

How much do you pay to ride on toll lanes? Probably more than you think

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Brad Mills stuck a TollTag on his car just a little more than a year ago, but he now spends \$220 to \$300 a month cruising North Texas toll roads.

The attorney who lives in Aledo uses the TEXpress lanes on Loop 820 and Airport Freeway in Northeast Tarrant County to get to his law office in Southlake. But he has become so accustomed to the convenience of toll lanes that he finds himself also using them even for leisure trips, even when he's not in a hurry.

He usually doesn't think much about the cost — until he gets his monthly credit card bill in the mail. Then, he is often taken aback by how big a bite the toll roads take out of his household budget.

"Sometimes, you're just hard-wired to take the TEXpress lanes, even when you don't need to," Mills said.

Many North Texans are also finding that the TollTag bill has joined the electric bill, the water bill and even the mobile phone bill as a major monthly expense.

Today, there are about 4.6 million cars with TollTags affixed to their windshields on the roads, driveways and parking lots of Dallas-Fort Worth. The North Texas Tollway Authority, which owns the TollTag brand and electronically processes toll payments even on roads the agency doesn't own, expects to collect about \$720 million in revenue from TollTags during the 2018 fiscal year.

In Tarrant County, 650,296 vehicles now have a TollTag, more than a third of all registered automobiles.

The tollway authority, a state agency that issues bonds to build roads and collects tolls to repay the debt, makes no bones about its goal to eventually have "a TollTag on every windshield" — a marketing slogan that is written in multiple portions of its [2018 budget](#).

But there's nothing nefarious about that goal, spokesman Michael Rey said.



A TollTag featuring the popular TCU logo.

Handout - NTTA

Triple-digit monthly bills for TollTags are actually more of an exception than a rule. The average monthly TollTag account holder in Tarrant County is paying \$27.84 so far this year, tollway authority officials say.

But even so, stories about people paying \$100, \$200 or even \$300 per month are common, not only in Tarrant County but also Collin, Dallas and Denton counties, Rey said. And TollTags are pitched as a convenient and cheaper alternative to paying cash for driving in the fast lane.

Since the region's expanding toll roads are all-electronic, motorists without TollTags have their license plates photographed and receive a bill in the mail. But that process, known as ZIP Cash, comes with a much higher per-mile toll rate than TollTags, plus mailing and administrative fees.

"We're adamant about folks getting TollTags because it's a 50 percent discount," Rey said. "There's no brain-hacking involved."

New driving culture

Until a few years ago, Fort Worth didn't really have a toll road of its own, unless you counted International Parkway that cuts through Dallas-Fort Worth Airport.

(The Dallas-Fort Worth Turnpike, a toll road connecting Dallas, Arlington and Fort Worth beginning in 1957, was converted to a free road in 1977 and is now part of Interstate 30.)

But a lot has changed in Tarrant and Johnson counties since 2014, when Chisholm Trail Parkway opened. The tollway authority built that 28-mile toll road connecting downtown Fort Worth to Cleburne.

Also, popular TEXpress lanes have opened on Loop 820 and Airport Freeway in Northeast Tarrant County, as well as on Texas 114/121 in Grapevine. Some of the TEXpress toll lanes added to public highways are privately managed by companies that raised money from investors to help the state build them. They then recoup their money by collecting tolls for up to 52 years.

The TEXpress lanes on Loop 820 and Airport Freeway are privately managed by a group of companies known as North Tarrant Express Mobility Partners. The same group is building TEXpress lanes on Interstate 35W in Fort Worth scheduled to open next year.

The TEXpress lanes on Texas 114/121 in Grapevine are owned by the Texas Department of Transportation.

And more toll lanes are on the way. The Texas 360 toll road south of Interstate 20 in Arlington and Mansfield — another tollway authority project — is scheduled to open next year.



Mind games

Some motorists can't help but feel that they're being psychologically tricked into using toll roads. They tend to have less congestion than non-toll roads, so driving on them is less stressful, they say.

Also since payments are made electronically, it doesn't feel like real money is being spent.

TollTag accounts are typically opened with a credit card. An initial \$20 or \$40 is logged on a customer's credit card account, and additional withdrawals, usually in \$40 increments, are made as the account needs to be replenished.

"I don't even look at the bill anymore," said Lynn Limon, who frequently drives on the Chisholm Trail Parkway to and from her job, racking up about \$11 per day in charges, or about \$200-250 a month. The Cleburne resident works 28 miles away in downtown Fort Worth as a "landman," connecting property owners with energy companies for oil and gas drilling.

"I just have my Discover card tied to it," Limon said. "I think it helps not looking at it."

Pay as you go

Comparing toll charges to utility payments is useful, said Jeffrey Rous, associate economics professor at the University of North Texas in Denton.

"Would you use less water if you paid 10 cents per flush of the toilet or 20 cents per shower? Perhaps. Delinking the paying and the consumption probably does matter," Rous said in an email. "I would liken this to credit card use. People get into more debt problems when they have a credit card than when they have to pay cash for everything. It is just too easy to make spending decisions without fully comprehending the impact on your budget if you are not paying with cash."

**\$720
million**

Amount of revenue North Texas Tollway Authority expects to generate from TollTags in 2018.

Jenette Pipken and her husband spend about \$200 a month on their TollTags. She drives from Saginaw to Plano, where she works for a mortgage firm.

She pays to use the Sam Rayburn Tollway through Lewisville, Carrollton and The Colony, a journey that takes more than an hour. But if she didn't use the tollway, it would take nearly two hours.

Pipken has a son who plays select baseball, and in the evenings and on weekends she finds herself using toll lanes in Dallas-Fort Worth just to save a few extra minutes between destinations.

"If there's a toll road and we know it's going to save us extra time, yeah, we'll take it," she said.

Chris Bellomy agrees. He lives in east Fort Worth's Meadowbrook area and works three times a week in Plano, where he is an information technology systems administrator for Verizon.

Bellomy figures he spends about \$180 to \$200 a month on tolls, but it reduces his weekly commute time from 20 hours to 15 hours.

For that five hours of freedom, he pays \$45 — about \$9 an hour. But since he's a single dad, it's a sacrifice he's willing to make.

"It's worth it to me because I have kids," he said. "They like to see me and I like to see them."