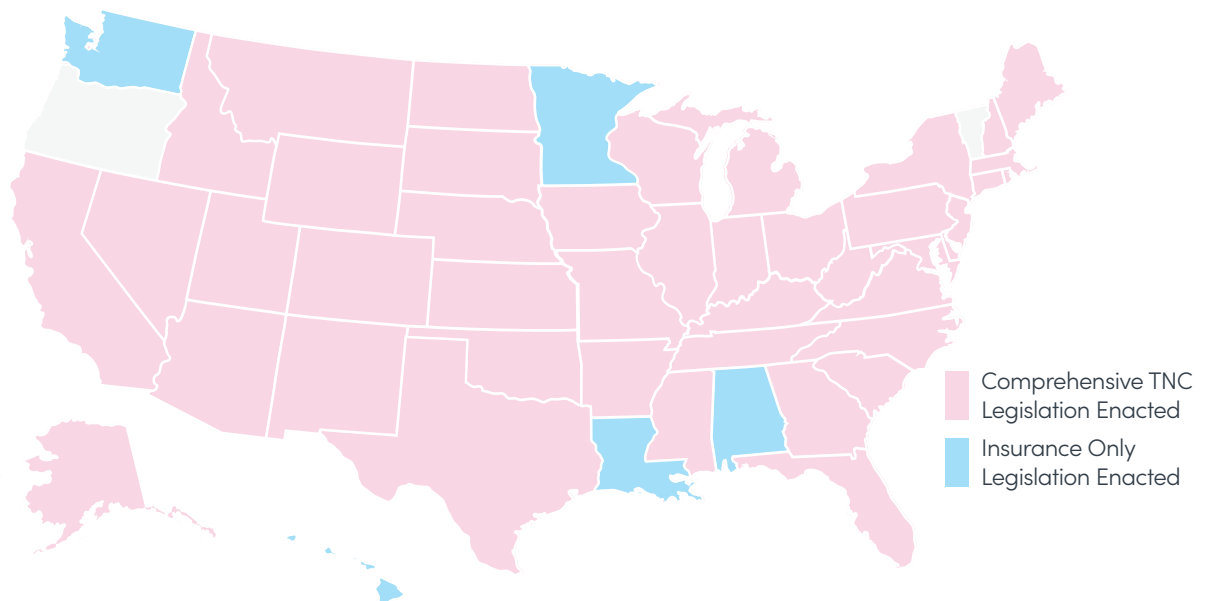


What is Lyft?

Lyft introduced on-demand ridesharing in 2012 – a friendly, safe, and affordable transportation option that fills empty seats in passenger vehicles already on the road by matching drivers and riders via a smartphone application.

Lyft now matches over 18M rides per month across 200+ cities from San Diego to Boston.

Staying true to our initial vision and long-term goal, the 2014 launch of **Lyft Line** enables multiple parties traveling separately to be matched with a common driver to maximize route and fuel efficiency. Drivers can also indicate their intended destination before accepting a ride request to maximize vehicle occupancy during incidental rides.



Mayor Eric Garcetti
(Los Angeles)

"This is an exciting moment for Los Angeles as we work to embrace technology to improve our transportation options and save people money. This decision allows new, cost-effective solutions while protecting public safety through common sense regulations."

Senator Cory Booker
(New Jersey)

"There are all these [collaborative consumption] companies starting up. It's actually helping all of us enter a world of entrepreneurial interaction in a way that is so democratic that **people are now given the tools to control their economic destiny.**"

Governor Doug Ducey
(Arizona)

**"I'm proud to sign
common sense
legislation** that further
reduces limitations
to success while
supporting enterprise
and job growth in our
state."

Michigan State House
Republicans
(2015 Action Plan)

"As new transportation services like [Lyft] emerge, legislation is needed to welcome entrepreneurial opportunities. We can provide uniform and predictable pathways to conduct business in Michigan and provide employment opportunities for Michigan residents."

Impact

A 2016 analysis of Lyft rides and a national survey of users provides insight into why passengers and drivers choose Lyft:

for Drivers

- **Drivers earn meaningful, supplemental income** — a 2016 survey shows 57% of driver earnings are used to cover primary expenses like food, housing, and medical expenses.
- **Drivers require an extremely flexible schedule that adjusts to their personal obligations and availability** — 93% of drivers feel flexible hours are very/extremely important.
- **This combination of income and flexibility empowers drivers to start or maintain their own business** — In a recent survey, over 26% of drivers also own a business and 74% of those business owners say earnings from Lyft driving allow them to continue operating their business.
- **Drivers and passengers make lasting connections** — 87% of drivers say they have given a ride to a neighbor and more than half say a ride resulted in a friendship or business connection.

for Passengers

- **Passengers have additional transportation options** — especially when public transit is not available or does not service an area of interest. A 2016 survey showed 47% of Lyft passengers use Lyft to get around when public transit does not operate.
- **Passengers say because of Lyft** they are more likely to go out more often or stay out later (70%), explore new areas of their city (60%) and spend more at local businesses (49%).
- **Passengers often use Lyft** for commuting, errands, medical appointments, and connecting to public transportation. A 2016 survey shows that 22% of passengers use Lyft to connect to public transportation.
- **Cashless transactions enhance safety** for passengers as well as drivers. 94% of passengers agree that Lyft's transaction is safer and more convenient than cash.

for Communities

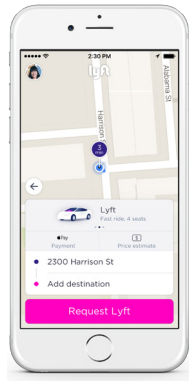
- **49% of passengers spend more money at local businesses because of Lyft.** A recent study of twenty metropolitan areas estimated Lyft added \$750 million in new spending to local economies in 2016.
- **Passengers chose to travel more safely.** 88% of passengers are more likely to avoid driving while impaired because of Lyft.
- **Lyft helps cities develop transportation plans** that appeal to a growing demographic of carless households. In a recent survey, more than half of passengers said they use a personal vehicle less because of Lyft and 34% said they were more likely to avoid owning a personal vehicle entirely.

Lyft Smartphone App

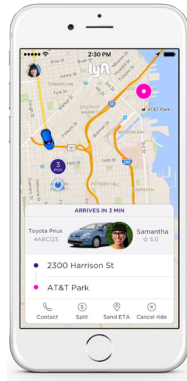
HOW IT WORKS FOR PASSENGERS



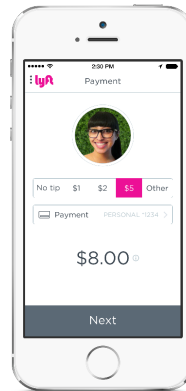
Download: Get the app on your smartphone and input your credit card information.



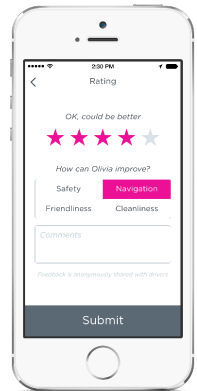
Request: Tap a button to request a ride and view estimated time of arrival.



Get matched: Based on proximity and ratings, get matched and track driver location in real-time.

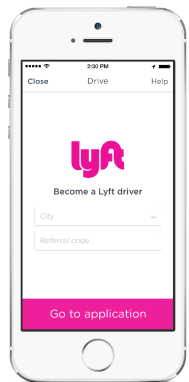


Pay: When your ride is complete, review fare and submit payment electronically — no cash is exchanged.

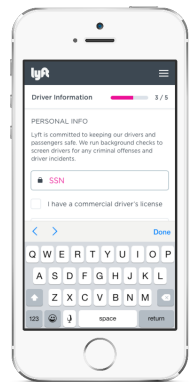


Rate: After the ride, rate your driver and leave optional comments based on safety, navigation, friendliness, and cleanliness of car.

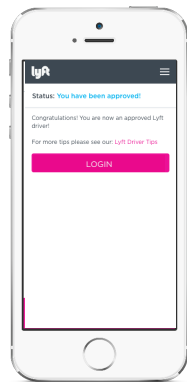
HOW IT WORKS FOR DRIVERS



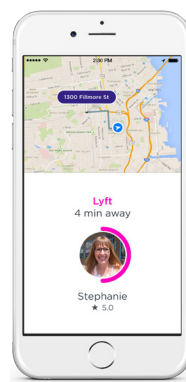
Download: Get the app on your smartphone, input your personal car year, make and model.



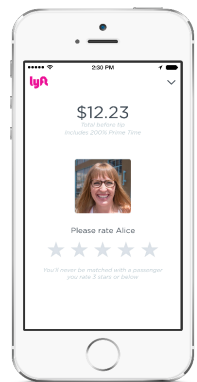
Get screened: Move through strict screening process including criminal background and driver record checks.



Get onboarded: If approved, complete welcome process. Only approved members can access driver mode.



Drive: After reviewing passenger location, photo, and rating, accept rides as they appear on your smartphone.



Rate: After the ride, rate your passenger and leave optional comments. Driver is not shown what rider paid.

Trust & Safety

Consumers want safer transportation. The Lyft platform was designed with a holistic approach to safety. A wide range of innovative features keep both drivers and passengers feeling confident, informed, and accountable at all times.

CONFIDENT

- Criminal background check
- Driving record check
- Age 21* or older
- Valid U.S. driver license with at least 1 year of driving history

TRANSPARENT

- In-app photo identification
- In-app vehicle photo and license plate number
- GPS vehicle tracking
- Trip summary sent to passenger email
- Anonymized voice and text connection for driver/passenger while matched
- Cashless payment transaction

ACCOUNTABLE

- 24/7 Trust & Safety Team
- Zero-tolerance drug and alcohol policy
- 2-way ratings after each completed ride
- Automatic review of rides ending in low ratings
- Automated lost and found center

97%

of passengers feel
Lyft has high safety
standards**

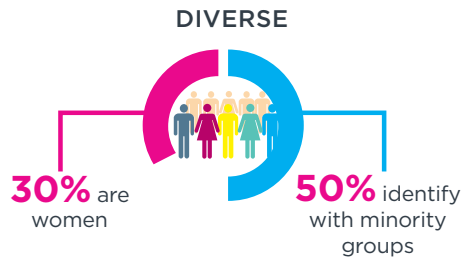
* 19 and older for drivers in NYC

** of survey respondents expressing an opinion

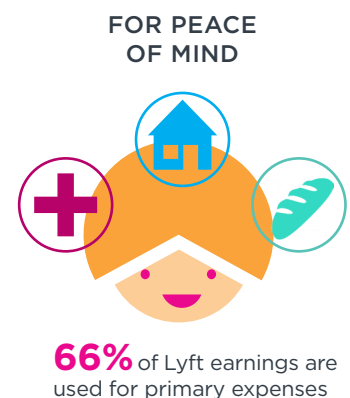
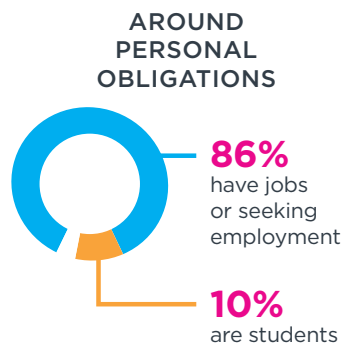
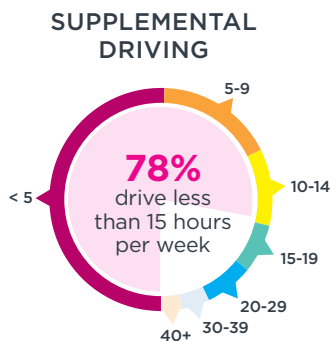
Lyft Driver Community

Driver Profile

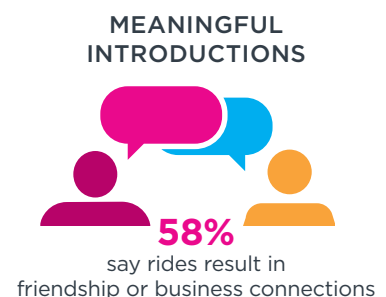
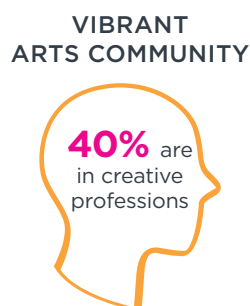
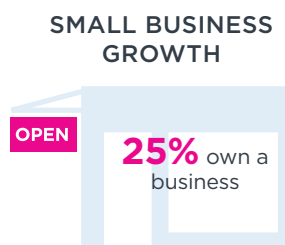
Drivers undergo a rigorous screening process prior to approval and high standards are enforced via real-time passenger ratings after each ride.



Flexible Supplemental Earnings



Community Benefits



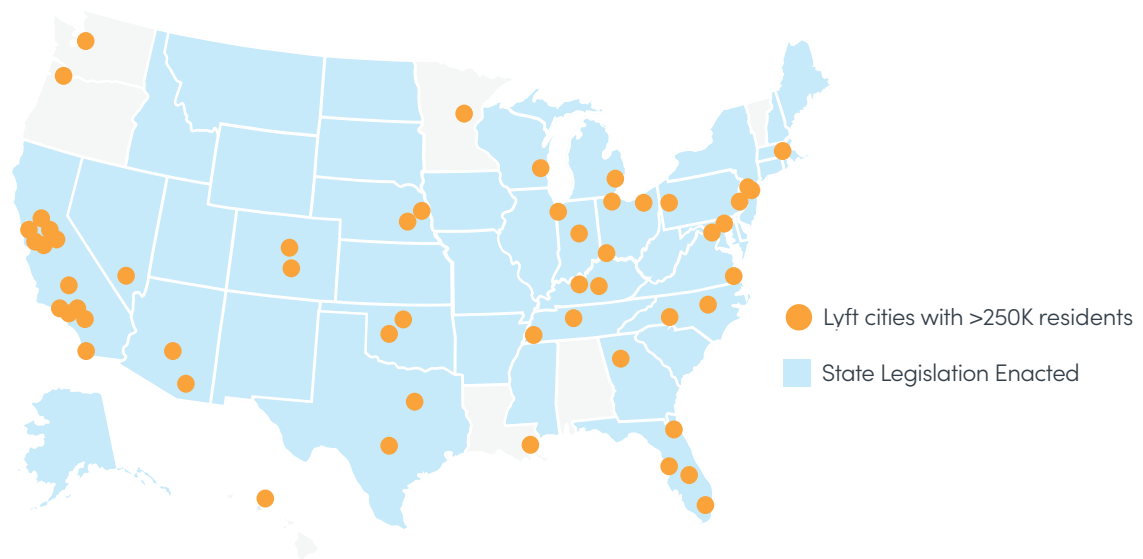
Background Check Reports

Safety is our biggest contribution – Innovative features like in-app driver and vehicle identification, GPS ride tracking, two-way ratings, electronic trip summaries and a 24/7 Trust & Safety team add an unprecedented level of transparency and accountability on top of driver background checks.

Lyft relies on background screening experts – To provide quality background checks using a trace of an applicant's social security number, name, and address. These background checks access county court records directly for the most up-to-date information.

Expert background checks access records from all 50 states – Law enforcement record checks of a single state is of limited value as people move easily between states.¹

Expert background checks are conducted in real time from up-to-date court record – FBI law enforcement records may not reflect arrest information for up to 24 days or court disposition information for up to a month, if at all.¹



More than half of states now regulate Lyft as a Transportation Network Company (TNC), a category distinct from all other private passenger transportation services.

States with signed TNC safety legislation:	44
States requiring TNC driver fingerprints:	zero

Cities (>250K) with Lyft TNC service:	82
Lyft cities requiring TNC driver fingerprints:	zero

"If you look at what's being done as far as the regulation of drivers... is there room for a private entity to do those background investigations? I think there [is].²"

Maj. Johnny Jones
Commanding Officer,
Motor Carrier Compliance,
Georgia State Dept of Public Safety

1. Consumer Data Industry Association. (2015) "Points in Support of Name-Based and Private Sector Criminal Background Checks."

2. Georgia House of Representatives, Study Committee on For-Hire December 16, 2014 Transportation Services. Hearing,

Driver Background Checks

Every driver who applies to become a part of the Lyft community is screened for criminal offenses and driving incidents.

Each background check includes:



A social security number trace — searches against a database of over 400 different sources such as property deeds/mortgages, vehicle registrations, licenses and permits, US Postal Mail Forwarding Service, utility company billing records, and other resources where the individual has used the social security number along with a name and an address. This search generates a history of past and present addresses and a list of names associated with those addresses, including aliases, maiden names, nicknames and names misspelled or variously transliterated across languages.



An enhanced nationwide criminal search — searches against hundreds of millions of records collected from all over the country, including state Department of Corrections, most wanted lists, and outstanding warrants as a part of SterlingBackCheck criminal background screening services.



County court records — directly searches criminal records from courts within any U.S. counties that the prior searches have identified as linked to the applicant. This search reveals any felony or misdemeanor cases and their final outcome, or current status if the matter is still pending.¹



Federal criminal court records — This search identifies criminal case details and outcomes from any of the 94 U.S. federal district courts.



U.S. Department of Justice 50-state sex offender registry search — searches the publicly available Federal Department of Justice (DOJ) Sex Offender Registry which includes real-time listings of registered sex offenders and other violent offenders in all 50 states.²



Background Check

Screens for the following crimes as reported by credit reporting agency¹:

- Violence
- Sexual Offenses in the publicly available sex offender registry
- Felonies
- Drug-related Offenses



Driving Record Check

Screens for the following as reported by credit reporting agency:

- Age 21+ with 1 year or more of driving history³
- Valid personal auto insurance that meets or exceeds state requirements
- No more than three minor violations in the past 3 years
- No major or severe violations in the past 3 years (e.g. reckless driving)

¹Only the most recent 7 years of criminal conviction records are reviewed for convictions recorded in CA, CO, KS, MA, MD, MT, NH, NM, NV, NY, TX, & WA.

²except Nevada, which currently has an injunction in place.

³19 or older for drivers in NYC

Lyft & Public Safety

With just a tap, Lyft connects passengers with friendly local drivers providing safe, reliable rides.

Lyft Makes Our Cities Safer

Studies have shown that availability of services like Lyft in an area improve road safety, **reduce alcohol-related driving arrests by up to 51%**, and reduce assault and disorderly conduct arrests by up to 42%¹

Innovations in Safety

All rides are tracked via GPS from start to finish, and passengers can share their route and ETA with friends and family easily from their smartphone.

Riders receive a trip summary, which shows the driver's photo and name, date and time of the ride, in addition to the pickup and drop off location.

Lyft's Trust & Safety team proactively reviews the 360 degree feedback provided by the passenger and driver after each ride, as well as providing a 24/7 critical response phone line.

"Lyft has been the only TNC that has acknowledged that safety is not only a priority, but there should also be some overarching rules and regulations. We applaud Lyft for its leadership in this area."²

- California Public Utilities Commission

A Welcoming Space

Women are traditionally underrepresented in for-hire transportation — only 12.7% from 2015 BLS estimates — due to risk factors that include carrying cash and lack of passenger information and accountability. Lyft's improvements in trust, accountability, and transparency are key reasons why **women now account for nearly 30% of drivers on the Lyft platform and 60% of passengers.**

For more information or to request a presentation for your department, contact us at OfficerTraining@lyft.com

1. Dills and Mulholland. "Ride-Sharing, Fatal Crashes, and Crime." May 31, 2016. <http://ssrn.com/abstract=2783797>

2. California Public Utilities Commission, "DECISION ADOPTING RULES AND REGULATIONS TOPROTECT PUBLIC SAFETY WHILE ALLOWING NEW ENTRANTS TO THE TRANSPORTATION INDUSTRY" (Sept. 23 2013), pg. 23

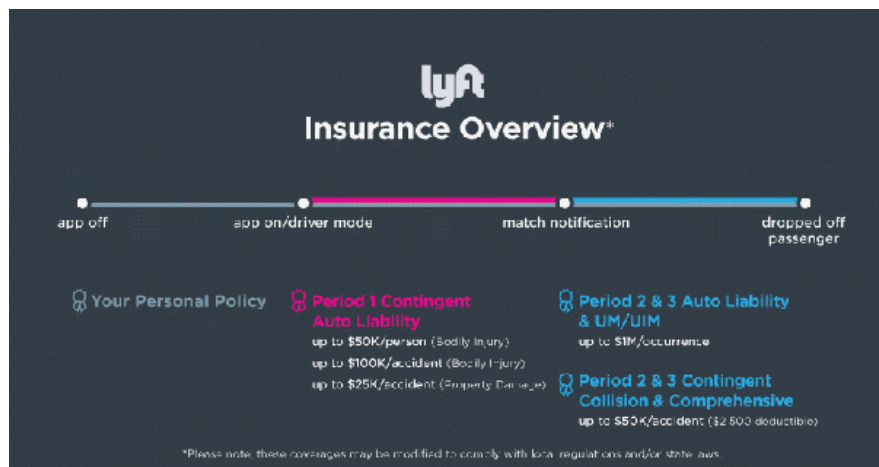
Insurance Overview

Insurers across America are moving quickly to respond to consumer demand and bring new ridesharing insurance products to market. Lyft currently provides insurance coverage at all parts of a ride to ensure a safe trip.

How Do Lyft's Policies Work?

The subject of insurance can be a complicated one, but it's important to know how and when Lyft's policies respond in the event of an incident. The following is an overview of Lyft's insurance policies. There are four coverages included. Unless otherwise noted, these coverages are in effect from the time a driver accepts a ride request until the time the ride has ended in the app.

- Contingent Liability (coverage only when available to accept a ride request)
- Primary Automobile Liability
- Contingent Comprehensive & Collision
- Uninsured/Underinsured Motorist (UM/UIM)



How Does Lyft's Liability Coverage Work?

Lyft's liability insurance is designed to act as the primary coverage from the time drivers accept a ride request until the time the ride has ended in the app. Note: *If a driver has commercial insurance or a Transportation Network Company endorsed policy, Lyft's policy remains excess.*

Here's how it works:

- **DRIVER MODE OFF**
A driver's personal insurance is the insurance policy.
- **DRIVER MODE ON BUT NOT YET ACCEPTED A RIDE**
Lyft provides Contingent Liability protection if personal insurance doesn't.
- **RIDE REQUEST ACCEPTED THROUGH THE END OF LYFT RIDE**
Lyft's liability coverage is primary to a driver's personal insurance. It's designed to cover a driver's liability for property damage and bodily injury to passengers and/or third parties.

“The emergence of these new options should serve as a caution to regulators not to get too far ahead of the market when it comes to crafting regulatory solutions to the TNC “problem.”

A draft white paper authored by California Insurance Commissioner Dave Jones ... [is] based on the assumption that personal insurers simply weren’t interested in providing coverage... **Even in these early days, the market is quite clearly proving those assumptions dead wrong.**”¹

— Insurance Journal

How Does Contingent Liability Coverage* Work?

Lyft’s contingent liability policy is designed to provide coverage **when the app is in Driver Mode before a driver receives a ride request** in the event personal insurance does not respond. The policy has a \$50,000 maximum per person, \$100,000 maximum per accident, and a \$25,000 maximum for property damage. There is **no deductible** under this policy.

**Coverage in this period may be modified by city or state specific requirements.*

How Does Contingent Collision Coverage Work?

Lyft’s contingent collision policy is designed to cover physical damage to a driver’s vehicle resulting from an accident as long **as a driver has obtained collision coverage on a personal automobile policy**. The policy has a \$2,500 deductible and a \$50,000 maximum for physical damage to the driver’s vehicle.

How Does Contingent Comprehensive Coverage Work?

Similar to Lyft’s contingent collision policy, contingent comprehensive coverage is designed to cover physical damage to a driver’s vehicle resulting from a non-collision event (for example, a fire, vandalism, a natural disaster, etc.) **as long as the driver has obtained comprehensive coverage on a personal automobile policy**. The policy has a \$2,500 deductible and a \$50,000 maximum for physical damage to the driver’s vehicle.

What Does UM/UIM Mean And How Does This Coverage Work?

UM stands for uninsured motorist and UIM stands for underinsured motorist. In the event of an accident during a Lyft ride with an uninsured or underinsured motorist who is at fault, Lyft’s \$1M UM/UIM policy will provide coverage for bodily injury to drivers and passengers. There is no deductible on UM/UIM claims.

What States Are Covered By These Policies?

Our policy is available in all states in the U.S, except New York state. Some regions may have specific requirements that modify the described coverage.

1. Lehmann, R. (2015, March 11) “Progressive is Rolling Out TNC Coverage in Pennsylvania” Insurance Journal Right Street Blog. Retrieved from <http://www.insurancejournal.com/blogs/right-street/2015/03/11/360170.htm>

Zero Tolerance Policy

ISSUE IDENTIFICATION

Passengers are encouraged to call or email Lyft Support if they suspect a driver is under the influence of drugs or alcohol.

Lyft will immediately suspend the driver's access to the app pending an investigation.

Lyft also actively monitors passenger feedback for indicators of a zero tolerance policy violation.

Less than 0.004% of Lyft rides to date have resulted in zero tolerance investigations.

FEEDBACK MONITORING

Lyft automatically monitors passenger feedback for keywords that may indicate a violation of the zero tolerance policy. The Lyft Trust & Safety team reviews concerning comments. If a violation of the zero tolerance policy is suspected, the driver is suspended while the Trust & Safety team conducts an investigation.

The monitoring parameters are intentionally broad to ensure that Lyft errs on the side of caution. For example, passenger feedback containing the phrase “drug store” would trigger a Trust & Safety review because the word “drug” was used.

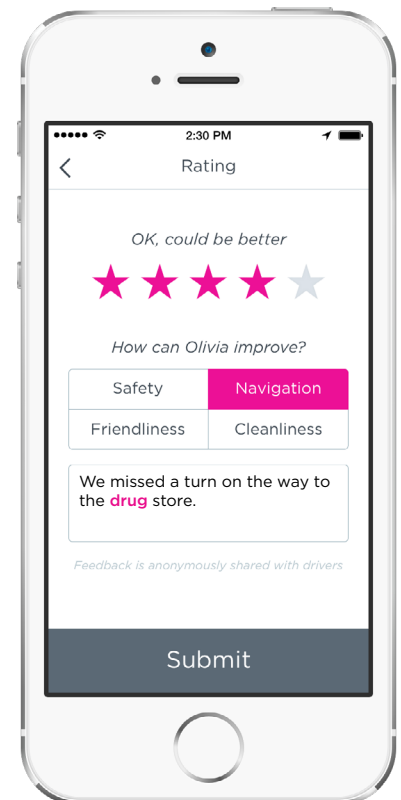
As a result, the overwhelming majority of the monitoring alerts prove to be non-actionable.

INVESTIGATION AND CONCLUSION

In the course of a zero tolerance investigation, Lyft will contact the passenger for further details relating to a suspected zero tolerance policy violation.

Prior passengers of a driver under investigation will be contacted if necessary.

If an investigation results in definitive evidence or even a strong suspicion of a zero tolerance policy violation, the driver will be permanently deactivated.

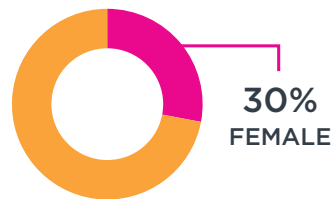


A Welcoming Space

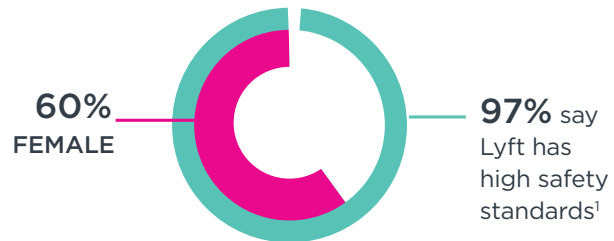
Women Across America Feel Safer With Lyft.

Lyft places a strong emphasis on safety. With our strict criminal background and driving record checks for drivers, GPS ride tracking, in-app feedback, 24-hour Trust & Safety team, and two-way rating system, it's no surprise that women across the country trust Lyft.

DRIVERS



PASSENGERS



Women leading at Lyft:

When making decisions that affect driver and passenger safety, women at Lyft are leading the way.

Mary Winfield	VP of Trust
Tali Rapaport	VP of Product
Kelly Kay	VP of Compliance
Melissa Waters	VP of Marketing
Kristin Sverchek	General Counsel

“Keeping women safe is a key focus, one that is at the forefront of every decision we make. We are constantly working to ensure every ride is a comfortable ride by providing comprehensive emergency support for our drivers and passengers at any time.”

Mary Winfield, VP of Trust

¹of survey respondents expressing an opinion



A WELCOMING SPACE

Community **Solutions**

Lyft is a community-powered ridesharing platform. Through the Lyft mobile app, locals who need rides are connected with nearby neighbors who can provide rides. We believe every community deserves access to safe, reliable, and affordable transportation.

Transportation Deficit

Millions of Americans lack access to a car or have difficulty accessing public transit.

Underserved individuals may include the elderly, people with disabilities, or those with low incomes.¹ Innovations like Lyft can help close the gap.

- Fewer than 50% of Americans report living within ¼ mile of a transit stop.
- The average American household spends roughly 18% of its income on transportation. Lower-income families spend as much as 33%.
- Studies show that people who live within walking distance of transit stops or are able to ride to them have a better chance of finding employment.
- Transit services rarely accommodate the atypical schedules of low-income employees working outside of the 9 a.m. - 5 p.m. commute pattern.
- Only 4% of the lowest paid workers report access to workplace flexibility, compared to 41% of the highest paid workers.²

63%

of Chicago Lyft rides start and/or end in areas underserved by existing transportation

2x

Lyft rides in the District of Columbia underserved areas have kept pace with the rest of the district, doubling since April 2014

Commitment to Change

Lyft is committed to continued development in underserved areas, and is guided by these core values:

1

Empowerment

Empower communities by providing an innovative platform centered around neighbors helping neighbors

2

Opportunity

Create new economic opportunities through ridesharing and increase overall transportation access

3

Partnership

Partner with local organizations representing underserved areas to advance both our missions

¹ U.S. Federal Transit Administration. Transportation Needs of Disadvantaged Populations. FTA Report No. 0030, February 2013

² U.S. Department of Health & Human Services ASPE Report. "Work-Family Supports for Low-Income Families" March 2014



Are you a community leader interested in partnering with Lyft?
Know a local organization or cause interested in expanding mobility
and economic opportunity in underserved communities?

Let us know at [lyft.com/community-solutions](https://www.lyft.com/community-solutions)

COMMUNITY SOLUTIONS

Lyft Access

Lyft expands transportation access. **We believe everyone benefits from ridesharing innovation.**

Ridesharing allows people in our communities to get around conveniently and affordably, expanding independence for the elderly and thousands with disabilities. And Lyft has been designed with accessibility in mind:

“Of the nearly 2 million people with disabilities who never leave their homes, 560,000 never leave home because of transportation difficulties.”

American Association
of People with Disabilities

- **Request a ride from wherever you are.** Real-time arrival estimates and alerts mean no difficult street hailing or uncertain wait times.
- **Voiceover capability** in the app makes it easy for those who are blind or have low vision to request a Lyft ride.
- **Cashless payments and ride summary emails** eliminate the possibility of blind or cognitively disabled passengers receiving incorrect change or unknowingly being charged.
- **All Lyft vehicles are accessible to individuals who can enter a standard vehicle with assistance,** and those using foldable wheelchairs who can transfer to a standard seat while drivers stow their devices in the back seat or trunk. Lyft drivers are more than happy to provide this assistance.
- **Lyft's anti-discrimination policy** strictly prohibits discrimination based on disability or the presence of service animals.

“Lyft gives people with Down syndrome and other intellectual and developmental disabilities additional transportation options, which enables them to become more independent. For people with disabilities, Lyft is a great resource and service.”

Sara Hart Weir, President of the National Down Syndrome Society

Lyft Line

Lyft Line connects neighbors traveling in the same direction through a mobile-based application. Line is efficient, affordable, and scalable shared transit that comes to you.

Line Basics

In the US, vehicle occupancy on work commutes is the lowest in nearly 40 years¹ with nearly 80% of commuters traveling by car alone.² Road congestion wastes over 2.9 billion gallons of fuel, adds 56 billion pounds of greenhouse gases to the atmosphere, and results in 5.5 billion hours of productivity lost to traffic at an average annual cost of \$818 per commuter.³

MIT researchers recently estimated that if NYC riders were willing to wait an extra five minutes per trip to pick up other passengers, almost 95% of trips could be shared and travel time could be reduced by more than 30%.⁴

Every day, 90% of Lyft rides in San Francisco have someone else taking the same trip within five minutes so we connected them and created a new way to ride.

How Lyft Line Works

1. Passengers input pick-up and drop-off locations and the Lyft app will match them with another passenger traveling in the same direction.
2. Because the drop-off destination is pre-set, Lyft Line calculates a fee up to 60% less than a private Lyft.
3. Passengers can enjoy the ride and chat with members of their own community.

Highlights

40%

of all Lyft rides in San Francisco use Lyft Line.

700 Million

Gallons of fuel saved annually by a modest 3% increase in rideshare usage.⁵



Environmental Impact

Ridesharing delivers reliable transportation, reduced emissions.

Ridesharing is transforming mobility — Lyft is supporting a car-free lifestyle, reducing traffic congestion, and curbing air pollution.

Lyft Line matches riders with other passengers going in the same direction, enabling two or more parties to share a ride and save up to 60% on their fares. Launched in August 2014, Lyft Line now accounts for over 50% of Lyft rides in cities like San Francisco, resulting in higher vehicle occupancies and reduced vehicle miles traveled (VMT).

Driver Destination allows drivers to set their own destination and pick up passengers along the way, earning extra money and taking cars off the road.

Lyft for Work enables employers to give workers Lyft credits for carpooling programs that complement public transit. For example, employers can tailor their Lyft service to connect employees with local rail or transit stops during commute hours.

Shared rides
make a big
impact

SAVES
700 Million
gallons of fuel ¹

SAVES \$2.2 Billion
annually ¹



13 Million
FEWER
vehicle miles
traveled ¹

Lyft Line reduces
pollution, traffic,
and cost

95%
rides can be
shared ²



40%
reduction in
miles driven ²

Ridesharing
changes driving
behavior



50% Can now avoid owning a vehicle
70% Use personal vehicle less

Ridesharing
complements
public transit



20% Lyft rides begin or end at Bay Area CalTrain or BART stations

“Enabling people who were already driving somewhere to seamlessly pick up a passenger gets us one step closer to real-time, dynamic ride-sharing. This will not only help reduce the number of cars on our congested roads, it will also cut our oil demand and carbon pollution.”

Amanda Eaken

Deputy Director of Urban Solutions
Natural Resources Defense Council

Express Drive

With Express Drive, millions of eligible drivers without a qualified vehicle now have the opportunity to immediately **start earning money with Lyft.**

In partnership with General Motors, Lyft introduced Express Drive, an innovative short-term vehicle access program that provides fuel efficient or all-electric vehicles at rates competitive with private vehicle ownership, the second largest household expense for the average family.

Progressively Affordable

Express Drive program **fees decrease as a driver completes additional rides.** After completing 65 rides each week, Express Drive is more cost efficient than owning a personal vehicle.

In the example below, drivers can save up to **\$5,876.76** a year by using Express Drive.

Vehicle Ownership	Express Drive ¹
65+ Rides/week	65+ Rides/week
\$313.25/mo. Car Payment ²	\$0 Rental Fee
\$59.29/mo. Maintenance ³	\$0 Maintenance
\$101.80/mo. Insurance ⁴	\$0 Insurance

Available To Those Who Need It Most

The *New York Times* recently reported that a median-income household could not afford the average price of a new vehicle in any of the largest cities in the US.⁵

85%

of Express Drive applicants in Chicago come from low income areas. Express Drive is generating new earning opportunities for drivers while enhancing transportation options for residents and visitors.



1. Lyft, Express Drive, <https://www.lyft.com/expressdrive>, Accessed 7/22/16

2. AAA Association Communication, "Your Driving Costs," <http://v.ht/mNtn> pg. 7 Accessed 7/22/16

3. Calculated from average cent/mile maintenance cost from AAA *ibid.*, pg. 7 and the US DOT annual average miles per driver, found here: <http://v.ht/YTo0>, Accessed 7/22/16

4. AAA Association Communication, *ibid.*, pg. 7

5. Carnns, Ann. "New Cars Are Too Expensive for the Typical Family, Study Finds", *New York Times*, 7/1/16 <http://v.ht/ImOV> Accessed 7/22/16