.

Suddenly, motorists who found themselves jammed up on 101 would peer out their windows at a tantalizing sight: a beautiful and woefully underused diamond lane. With transit and carpools thinning out after 9 a.m., some drivers observed, with intensifying bitterness, that the diamond lane appeared to be sitting empty.

People balked. They panned the new carpool hour regime as a “one size fits all” solution. They criticized officials for spending years on a project aimed to ease traffic, only to defeat the purpose entirely. They objected so loudly that leaders in Marin County and Sonoma County are now lobbying Caltrans to reverse course.

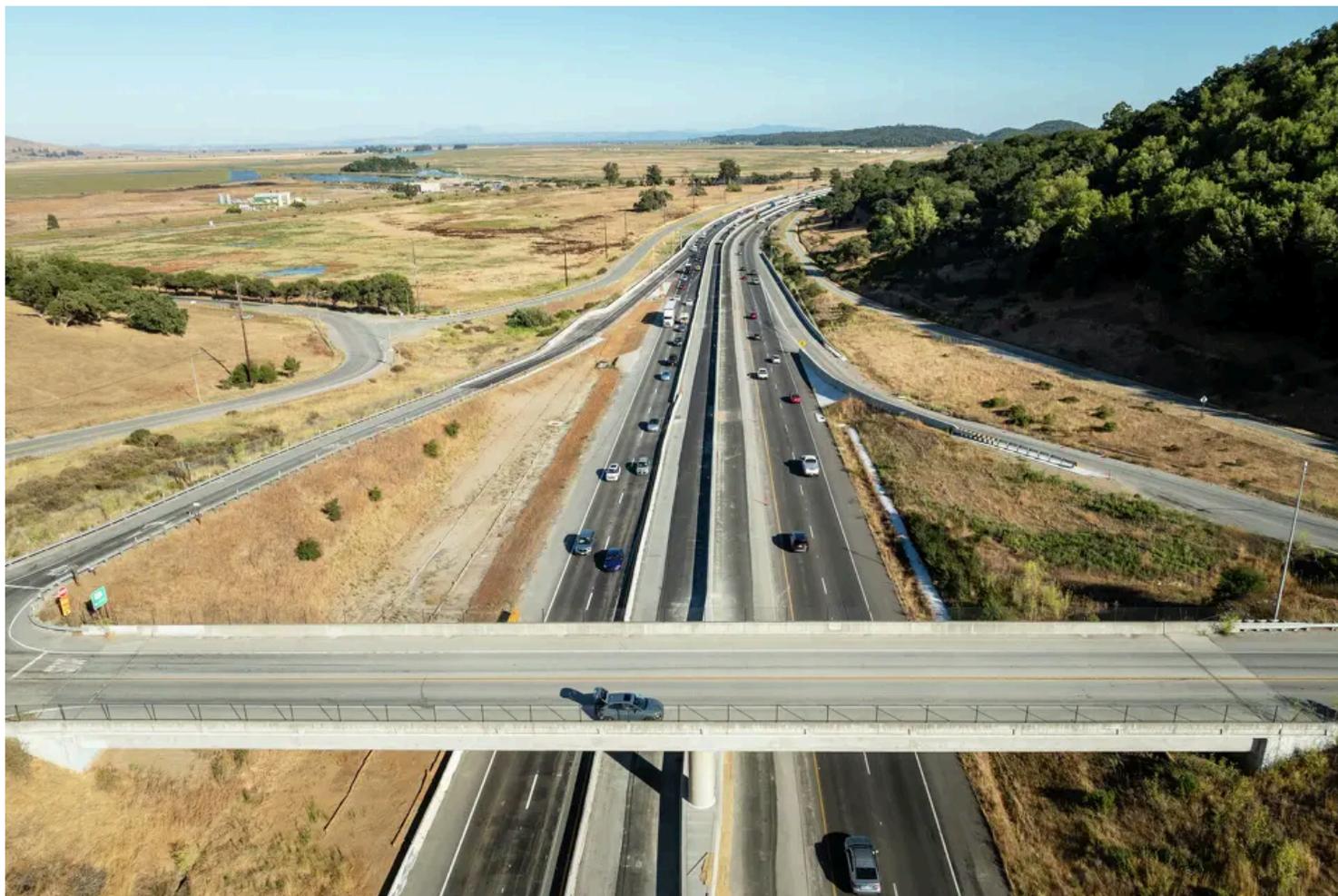
“This is an unmitigated disaster,” said Eric Grover, who drives each morning from his home in Novato to an office in San Francisco’s Upper Market neighborhood.

Before the carpool hours took effect in September, Grover typically left his house at 6:45 a.m., and slid into his desk at 7:30 a.m. Now he starts driving at 6:30 a.m. and straggles into work at 7:45 a.m., having endured an extra 25 minutes of waiting in gridlock.

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Aerial views of the new lane construction along Highway 101 near Petaluma, in August. The widening of the road took decades to finish, but now some commuters say it has made traffic worse during rush hour periods.

Richard H. Grant/S.F. Chronicle

Another Novato resident, Carol Meyers, said her commute to San Rafael has swelled from 20 minutes to upward of an hour.

“All that to travel 12 miles,” she said.

It’s the latest chapter for a monumental freeway project that was supposed to revolutionize mobility in the Bay Area, partly by adding that third lane at the infamous Marin-Sonoma Narrows, but also by imposing rules to prioritize buses and ride shares. Although the rebuild dated to an era when planners embraced road-widening as a solution for congestion, it also reflected a more forward-thinking idea about multi-modal corridors.

Yet as it neared the finish line, the 101 overhaul became a source of drama and division. Many people who expected to glide down the freeway found they were hitting more snarls and moving slower. More than a few blamed Caltrans’ emphasis on high-occupancy transport, which had so far done little to nudge people out of their cars.

“You wait so long through all this construction,” said Nikki Gelardi, a Novato resident who drives to work in Santa Rosa. “And then none of it makes sense.”

Granted, others applauded Caltrans and other transportation agencies for the tough love approach.

“This is an opportunity for a real do-over, one that prioritizes smarter travel choices rather than sliding back into old habits,” a woman from Santa Rosa wrote, in an email to the Metropolitan Transportation Commission, which helped advise Caltrans on the carpool hours.

“Strong HOV rules are not about punishing commuters — they’re about building a healthier, more efficient transportation system for all of us,” the email concluded.

Debate about carpool hours stewed for months as Caltrans crews finished widening the Narrows between Novato and the Marin-Sonoma county line. Crews broadened that 6-mile section from two lanes to three, an expensive and complicated project that came with conditions. Chiefly, the state permit required that third lane to be reserved for carpools at least part time, and environmental documents called for consistent hours between the counties.

Such requirements provoked bickering. Traditionally, Marin County carpool hours ran from 6:30 to 8:30 a.m., only in the southbound direction, during morning rush hour. In the evenings, Marin County’s carpool restrictions started at 4:30 p.m. and ended at 7 p.m. Sonoma County, by contrast, had carpool hours from 7 to 9 a.m. and 3 to 6:30 p.m. in both directions.

Nobody quite knew where the twain should meet. Officials at Caltrans decided to compromise by spreading — or, perhaps, exacerbating — the misery, extending what had been about five hours of

carpool a day in both counties to a new normal of nine hours.

The new schedule, which is the same heading north as heading south, went live a few weeks before the third lane opened on the Narrows. This was, by all measures, a fraught moment. Owners of electric vehicles were on the verge of losing their carpool lane privilege on Oct. 1 (with enforcement to start in December), a development that would likely push solo drivers into the general-purpose lanes. School had started, which increased traffic.

If multiple factors contribute to the snarls on 101, a lot of commuters cite a plainly visible explanation: sparse carpool lanes next to general lanes that are bumper-to-bumper. Grover said he became grateful for the solo drivers who snuck into the carpool lane and created a little more balance.

“If it wasn’t for the cheaters, it could be worse,” he said.

It didn’t take long for the backlash to coalesce. John Goodwin, an MTC spokesperson, said he has already received scores of phone calls and emails with complaints — and a couple expressing support. He has tried to address everyone’s concerns and explain the rationale.

“Adding a third lane meant the third lane was required to be a carpool lane,” he said. “It stands to reason that the operating hours for the carpool lane be consistent throughout the corridor,” he added, referring to the full 52 miles. Moreover, Goodwin noted, other Bay Area freeways hew to these carpool hours.

An online petition protesting the hours had nearly 8,000 signatures as of Friday.

Under mounting pressure, the transportation authorities in Marin County and Sonoma County sent a joint letter to Caltrans, asking officials for a “shorter” carpool duration, potentially 6 to 9 a.m. and 3 to 6:30 p.m., and not wait six months or longer to consider changes.

Staff at Caltrans assured in a statement that they are working “as quickly as possible” to gather data, understand the impacts of the revised HOV hours, and “determine the best path forward.”

“Caltrans and MTC are monitoring traffic data, including speeds in the HOV lanes and general-purpose lanes, vehicle occupancy counts, as well as the duration and length of congestion,” the statement read. It referenced a new data dashboard that Caltrans and other transportation agencies are making, to provide up-to-date traffic analysis.

Carter Lavin, co-founder of the Transbay Coalition, a transportation advocacy group, was disappointed to see this abrupt retreat. He views the longer HOV hours on 101 as an opportunity for culture change in North Bay suburbs where people love to drive.

“Our government spent huge amounts of taxpayer dollars on an asset that people in these communities have been clamoring for, even though widening freeways is a climate catastrophe,” Lavin said. He hoped that by prioritizing carpools, Marin County and Sonoma County transportation authorities could compensate for some of the damage.

“It should be easy for the counties to collaborate with Caltrans to advertise the carpool lane,” Lavin said. “There’s a lot of social media, there are so many ways to get the word out.”

Perhaps, Lavin suggested, transportation leaders could try something adventurous: a Tinder-style app that could match drivers with potential riders.

Gelardi said she has carpooled in the past and abstractly likes the concept, but that it’s become more difficult in an era of remote work.

“A lot of jobs will let you leave at 3 p.m. and finish the day at home, but it’s hard to do that if you have to wait for your ride,” she said.

Anne Richman, executive director of the Transportation Authority of Marin, remains committed to the urban-planning philosophy behind the 101 project. She and her colleagues “want to be supportive of transit and carpooling,” while underscoring the positive impact of the third lane, which has relieved chokepoints, Richman said. Nonetheless, she acknowledged that slowdowns now seem to be occurring on other parts of 101, including the portion south of the Narrows, from Novato to San Rafael.

Whether the beefed-up carpool hours are entirely to blame is unclear. One alternative theory is that the Narrows effectively metered the flow of cars during peak hours. Now it’s a bit like an unclogged pipe, releasing more traffic southward.

Novato drivers like Grover and Meyers don't begrudge their neighbors to the north for wanting some relief. They believe 101 could improve everywhere if carpool hours were limited to times when people are more likely to carpool.

Grover echoed Richman's sentiments, assuring that he's generally "all in for the carpool lane." Just not at the expense of a project that took 30 years to build.

Nov 1, 2025 | Updated Nov 1, 2025 7:39 a.m.



Rachel Swan

REPORTER



Rachel Swan is a transportation reporter for the San Francisco Chronicle. She joined the paper in 2015 after stints at several alt weekly newspapers. Born in Berkeley, she graduated from Cal with a degree in rhetoric and is now raising two daughters in El Cerrito.

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From: [Mike Swire](#)
To: [Board \(@smcta.com\)](#); [cacsecretary \[@smcta.com\]](#)
Subject: NPR - The Soaring Cost of Car Ownership in the US; and societal costs
Date: Monday, November 3, 2025 11:54:18 AM
Attachments: [The high \(and hidden\) costs of car ownership NPR.pdf](#)

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Cost of Living

Cars are essential in most of the U.S. They're also increasingly unaffordable

OCTOBER 30, 2025 · 4:43 AM ET

HEARD ON MORNING EDITION


 Camila Domonoske

3-Minute Listen

PLAYLIST TRANSCRIPT



The average new car in the United States costs \$50,000, according to Kelley Blue Book. That's causing people to delay purchasing a new car, including Claudia Pineda, who often drives her three grown children.

Getty Images and Claudia Pineda/Emily Bogle/NPR

NPR's series *Cost of Living: The Price We Pay* is examining what's driving price increases and how people are coping after years of stubborn inflation. How are higher prices changing the way you live? Fill out [this form](#) to share your story with NPR.

What's the item?

Car ownership

How have prices changed since before the pandemic?

The cost of owning a car is up 40.59% since January 2020, according to an index from Navy Federal Credit Union.

That index tracks the cost of new and used cars, repairs and maintenance, insurance, tires, accessories, gasoline, parking, and registration and licensing fees.

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Why have the prices gone up?

From 2000 to 2020, the cost of car ownership rose roughly in line with inflation, according to Navy Federal Credit Union's data. But starting in the pandemic, it far outstripped the cost of living overall.

Partly, that reflects the soaring cost of vehicles. Pandemic-induced supply chain disruptions led to a chip shortage several years ago, reducing the supply of new vehicles and prompting automakers to focus on their most expensive, highest-margin vehicles. The average new car now costs more than \$50,000 — a record — according to Kelley Blue Book.

The soaring price of new cars raised demand for *used* cars, pushing the prices for them up, too; on average, used vehicles now run more than \$25,000.

Jessica Caldwell, the head of insights at the car buying site Edmunds, points out that today's cars are *nicer* than they used to be. "It's not as if you're getting the exact same thing just at a higher cost, like a gallon of milk or eggs," she says.

Instead, new car purchasers "are buying something that is bigger, that is nicer, that's more refined, probably has more features in it." But the downside is that budget options are getting harder to find — and for people on a tight budget, that makes it harder to afford a car.



YOUR MONEY

Tariffs threaten to push auto insurance rates even higher



COST OF LIVING

Why car insurance costs have soared (and what drivers are doing about it)

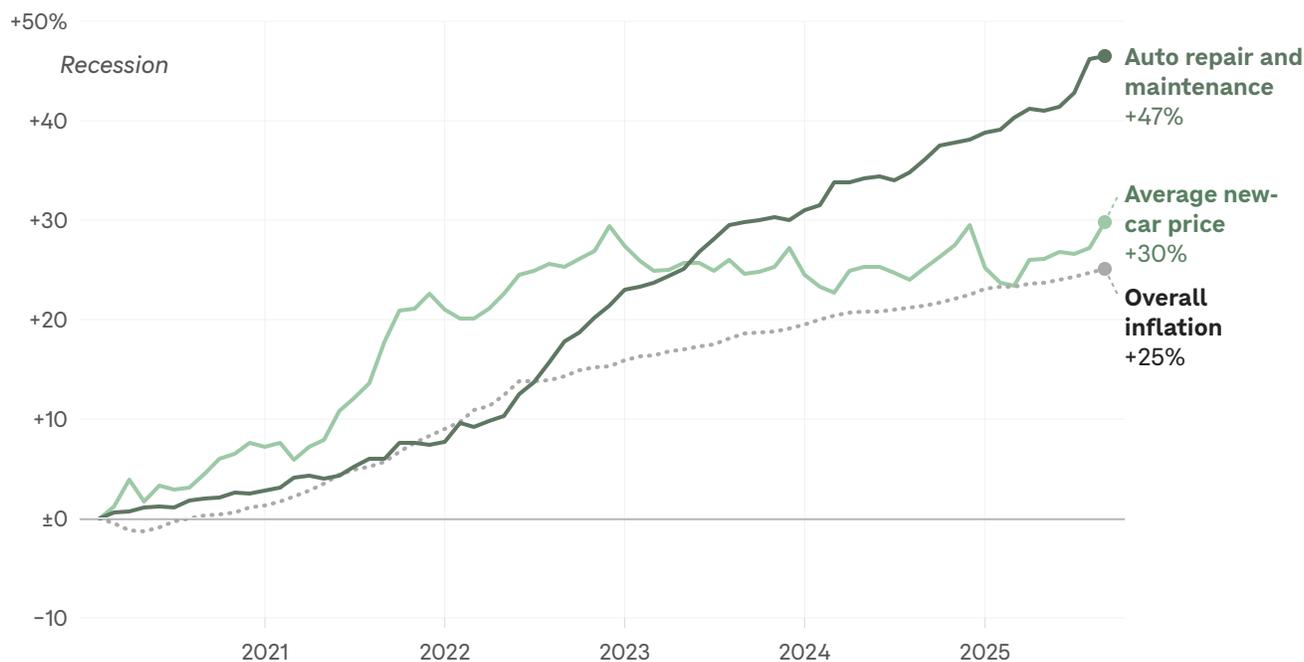
And it's not just upfront prices that sting.

"If you look at the past five years, there's something that keeps spiking every year," says Heather Long, the chief economist at Navy Federal Credit Union. "First it was gas prices; after Russia invaded Ukraine, we all remember the \$5 gas price."

And then in 2023 and 2024, she continues, "car insurance really surged, adding hundreds of dollars a year for many Americans."

Auto repair costs have outpaced new-vehicle prices and overall inflation

Percentage change in each category since February 2020



Source: Kelley Blue Book, Bureau of Labor Statistics (seasonally adjusted)

Credit: Alyson Hurt and Camila Domonoske/NPR

More recently, she says, maintenance and repair costs have soared. Tariffs play a role; so does higher demand for parts, as people keep their cars longer to delay the cost of replacing them.

The result is that even though gasoline is now relatively cheap — the national average is just over \$3 a gallon — the overall cost of car ownership is painfully higher than it used to be.

What are people doing about it?

Some people are taking on more debt to buy a car — a growing number of Americans owe more on their vehicles than they're worth, Edmunds data shows. Car loans keep getting bigger: More

than 19% of all new car loans have monthly payments of \$1,000 or more.

Long says that Navy Federal Credit Union has seen a new increase in people seeking personal loans to cover the taxes on their vehicles, a sign of strain. Nationally, auto delinquencies are jumping, another sign.



BUSINESS

Sell it, donate it — recycle it? A beloved old minivan faces a fork in the road

Many people are keeping their existing cars longer, preferring to repair an older vehicle rather than spring for a new one.

(Springing for the repairs is tough enough.)

Or they're making do with fewer cars. Claudia Pineda, a real estate agent in El Paso, Texas, lives with her four children — three 20-somethings and one teenager. Their household has two cars, and Pineda needs one of them every day — her job requires a lot of driving.

But the kids also need a way to get to work. That means that Pineda's "mom car," a 2015 Nissan Rogue, puts in a lot of miles carting young adults to and from their jobs.

It's not ideal. "I feel like an Uber driver who is very underpaid right now," Pineda says. And her kids put in a lot of time waiting around for her when their shifts are done.

But when she priced out the cost of a modest used vehicle, it was simply too expensive. "It takes a big chunk out of your income when you have to pay that much for a vehicle," she says. "And that's just the vehicle. I think about the insurance and the maintenance and the gas. So it adds up."

Pineda is determined to find a silver lining to the situation. She appreciates the time with her kids, and likes trading music across their generational divide — she tries to keep an open mind about their music, and her Gen Z children are learning the words to '90s R&B hits.

"We're doing okay," she says. "Everything is getting paid." But buying a vehicle "feels like it's a luxury at this point, it really does."

Will Americans rethink their love of cars?

Cars carry other costs — but they're often invisible.

"You have your health care costs, which you might not realize are car-related," says Sarah Goodyear, the co-host of the cheekily named "War On Cars" podcast and the co-author of the new book

Life After Cars. "If you have high blood pressure, you know, the cars in your world might be contributing to that."



CLIMATE

Air pollution still plagues nearly half of Americans. That does a number on our health



COST OF LIVING

Health insurance premiums are going up next year — unless you work at these companies

Tailpipe pollution and car noise are both bad for human health. Air pollution is linked to asthma and other respiratory conditions, inflammation and cognitive problems. Noise pollution raises the levels of stress hormones and is tied to high blood pressure and heart disease. And of course, time spent driving is time spent sitting, and a sedentary lifestyle is linked to everything from cancer to dementia.

Goodyear cites a study in Japan that focused on a town that went from being car-dependent to having a train station, and found that residents' health care costs went down an average of \$600 per person after the addition of a transit stop.

But there are other costs too – some of them financial, others more intangible. In 2015, one think tank estimated that drivers pay hundreds of dollars a year in taxes for roads, on top of what they pay in gas taxes. There's the cost of *time* spent driving. The private dollars that go towards parking lots. The opportunity costs borne by people who *can't* drive and have trouble accessing jobs, education or other activities.

Not to mention environmental damage, or the loneliness that's often pervasive in sprawling, car-centric communities. Or lives lost: In 2019, the federal government calculated that traffic crashes cost the equivalent of \$1,035 for every person in the U.S. – or more than \$4,000 per person per year if you count "quality of life" costs, like "physical pain, disability and emotional impacts."

Those invisible costs are layered on top of the roughly \$12,000 a year the average U.S. household *consciously* spends on their vehicles.



NATIONAL

Should the bus be free? Transit advocates are divided



NATIONAL

With federal money in doubt, California's high-speed train seeks a new path forward

But so much of America has been designed around cars that it is very difficult to live without them ... except in a few pricey places.

"A walkable, bikeable, transit-rich neighborhood like the one I live in in Brooklyn, New York, is a luxury good," says Goodyear. "It is not affordable for the vast number of Americans. And that is just to me criminal, that we have created a built environment where walking is so endangered that you have to be rich to live in a place where it's safe to walk down the street."

This is a modern American paradox: Cars carry the price tag of a luxury good, but living a car-free life is a different kind of luxury, mostly available only in very expensive zip codes.

Goodyear thinks that can change.



THE INDICATOR FROM PLANET MONEY **Can LA host a 'car-free' Olympics?**

"It's extraordinarily expensive to build and maintain the amount of automobile infrastructure that we're talking about," she says. As the price of cars becomes more burdensome, she thinks, more communities could embrace walking, biking or public transit.

Heather Long, the economist, is more skeptical. She thinks drivers are more likely to turn toward smaller, cheaper vehicles, or maybe ridesharing. But she doesn't write off the possibility of change entirely, noting that other countries have managed to embrace more modes of transportation.

Americans spend, on average, 17% of their household budgets on transportation, with the vast majority of that going toward cars. In Europe, where public transit is more widely used, the average is 12.5%.

Pineda, in El Paso, says it would be nice to live someplace where her kids could easily take public transit or walk to work. But that's not where they're living now.

So they're swapping tunes on their many shared drives ... and saving up to someday buy another vehicle.

cars automobile industry